CRESCENTIS CAPITAL LIMITED

Formerly Known as "Som Datt Finance Corporation Limited"
CIN: L65921TS1993PLC188494

Date: July 30, 2026
To
BSE Ltd.
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai- 400001
Scrip Code-511571

Dear Sir/Madam,

Sub: - **Intimation regarding the 33rd Annual General Meeting ("AGM") and the Annual Report of the Company**.

This is to inform you that the 33rd Annual General Meeting of the Company will be held **on Wednesday, August 26, 2026, at 12:00 Noon** (IST) through Video Conferencing (VC)/Other Audio Visual Means (OAVM).

Enclosed herewith are the Notice convening the AGM and the Annual Report for the Financial Year 2025-26, pursuant to the Regulation 34 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The said Notice and Annual Report are sent electronically to all members whose email addresses are registered with the Company, its Registrar and Transfer Agent, Depository Participants, or Depositories on **July 30, 2026**.

The other details are as follows:

1. Cut-off date for ascertaining shareholders entitled to participate in the AGM through remote e-voting/voting at the venue of the meeting: **Friday, August 21, 2026**
2. Commencement & End of remote e-voting during which members may cast their vote: **August 22, 2026 (From 09:00 AM) to August 25, 2026 (Till 05:00 PM)**

You are requested to kindly take the same on your records.

Thanking you,
For Crescentis Capital Limited
(Formerly known as Som Datt Finance Corporation Limited)

Venkata Krishna Chaitanya Vakkalanka
Digitally signed by Venkata Krishna Chaitanya Vakkalanka
Date: 2026.07.30 23:22:10 +05'30'

V V Krishna Chaitanya
Company Secretary & Compliance Officer

CRESCENTIS
CAPITAL

33rd Annual Report

FY 2025-26

Crescentis Capital Limited

(formerly known as Som Datt Finance Corporation Limited)

INDEX

CORPORATE INFORMATION

CIN: L65921TS1993PLC188494
BSE Scrip Code: 511571
ISIN: INE754C01010

BOARD OF DIRECTORS

Dr. Bhaskara Rao Bollineni, Non-Executive Director & Chairman
Mr. Subba Rao Veeravenkata Meka (*a.k.a.* Venkat Subbarao), Managing Director
Mr. Bhavanam Ruthvik Reddy, Whole Time Director & Chief Executive Officer
Mr. Rajvir Singh Chhillar, Independent Director
Ms. Jayanthi Talluri, Independent Director
Mr. Venkata Ramana Dhulipala, Independent Director

KEY MANAGERIAL PERSONNEL

Mr. Shashank Shankpal, Chief Financial Officer
Mr. V.V. Krishna Chaitanya, Company Secretary & Compliance Officer

AUDIT COMMITTEE

Mr. Rajvir Singh Chhillar – Independent Director – Chairman
Mr. Subba Rao Veeravenkata Meka – Non-Independent Director
Ms. Jayanthi Talluri – Independent Director
Mr. Venkata Ramana Dhulipala – Independent Director

NOMINATION AND REMUNERATION COMMITTEE

Mr. Rajvir Singh Chhillar – Independent Director – Chairman
Dr. Bhaskara Rao Bollineni – Non-Independent Director
Ms. Jayanthi Talluri – Independent Director

STAKEHOLDER RELATIONSHIP COMMITTEE

Mr. Rajvir Singh Chhillar – Independent Director – Chairman
Mr. Bhavanam Ruthvik Reddy – Non- Independent Director
Mr. Subba Rao Veeravenkata Meka – Non- Independent Director

STATUTORY AUDITORS
D.S. Talwar & Co.,
Chartered Accountants
S-58, Greater Kailash-II,
New Delhi-110048

SECRETARIAL AUDITORS
M/s. Naveen Narang & Associates
Company Secretaries
H-3/63, 1st Floor, Vikaspuri,
New Delhi - 110018

INTERNAL AUDITORS
Gali and Associates
Suite 202, Subishi Plaza,
Kondapur, Hanuman Nagar,
Hyderabad, Telangana-500084

REGISTRAR AND SHARE TRANSFER AGENT
M/s. RCMC Share Registry Pvt. Ltd.
B-25/1, Okhla Industrial Area, Phase - 2,
New Delhi – 110020

REGISTERED OFFICE
8-2-502/1/A, Ground Floor, JIVI Towers,
Road No. 7, Banjara Hills, Hyderabad,
Telangana – 500034

NOTICE

NOTICE IS HEREBY GIVEN THAT THE 33RD (THIRTY THIRD) ANNUAL GENERAL MEETING (AGM) OF THE MEMBERS OF CRESCENTIS CAPITAL LIMITED (FORMERLY KNOWN AS SOM DATT FINANCE CORPORATION LIMITED) WILL BE HELD ON WEDNESDAY, AUGUST 26, 2026 AT 12.00 NOON AT 8-2-502/1/A, GROUND FLOOR, JIVI TOWERS, ROAD NO. 7, BANJARA HILLS, HYDERABAD, TELANGANA – 500034 THROUGH VIDEO CONFERENCING ("VC") / OTHER AUDIO-VISUAL MEANS ("OAVM") (HOSTED AT THE REGISTERED OFFICE OF THE COMPANY) TO TRANSACT THE FOLLOWING BUSINESS:

ORDINARY BUSINESS:

1. To receive, consider, and adopt the Audited Financial Statements of the Company for the financial year ended on March 31, 2026, and the Reports of the Board of Directors and the Auditors thereon.
2. To appoint a director in place of Mr. Bhavanam Ruthvik Reddy (DIN: 08372627) as Whole-Time Director & Chief Executive Officer of the Company who retires by rotation and, being eligible, offers himself for re-appointment.

SPECIAL BUSINESS:

3. **Re-appointment of Mr. Subba Rao Veeravenkata Meka (a.k.a. Venkat Subbarao) (DIN: 07173955), as a Managing Director for a period of Five Years.**

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

"**RESOLVED THAT** pursuant to the provisions of Sections 196, 197, 198, 203 and all other applicable provisions, if any, of the Companies Act, 2013 ("the Act") read with Schedule V thereto and the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), including any statutory modification(s), amendment(s), re-enactment(s) or substitution(s) thereof for the time being in force, and pursuant to the recommendation of the Nomination and Remuneration Committee and approval of the Board of Directors, consent of the Members of the Company be and is hereby accorded for the re-appointment of Mr. Subba Rao Veeravenkata Meka (DIN: 07173955) as the Managing Director of the Company for a further period of five (5) consecutive years, commencing from September 12, 2026 and ending on September 11, 2031, on the terms and conditions, including remuneration, as set out below:

Basic Salary:
Basic Salary of ₹7,00,000/- (Rupees Seven Lakhs Only) per month, with effect from September 12, 2026.

Perquisites and Allowances

Mr. Subba Rao Veeravenkata Meka shall also be entitled to the following perquisites, benefits and allowances:

a) Perquisites including medical reimbursement, leave travel allowance, expenditure on gas, electricity and water, house maintenance and such other perquisites as may be permissible under the applicable laws, subject to the applicable statutory ceilings and valued in accordance with the provisions of the Income-Tax Act, 1961 and / or Income-Tax Act, 2025 and the Rules made thereunder.

b) Provident Fund, Gratuity and other retirement benefits as per the rules and policies of the Company and applicable laws, which shall not be included in the computation of the ceiling on remuneration to the extent permissible under the Companies Act, 2013.

c) Annual Performance Incentive, as may be determined by the Board of Directors and/or Nomination and Remuneration Committee from time to time, subject to the limits prescribed under the Companies Act, 2013 and applicable laws. The amount of such performance incentive shall be payable after approval of the annual accounts by the Board of Directors and adoption thereof by the Shareholders.

d) An annual increment of up to 10% on the monthly basic salary may be granted from time to time based on performance evaluation and the recommendation of the Nomination and Remuneration Committee, subject to the approval of the Board of Directors and within the overall limits prescribed under the Companies Act, 2013, Schedule V thereto and other applicable laws."

"**RESOLVED FURTHER THAT** in the event of absence or inadequacy of profits in any financial year during the tenure of Mr. Subba Rao Veeravenkata Meka as Managing Director, he shall be paid the aforesaid remuneration, including salary, perquisites, allowances and other benefits, as minimum remuneration, in accordance with the provisions of Schedule V of the Companies Act, 2013 or any statutory modification(s) or re-enactment(s) thereof for the time being in force."

"**RESOLVED FURTHER THAT** upon Mr. Subba Rao Veeravenkata Meka attaining the age of 70 (Seventy) years, the continuation of his appointment and payment of remuneration for the period thereafter shall be subject to obtaining the approval of the shareholders of the Company by way of a Special Resolution in accordance with the provisions of Section 196(3)(a) of the Companies Act, 2013 and other applicable provisions, if required."

"**RESOLVED FURTHER THAT** the Board of Directors of the Company (which term shall include the Nomination and Remuneration Committee or any Committee thereof authorized by the Board) be and is hereby authorized to alter, vary, revise or modify the terms and conditions of appointment and remuneration, including salary, annual increments, performance incentives, perquisites and other benefits payable to Mr. Subba Rao Veeravenkata Meka, from time to time, within the overall limits approved by the Members and in accordance with the applicable provisions of the Companies Act, 2013, Schedule V thereto, the SEBI Listing Regulations and other applicable laws, without requiring any further approval of the Members, except where such approval is specifically mandated under the applicable laws."

"RESOLVED FURTHER THAT the Board of Directors of the Company and/or the Company Secretary be and are hereby severally authorised to do all such acts, deeds, matters and things, execute all such documents, writings and filings, including filing of necessary e-forms with the Registrar of Companies and making such applications or intimations to the stock exchanges and other statutory or regulatory authorities, as may be considered necessary, expedient or desirable for giving effect to this Resolution."

4. Re-appointment of Mr. Bhavanam Ruthvik Reddy, as a Whole-Time Director & Chief Executive Officer of the Company for a period of Five Years.

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

"RESOLVED THAT pursuant to the provisions of Sections 196, 197, 198, 203 and all other applicable provisions, if any, of the Companies Act, 2013 ("the Act") read with Schedule V thereto and the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), including any statutory modification(s), amendment(s), re-enactment(s) or substitution(s) thereof for the time being in force, and pursuant to the recommendation of the Nomination and Remuneration Committee and approval of the Board of Directors, consent of the Members of the Company be and is hereby accorded for the re-appointment of Mr. Bhavanam Ruthvik Reddy (DIN: 08372627) as the Whole-Time Director & CEO of the Company for a further period of five (5) consecutive years, commencing from September 12, 2026 and ending on September 11, 2031, on the terms and conditions, including remuneration, as set out below:

Basic Salary:

Basic Salary of ₹4,20,000/- (Rupees Four Lakhs Twenty Thousand Only) per month, with effect from September 12, 2026.

Perquisites and Allowances

a) Perquisites including medical reimbursement, leave travel allowance, expenditure on gas, electricity and water, house maintenance and such other perquisites as may be permissible under the applicable laws, subject to the applicable statutory ceilings and valued in accordance with the provisions of the Income-Tax Act, 1961 and / or Income-Tax Act, 2025 and the Rules made thereunder.

b) Provident Fund, Gratuity and other retirement benefits as per the rules and policies of the Company and applicable laws, which shall not be included in the computation of the ceiling on remuneration to the extent permissible under the Companies Act, 2013.

c) Annual Performance Incentive, as may be determined by the Board of Directors and/or Nomination and Remuneration Committee from time to time, subject to the limits prescribed under the Companies Act, 2013 and applicable laws. The amount of such performance incentive shall be payable after approval of the annual accounts by the Board of Directors and adoption thereof by the Shareholders.

d) An annual increment of 10% on the monthly remuneration shall be payable, subject to the recommendation of the Nomination and Remuneration Committee, approval of the Board of Directors and compliance with the provisions of the Companies Act, 2013, Schedule V thereto and other applicable laws in force from time to time."

"**RESOLVED FURTHER THAT** in the event of absence or inadequacy of profits in any financial year during the tenure of Mr. Bhavanam Ruthvik Reddy as Whole-Time Director & CEO, he shall be paid the aforesaid remuneration, including salary, perquisites, allowances and other benefits, as minimum remuneration, in accordance with the provisions of Schedule V of the Companies Act, 2013 or any statutory modification(s) or re-enactment(s) thereof for the time being in force."

"**RESOLVED FURTHER THAT** the Board of Directors of the Company (which term shall include the Nomination and Remuneration Committee or any Committee thereof authorised by the Board) be and is hereby authorised to alter, vary, revise or modify the terms and conditions of appointment and remuneration, including salary, annual increments, performance incentives, perquisites and other benefits payable to Mr. Bhavanam Ruthvik Reddy, from time to time, within the overall limits approved by the Members and in accordance with the applicable provisions of the Companies Act, 2013, Schedule V thereto, the SEBI Listing Regulations and other applicable laws, without requiring any further approval of the Members, except where such approval is specifically mandated under the applicable laws."

"RESOLVED FURTHER THAT the Board of Directors of the Company and/or the Company Secretary be and are hereby severally authorised to do all such acts, deeds, matters and things, execute all such documents, writings and filings, including filing of necessary e-forms with the Registrar of Companies and making such applications or intimations to the stock exchanges and other statutory or regulatory authorities, as may be considered necessary, expedient or desirable for giving effect to this Resolution."

5. **Approval for Grant of Employee Stock Options to an Identified Employee Equal to or Exceeding One Percent of the Issued Capital of the Company.**

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

"RESOLVED THAT pursuant to the provisions of Section 62(1)(b) and other applicable provisions, if any, of the Companies Act, 2013 read with the Companies (Share Capital and Debentures) Rules, 2014, the applicable provisions of the Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 ("SEBI SBEB & SE Regulations"), the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Crescentis Capital Limited Employees' Stock Option Scheme, 2025 ("CCL ESOS 2025"), the Memorandum and Articles of Association of the Company and all other applicable laws, rules, regulations, circulars and guidelines for the time being in force, and pursuant to the recommendation of the Nomination and Remuneration Committee acting as the Compensation Committee and the recommendation of the Board of Directors, consent of the Members be and is hereby accorded for the grant of up to 10,00,000 (Ten Lakhs) Employee Stock Options to Mr. Subba Rao Veeravenkata Meka (DIN: 07173955), Managing Director of the Company, being an identified employee under CCL ESOS 2025, during any one financial year, notwithstanding that the aggregate number of Employee Stock Options granted to him equals or exceeds one percent (1%) of the issued capital of the Company (excluding outstanding warrants and conversions) at the time of grant, in accordance with Regulation 6(3)(d) of the SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021."

"**RESOLVED FURTHER THAT** the Members hereby approve the grant of 5,00,000 (Five Lakhs) Employee Stock Options already recommended by the Nomination and Remuneration Committee at its meeting held on May 29, 2026, and further authorize the Nomination and Remuneration Committee, acting as the Compensation Committee under CCL ESOS 2025, to grant the balance up to 5,00,000 (Five Lakhs) Employee Stock Options, in one or more tranches, during the same financial year or in any Financial Year , subject to the aggregate grant to Mr. Subba Rao Veeravenkata Meka not exceeding 10,00,000 (Ten Lakhs) Employee Stock Options and subject to the provisions of CCL ESOS 2025, the Companies Act, 2013 and the SEBI SBEB & SE Regulations."

"**RESOLVED FURTHER THAT** each Employee Stock Option so granted shall, upon vesting and exercise in accordance with the terms and conditions of CCL ESOS 2025, entitle the grantee to subscribe to one Equity Share of the Company of face value of ₹10/- (Rupees Ten Only) each, ranking pari passu in all respects with the existing Equity Shares of the Company."

"**RESOLVED FURTHER THAT** Mr. Bhavanam Ruthvik Reddy (DIN: 08372627), Whole-Time Director & Chief Executive Officer of the Company, be and is hereby authorised to issue and execute the Grant Letter(s) in respect of the Employee Stock Options approved under this Resolution and to sign, execute and deliver all such letters, declarations, undertakings and other documents as may be necessary or incidental thereto."

"**RESOLVED FURTHER THAT** the Board of Directors of the Company (which term shall be deemed to include any Committee thereof, to the extent permitted under applicable law) and/or the Company Secretary & Compliance Officer be and are hereby severally authorised to allot Equity Shares upon exercise of the vested Employee Stock Options, make necessary entries in the statutory registers, file e-Forms, returns, disclosures and intimations with the Registrar of Companies, the Stock Exchanges, the Securities and Exchange Board of India and such other statutory or regulatory authorities as may be required, and to do all such acts, deeds, matters and things as may be necessary, expedient or desirable for giving effect to this Resolution."

By Order of the Board of Directors
CRESCENTIS CAPITAL LIMITED
(Formerly known as Som Datt Finance Corporation Limited)

V V KRISHNA CHAITANYA
Company Secretary & Compliance Officer
M.No. 49415

Place: Hyderabad
Date: June 30, 2026

NOTES:

1. The Ministry of Corporate Affairs (MCA), vide its General Circular No. 20/2020 dated 5th May, 2020 read with the subsequent circulars issued from time to time, the latest one being General Circular No. 03/2025 dated 22nd September, 2025 (MCA Circulars), has allowed the Companies to conduct the Annual General Meeting (AGM) through Video Conferencing (VC) or Other Audio-Visual Means (OAVM) until further notice. Accordingly, in compliance with the provisions of the Companies Act, 2013, the Rules made thereunder, the MCA Circulars and the SEBI Circulars, the 33rd Annual General Meeting ("AGM") of the Company is being held through VC/OAVM. The Registered Office of the Company shall be deemed to be the venue for the AGM.

2. An Explanatory Statement pursuant to Section 102 of the Companies Act, 2013 in respect of the Special Businesses specified above is annexed hereto. Further, additional information as required under SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015 and Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India and Circulars issued thereunder are also annexed.

3. Pursuant to Circular No. 14/2020 dated April 08, 2020, issued by the Ministry of Corporate Affairs, the facility to appoint a proxy to attend and cast vote for the members is not available for this AGM. However, the Body Corporates are entitled to appoint authorised representatives to attend the AGM through VC/OAVM and participate there at and cast their votes through e-voting.

4. To support the 'Green Initiative', Members who have not yet registered their email addresses are requested to register the same with their Depository Participants ("DPs") in case the shares are held by them in electronic form and with RCMC Share Registry Pvt. Ltd. at B-25/1, Okhla Industrial Area, Phase -2, Near Rana Motors, New Delhi – 110020 in case the shares are held by them in physical form.

5. Members are requested to intimate changes, if any, pertaining to their name, postal address, email address, telephone/ mobile numbers, Permanent Account Number (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code, etc., to their DPs in case the shares are held in electronic form and to RCMC Share Registry Pvt. Ltd. at B-25/1, Okhla Industrial Area, Phase -2, Near Rana Motors, New Delhi – 110020 in case the shares are held in physical form.

6. In accordance with the aforesaid MCA Circulars and Circular Nos. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020, SEBI/HO/CFD/CMD2/CIR/P/2021/11 dated January 15, 2021, SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated May 13, 2022, SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated January 5, 2023 and SEBI/HO/CFD/CFD-PoD-2/P/ CIR/2023/167 dated October 07, 2023 issued by Securities Exchange Board of India (collectively referred to as "SEBI Circulars"), the Notice of the AGM along with the Annual Report for FY 2025-26 is being sent only by electronic mode to those Members whose e-mail addresses are registered with the Company/Depositories. Members may note that the Notice and Annual Report 2025-26 will also be available on the Company's website www.somdattfin.com, website of the Stock Exchange i.e. BSE Limited at www.bseindia.com and on the website of NSDL https://www.evoting.nsdl.com

7. SEBI has mandated the submission of PAN, KYC details and nomination by holders of physical securities by October 1, 2023, and linking PAN with Aadhaar by June 30, 2023 vide its circular dated March 16, 2023. Shareholders are requested to submit their PAN, KYC and nomination details to the Company's RTA. Members holding shares in electronic form are, therefore, requested to submit their PAN to their DP. Regulation 40 of Listing Regulations, as amended, mandates that transfer, transmission and transposition of securities of listed companies held in physical form shall be effected only in demat mode. Further, SEBI vide its Circular dated 25th January, 2022, has clarified that listed companies, with immediate effect, shall issue securities only in demat mode while processing any investor service requests including transmission, issuance of duplicate shares, deletion of name, exchange of shares, etc. In view of this as also to eliminate all risks associated with physical shares and for ease of portfolio management, Members holding shares in physical form are requested to consider converting their holdings to demat mode.

8. SEBI vide Circular Nos. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/131 dated July 31, 2023, and SEBI/HO/OIAE/ OIAE_IAD-1/P/CIR/2023/135 dated August 4, 2023, read with Master Circular No. SEBI/HO/ OIAE/OIAE_IAD-1/P/ CIR/2023/145 dated July 31, 2023 (updated as on August 11, 2023), has established a common Online Dispute Resolution Portal ("ODR Portal") for resolution of disputes arising in the Indian Securities Market.

9. Members are requested to:

   a. provide their e-mail addresses for sending the notice/documents etc. to them through email and also requested to register their email IDs and changes therein for future communication.

   b. Send their queries, if any, at least 5 days in advance of the meeting through email-cs@crescentis.in to the Company, so that the information can be made available at the Meeting.

10. Relevant Documents referred to in the accompanying Notice, Registers and all other statutory documents will be made available for inspection in the electronic mode. Members can inspect the same by sending an email to the Company at cs@crescentis.in

11. Members attending the AGM through VC / OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Act.

12. In accordance with the Secretarial Standard - 2 on General Meetings issued by the Institute of Company Secretaries of India ("ICSI") read with Clarification / Guidance on applicability of Secretarial Standards - 1 and 2 dated 15th April, 2020 and as updated from time to time, by the ICSI, the proceedings of the AGM shall be deemed to be conducted at the Registered Office of the Company which shall be the venue of the AGM. The route map for the venue of the AGM is therefore not attached.

Voting through electronic means:

1. 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 the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), the Company is providing the facility of remote e-Voting to its Members in respect of the business to be transacted at the Annual General Meeting ("AGM"). The Company has appointed National Securities Depository Limited ("NSDL") as the agency to provide the remote e-Voting facility. The facility for voting through electronic means during the AGM shall also be made available by NSDL to those Members who have not cast their vote through remote e-Voting.

2. The remote e-voting period commences on August 22, 2026 and ends on August 25, 2026. During this period, Members holding shares either in physical form or in dematerialized form, as of August 21, 2026 i.e. cut-off date, may cast their vote electronically. The e-voting module shall be disabled by NSDL for voting thereafter. Those Members, who will be present in the AGM through the VC/OAVM facility and have not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through the e-voting system during the AGM.

3. The Board of Directors has appointed Mr. Arun Kumar Gupta (Membership No. FCS 5551, CP No. 5086), Practicing Company Secretaries as the Scrutinizer to scrutinize the voting during the AGM and remote e-voting process in a fair and transparent manner.

4. The Members who have cast their vote by remote e-voting before the AGM may also attend/ participate in the AGM through VC / OAVM but shall not be entitled to cast their vote again.

5. The voting rights of Members shall be in proportion to their shares in the paid-up equity share capital of the Company as on the cut-off date.

6. Any person, who acquires shares of the Company and becomes a Member of the Company after sending of the Notice and holding shares as on the cut-off date, may obtain the login ID and password by sending a request at evoting@nsdl.co.in. However, if he/she is already registered with NSDL for remote e-voting then he/she can use his/her existing User ID and password for casting the vote.

THE INSTRUCTIONS FOR MEMBERS FOR REMOTE E-VOTING AND JOINING ANNUAL GENERAL MEETING ARE AS UNDER:

The remote e-voting period begins on August 22, 2026 at 9.00 A.M. and ends on August 25, 2026 at 5.00 P.M. The remote e-voting module shall be disabled by NSDL for voting thereafter. The Members, whose names appear in the Register of Members / Beneficial Owners as on the record date (cut-off date) i.e. August 21, 2026 may cast their vote electronically. The voting right of shareholders shall be in proportion to their share in the paid-up equity share capital of the Company as on the cut-off date, being August 21, 2026.

How do I vote electronically using NSDL e-Voting system?

The way to vote electronically on NSDL e-Voting system consists of "Two Steps" which are mentioned below:

Step 1: Access to NSDL e-Voting system

A. Login method for e-Voting and joining virtual meeting for Individual shareholders holding securities in demat mode

In terms of SEBI circular 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.

Login method for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with NSDL.	1. For OTP based login you can click on https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp. You will have to enter your 8-digit DP ID,8-digit Client Id, PAN No., Verification code and generate OTP. Enter the OTP received on registered email id/mobile number and click on login. 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 i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. 2. Existing IDeAS user can visit the e-Services website of NSDL Viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page click on the “Beneficial Owner” icon under “Login” which is available under ‘IDeAS’ section , this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added 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 i.e. NSDL and you will be re-directed to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. 3. If you are 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 4. 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 i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. 5. Shareholders/Members can also download NSDL Mobile App “NSDL Speede” facility by scanning the QR code mentioned below for seamless voting experience. 
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 users to login Easi /Easiest are requested to visit CDSL website www.cdslindia.com and click on login icon & New System Myeasi Tab and then use your existing "MyEasi" username & password. 2. After successful login the "Easi / Easiest" user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting 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, 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 CDSL website www.cdslindia.com and click on login & New System Myeasi Tab and then click on registration option. 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) 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. Upon logging in, you will be able to see e-Voting option. 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 company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL 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 NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call at 022-48867000
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. 1800-21-09911

B. 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 NSDL e-Voting website?

1. 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.
2. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/ Member' section.
3. A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.

   Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at https://eservices.nsdl.com/ with your existing IDEAS login. Once you log-in to NSDL eservices after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.
4. Your User ID details are given below :

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	Your User ID is:
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example if your DP ID is IN300*** and Client ID is 12****** then your user ID is IN300***12******.
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example if your Beneficiary ID is 12************** then your user ID is 12**************
c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the company For example if folio number is 001*** and EVEN is 101456 then user ID is 101456001***

5. Password details for shareholders other than Individual shareholders are given below:
   a) If you are already registered for e-Voting, then you can use your existing password to login and cast your vote.
   b) If you are using NSDL e-Voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.
   c) How to retrieve your 'initial password'?
      (i) If your email ID is registered in your demat account or with the company, your 'initial password' is communicated to you on your email ID. Trace the email sent to you from NSDL from your mailbox. Open the email and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8 digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.
      (ii) If your email ID is not registered, please follow steps mentioned below in process for those shareholders whose email ids are not registered.

6. If you are unable to retrieve or have not received the "Initial password" or have forgotten your password:
   a) Click on "Forgot User Details/Password?"(If you are holding shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com.
   b) Physical User Reset Password?" (If you are holding shares in physical mode) option available on www.evoting.nsdl.com.
   c) If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.com mentioning your demat account number/folio number, your PAN, your name and your registered address etc.
   d) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.
7. After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.
8. Now, you will have to click on "Login" button.
9. After you click on the "Login" button, Home page of e-Voting will open.

Step 2: Cast your vote electronically and join General Meeting on NSDL e-Voting system.

How to cast your vote electronically and join General Meeting on NSDL e-Voting system?

1. After successful login at Step 1, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle and General Meeting is in active status.
2. Select "EVEN" of company for which you wish to cast your vote during the remote e-Voting period and casting your vote during the General Meeting. For joining virtual meeting, you need to click on "VC/OAVM" link placed under "Join Meeting".
3. Now you are ready for e-Voting as the Voting page opens.
4. Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on "Submit" and also "Confirm" when prompted.
5. Upon confirmation, the message "Vote cast successfully" will be displayed.
6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

General Guidelines for shareholders

1. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/JPG Format) of the relevant Board Resolution/ Authority letter etc. with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the Scrutinizer by e-mail to csarungupta@gmail.com with a copy marked to evoting@nsdl.com. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) can also upload their Board Resolution / Power of Attorney / Authority Letter etc. by clicking on "Upload Board Resolution / Authority Letter" displayed under "e-Voting" tab in their login.
2. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the "Forgot User Details/Password?" or "Physical User Reset Password?" option available on www.evoting.nsdl.com to reset the password.
3. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on. : 022-48867000 or send a request to Mr. Narendra Dev at evoting@nsdl.com

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 cs@crescentis.in
2. In case shares are held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) to cs@crescentis.in. If you are an Individual shareholders holding securities in demat mode, you are requested to refer to the login method explained at step 1 (A) i.e. Login method for e-Voting and joining virtual meeting for Individual shareholders holding securities in demat mode.
3. Alternatively shareholder/members may send a request to evoting@nsdl.com for procuring user id and password for e-voting by providing above mentioned documents.

4. In terms of SEBI circular 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 required to update their mobile number and email ID correctly in their demat account in order to access e-Voting facility.

THE INSTRUCTIONS FOR MEMBERS FOR e-VOTING ON THE DAY OF THE AGM ARE AS UNDER:-

1. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-voting.
2. Only those Members/ shareholders, who will be 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 in the AGM.
3. Members who have voted through Remote e-Voting will be eligible to attend the AGM. However, they will not be eligible to vote at the AGM.
4. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for Remote e-voting.

INSTRUCTIONS FOR MEMBERS FOR ATTENDING THE AGM THROUGH VC/OAVM ARE AS UNDER:

1. Member will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. Members may access by following the steps mentioned above for Access to NSDL e-Voting system. After successful login, you can see link of “VC/OAVM” placed under “Join meeting” menu against company name. You are requested to click on VC/OAVM link placed under Join Meeting menu. The link for VC/OAVM will be available in Shareholder/ Member login where the EVEN of Company will be displayed. Please note that the members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the notice to avoid last minute rush.
2. Members are encouraged to join the Meeting through Laptops for better experience.
3. Further Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.
4. 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.
5. Shareholders who would like to express their views/have questions may send their questions in advance mentioning their name demat account number/folio number, email id, mobile number at cs@crescentis.in. The same will be replied by the company suitably.
6. Members who would like to express their views/ask questions as a speaker at the Meeting may pre-register themselves by sending a request from their registered e-mail address mentioning their names, DP ID and Client ID/folio number, PAN and mobile number at cs@crescentis.in between August 18, 2026 to August 21, 2026. Only those Members who have pre-registered themselves as a speaker will be allowed to express their views/ask questions during the AGM. The Company reserves the right to restrict the number of speakers depending on the availability of time for the AGM.

By Order of the Board of Directors
CRESCENTIS CAPITAL LIMITED
(Formerly known as Som Datt Finance Corporation Limited)

V V KRISHNA CHAITANYA
Company Secretary & Compliance Officer
M.No. 49415

Place: Hyderabad
Date: June 30, 2026

EXPLANATORY STATEMENT IN RESPECT OF THE SPECIAL BUSINESS PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013:

Item No. 3

Pursuant to the recommendation of the Nomination and Remuneration Committee ("NRC"), the Board of Directors, at its meeting held on July 21, 2023, approved the appointment of Mr. Subba Rao Veeravenkata Meka (DIN: 07173955) as an Additional Director (Executive Director) of the Company to hold office up to the date of the next General Meeting.

Thereafter, based on the recommendation of the NRC and pursuant to the approval of the shareholders, the Board of Directors at its meeting held on September 12, 2023, appointed him as the Managing Director of the Company for a period of three (3) years commencing from September 12, 2023, and ending on September 11, 2026, liable to retire by rotation. The approval of the Members for the said appointment was subsequently obtained through Postal Ballot.

Qualifications:

- Master of Business Administration with specialization in Marketing from Andhra University, Waltair (1982)
- Bachelor of Commerce from Osmania University, Hyderabad (1980)

The brief profile of Mr. Subba Rao Veeravenkata Meka is as under:-

Mr. Subba Rao Veeravenkata Meka (known professionally as Mr. Venkat Subba Rao) brings over four decades of leadership experience across domestic and international banking and financial services.

He began his career at Syndicate Bank, gaining foundational insights into Indian credit culture and banking operations. He later transitioned to multinational banking with ABN AMRO and The Royal Bank of Scotland (RBS) / NatWest Group. At RBS, he rose to the Global Leadership Teams for both the Retail and Corporate businesses, serving as Senior Vice President and Head of Corporate and Retail Operations, Group Operations, India. Throughout his tenure with ABN AMRO and RBS, Mr. Venkat Subba Rao successfully spearheaded complex cross-border operational migrations, multi-jurisdictional business integrations, global payments transformations, and large-scale technology implementations across diverse geographies.

This extensive global and domestic expertise directly drives the strategic direction of Crescentis Capital. Since his appointment as Managing Director in September 2023, Mr. Venkat Subba Rao has institutionalized the company's governance framework, established its core lending architecture, and successfully steered its transition from an investment-holding company into an active NBFC. Under his leadership, the company is actively deploying capital into growth sectors, including Healthcare Finance, MSME, and Renewable Energy lending.

Combining rigorous regulatory discipline with corporate agility, Mr. Venkat Subba Rao provides the balanced leadership necessary to steer Crescentis Capital through its next phase of scale and growth.

Accordingly, based on the recommendation of the Nomination and Remuneration Committee, the Board of Directors, at its meeting held on May 29, 2026, approved and recommended, subject to the approval of the Members of the Company and such other statutory and regulatory approvals as may be required, the re-appointment of Mr. Subba Rao Veeravenkata Meka (DIN: 07173955) as the Managing Director of the Company for a further term of five (5) consecutive years, commencing from September 12, 2026 and ending on September 11, 2031. The Board also approved and recommended, subject to the approval of the Members, the revision in his remuneration from ₹4,80,000/- (Rupees Four Lakhs Eighty Thousand Only) per month to ₹7,00,000/- (Rupees Seven Lakhs Only) per month, with effect from September 12, 2026, together with the perquisites, allowances, performance incentives and other benefits as set out in the accompanying Resolution.

Tenure of Appointment:- It is proposed to appoint him for 5 years from September 12, 2026, to September 11, 2031. (Liable to retire by rotation). He will be appointed as a director liable to retire by rotation and shall continue to hold his office of Managing Director, and the reappointment as such director shall not be deemed to constitute a break in his office of Managing Director.

Nature of Duties:- He shall devote his whole time and attention to the business of the Company and perform such duties as may be entrusted to him by the Board of Directors of the Company from time to time and separately communicated to him and exercise such powers as may be assigned to him, subject to the superintendence, control, and directions of the Board in connection with and in the best interests of the business of the Company.

Remuneration:-

Basic Salary:
Basic Salary of ₹7,00,000/- (Rupees Seven Lakhs Only) per month, with effect from September 12, 2026.

Perquisites and Allowances

Mr. Subba Rao Veeravenkata Meka shall also be entitled to the following perquisites, benefits and allowances:

a) Perquisites including medical reimbursement, leave travel allowance, expenditure on gas, electricity and water, house maintenance and such other perquisites as may be permissible under the applicable laws, subject to the applicable statutory ceilings and valued in accordance with the provisions of the Income-Tax Act, 1961 and/or Income-Tax Act, 2025 and the Rules made thereunder.

b) Provident Fund, Gratuity and other retirement benefits as per the rules and policies of the Company and applicable laws, which shall not be included in the computation of the ceiling on remuneration to the extent permissible under the Companies Act, 2013.

c) Annual Performance Incentive, as may be determined by the Board of Directors and/or Nomination and Remuneration Committee from time to time, subject to the limits prescribed under the Companies Act, 2013 and applicable laws. The amount of such performance incentive shall be payable after approval of the annual accounts by the Board of Directors and adoption thereof by the Shareholders.

d) An annual increment of up to 10% on the monthly basic salary may be granted from time to time based on performance evaluation and the recommendation of the Nomination and Remuneration Committee, subject to the approval of the Board of Directors and within the overall limits prescribed under the Companies Act, 2013, Schedule V thereto and other applicable laws.

Considering his vast experience in the industry and business in which the Company operates, as well as his expertise, the Board considers that his association would be of immense benefit to the Company. The remuneration proposed for him is commensurate with the industry and size of the Company.

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

The Company has received necessary consent to act as Director and requisite declarations/disclosures from Mr. Subba Rao Veeravenkata Meka that he is not disqualified from being appointed as a Managing Director under provisions of Section 164(2) of the Act, nor debarred from holding the office of director by any order of the Securities and Exchange Board of India or any such authority.

In terms of the provisions of Section 197 of the Act and the Rules made thereunder, the approval of the members is required by way of a special resolution for his appointment with remuneration.

The disclosures relating to Mr. Subba Rao Veeravenkata Meka as required under Schedule V of the Companies Act, 2013, the SEBI Listing Regulations, and the Secretarial Standard on General Meetings are set out in Schedule-1 to the Notice.

Except for Mr. Subba Rao Veeravenkata Meka and/or his relative(s), none of the other Directors, KMPs, and/or their respective relatives is in any way, concerned or interested, financially or otherwise, in the Resolution mentioned at Item No. 3 of the Notice.

The Board of Directors accordingly recommends the Special Resolution set out in Item No. 3 of the Notice for the approval of the Members.

Item No. 4

Pursuant to the recommendation of the Nomination and Remuneration Committee ("NRC"), the Board of Directors, at its meeting held on July 21, 2023, approved the appointment of Mr. Bhavanam Ruthvik Reddy (DIN: 08372627) as an Additional Director (Executive Director) of the Company to hold office up to the date of the next General Meeting.

Thereafter, based on the recommendation of the NRC and pursuant to the approval of the shareholders, the Board of Directors at its meeting held on September 12, 2023, appointed him as the Whole-Time Director & CEO of the Company for a period of three (3) years commencing from September 12, 2023, and ending on September 11, 2026, liable to retire by rotation. The approval of the Members for the said appointment was subsequently obtained through Postal Ballot.

Qualifications: Bachelor of Technology in Civil Engineering from SRM University, Chennai, India 2016

The brief profile of Mr. Bhavanam Ruthvik Reddy is as under:-

Mr. Bhavanam Ruthvik Reddy holds a Bachelor of Technology (B.Tech.) degree in Civil Engineering from SRM University, Chennai, obtained in 2016. He possesses over nine years of experience in business strategy, financial analysis, corporate planning, healthcare operations, and financial services.

He has been associated with Krishna Institute of Medical Sciences (KIMS) since 2017 as a Business Analyst, where he has gained extensive experience in business strategy, acquisitions, financial planning, and operational management. He has been actively involved in evaluating acquisition opportunities, implementing digital transformation initiatives, and driving business growth across the healthcare sector.

Mr. Bhavanam Ruthvik Reddy has been serving as the Whole-Time Director & Chief Executive Officer of Crescentis Capital Limited since September 12, 2023. During his tenure, he has been actively involved in obtaining the necessary regulatory approvals, establishing the operational framework, developing business processes, and strengthening governance systems for the Company's Non-Banking Financial Company (NBFC) operations. Under his leadership, the Company successfully commenced its NBFC business operations in June 2025 and continues to focus on sustainable growth, risk management, and regulatory compliance.

His experience in strategic planning, mergers and acquisitions, financial management, business development, and NBFC operations enables him to provide valuable leadership and direction to the Company.

Accordingly, based on the recommendation of the Nomination and Remuneration Committee, the Board of Directors, at its meeting held on May 29, 2026, approved and recommended, subject to the approval of the Members of the Company and such other statutory and regulatory approvals as may be required, the re-appointment of Mr. Bhavanam Ruthvik Reddy (DIN: 08372627) as the Whole-Time Director and Chief Executive Officer of the Company for a further term of five (5) consecutive years, commencing from September 12, 2026 and ending on September 11, 2031, liable to retire by rotation. The Board also approved and recommended, subject to the approval of the Members, the revision in his remuneration from ₹2,20,000/- (Rupees Two Lakhs Twenty Thousand Only) per month to ₹4,20,000/- (Rupees Four Lakhs Twenty Thousand Only) per month, with effect from September 12, 2026, together with the perquisites, allowances, performance incentives and other benefits as set out in the accompanying Resolution.

Tenure of Appointment:- It is proposed to appoint him for 5 years w.e.f. September 12, 2026 to September 11, 2031. (Liable to retire by rotation). He will be appointed as a director liable to retire by rotation and shall continue to hold his office of Whole-Time Director & CEO and the reappointment as such director shall not be deemed to constitute a break in his office of Whole-Time Director & CEO.

Nature of Duties:- He shall devote his whole time and attention to the business of the Company and perform such duties as may be entrusted to him by the Managing Director and/or by the Board of Directors of the Company from time to time and separately communicated to him and exercise such powers as may be assigned to him, subject to the superintendence, control, and directions of the Board in connection with and in the best interests of the business of the Company.

Remuneration:-

Basic Salary:

Basic Salary of ₹4,20,000/- (Rupees Four Lakhs Twenty Thousand Only) per month, with effect from September 12, 2026.

Perquisites and Allowances

Mr. Bhavanam Ruthvik Reddy shall also be entitled to the following perquisites, benefits and allowances:

a) Perquisites including medical reimbursement, leave travel allowance, expenditure on gas, electricity and water, house maintenance and such other perquisites as may be permissible under the applicable laws, subject to the applicable statutory ceilings and valued in accordance with the provisions of the Income-Tax Act, 1961 and/or Income-Tax Act, 2025 and the Rules made thereunder.

b) Provident Fund, Gratuity and other retirement benefits as per the rules and policies of the Company and applicable laws, which shall not be included in the computation of the ceiling on remuneration to the extent permissible under the Companies Act, 2013.

c) Annual Performance Incentive, as may be determined by the Board of Directors and/or Nomination and Remuneration Committee from time to time, subject to the limits prescribed under the Companies Act, 2013 and applicable laws. The amount of such performance incentive shall be payable after approval of the annual accounts by the Board of Directors and adoption thereof by the Shareholders.

An annual increment of up to 10% on the monthly basic salary may be granted from time to time based on performance evaluation and the recommendation of the Nomination and Remuneration Committee, subject to the approval of the Board of Directors and within the overall limits prescribed under the Companies Act, 2013, Schedule V thereto and other applicable laws.

Considering his experience and expertise in general management and leadership positions, the appointment to the Board of the Company will enable the Company to gain from his insight and infuse new ideas, the Board opined. The remuneration proposed for him is commensurate with the industry and size of the Company.

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

The Company has received necessary consent to act as Director and requisite declarations/disclosures from Mr. Bhavanam Ruthvik Reddy and he is not disqualified from being appointed as a Whole-Time Director & CEO under provisions of Section 164(2) of the Act, nor debarred from holding the office of director by any order of the Securities and Exchange Board of India or any there such authority.

The remuneration payable to him is not material as per Regulation 23 of the SEBI Listing Regulations and is considered at arm's length and in the ordinary course of business.

In terms of the provisions of Section 197 of the Act and the Rules made thereunder, the approval of the members is required by way of a special resolution for his appointment with remuneration.

The disclosures relating to Mr. Bhavanam Ruthvik Reddy as required under Schedule V of the Companies Act, 2013, the SEBI Listing Regulations, and the Secretarial Standard on General Meetings are set out in Schedule - 1 to the Notice.

Except for Mr. Bhavanam Ruthvik Reddy and Dr. Bhaskara Rao Bollineni (being Promoter) together with their relative(s), none of the other Directors, KMPs, and/or their respective relatives is in any way, concerned or interested, financially or otherwise, in the Resolution mentioned at Item No. 4 of the Notice.

The Board of Directors accordingly recommends the Special Resolution set out in Item No. 4 of the Notice for the approval of the Members.

Item No. 5

The Members of the Company had, by way of a Special Resolution passed on December 26, 2025, approved the Crescentis Capital Limited Employees' Stock Option Scheme, 2025 ("CCL ESOS 2025"), formulated in accordance with the provisions of the Companies Act, 2013 and the Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021 ("SEBI SBEB & SE Regulations"). The Scheme is being administered by the Nomination and Remuneration Committee of the Board, acting as the Compensation Committee, which is empowered, inter alia, to identify eligible employees, determine the quantum of options to be granted, prescribe the vesting conditions, exercise price and other terms and conditions of the grant in accordance with the Scheme. Under the CCL ESOS 2025, the maximum number of Employee Stock Options that may be granted to any one participant shall not exceed 10,00,000 (Ten Lakhs) Options in any financial year.

Pursuant to Regulation 6(3)(d) of the SEBI SBEB & SE Regulations, approval of the Members by way of a Special Resolution is required where the number of Employee Stock Options proposed to be granted to an identified employee during any one financial year equals or exceeds one percent (1%) of the issued capital of the Company (excluding outstanding warrants and conversions) at the time of grant.

Considering the significant contribution made by Mr. Subba Rao Veeravenkata Meka (DIN: 07173955), Managing Director, towards the strategic transformation of the Company, including strengthening its management, commencing lending operations, expanding the Company's business activities and creating long-term shareholder value, the Nomination and Remuneration Committee, acting as the Compensation Committee, at its meeting held on May 29, 2026, approved the grant of 5,00,000 (Five Lakhs) Employee Stock Options to him under CCL ESOS 2025 and recommended obtaining the approval of the Members for grant of up to 10,00,000 (Ten Lakhs) Employee Stock Options, thereby enabling the Committee to make any further grant, up to the approved limit, in one or more tranches during the same financial year or any subsequent financial year, subject to the provisions of CCL ESOS 2025, the Companies Act, 2013 and the SEBI SBEB & SE Regulations.

The proposed approval does not result in an immediate grant of 10,00,000 Employee Stock Options. It authorises the Nomination and Remuneration Committee to grant, in addition to the 5,00,000 (Five Lakhs) Employee Stock Options already approved by it, such further Employee Stock Options, in one or more tranches, as it may deem appropriate from time to time, subject to the aggregate grant not exceeding 10,00,000 (Ten Lakhs) Employee Stock Options and subject to compliance with the terms and conditions of CCL ESOS 2025 and applicable laws. Any future grant shall continue to be governed by the vesting schedule, exercise price, exercise period, performance conditions and other terms as may be determined by the Nomination and Remuneration Committee in accordance with CCL ESOS 2025.

The Employee Stock Options shall vest and become exercisable in accordance with the provisions of CCL ESOS 2025. Each vested Employee Stock Option, upon exercise and payment of the applicable exercise price and taxes, shall entitle the grantee to subscribe to one Equity Share of the Company of face value of ₹10/- (Rupees Ten Only) each, ranking pari passu in all respects with the existing Equity Shares of the Company.

None of the Directors or Key Managerial Personnel of the Company or their relatives, except Mr. Subba Rao Veeravenkata Meka, to the extent of the Employee Stock Options proposed to be granted to him, is concerned or interested, financially or otherwise, in the Resolution.

The Board of Directors recommends the Special Resolution set out at Item No. 5 of the Notice for approval of the Members.

By Order of the Board of Directors
CRESCENTIS CAPITAL LIMITED
(Formerly known as Som Datt Finance Corporation Limited)

V V KRISHNA CHAITANYA
Company Secretary & Compliance Officer
M.No. 49415

Place: Hyderabad
Date: June 30, 2026

Schedule-1: Disclosures as per Schedule-V of the Companies Act, 2013 & Disclosures as per the Secretarial Standards -2 Issued by the Institute of Company Secretaries of India.

S.No.	Particulars	Remark
1.	Nature of Industry.	The Company is a Non-Deposit Taking Non-Banking Financial Company (NBFC), classified as an Investment and Credit Company (ICC), and is registered with the Reserve Bank of India under Section 45-IA of the Reserve Bank of India Act, 1934.
2.	Date or expected date of commencement of commercial production.	The company has been in NBFC Services since October 19, 1993.
3.	In the case of new companies, the expected date of commencement of activities as per the project approved by financial institutions appears in the prospectus.	Not Applicable.
4.	Financial performance is based on given indicators.	The financial performance of the company has been at par/commensurate with industry standards /benchmarks. The latest financial position of the Company based on audited financial figures for FY 2025-26 are as below: Amount in INR [In Lacs] Total Income – 154.60/- Total Expenses – 474.97/- Profit before D&T – (316.78)/- Depreciation – 3.59/- Profit Before Tax – (320.37)/- Profit /Loss After Tax- (252.63) /-
5.	Foreign Investments or Collaboration, if an	There are no foreign investments or collaborations in the Company except NRIs/ Foreign Companies holding shares in the Company in the ordinary course.
6.	Reason for Inadequate Profits	Subsequent to the acquisition by the present Promoters, the Company commenced its lending operations as a Non-Deposit Taking Non-Banking Financial Company (NBFC), classified as an Investment and Credit Company (ICC) and commenced its lending activities, in June 2025. Although the Company recorded operational income from its lending business during the financial year, the profitability of the Company was impacted primarily on account of unrealised fair value losses on its investment portfolio, recognised in accordance with the applicable Indian Accounting Standards (Ind AS), due to adverse movements in market prices of investments. Consequently, the profits available for the purpose of payment of managerial remuneration under the Companies Act, 2013 were inadequate. The proposed remuneration payable to Mr. Subba Rao Veeravenkata Meka, Managing Director and Mr. Bhavanam Ruthvik Reddy, Whole-Time Director and CEO, has been structured in accordance with the provisions of Sections 196, 197 and other applicable provisions of the Companies Act, 2013 read with Schedule V thereto. In the event of inadequacy or absence of profits in any financial year during his tenure, the remuneration shall be paid as minimum remuneration within the limits prescribed under Schedule V of the Companies Act, 2013, as amended from time to time.
7	Steps taken or proposal to be taken for improvement	The Company has already commenced its lending operations as a Non-Deposit Taking Non-Banking Financial Company (NBFC), classified as an Investment and Credit Company (ICC), from June 2025 and has taken significant steps towards expanding its lending portfolio, strengthening its credit appraisal and risk management framework, and enhancing its operational capabilities. Going forward, the Company intends to further scale up its lending business across identified segments, increase its Assets Under Management (AUM) through prudent and sustainable lending practices, optimise its investment portfolio, and improve operational efficiencies, which are expected to result in higher recurring interest income, improved profitability and long-term value creation for all stakeholders.

8	Expected increase in productivity and profits in measurable terms.	The Company expects that the proposed initiatives will improve operational efficiency and strengthen its lending business. While the exact increase in productivity and profitability cannot be quantified at this stage as it will depend on factors such as market conditions, customer demand, credit performance and regulatory environment, the Company expects growth in its loan portfolio, recurring interest income and Assets Under Management (AUM), leading to improved operational performance and sustainable long-term profitability.
9	Other disclosure required under Schedule-V (II, III & IV)	As per the details provided under the explanatory statement for business items no. 3 & 4

The below table will form part of Schedule-1

Name of Director	**Mr. Subba Rao Veeravenkata Meka**	**Mr. Bhavanam Ruthvik Reddy**
Director Identification Number ("DIN")	07173955	08372627
Designation	Managing Director	Whole Time Director and Chief Executive Officer.
Age	June 19, 1960 (66 Years)	September 10, 1994 (31 years)
Profession	Business Executive	Business Executive
Date of first appointment on the Board.	July 21, 2023	July 21, 2023
Shareholding in the Company as of the date of this Notice.	1210 (0.01%)	1350528 (7.93%)*
Qualifications.	As per the details provided under the explanatory statement for business item no. 3	As per the details provided under the explanatory statement for business item no. 4
Brief resume (Experience and Expertise).	As per the details provided under the explanatory statement for business item no.3	As per the details provided under the explanatory statement for business item no. 4
Nature of expertise in specific functional areas.	Refer explanatory statement	Refer explanatory statement
Skills and Capabilities for the role and how the proposed person meets such requirements.	Refer explanatory statement	Refer explanatory statement
Remuneration last drawn (including sitting fees, if any).	57,60,000	26,40,000
Remuneration proposed to be paid.	As per the details provided under the explanatory statement for business item no. 3.	As per the details provided under the explanatory statement for business item no. 4
Job Profile and Suitability.	Refer explanatory statement	Refer explanatory statement
Comparative remuneration profile with respect to Industry, size of the company, profile of the position, and person.	The remuneration being given is at par and fully Commensurate with the industry, size of the Company, and profile of the position and person.	The remuneration being given is at par and fully Commensurate with the industry, size of the Company, and profile of the position and person.
No. of Board Meetings attended during the year (FY 2025-26) as a director.	7	7
Disclosure of Relationships between Directors inter-se.	Managing Director of the company	Promoter, related to Dr. Bhaskara Rao Bollineni (Chairman and Promoter). No relationship with other Directors or Key Managerial Personnel.
Directorship held in other Public Companies.	Nil	Nil
Chairman/ Membership of Committees in other Public Limited Companies	Nil	Nil
Number of Equity Shares held in the Company	1210 (0.01%)	1350528 (7.93%)*

*On June 24, 2026, Mr. Bhavanam Ruthvik Reddy received 3,00,000 equity shares of the Company from Dr. Bhaskara Rao Bollineni by way of gift. Prior to the said gift, Mr. Bhavanam Ruthvik Reddy held 10,50,528 equity shares in the Company.

DIRECTORS' REPORT

Dear Members,

Your Directors are pleased to present their Report on the business and operations of the Company, together with the Audited Financial Statements, for the financial year ended March 31, 2026.

FINANCIAL HIGHLIGHTS

The Company's financial performance for the year ended March 31, 2026, along with the previous year's figures are given hereunder:

Particulars (₹ in lakhs)	Year ended March 31, 2026	Year ended March 31, 2025
Interest income	**325.21**	0.08
Investment income*	**(176.83)**	(302.56)
Other income	**6.22**	0.27
Total Income	**154.60**	(302.21)
Less: Finance costs	**28.07**	0.01
Less: Impairment on loan assets	**32.34**	-
Less: Depreciation and amortisation	**3.59**	1.00
Less: Other operating expenses	**410.97**	278.67
Total Expenses	**474.97**	279.68
Profit/(loss) before tax	**(320.37)**	(581.89)
Less: Total tax expenses	**(67.74)**	(39.65)
Profit/(loss) after tax	**(252.63)**	(542.24)
Other comprehensive income/(loss)	**2.73**	(0.48)
Total comprehensive income/(loss)	**(249.90)**	(542.72)
Less: Transfer to statutory reserves (as per RBI Guidelines)	**-**	-
Balance carried forward to Balance Sheet	**(249.90)**	(542.72)

** Investment income includes for FY26: realised gain (₹269.31 lakhs), unrealised loss (₹485.47 lakhs) & dividend income (₹39.33 lakhs).*

** Investment income includes for FY25: realised gain (₹158.09 lakhs), unrealised loss (₹491.88 lakhs) & dividend income (₹31.23 lakhs).*

OPERATIONS REVIEW

During the year under review, the total income of the Company increased significantly and turned positive at ₹154.60 lakhs as against negative total income of ₹302.21 lakhs in the previous financial year. The positive growth in total income was primarily driven by interest income generated from the lending operations commenced by the Company in June 2025 as part of its NBFC business activities. Consequently, the net loss after tax of the Company stood at ₹252.63 lakhs for the financial year ended March 31, 2026, as compared to a net loss of ₹542.24 lakhs for the financial year ended March 31, 2025.

The loss for the year is primarily attributable to unrealised fair value losses arising from adverse movements in the market prices of equity investments. Such losses are notional in nature and have been recognised in compliance with the fair valuation requirements prescribed under Ind AS 109 relating to financial instruments as at the reporting date.

ACCOUNTING METHODOLOGY

The standalone audited financial statements of the Company have been prepared in accordance with Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time.

STATE OF COMPANY'S AFFAIRS

Discussion on state of the Company's affairs has been covered as part of the Management Discussion and Analysis. Management Discussion and Analysis for the year under review, as stipulated under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is presented in a separate section forming part of this Annual Report.

MANAGEMENT DISCUSSION AND ANALYSIS

Management Discussion and Analysis, as required under Regulation 34(3) of SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015 read with Schedule V of said Regulations, forms part of this Directors' Report and attached as Annexure-5.

CHANGE IN NATURE OF BUSINESS

There was no change in the nature of the business of the company.

DIVIDEND AND RESERVES

During the year under review, the Board of Directors does not recommend any dividend and has not transferred any amount to reserves. In accordance with Section 45-IC(1) of the Reserve Bank of India Act, 1934, the Company is required to create a statutory reserve. However, as the Company has incurred a loss during the year, no amount has been transferred to the statutory reserve for the financial year ended March 31, 2026.

DEPOSITS

The Company has not accepted any deposits from the public and as such, no amount on account of principal or interest on deposits from the public was outstanding as of the date of the balance sheet.

SHARE CAPITAL

During the year under review, the Company has passed a resolution at its Annual General Meeting held on September 25, 2025, to increase the authorised share capital of the Company from ₹25,00,00,000 (Rupees Twenty-Five Crores Only) divided into [2,00,00,000 (Two Crore) Equity Shares of ₹10/- (Rupees Ten Only), 50,00,000 (Fifty Lakh) Preference Shares of ₹10/- (Rupees Ten Only) each] to ₹50,00,00,000 (Rupees Fifty Crores Only), divided into 4,50,00,000 (Four Crore Fifty Lakh) Equity Shares of ₹10/- (Rupees Ten Only) each and 50,00,000 (Fifty Lakh) Preference Shares of ₹10/- (Rupees Ten Only) each.

Further, the Board of Directors of the Company has, at its meeting held on July 15, 2025, approved the allotment of 70,05,579 fully paid-up equity shares of face value of ₹10/- each on a rights basis, at an issue price of ₹70/- (including a share premium of ₹60/- per equity share) to the eligible applicants.

The Members of the Company have approved the 'Crescentis Capital Limited Employees Stock Option Scheme 2025' via a Special Resolution passed through a Postal Ballot on December 26, 2025. In terms of Regulation 10(b) of the SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021, the Company has obtained the in-principle approval from BSE Limited on April 02, 2026, for listing of up to 13,00,000 equity shares to be allotted under the Scheme. Further, the Company has complied with all applicable provisions of the said regulations. Further, the Statutory Certificate issued by the Secretarial Auditors of the Company in respect of the Crescentis Capital Limited Employees' Stock Option Scheme, 2025, was received on May 26, 2026. The said certificate will be placed before the Members at the ensuing Annual General Meeting and is annexed to this Report as Annexure-6.

It is to further report that, no stock options were granted, vested, exercised, or lapsed under the Crescentis Capital Limited Employees' Stock Option Scheme, 2025 (CCL ESOS 2025) during the financial year ended March 31, 2026. Accordingly, no options were outstanding as on March 31, 2026, and no equity shares were allotted pursuant to the exercise of stock options during the year under review. Consequently, all disclosures required under Section 62(1)(b) of the Companies Act, 2013, read with Rule 12(9) of the Companies (Share Capital and Debentures) Rules, 2014, relating to stock options granted, vested, exercised, lapsed, or outstanding are Nil for the financial year under review.

LISTING OF SHARES OF THE COMPANY

The shares of the Company are listed on BSE Limited, Mumbai. Your Company has paid the Annual Listing Fee up to date and there are no arrears. The BSE has nationwide trading terminals and therefore provides full liquidity to the investors.

DEMATERIALISATION OF SHARES

The Company has connectivity with both NSDL and CDSL for the dematerialization of its equity shares. The Company's ISIN is INE754C01010. Accordingly, members/investors are advised to hold their shares in electronic (dematerialized) form through their Depository Participants.

SUBSIDIARY, ASSOCIATE AND JOINT VENTURE COMPANIES

The Company did not have any subsidiary or associate company within the meaning of Section 2(87) and Section 2(6) of the Companies Act, 2013, respectively, and did not have any joint venture during the financial year ended March 31, 2026.

PARTICULARS OF LOANS, GUARANTEES OR INVESTMENTS

The provisions of Section 186 of the Companies Act, 2013, relating to loans, guarantees, securities, and investments are not applicable to the Company, as it is a Non-Banking Financial Company classified as an Investment and Credit Company ("NBFC-ICC"). As defined under the Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025, an NBFC-ICC is a financial institution engaged in its principal business of providing finance by way of loans or advances and acquisition of securities.

Accordingly, the activities of granting loans, issuing guarantees, providing securities, and making investments are undertaken in the ordinary course of the Company's business, and hence, the provisions of Section 186 are not applicable. During the financial year 2025–26, the Company did not undertake any transactions falling outside the ordinary course of its business.

PARTICULARS OF CONTRACTS OR ARRANGEMENTS WITH RELATED PARTIES

All contracts, arrangements, and transactions entered into by the Company with related parties during the financial year were in the ordinary course of business and on an arm's length basis. During the year, the Company entered into contracts, arrangements, or transactions with related parties that could be considered material, in accordance with the Company's Policy on Materiality of Related Party Transactions. These Related Party Transactions were disclosed in AOC-2.

The disclosure pursuant to clause (h) of sub-section (3) of Section 134 of the Companies Act, 2013, read with Rule 8(2) of the Companies (Accounts) Rules, 2014, is provided in "Annexure–A" to this Report. The Policy on Related Party Transactions is available on the Company's website at www.somdattfin.com.

Further, disclosures relating to transactions with persons or entities belonging to the promoter/promoter group holding 10% or more shareholding in the Company are provided in the Financial Statements. Reference is invited to Note No. 31 of the Financial Statements.

CODE OF CONDUCT

The Code of Conduct ("Code") laid down by the Board is in force in the Company. All members of the Board and senior management personnel have affirmed their compliance with the Code. A declaration to this effect is enclosed as an Annexure to the Corporate Governance Report which forms part of this report as an Annexure-4.

DECLARATION FROM INDEPENDENT DIRECTORS

The Company has received the requisite declarations from the Independent Directors confirming that they meet the criteria of independence as prescribed under Section 149(6) of the Companies Act, 2013. The said declarations have been submitted in accordance with Section 149(7) of the Act.

FAMILIARIZATION PROGRAMME FOR INDEPENDENT DIRECTORS

The Independent Directors (IDs) on the Board are well acquainted with the Company's business model and the nature of the industries in which it operates.

The Directors are regularly updated on the Company's operations, industry developments, and various business segments during Board meetings, including while reviewing operational performance, quarterly and annual financial results, and budgets.

The familiarization programme for Independent Directors, as approved by the Board, is available on the Company's website at www.somdattfin.com.

BOARD EVALUATION

The performance evaluation of the Board, its Committees, and individual Directors was carried out based on a structured questionnaire covering parameters such as the level of engagement and contribution, independence of judgment, and safeguarding of the interests of the Company and its minority shareholders.

MEETINGS OF THE BOARD

During the financial year under review, seven (7) meetings of the Board of Directors were held on May 28, 2025; June 9, 2025; July 15, 2025; August 13, 2025; November 12, 2025; February 13, 2026; and March 25, 2026. Details of the meetings of the Board are provided in the Corporate Governance Report, which forms part of this Annual Report.

AUDIT COMMITTEE

During the financial year under review, Four (4) meetings of the Audit Committee were held on May 28, 2025; August 13, 2025; November 12, 2025; February 13, 2026. Details of the composition of the Audit Committee are provided in the Corporate Governance Report, which forms part of this Annual Report.

DIRECTORS' RESPONSIBILITY STATEMENT

In accordance with the provisions of Section 134(3)(c) of the Act, to the best of their knowledge and belief and according to the information and explanations obtained, your directors make the following statements:

1. In the preparation of the annual accounts for the year ended March 31, 2026, the applicable Accounting Standards had been followed along with proper explanation relating to material departures, if any;
2. The Directors had selected such accounting policies and applied them consistently and made judgments and estimates that are reasonable and prudent to give a true and fair view of the state of affairs of the company at the end of the financial year and of the profit and loss of the company for that period;
3. The Directors had taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Act, for safeguarding the assets of the company and for preventing and detecting fraud and other irregularities;
4. The Directors had prepared the annual accounts on a going concern basis;

5. The Directors had laid down internal financial controls to be followed by the company and that such internal financial controls are adequate and were operating effectively; and

6. The Directors had devised proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively.

DETAILS OF MATERIAL CHANGES AND COMMITMENTS

Subsequent to the close of the financial year, the Board of Directors of the Company, at its meeting held on May 29, 2026, approved the raising of funds of up to ₹80 Crores by way of a Rights Issue of fully paid-up equity shares to the eligible equity shareholders of the Company, subject to receipt of necessary statutory, regulatory and other approvals, as may be required under the applicable provisions of the Companies Act, 2013, the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, and other applicable laws. The Board also constituted a Fund Raising Committee and authorized it to finalize the detailed terms and conditions of the Rights Issue, including the rights entitlement ratio, issue price, record date and other related matters. Except as stated above, no material changes or commitments affecting the financial position of the Company have occurred between the end of the financial year and the date of this Report.

DIRECTORS, KEY MANAGERIAL PERSONNEL, AND COMMITTEES AND THEIR CHANGES:-

As at March 31, 2026, the Board of Directors comprises six (6) members, with an optimum combination of Executive and Non-Executive Directors, including one Woman Director. The Board includes four (4) Non-Executive Directors and Two (2) Executive Directors, of whom three (3) are Independent Directors, including one Independent Woman Director.

Changes During the Year:

- Ms. Neha Agarwal ceased to hold the office of Company Secretary and Compliance Officer of the Company with effect from the close of business hours on August 14, 2025. Consequently, Mr. V. V. Krishna Chaitanya was appointed as the Company Secretary and Compliance Officer of the Company with effect from August 15, 2025.
- Ms. Jayanthi Talluri (DIN: 09272993) was re-appointed as a Non-Executive Independent Director for a term of two (2) years, from September 12, 2025 to September 11, 2027, pursuant to approval of the shareholders through postal ballot.

SIGNIFICANT MATERIAL ORDERS PASSED BY THE REGULATORS/COURTS/ TRIBUNALS

During the year under review, the Company has obtained approval from the Registrar of Companies, Central Processing Centre, Ministry of Corporate Affairs, for change in the name of the Company from 'Som Datt Finance Corporation Limited' to 'Crescentis Capital Limited'. The Certificate of Incorporation pursuant to change of name has been issued on January 6, 2026. Further, the Company has also received an updated Certificate of Registration from the Reserve Bank of India reflecting the new name, thereby enabling the Company to continue its business as a Non-Banking Financial Company under its revised name.

RISK MANAGEMENT

Details of risks and other concerns are provided in the Management Discussion and Analysis Report, which forms part of this Directors' Report.

CORPORATE SOCIAL RESPONSIBILITY ("CSR")

During the preceding financial year 2024–25, your Company did not fall within the applicability thresholds prescribed under Section 135(1) of the Companies Act, 2013. Accordingly, the provisions relating to Corporate Social Responsibility (CSR) are not applicable to the Company for the financial year 2025–26.

VIGIL MECHANISM (WHISTLEBLOWER POLICY)

The Company has in place a Whistleblower Policy and has established an adequate vigil mechanism for directors and employees, in compliance with the provisions of Section 177(9) of the Companies Act, 2013 and Regulation 22 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, to report genuine concerns regarding unethical behaviour. The Policy provides for adequate safeguards against victimisation and enables direct access to the Chairperson of the Audit Committee in appropriate or exceptional cases. The details of the Vigil Mechanism (Whistleblower Policy) are available on the Company's website at www.somdattfin.com.

NOMINATION AND REMUNERATION POLICY

The Nomination and Remuneration Policy approved by the Board of Directors is hosted on the Company's website at www.somdattfin.com.

SEXUAL HARASSMENT POLICY IN THE WORKPLACE

The Company is committed to providing a safe, secure and conducive work environment to all its employees and has in place a Policy on Prevention of Sexual Harassment at the Workplace in line with the provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013 ("POSH Act") and the rules made thereunder.

During the year under review, as the number of employees of the Company has exceeded ten (10), being the threshold prescribed under Section 4 of the POSH Act, the Company has constituted an Internal Complaints Committee (ICC) to address complaints relating to sexual harassment at the workplace. The ICC has been constituted in compliance with the requirements of the Act and comprises a Presiding Officer, an external member and other members.

The Company has complied with the applicable provisions relating to the constitution of the ICC and has established procedures for receiving and redressing complaints. During the year under review, no complaints of sexual harassment were received.

ANNUAL RETURN

Pursuant to the provisions of Section 92(3) read with Section 134(3)(a) of the Companies Act, 2013, the Annual Return of the Company as at March 31, 2026 is available on the Company's website at www.somdattfin.com

SECRETARIAL STANDARDS

The Company has in place adequate systems and processes to ensure compliance with the applicable Secretarial Standards issued by The Institute of Company Secretaries of India, and such systems are operating effectively.

ADEQUACY OF INTERNAL FINANCIAL CONTROLS

The Company has in place an internal financial controls system commensurate with the size, scale and complexity of its operations. Details of such controls are provided in the Management Discussion and Analysis, which forms part of this Directors' Report.

MAINTENANCE OF COST RECORDS

The provisions relating to maintenance of cost records as specified under section 148(1) of the Companies Act, 2013, read with Companies (Cost Records and Audit) Rules 2014 are not applicable to the Company as it is a Non Banking Financial Company engaged in Financial Services and does not carry any manufacturing activity requiring maintenance of Cost Records.

CEO/CFO CERTIFICATION

In compliance with Regulation 17(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the CEO and CFO certificate for the financial year 2025–26 has been duly submitted to the Board of Directors.

STATUTORY AUDITORS

M/s. D.S. Talwar & Co., Chartered Accountants (Firm Registration No. 000993N), were appointed as the Statutory Auditors of the Company for a term of five consecutive years, from the conclusion of the 29th Annual General Meeting (AGM) until the conclusion of the 34th AGM. Pursuant to the Companies (Amendment) Act, 2017, effective May 7, 2018, the requirement of ratification of the appointment of auditors by the Members at every AGM has been dispensed with.

During the year, the Statutory Auditors have confirmed that they meet the independence criteria as prescribed under the Companies Act, 2013 and the Code of Ethics issued by the Institute of Chartered Accountants of India.

AUDITOR'S REPORT

The Auditor's Report on the audited financial statements of the Company for the year ended March 31, 2026 is unmodified and does not contain any qualifications, reservations, adverse remarks or disclaimers.

REPORTING OF FRAUDS BY AUDITORS

During the year under review, neither the Statutory Auditors nor the Secretarial Auditor has reported to the Audit Committee, under Section 143(12) of the Companies Act, 2013, any instances of fraud committed against the Company by its officers or employees. Accordingly, no such details form part of this Annual Report. Further, the Company has not availed the services of any credit rating agency during the year under review.

NON-BANKING FINANCIAL COMPANIES AUDITORS REPORT (RBI) DIRECTIONS, 2016

Pursuant to the Non-Banking Financial Companies Auditor's Report (Reserve Bank) Directions, 2016, the Statutory Auditors have submitted their report to the Board of Directors of the Company. The said report confirms that the Company is in compliance with all the applicable directions and prudential norms prescribed under the Reserve Bank of India Act, 1934 and the directions issued thereunder.

SECRETARIAL AUDITOR

In accordance with the provisions of Section 204 and other applicable provisions, if any, of the Companies Act, 2013 ("the Act"), read with Rule 9 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, and Regulation 24A of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), every listed company is required to annex a Secretarial Audit Report to its Board's Report.

Pursuant to the provisions of Section 204 of the Companies Act, 2013 read with Rule 9 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 and Regulation 24A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and based on the recommendation of the Audit Committee, the Members of the Company at the 32nd Annual General Meeting held on September 25, 2025 approved the appointment of M/s. Naveen Narang & Associates, Company Secretaries (Firm Registration No. P2005DE050800), as the Secretarial Auditor of the Company for a term of five consecutive years commencing from April 1, 2025 to March 31, 2030. Ms. Jyoti Narang, Partner (Membership No. FCS 5698; Certificate of Practice No. 5199), conducted the Secretarial Audit for the financial year ended March 31, 2026. The Secretarial Audit Report for the said financial year does not contain any qualification, reservation, adverse remark or disclaimer and is annexed to this Report as Annexure-2.

INTERNAL AUDIT & AUDITORS

During the year under review, based on the recommendation of the Audit Committee, the Board of Directors re-appointed M/s. Gali & Associates, Chartered Accountants, as the Internal Auditors of the Company for the financial year 2026–27.

The Internal Auditors conducted internal audits of the Company for all four quarters during the financial year 2025–26 and submitted their reports to the Audit Committee. No material weaknesses, adverse observations or significant remarks were reported by the Internal Auditors that would have any impact on the operations of the Company.

CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION, FOREIGN EXCHANGE EARNINGS, AND OUTGO

The Company, being an Investment and Credit Company (ICC) and not engaged in any industrial or manufacturing activities, has minimal energy requirements. Accordingly, there are no particulars to be disclosed with respect to conservation of energy and technology absorption.

During the year under review, the Company did not incur any expenditure in foreign exchange and had no foreign exchange earnings.

REMUNERATION AND PARTICULARS OF EMPLOYEE

The information required pursuant to Section 197 of the Companies Act, 2013 read with the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, is annexed to this Report as “Annexure-3”.

During the year under review, the Company did not have any employee in receipt of remuneration attracting the provisions of Section 197(12) of the Companies Act, 2013 read with Rule 5(2) of the said Rules.

OTHER DISCLOSURES

No proceedings are made or pending under the Insolvency and Bankruptcy Code, 2016 and there is no instance of one-time settlement with any Bank or Financial Institution.

CORPORATE GOVERNANCE

The Company is in compliance with the requirements of Corporate Governance as stipulated under Regulation 34 read with Schedule V of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The Company has taken all necessary measures to comply with the provisions of the said Regulations.

A separate report on Corporate Governance, along with a certificate from M/s. Naveen Narang & Associates, Company Secretaries, confirming compliance with the conditions of Corporate Governance, is annexed to this Report as “Annexure-4”.

ACKNOWLEDGEMENT

The Directors wish to convey their deep appreciation for the cooperation and assistance received from its stakeholders, valued customers, suppliers, banks, financial institutions, government authorities and stock exchanges. The Directors also wish to place on record their sincere appreciation of the devoted and dedicated services rendered by all employees of the Company.

For Crescentis Capital Limited.
(Formerly known as Som Datt Finance Corporation Ltd)

	Subba Rao Veeravenkata Meka	**Bhavanam Ruthvik Reddy**
Place : Hyderabad	Managing Director	Whole Time Director & CEO
Date : May 29, 2026	DIN: 07173955	DIN: 08372627

Annexure-1

FORM NO. AOC - 2

[Pursuant to clause (h) of sub-section (3) of Section 134 of the Act and Rule 8(2) of the Companies (Accounts) Rules, 2014]

Form for Disclosure of particulars of contracts/arrangements entered into by the company with related parties referred to in sub-section (1) of Section 188 of the Companies Act, 2013 including certain arm's length transaction under third proviso thereto.

1. Details of contracts or arrangements or transactions not at Arm's length basis.

Sl.No.	Particulars	Details
a)	Name (s) of the related party & nature of relationship	NIL
b)	Nature of contracts/arrangements/transaction	
c)	Duration of the contracts/arrangements/transaction	
d)	Salient terms of the contracts or arrangements or transaction including the value, if any	
e)	Justification for entering into such contracts or arrangements or transactions	
f)	Date of approval by the Board	
g)	Amount paid as advances, if any	
h)	Date on which the special resolution was passed in General meeting as required under first proviso to section 188	

2. Details of Material Contracts or arrangements of transactions at arm's length basis.

Sl.No.	Particulars	Details			
a)	Name (s) of the related party & nature of relationship	BSCPL Infrastructure Limited	Prakara Learning Private Limited	Doc Tutorials Edutech Private Limited	Aditya Educational Society
b)	Nature of contracts/ arrangements/transaction	Lease for registered office premises.	Working Capital Loan	Working Capital Loan	Working Capital Loan
c)	Duration of the contracts/ arrangements/transaction	8 Months	12 Months	12 Months	24 Months
d)	Salient terms of the contracts or arrangements or transaction including the value, if any	Sub-Lease for 3437 Sq.ft at ₹ 1.75 Lacs / Month (Plus applicable taxes) for 8 Months + continuation of refundable deposit of Rs. 5.25 Lacs.	Credit Facility: ₹1.00 Crore, consisting of: ₹50 Lakhs secured by way of hypothecation of book debts and current assets; and ₹50 Lakhs unsecured, Interest Rate: 18% per annum.	₹ 1 Crore Interest rate: 18% p.a Secured by way of Hypothecation of Book Debts and Current Assets and Fixed Assets	₹ 5 Crores Interest rate: 18% p.a
e)	Date of approval by the Board	28th May, 2025	13th August, 2025	13th August, 2025	13th August, 2025
f)	Amount paid as advances, if any	Nil	Nil	Nil	Nil

Note: 1. The related party transaction disclosed in Form AOC-2 was entered into during the financial year 2025-26 in the ordinary course of business and on an arm's length basis, serving the mutual needs and interests of the parties. The transaction was completed during the financial year under review, and there were no continuing related party transactions as on March 31, 2026. Further, other than the transaction disclosed in Form AOC-2, there were no materially significant related party transactions with the Promoters, Directors, Key Managerial Personnel, or other designated persons that could have had a potential conflict with the interests of the Company. Details of related party transactions, as required under Ind AS 24, are provided in Note 31 of the financial statements included in this Report.

2. The above disclosures on material transactions are based on the threshold of 10% of total turnover/income.

For Crescentis Capital Limited.
(Formerly known as Som Datt Finance Corporation Ltd)

	Subba Rao Veeravenkata Meka	**Bhavanam Ruthvik Reddy**
Place : Hyderabad	Managing Director	Whole Time Director & CEO
Date : May 29, 2026	DIN: 07173955	DIN: 08372627

Annexure-2

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 of Managerial Personnel) Rules, 2014]

To,
The Members,
CRESCENTIS CAPITAL LIMITED
(Formerly Som Datt Finance Corporation Ltd.)
8-2-502/1/A, Ground Floor, JIVI Towers
Road No. 7, Banjara Hills,
Hyderabad – 500034, Telangana.

We have conducted the secretarial audit of the compliance of applicable statutory provisions and the adherence to good corporate practices by CRESCENTIS CAPITAL LIMITED (hereinafter called the Company). Secretarial Audit was conducted in a manner that provided us a reasonable basis for evaluating the corporate conducts/statutory compliances and expressing my 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 period covering 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 on 31st March 2026 according to the provisions of:

(i) The Companies Act, 2013 (the Act) and the rules made there under;

(ii) The Securities Contracts (Regulation) Act, 1956 ('SCRA') and the rules made there under;

(iii) The Depositories Act, 1996 and the Regulations and Bye-laws framed there under;

(iv) Foreign Exchange Management Act, 1999 and the rules and regulations made there under to the extent of Foreign Direct Investment, Overseas Direct Investment and External Commercial Borrowings;

(v) The following Regulations and Guidelines prescribed under the Securities and Exchange Board of India Act, 1992 ('SEBI Act'):

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 (Share Based Employee Benefits and Sweat Equity) Regulations, 2021;

e. The Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021; Not Applicable to the Company as the Company has not issued or listed any non-convertible security during the period under review.

f. 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.

g. The Securities and Exchange Board of India (Delisting of Equity Shares) Regulations, 2021; Not Applicable to the Company as the Company has not delisted its securities during the period under review.

h. The Securities and Exchange Board of India (Buyback of Securities) Regulations, 2018; Not Applicable to the Company as there was no reportable event during the period under review.

(vi) Other laws specifically applicable to the Company:

a. (a) Income Tax Act, 1961

b. Goods and Service Tax Act, 2016

(c) The RBI Act, 1934 read with applicable Rules and Regulations relating to the:

(i) Master Direction - Non-Banking Financial Company – Non-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016;

(ii) Master Direction – Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023- Base Layer;

(iii) Master Direction –Non-Banking Financial Company Returns (Reserve Bank) Directions, 2016;

(iv) Master Direction- Reserve Bank of India (Filing of Supervisory Returns) Direction – 2024.

(d) Shops and Commercial Establishments Act

(e) The Sexual harassment of women at workplace (prevention, prohibition and redressal) Act 2013

We have also examined compliance with the applicable clauses of the following:

(i) Secretarial Standards issued by The Institute of Company Secretaries of India.

(ii) SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Listing Agreement entered into by the Company with BSE Limited.

During the period under review the Company has complied with the provisions of the Act, Rules, Regulations, Guidelines, Standards, etc. as mentioned above.

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 that took place during the period under review were carried out in compliance with the provisions of the Act.

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.

Majority decision is carried through while the dissenting members' views are captured and recorded as part of the minutes.

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.

As informed, the Company has responded appropriately to notices received from various statutory / regulatory authorities including initiating actions for corrective measures wherever found necessary.

We further report that during the audit period:

(a) The Company issued 70,05,579 equity shares of Rs. 10 each at a premium of Rs. 60 per share on right basis to the existing equity shareholders of the Company after obtaining in-principle approval of the BSE vide its letter dated May 20, 2025, bearing reference no. LOO/RIGHT/HC/FIP/217/2025-26. The Board of Directors in its meeting held on 15th July 2025 allotted the said shares to the equity shareholders of the Company and duly complied with the post-issue requirements and necessary statutory, legal, and listing formalities.

(b) The members of the Company passed the resolution for change of name of the Company from Som Datt Finance Corporation Limited to Crescentis Capital Limited through postal ballot on December 26, 2025. The name of the Company was changed from Som Datt Finance Corporation Limited to Crescentis Capital Limited vide Fresh Certificate of Incorporation issued consequent upon change of name by the Registrar of Companies dated January 6, 2026.

(c) The members of the Company passed the resolution for approval of Employee Stock Option Scheme 2025 through postal ballot on December 26, 2025.

For Naveen Narang & Associates
Company Secretaries

Jyoti Narang
Partner
FCS # 5698, CP # 5199
Peer Review Cer. No. 3434/2023
UDIN: F005698H000444906

Place: Delhi
Date: May 22, 2026

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,
CRESCENTIS CAPITAL LIMITED
(Formerly Som Datt Finance Corporation Limited)
8-2-502/1/A, Ground Floor, JIVI Towers
Road No. 7, Banjara Hills,
Hyderabad – 500034, Telangana.

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

1. Maintenance of secretarial record 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 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 of our opinion.
3. We have not verified the correctness and appropriateness of financial records and books of accounts of the Company.
4. Wherever required, we have obtained the Management representation about the compliance of laws, rules and regulations and happening of events etc.
5. The compliance of the provisions of Corporate and other applicable laws, rules, regulations, standards is the responsibility of 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 the efficacy or effectiveness with which the management has conducted the affairs of the company.

For Naveen Narang & Associates
Company Secretaries

Jyoti Narang
Partner
FCS # 5698, CP # 5199

Place: Delhi
Date: May 22, 2026

Annexure-3

INFORMATION PURSUANT TO SECTION 197 OF THE ACT READ WITH RULE 5 (1) OF THE COMPANIES (APPOINTMENT AND REMUNERATION OF MANAGERIAL PERSONNEL) RULES 2014

a. The Ratio of the remuneration of each director to the median remuneration of the employees of the company and the percentage increase in remuneration of each Director, Chief Financial Officer, Chief Executive Officer, Company Secretary or Manager if any for the financial year 2025-26:

Name of the Director/Key Managerial Personnel	Remuneration of Director/ Key Managerial Personnel (₹ in lakhs)	Ratio of remuneration of each Director to median remuneration of the employees(i)	% Increase/ (decrease) in remuneration
Remuneration Paid to Non-Executive Directors:			
Dr. Bhaskara Rao Bollineni, Chairman, Non-executive Director	N/A	N/A	N/A
Mr. Rajvir Singh Chhillar, Independent Director(ii)	4.80	N/A	N/A
Ms. Jayanthi Talluri, Independent Director(ii)	4.50	N/A	N/A
Mr. Venkata Ramana Dhulipala, Independent Director(ii)	3.30	N/A	N/A
Remuneration Paid to Executive Directors:			
Mr. Subba Rao Veeravenkata Meka, Managing Director(iii)	57.60	6.29	Nil
Mr. Bhavanam Ruthvik Reddy, Executive Director & CEO(iii)	26.40	2.88	10%
Remuneration Paid to KMPs:			
Ms. Neha Agarwal, Company Secretary & Compliance Officer(iv)	7.95	N/A	N/A
Mr. Krishna Chaitanya Company Secretary & Compliance Officer(iv)	11.67	N/A	N/A
Mr. Shashank Shankpal, Chief Financial Officer (v)	44.00	N/A	-2.22%

Note:

(i) Remuneration of the Executive Directors has been excluded, while remuneration of KMPs has been included in the calculation of the median remuneration of the employees.

(ii) Independent directors are paid sitting fees (excluding GST), which vary based on the number of meetings attended. Hence, the ratios and increase/decrease are not provided.

(iii) Median remuneration is based on the annualised remuneration of employees who were not employed for the full year.

(iv) not comparable as tenure of employment was not equal in both financial years.

(v) Remuneration includes ₹5 lakhs paid as one time joining bonus during FY25

(vi) N/A: Not Applicable.

b. The percentage increase in the median remuneration of employees in the financial year: -41% (The decrease in percentage is due to increase in the number of employees.)

c. The number of permanent employees on the rolls of the Company as on March 31, 2026: 13 (Thirteen)

d. Average percentile increases 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 any exceptional circumstances for increase in the managerial remuneration: Nil

e. We affirm that the remuneration paid during the financial year 2025-26 is as per the Remuneration policy of the Company.

For Crescentis Capital Limited.
(Formerly known as Som Datt Finance Corporation Ltd)

	Subba Rao Veeravenkata Meka	**Bhavanam Ruthvik Reddy**
Place : Hyderabad	Managing Director	Whole Time Director & CEO
Date : May 29, 2026	DIN: 07173955	DIN: 08372627

Annexure-4

REPORT ON CORPORATE GOVERNANCE

1. CORPORATE PHILOSOPHY:

The Company firmly believes that sound Corporate Governance practices are essential for sustainable growth and value creation. The Company remains committed to the principles of transparency, integrity, accountability, and professionalism in all its operations, while safeguarding the interests of shareholders, stakeholders, and society at large.

2. BOARD OF DIRECTORS

2.1 Composition & Category of Directors:

As on March 31, 2026, the Composition of Board of Directors of Crescentis Capital Limited is as follows:

Total Strength of the Board	6 Directors
Executive Directors	2 Directors of which 1 Managing Director and 1 Whole Time Director & CEO who is a promoter of the Company
Non-Executive Directors	4 Directors of which One Non-Executive Chairperson who is the promoter of the Company and Three Independent Directors including one Woman Independent Director

The composition of the Board was in compliance with the applicable provisions of the Companies Act, 2013 and the SEBI (LODR) Regulations.

2.2 Independent Directors

The independent directors are non-executive directors as defined under Regulation 16(1)(b) of the SEBI (LODR) Regulations, 2015 read with Section 149(6) of the Companies Act, 2013 along with rules framed thereunder. In terms of Regulation 25(8) of SEBI Listing Regulations, they have confirmed that they are not aware of any circumstance or situation that exists or may be reasonably anticipated that could impair or impact their ability to discharge their duties. Based on the declarations received from the Independent Directors, the Board of Directors has confirmed that they meet the criteria of independence as mentioned under Regulation 16(1)(b) of the SEBI Listing Regulations and that they are independent of the management.

2.3 Board Meetings

During the financial year under review, seven meetings of the Board of Directors were convened and held. The details of the Board Meetings and the attendance of the Directors thereat are furnished below:

Name of Directors	Dates of Board Meeting						
	May 28, 2025	**Jun 09, 2025**	**Jul 15, 2025**	**Aug 13, 2025**	**Nov 12, 2025**	**Feb 13, 2026**	**Mar 25, 2026**
Dr. Bhaskara Rao Bollineni	Yes	Yes	Yes	Yes	Yes	Yes	No
Mr. Subba Rao Veeravenkata Meka	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mr. Bhavanam Ruthvik Reddy	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Ms. Jayanthi Talluri	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mr. Venkata Ramana Dhulipala	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Mr. Rajvir Singh Chhillar	Yes	Yes	Yes	Yes	Yes	Yes	Yes

2.4 Quorum

The necessary quorum was present for all the meetings.

2.5 Director Details

The names and categories of the Directors on the Board, their attendance at Board Meetings held during the year under review and at the last Annual General Meeting ("AGM"), name of other listed entities in which the Director is a director and the number of Directorships and Committee Chairmanships / Memberships held by them in other public limited companies as on March 31, 2026, are given herein below.

Name of the Director	Category	Whether attended last AGM held on September 25, 2025	Number of Directorship in other public companies	Number of committee positions held in Other companies		Directorship in Other listed Companies (Category of Directorship)
				Chairman	Member	
Dr. Bhaskara Rao Bollineni	Promoter, Non-Executive - Non-Independent Director, Chairperson	Yes	1	0	1*	Krishna Institute of Medical Sciences Limited (KIMS)
Mr. Subba Rao Veeravenkata Meka	Executive Director, Managing Director	Yes	0	0	0	Nil
Mr. Bhavanam Ruthvik Reddy	Promoter, Executive Director, Whole Time Director & CEO	Yes	0	0	0	Nil
Ms. Jayanthi Talluri	Non-Executive Independent Director	Yes	3	2*	3*	International Conveyors Limited (ICL). Refex Renewables and Infrastructure Limited (RRIL). Securekloud Technologies Ltd (STL)
Mr. Venkata Ramana Dhulipala	Non-Executive - Independent Director	Yes	0	-	-	-
Mr. Rajvir Singh Chhillar	Independent, Non-Executive	Yes	0	-	-	-

*Only includes Audit and Stakeholders Relationship Committee and excludes the membership / chairperson of the Crescentis Capital Limited.

2.6 Directorships

Other directorships do not include directorships of private limited companies, foreign companies, and companies registered under Section 8 of the Act.

2.7 Committee Positions

Further, none of them is a member of more than ten committees or chairman of more than five committees across all the public companies in which he/she is a director. For the determination of the limit of the Board Committees, chairpersonship and membership of the Audit Committee and Stakeholders Relationship Committee has been considered as per Regulation 26(1)(b) of SEBI Listing Regulation.

2.8 Attendance and Other Information

Video-conferencing facilities are also used to facilitate Directors traveling abroad or to other locations to participate in the meetings.

2.9 Board Information

During the financial year 2025–26, all applicable information required to be placed before the Board pursuant to Part A of Schedule II of the SEBI Listing Regulations was duly placed before the Board for its consideration.

2.10 Independent Directors' Meetings

During Financial Year 2025-26, one meeting of the Independent Directors was held on February 13, 2026. The Independent Directors, inter alia, reviewed the performance of Non-Independent Directors, the Board as a whole, and the Chairman of the Company, taking into account the views of Executive Directors and Non-Executive Directors.

2.11 Compliance

The Board periodically reviews the compliance reports of all laws applicable to the Company.

2.12 Equity shares

Details of equity shares of the Company held by the Directors as of March 31, 2026, are given below:

Name	Category	Number of Equity Shares
Dr. Bhaskara Rao Bollineni	Non-Executive Director	1,17,05,819
Mr. Bhavanam Ruthvik Reddy	Executive Director	10,50,528
Mr. Subba Rao Veeravenkata Meka	Executive Director	1,210

None of the other Non-Executive Directors, except those mentioned above, held any shares or non-convertible instruments in the Company.

2.13 Convertible Instruments

The Company has not issued any convertible instruments.

2.14 Relationships Between Directors

Disclosure of relationship between Director Inter-se:

Dr. Bhaskara Rao Bollineni and Mr. Bhavanam Ruthvik Reddy are promoters of the Company. No other Directors are related to the other Directors.

2.15 Familiarization Program

The policy for conducting the familiarization program of Independent Directors can be accessed on the Company's website at www.somdattfin.com

2.16 Board Skills and Competencies

Sl. No.	Skills/expertise/competencies		Status of Availability with the Board
1.	Understanding of Business/ Industry	Experience and knowledge of NBFCs and Banks	Yes
2.	Strategy and strategic planning	Ability to think strategically and identify and critically assess strategic opportunities and threats	Yes
3.	Financial Understanding	Ability to analyze and understand the key financial statements	Yes
4.	Market Understanding	Understanding the Market	Yes
5.	Risk and Compliance Oversight	Ability to identify key risks to the Organization	Yes

2.17 Resignations

During the financial year 2025–26, no Independent Director of the Company resigned before the expiry of his/her tenure. Accordingly, the requirement of disclosure of detailed reasons for resignation along with confirmation from the concerned Independent Director that there were no other material reasons other than those provided, as prescribed under Regulation 30 read with Schedule III of the SEBI (LODR) Regulations, 2015, was not applicable to the Company during the year under review.

3. COMMITTEES OF THE BOARD

There are three Board Committees as of March 31, 2026, details of which are as follows:

3.1 AUDIT COMMITTEE:

The Audit Committee is entrusted with the responsibility of supervising the Company's Financial Reporting Process and Internal Controls. The composition, quorum, powers, role, and scope are in accordance with Section 177 of the Companies Act, 2013, and the provisions of Regulation 18 of the SEBI (LODR) Regulations, 2015, read with Schedule II Part-C of SEBI (LODR) Regulations, 2015 are as follows. It functions in accordance with its terms of reference that define its authority, responsibility, and reporting function.

The Committee comprises three Non-Executive Independent Directors and one Executive Non-Independent Director. The Company Secretary acts as Secretary to the Committee. Mr. Rajvir Singh Chhillar is the Chairman of the Audit Committee. The Statutory Auditors and Internal Auditors (wherever necessary) are invited to attend the Meetings of the Audit Committee.

A. Brief description of terms of reference:

The role of the Audit Committee under Schedule II Part-C of SEBI (LODR) Regulations, 2015 is as follows:

i. Financial reporting oversight

Oversight of the listed entity's financial reporting process and the disclosure of its financial information to ensure that the financial statement is correct, sufficient, and credible;

ii. Auditor appointment and remuneration

Recommendation for appointment, remuneration, and terms of appointment of auditors of the listed entity; Approval of payment to statutory auditors for any other services rendered by the statutory auditors;

iii. Review of Financial Statements

Reviewing, with the management, the annual financial statements and auditor's report thereon before submission to the board for approval, with particular reference to:

- Matters required to be included in the director's responsibility statement to be included in the board's report in terms of clause (c) of sub-section (3) of Section 134 of the Companies Act, 2013;
- Changes, if any, in accounting policies and practices and reasons for the same;
- Major accounting entries involving estimates based on the exercise of judgment by management;
- Significant adjustments made in the financial statements arising out of audit findings;
- Compliance with listing and other legal requirements relating to financial statements;
- Disclosure of any related party transactions;
- Modified opinion(s) in the draft audit report;
- Quarterly Financial Statements
- Reviewing with the management, the quarterly financial statements before submission to the board for approval;

iv. Review of fund utilization

Reviewing with the management, the statement of uses/application of funds raised through an issue (public issue, rights issue, preferential issue, etc.), the statement of funds utilized for purposes other than those stated in the offer document/prospectus/ notice and the report submitted by the monitoring agency monitoring the utilization of proceeds of a public issue or rights issue or preferential issue or qualified institutions placement public or rights issue, and making appropriate recommendations to the board to take up steps in this matter;

v. Auditor independence and performance

Reviewing and monitoring the auditor's independence and performance, and the effectiveness of the audit process;

vi. Related Party Transactions

Approval or any subsequent modification of transactions of the listed entity with related parties;

vii. Inter-Corporate Loans and Investments

Scrutiny of inter-corporate loans and investments

viii. Valuation and internal controls

Valuation of undertakings or assets of the listed entity, wherever it is necessary;

ix. Internal audit function

- Evaluation of internal financial controls and risk management systems;
- Reviewing with the management, performance of statutory and internal auditors, adequacy of the internal control systems;
- Reviewing the adequacy of the internal audit function, if any, including the structure of the internal audit department, staffing, and seniority of the official heading the department, reporting structure coverage, and frequency of internal audit;
- Discussion with internal auditors of any significant findings and follow up there on;
- Reviewing the findings of any internal investigations by the internal auditors into matters where there is suspected fraud or irregularity or a failure of internal control systems of a material nature and reporting the matter to the board;

- Discussion with statutory auditors before the audit commences, about the nature and scope of the audit as well as post- audit discussion to ascertain any area of concern;
- To look into the reasons for substantial defaults in the payment to the depositors, debenture holders, shareholders (in case of non-payment of declared dividends), and creditors;

x. **Whistleblower Mechanism**

To review the functioning of the whistleblower mechanism;

xi. **Additional responsibilities**

- Reviewing the utilization of loans and/ or advances from/investment by the holding company in the subsidiary exceeding rupees 100 crore or 10% of the asset size of the subsidiary, whichever is lower including existing loans/advances/ investments existing as of the date of coming into force of this provision.
- Consider and comment on the rationale, cost-benefits, and impact of schemes involving merger, demerger, amalgamation, etc., on the listed entity and its shareholders Composition and Meetings.

B. **Composition and Meetings.**

i. **Composition of the Audit Committee:**

- **Mr. Rajvir Singh Chhillar** (Chairman/ Non-Executive Independent Director)
- **Mr. Venkata Ramana Dhulipala** (Member/ Non-Executive Independent Director)
- **Mr. Subba Rao Veeravenkata Meka** (Member/ Executive Director)
- **Ms. Jayanthi Talluri** (Member/ Non-Executive Independent Director)

ii. **Meetings:**

Members of Committee	Designation	Dates of Audit Committee Meeting			
		May 28, 2025	August 13, 2025	November 12, 2025	February 13, 2026
Mr. Rajvir Singh Chhillar	Chairman/Non-Executive Independent Director	Yes	Yes	Yes	Yes
Mr. Venkata Ramana Dhulipala	Member/Non-Executive Independent Director	Yes	Yes	Yes	Yes
Mr. Subba Rao Veeravenkata Meka	Member/ Executive Director	Yes	Yes	Yes	Yes
Ms. Jayanthi Talluri	Member/ Non-Executive Independent Director	Yes	Yes	Yes	Yes

Additional Information:

- Mr. Rajvir Singh Chhillar, as Chairman, attended the last Annual General Meeting on September 25, 2025, to address shareholder queries.
- The Audit Committee may invite executives and auditors' representatives to its meetings if necessary.
- The Company Secretary serves as the Secretary to the Audit Committee.
- The Compliance Officer ensures adherence to the Insider Trading Code, with quarterly reports sent to Audit Committee members on related matters.

3.2 NOMINATION AND REMUNERATION COMMITTEE ('NRC'):

A. **Authority And Scope**

The Nomination and Remuneration Committee is authorized to exercise all powers and perform all the functions as specified in Section 178 of the Companies Act, 2013, and the rule made thereunder under Regulation 19 of SEBI (LODR) Regulation, 2015, both as amended from time to time. The said Committee is authorized to exercise all powers specified in the Companies Act, 2013, and rules made thereunder, the Nomination and Remuneration policy of the Company, and the Regulation 19 of SEBI (LODR) Regulation, 2015, both amended from time to time.

B. Brief description of Terms of Reference:

The role of the Nomination and Remuneration Committee under Schedule II Part- D of SEBI (LODR) Regulations, 2015 are as follows:

i. Policy formulation

Formulation of the criteria for determining qualifications, positive attributes, and independence of a director and recommending to the board of directors a policy relating to, the remuneration of the directors, key managerial personnel, and other employees;

ii. Independent director appointment

For every appointment of an independent director, the nomination and remuneration committee shall evaluate the balance of skills, knowledge, and experience on the board and the basis of such evaluation, prepare a description of the role and capabilities required of an independent director. The person recommended to the board for appointment as an independent director shall have the capabilities identified in such description. To identify suitable candidates, the committee may:

- Use the services of external agencies, if required;
- Consider candidates from a wide range of backgrounds, having due regard to diversity; and
- Consider the time commitments of the candidates

Evaluation and Diversity

- Formulation of criteria for evaluation of the performance of independent directors and the board of directors;
- Devising a policy on diversity of the board of directors;
- Identifying persons who are qualified to become directors and who may be appointed in senior management in accordance with the criteria laid down, and recommend to the board of directors their appointment and removal.
- Whether to extend or continue the term of appointment of the independent director, based on the report of performance evaluation of independent directors.
- Recommend to the board, all remuneration, in whatever form, payable to senior management.

C. Composition and Meetings

i. Composition of the Committee:

- Mr. Rajvir Singh Chhillar (Chairman/Non-Executive Independent Director)
- Dr. Bhaskara Rao Bollineni (Member/Non-Executive Director)
- Ms. Jayanthi Talluri (Member/Non-Executive Director)

ii. Meetings:

Members of Committee	Designation	Date of the NRC Meeting			
		May 28, 2025	August 13, 2025	November 12, 2025	February 13, 2026
Mr. Rajvir Singh Chhillar	Chairman/Non-Executive Independent Director	Yes	Yes	Yes	Yes
Dr. Bhaskara Rao Bollineni	Member/Non-Executive Director	Yes	No	Yes	Yes
Ms. Jayanthi Talluri	Member/Non-Executive Director	Yes	Yes	Yes	Yes

iii. Additional Information:

Mr. Rajvir Singh Chhillar, as Chairman, attended the last Annual General Meeting on September 25, 2025, to address shareholder queries.

D. Performance Evaluation:

The performance evaluation of Independent Directors shall be carried out on an annual basis. The evaluation rating shall be provided by all Directors, excluding the Independent Director being evaluated. The evaluation criteria shall be reviewed by the Nomination and Remuneration Committee and the Board from time to time and shall be in accordance with the applicable provisions of the SEBI (LODR) Regulations, 2015, the Companies Act, 2013, and the rules made thereunder, including any statutory modifications or amendments thereto from time to time.

3.3 STAKEHOLDERS RELATIONSHIP COMMITTEE ('SRC'):

A. Authority and Scope

The Stakeholders' Relationship Committee is authorized to exercise all the powers and perform all the functions as specified under Section 178 of the Companies Act, 2013 read with the rules made thereunder and Regulation 20 of the SEBI (LODR) Regulations, 2015, as amended from time to time.

The Committee is entrusted with the responsibility of redressing shareholders'/investors' grievances relating to, inter alia, transfer and transmission of shares, non-receipt of Annual Reports, non-receipt of dividends and other related matters. The Committee is also authorized to approve the issue of new share certificates in place of share certificates that are torn, mutilated or defaced, and to issue duplicate share certificates in lieu of those reported lost or misplaced, subject to compliance with the prescribed formalities.

B. Brief description of Terms of Reference:

The role of the Stakeholders Relationship Committee pursuant to Schedule II Part- D of SEBI (LODR) Regulations, 2015 are as follows:

i. Grievance resolution

Resolving the grievances of the security holders of the listed entity, 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.

ii. Voting Rights and service standards:

- Review of measures taken for effective exercise of voting rights by shareholders.
- Review of adherence to the service standards adopted by the listed entity in respect of various services being rendered by the Registrar & Share Transfer Agent.

iii. Unclaimed Dividends and Shareholder Communications:

- Review of the various measures and initiatives taken by the listed entity for reducing the quantum of unclaimed dividends and ensuring the timely receipt of dividend warrants/annual reports/statutory notices by the shareholders of the company
- The role of the Committee is to consider and resolve the grievances of the security holders of the company including complaints related to non-receipt of annual report and non-receipt of declared dividends.

C. Composition and Meetings

i. Composition of the Committee:

- Mr. Rajvir Singh Chhillar (Chairman/Non-Executive Independent Director)
- Mr. Subba Rao Veeravenkata Meka (Member/ Executive Director)
- Mr. Bhavanam Ruthvik Reddy (Member/Executive Director)

Members of Committee	Designation	Dates of SRC Meeting February 14, 2026
Mr. Rajvir Singh Chhillar	Chairman/Non-Executive Independent Director	Yes
Mr. Subba Rao Veeravenkata Meka	Member/Executive Director	Yes
Mr. Bhavanam Ruthvik Reddy	Member/Executive director	Yes

ii. Additional Information:

- Mr. Rajvir Singh Chhillar, as Chairman, attended the last Annual General Meeting on September 25, 2025, to address shareholder queries.
- During the year no complaint was received by the Company. No complaints were pending as on March 31, 2026.

iii. Particulars of the Senior Management Personnel:

There were no changes in the composition of the Senior Management Personnel of the Company during the financial year under review.

4. DETAILS OF REMUNERATION TO DIRECTORS FOR THE YEAR 2025-26

4.1 Pecuniary Relationships

Independent Directors do not have any pecuniary relationship or transaction with the Company

4.2 Remuneration policy

The criteria for making payments to Non-Executive Directors are as per the Remuneration Policy, which can be accessed on the Company's website i.e. www.somdattfin.com

Remuneration to Directors for the year ended on March 31, 2026, is as under: (₹ in lakhs)

Name of Directors	Salary	Perquisite & Other Benefits	Sitting Fee	Total
Dr. Bhaskara Rao Bollineni	-	-	-	-
Mr. Subba Rao Veeravenkata Meka	57.60	-	-	57.60
Mr. Bhavanam Ruthvik Reddy	26.40	-	-	26.40
Mr. Rajvir Singh Chhillar	-	-	4.80	4.80
Mr. Venkata Ramana Dhulipala	-	-	3.30	3.30
Ms. Jayanthi Talluri	-	-	4.50	4.50

4.3 Appointments of executive directors

The appointment of the Executive Directors is governed by the Articles of Association of the Company and the Resolutions passed by the Board of Directors and the Members of the Company.

4.4 Service contracts

These cover the terms and conditions of their appointment read with the service rules of the Company.

4.5 Notice period and severance fee

No separate service contract is entered by the Company with Executive Directors.

There is no provision for a notice period or severance fee under the resolutions governing the appointments of the Executive Directors.

4.6 Stock options and performance incentives

The Members of the Company, through a Postal Ballot concluded on December 26, 2025, approved the Crescentis Capital Limited Employees' Stock Option Scheme, 2025 ("CCL ESOS 2025"), under which up to 13,00,000 stock options may be granted to eligible employees of the Company. The scheme has received in-principle approval from BSE for allotment of equity shares arising upon exercise of options.

5. GENERAL BODY MEETINGS

5.1 Annual General Meetings (AGMs): -

The details of the last three Annual General Meetings are as under:

Financial Year	2023-24	2024-25	2025-26
Date & Time	Friday, 21st July, 2023 at 12.00 Noon	Wednesday, September 25, 2024 at 12.00 Noon	Thursday, September 25, 2025 at 12.00 Noon
Venue	Meeting conducted through VC / OAVM pursuant to the MCA Circular		
Details of Special Resolutions	• Nil	To appoint Mr. Venkata Ramana Dhulipala (DIN: 10669584) as Non-Executive Independent Director of the Company.	To approve increase in Managerial Remuneration of Mr. Bhavanam Ruthvik Reddy (DIN: 08372627), Whole Time Director and Chief Executive officer of the Company.

5.2 Extraordinary General Meeting:

No extraordinary general meeting of the members was held during FY 2025-26.

5.3 Postal Ballot

Details of a special resolution passed through postal ballot, the persons who conducted the postal ballot exercise, details of the voting pattern, and procedure of postal ballot:

- The Company had sought the approval of the Shareholders by way of Special Resolution through notice of Postal Ballot dated March 27, 2025 for the following purpose:-

- o Alteration of the Articles of Association of the Company.
- o Increasing the Borrowing Limits of the Company under Section 180(1)(c) of the Companies Act, 2013 upto INR 50,00,00,000/- (Fifty Crores only).
- o Increasing the limits under Section 180(1)(a) of the Companies Act, 2013 for Securitization / Direct Assignment, creation of Charges, Pledge, Mortgages, Hypothecation on the Immovable and Movable Properties of the Company upto INR 50,00,00,000/- (Fifty Crores only).

- The Company had sought the approval of the shareholders by way of a Special Resolution through notice of postal ballot dated July 31, 2025, for the following purpose:-
  - o Re-appointment of Ms. Jayanthi Talluri (DIN: 09272993) as nonexecutive independent director of the company
  - o Increasing the borrowing limits of the company under section 180(1)(c) of companies act, 2013 upto INR 500,00,00,000/- (five hundred crores only)
  - o Increasing the limits under section 180(1)(a) of the companies act, 2013 for securitization/direct assignment, creation of charges, pledge, mortgages, hypothecation on the immovable and movable properties of the company upto INR 500,00,00,000/- (five hundred crores only)
  - o Approval of material related party transaction(s) between company & BSCPL Infrastructure Ltd
  - o Approval of material related party transaction with Prakara Learning Private Limited
  - o Approval of material related party transaction with Doc Tutorials Edutech Private Limited
- The Company had sought the approval of the shareholders by way of a Special Resolution through notice of postal ballot dated November 25, 2025, for the following purpose:-
  - o Approval for change in the name of the Company from "Som Datt Finance Corporation Limited" to "Crescentis Capital Limited"
  - o To approve "Som Datt Finance Corporation Limited Employees' Stock Options Scheme, 2025" for eligible employees of the Company

5.4 Person who conducted the postal ballot exercise

The Board of Directors has appointed Mr. Arun Kumar Gupta (Membership No. 5551) of Arun Kumar Gupta & Associates Practicing Company Secretaries, as the Scrutinizer to scrutinize the postal ballot process fairly and transparently:

The resolution passed through postal ballot	Votes in favor of the resolution			Votes against the resolution			Invalid votes	
	The number of members voted	Number of valid Votes cast (Shares)	Percentage of the total number of valid votes cast	The number of members voted	Number of valid Votes cast (Shares)	Percentage of total number of valid votes cast	Total number of members whose votes were declared invalid	Total number of invalid votes cast (Shares)
Alteration of the Articles of Association of the Company.	31	6953486	99.997	14	182	0.003	Nil	Nil
Increasing the Borrowing Limits of the Company under Section 180(1)(c) of the Companies Act, 2013 upto INR 50,00,00,000/- (Fifty Crores only).	31	6953486	99.997	14	182	0.003	Nil	Nil
Increasing the limits under Section 180(1)(a) of the Companies Act, 2013 for Securitization / Direct Assignment, creation of Charges, Pledge, Mortgages, Hypothecation on the Immovable and Movable Properties of the Company upto INR 50,00,00,000/- (Fifty Crores only).	31	6953486	99.997	14	182	0.003	Nil	Nil
Re-appointment of Ms. Jayanthi Talluri (DIN: 09272993) as Non-Executive Independent Director of the Company	58	70,97,229	99.997	23	224	0.003	Nil	Nil
Increasing the Borrowing Limits of the Company under Section 180(1)(c) of the Companies Act, 2013, up to INR 500,00,00,000/- (Five Hundred Crores Only).	58	70,97,229	99.997	23	224	0.003	Nil	Nil

Increasing the Limits under Section 180(1)(a) of the Companies Act, 2013, for Securitization/ Direct Assignment, Creation of Charges, Pledge, Mortgages, Hypothecation on the immovable and movable properties of the Company, up to INR 500,00,00,000/- (Five Hundred Crores Only).	57	70,97,104	99.995	24	349	0.005	Nil	Nil
Approval of Material Related Party Transaction(s) between Company & BSCPL Infrastructure Ltd	54	154868	99.20	24	1224	0.80	3	6941361
Approval of Material Related Party Transaction with Prakara Learning Private Limited	54	154868	99.20	24	1224	0.80	3	6941361
Approval of Material Related Party Transaction with DOC Tutorial Edutech Private Limited	54	154868	99.20	24	1224	0.80	3	6941361
Approval for change in the name of the Company from "Som Datt Finance Corporation Limited" to "Crescentis Capital Limited"	30	12851843	99.989%	10	130	0.011%	Nil	Nil
To approve "Som Datt Finance Corporation Limited Employees' Stock Options Scheme, 2025" for eligible employees of the Company	33	12851846	99.9990%	7	127	0.0010 %	Nil	Nil

5.5 Procedure for the postal ballot:

The postal ballot was carried out as per the provisions of Sections 108 and 110 and other applicable provisions of the Act, read with the Rules framed thereunder and read with the General Circular nos. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020, and subsequent circulars issued in this regard, the latest being 9/2024 dated September 19, 2024, respectively issued by the Ministry of Corporate Affairs.

5.6 Details of special resolution proposed to be conducted through postal ballot:

None of the businesses proposed to be transacted at the ensuing AGM requires the passing of a special resolution through postal ballot.

6. MEANS OF COMMUNICATION:-

6.1 Financial Results

The Quarterly unaudited and Annual Audited Financial Results of the Company were sent to the Stock Exchange through the BSE listing center immediately after approval by the Board.

6.2 Publication

The Quarterly Unaudited Financial Results and Audited Annual results of the Company are published in Financial Express in English and Nava Telangana in Telugu as per Regulation 47 of SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015. These are not sent individually to the shareholders.

6.3 Company Website

The results are also made available on the Company's Website www.somdattfin.com. There were no presentations made to the Institutional investors or analysts. The Company has not made any official news releases during the financial year under review.

6.4 Investor Communication

Designated exclusive e-mail id for investors: cs@crescentis.in

7. GENERAL SHAREHOLDERS INFORMATION

7.1 Annual General Meeting

Annual General Meeting is notified to be held on August 26, 2026 at 12.00 Noon through Video Conferencing/Other Audio-Visual Means.

7.2 Financial Year

The financial year of the Company is from April 1 to March 31.

7.3 Date of Book Closure

Not Applicable, as the Company is not declaring any dividend or fixing a record date requiring closure of the Register of Members and Share Transfer Books.

7.4 Dividend

The company has not declared any dividends

7.5 Listing / Liquidity of Shares

The Equity shares of the Company are listed at BSE Ltd. located at Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai-400001, and The Annual Listing Fee for the year 2025-26 has been paid to BSE. The securities of the Company were not suspended from trading on any Stock Exchange during the financial year 2025–26.

7.6 Registrar and Transfer Agent

M/s RCMC Share Registry Pvt. Ltd.
B-25/1, Okhla Industrial Area, Phase-2, New Delhi – 110020

Contact Person: Mr. Ravinder Dua
E-mail id : investor.services@rcmcdelhi.com
Phone : 011-26387320/21, Website: www.rcmcdelhi.com

7.7 Share Transfer System

The Company's Equity Shares are traded at the Stock Exchange in demat mode only. In terms of Regulation 40(1) of SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015, as amended, securities can be transferred only in dematerialized form w.e.f. April 1, 2019, except in case of a request received for transmission or transposition of securities. Members holding shares in physical form are requested to consider converting their holdings to dematerialized form. Transfer of equity shares in electronic form are affected through the depository/ies with no involvement of the Company.

7.8 Distribution of Shareholding as on March 31, 2026

Shareholding of value of Rs.	Shareholders		Share holdings		
	No. of Folios	% to total	Shares	Amount	% to total
Upto 5000	6417	89.76	816928	8169280	4.8
5001 to 10000	350	4.9	284175	2841750	1.67
10001 to 20000	156	2.18	236578	2365780	1.39
20001 to 30000	51	0.71	127224	1272240	0.75
30001 to 40000	35	0.49	125839	1258390	0.74
40001 to 50000	29	0.41	132005	1320050	0.78
50001 to 100000	55	0.77	384360	3843600	2.26
100001 and Above	56	0.78	14906440	149064400	87.62
Grand Total	7149	100	17013549	170135490	100

7.9 Shareholding Pattern by Category

Category of Shareholder	No. of Shareholders	No. of Shares held	Percentage of Shareholding
Promoter and Promoter Group	2	12756347	74.98
Indian (Individual) Bodies Corporate Foreign	0	0	0
Total (A)	2	12756347	74.98
Public Shareholding			
KMP	1	1210	0.01
Mutual Fund	0	0	0
Pension Funds	0	0	0
LLP	6	14041	0.08
HUF	33	30680	0.18
Financial Institutions / Banks	0	0	0
Foreign Institutional Investors	0	0	0
Foreign Companies	2	332100	1.95

Non Resident Indians	106	205093	1.21
Indian Bodies Corporate	119	253319	1.49
Individuals	6879	3420759	20.11
Sub-Total (B)	7146	4257202	25.02
Shares held by custodians and against which Depository Receipts have been issued (C)	0	0	0
Total (A) + (B) + (C)	7148	17013549	100

7.10 Dematerialization of Shares:

Sl. No.	Mode of Holding	No. of Shares	Percentage
1	NSDL	1,48,07,198	87.03%
2	CDSL	12,20,262	7.17%
3	PHYSICAL	9,86,089	5.80%
	TOTAL	**1,70,13,549**	**100%**

Under the Depository System, the International Securities Identification Number (ISIN) allotted to the Company's Shares is INE754C01010.

7.11 Outstanding GDR/ADR/Warrants or any convertible instruments, conversion date and impact on equity: Nil

7.12 Commodity Price Risk/ Foreign Exchange Risk and Hedging Activities:- The Company is not involved in any speculative activities.

7.13 Location of Plants: NA

7.14 Address for correspondence:

Regd. Office :- 8-2-502/1/A, Ground Floor,
JIVI Towers, Road No 7, Banjara Hills, Hyderabad,
Telangana, India, 500034
E-mail address - cs@crescentis.in

7.15 Credit Ratings

List of all credit ratings obtained by the entity along with any revisions thereto during the relevant financial year, for all debt instruments of such entity or any fixed deposit programme or any scheme or proposal of the listed entity involving mobilization of funds, whether in India or abroad:- NIL

8. OTHER DISCLOSURE: -

8.1 Materially Significant Related Party Transactions: During the year, there were no significant related party transactions of material nature, other than mentioned in this report, that could have potential conflict with the interest of the Company.

8.2 Non-Compliance: During the last three years, there were no strictures made or penalties imposed by either SEBI or the Stock Exchanges or any other statutory authority on any matter related to the capital markets.

8.3 Vigil Mechanism: The Company has formulated a Vigil Mechanism / Whistle Blower Policy for the Directors and employees to report genuine concerns in a manner prescribed in the Policy. The Policy is available at website of the Company i.e. www.somdattfin.com In accordance with the said Policy Whistle Blower shall have right to access to the Chairman of the Audit Committee directly in exceptional cases and the Chairman of the Audit Committee shall issue suitable directions in this regard.

8.4 Mandatory compliance: The Company is complying with all mandatory requirements of SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015 relating to reporting of Internal Auditor directly to Audit Committee.

8.5 Weblink where material subsidiaries is disclosed: Not applicable

8.6 Weblink:- The Related Party transactions Policy is available at Website of the Company i.e. www.somdattfin.com

8.7 Commodity Price Risk/ Foreign Exchange Risk and Hedging Activities:- The Company is not involved in any speculative activities.

8.8 Details of utilization of funds raised through preferential allotment or qualified institutions placement as specified under Regulation 32 (7A):- NIL

8.9 Certificate on Directors Qualification:-

A certificate from Naveen Narang & Associates, Practicing Company Secretary is annexed as "Annexure to this report" 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 the Company by the Board/Ministry of Corporate Affairs or any such statutory authority.

8.10 Acceptance of Committee Recommendations

There was no such instance during FY 2025-26 when the Board had not accepted any recommendation of any committee of the Board.

8.11 Fees paid to Statutory Auditors

Fees paid to Statutory Auditors: - M/s. D.S. Talwar & Co. (Firm Registration No.000993N) has been appointed as the Statutory Auditors of the Company. The particulars of payment of Statutory Auditors' fees, on a consolidated basis for FY 2025-26 is given below: Payment of Statutory Auditor's fees:-

Payment to Statutory Auditors	**₹**
Statutory Audit Fee	5,00,000
Restated Financial Statements for Rights Issue	2,40,000
Tax Audit Fee	1,20,000
Fees for Certifications (for various certificates)	1,27,000
GST on above services	1,77,660
Total*	**11,64,660**

*Includes expenses provisioned in FY26.

8.12 Sexual Harassment of Women at Workplace

As on 31st March, 2026, the Company had constituted an Internal Complaints Committee in accordance with the applicable provisions of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. The composition of the Committee is as follows.

- Ms. Vidya – Presiding Officer
- Ms. Anagha – Member
- Ms. Victoria Rani – External Member
- Mr. Ankur Roy – Member

8.13 Non-Compliance of Corporate Governance Requirements

Non-Compliance of any requirement of corporate governance report of sub para (2) to (10) of Schedule V (c) of SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015 - NIL

8.14 The Compliance of Discretionary requirements as specified in Part E of Schedule II have been adopted

a. A non-executive chairperson may be entitled to maintain a chairperson's office at the listed entity's expense and also allowed reimbursement of expenses incurred in performance of his duties: Not applicable.

b. Ms. Jayanthi Talluri is acting as an Independent Woman Director.

c. A half-yearly declaration of financial performance including summary of the significant events in last six-months, may be sent to each household of shareholders: In accordance with good governance practices, the Company disseminates its financial performance to shareholders on a periodic basis. The Quarterly, Half-Yearly, and Annual Financial Results are duly uploaded to the Stock Exchanges, published in both vernacular and widely circulated English newspapers, and made available on the Company's website.

d. Modified Opinion in the Audit Report: The Statutory Audit Report issued by M/s D.S. Talwar & Co. for the financial year 2025–26 expressed an unmodified opinion.

e. Internal Audit Report as issued by M/s Gali & Associates was placed in the Audit Committee every quarter.

8.15 Compliance with SEBI Regulations

The Company has duly complied with the requirements specified in Regulation 17 to 27 and clauses (b) to (i) of sub-regulation (2) of Regulation 46 of SEBI (Listing Obligation and Disclosure Requirement) Regulation, 2015.

9. CODE OF CONDUCT

The Company has adopted a Code of Conduct for all Board Members and Senior Management of the Company. The Code of Conduct has been posted on the website of the Company. All Board Members and Senior Management Personnel have affirmed compliance with the Code of Conduct. A declaration signed by the Chief Executive Officer is annexed as Annexure to this Corporate Governance Report.

10. DETAILS OF DEMAT SUSPENSE ACCOUNT

The disclosure as required under Regulation 34 read with Schedule V of SEBI (Listing Obligation and Disclosure Requirement) Regulations, 2015:

Particulars	No. of cases	No. of shares
Aggregate number of shareholders and the outstanding shares in the suspense account lying at the beginning of the year, i.e., April 1, 2025.	NIL	NIL
Number of shareholders who approached the issuer for transfer of shares from suspense account during the year, i.e., April 1, 2025, to March 31, 2026.	NIL	NIL
Number of shareholders to whom shares were transferred from the suspense account during the year	NIL	NIL
Aggregate number of shareholders and the outstanding shares in the suspense account lying at the end of the year i.e., as on March 31, 2026.	NIL	NIL

The Voting Rights on the outstanding unclaimed shares lying in suspense account, if any, shall remain frozen till the rightful owner of such shares claims the shares.

11. DISCLOSURE OF CERTAIN TYPES OF AGREEMENTS BINDING LISTED ENTITIES:- NIL

For Crescentis Capital Limited.
(Formerly known as Som Datt Finance Corporation Ltd)

Subba Rao Veeravenkata Meka
Managing Director
DIN: 07173955

Bhavanam Ruthvik Reddy
Whole Time Director & CEO
DIN: 08372627

Place : Hyderabad
Date : May 29, 2026

Declaration to the Corporate Governance Report.

Declaration signed by the CEO stating that the Board of Directors and Senior Management Personnel have affirmed compliance with the Code of Conduct of Board of Directors and Senior Management

We, the undersigned, hereby declare that the Board of Directors has established a Code of Conduct for its Board Members and Senior Management Personnel. We confirm that all such individuals have adhered to this Code of Conduct for the financial year 2025-26.

For and on behalf of **Crescentis Capital Limited.**
(Formerly Known as Som Datt Finance Corporation Limited)

Bhavanam Ruthvik Reddy
Whole-Time Director & Chief Executive Officer.

CERTIFICATE ON CORPORATE GOVERNANCE

To the Members of

CRESCENTIS CAPITAL LIMITED

We have examined the compliance of the conditions of Corporate Governance by CRESCENTIS CAPITAL LIMITED ('the Company') for the year ended on March 31, 2026, as stipulated under Regulations 17 to 27, clauses (b) to (i) of sub regulation (2) of Regulation 46 and para C, D and 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 of the Company. 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 Management, 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 of the efficiency or effectiveness with which the management has conducted the affairs of the Company.

For Naveen Narang and Associates
Company Secretaries

Jyoti Narang
Partner
M.No. 5698, C.P. No 5199
Peer Review Cer. No. 3434/2023
UDIN: F005698H000444831

Place: Delhi
Date: 22/05/2026

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
CRESCENTIS CAPITAL LIMITED
(Formerly Som Datt Finance Corporation Ltd.)
8-2-502/1/A, Ground Floor, JIVI Towers
Road No. 7, Banjara Hills,
Hyderabad – 500034, Telangana

We have examined the relevant registers, records, forms, returns and disclosures received from the Directors of Crescentis Capital Limited having CIN L65921TS1993PLC188494 and having registered office at 8-2-502/1/A, Ground Floor, JIVI Towers, Road No. 7, Banjara Hills, Hyderabad – 500034, Telangana hereinafter referred to as 'the Company'), produced before us by the Company for the purpose of issuing this Certificate, in accordance with Regulation 34(3) read with Schedule V Para-C Sub clause 10(i) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

In our opinion and to the best of our information and according to the verifications (including Directors Identification Number (DIN) status at the portal www.mca.gov.in as considered necessary and explanations furnished to me / us by the Company & its officers, We hereby certify that none of the Directors on the Board of the Company as stated below for the Financial Year ending on 31st March, 2026 have been debarred or disqualified from being appointed or continuing as Directors of companies by the Securities and Exchange Board of India, Ministry of Corporate Affairs or any such other Statutory Authority.

Sr. No.	Name of Director	DIN	Date of Appointment in Company
1	Rajvir Singh Chhillar	08651668	27/12/2019
2	Talluri Jayanthi	09272993	12/09/2023
3	Subba Rao Veeravenkata Meka	07173955	21/07/2023
4	Bhaskara Rao Bollineni	00008985	21/07/2023
5	Bhavanam Ruthvik Reddy	08372627	21/07/2023
6	Venkata Ramana Dhulipala	10669584	29/07/2024

Ensuring the eligibility for the appointment / continuity of every Director on the Board is the responsibility of the management of the Company. Our responsibility is to express an opinion on these based on our verification. This certificate is neither an assurance as to the future viability of the Company nor of the efficiency or effectiveness with which the management has conducted the affairs of the Company.

For Naveen Narang & Associates
Company Secretaries

Jyoti Narang
Partner
FCS # 5698, CP # 5199
Peer Review Cer. No. 3434/2023
UDIN: F005698H000444829

Place: Delhi
Date: May 22, 2026

Annexure-5

MANAGEMENT DISCUSSION AND ANALYSIS (MD&A)

This Management Discussion and Analysis (MD&A) should be read in conjunction with the Company's Audited Financial Statements and accompanying notes.

About the Company – An Overview & Brief History

Crescentis Capital Limited (formerly known as Som Datt Finance Corporation Limited) is a Non-Deposit taking Non-Banking Financial Company (NBFC-ND) registered with the Reserve Bank of India (RBI), categorised as an Investment and Credit Company (ICC). As per the 'Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025, the Company is classified under Base Layer (NBFC-BL). The equity shares of the Company are listed on the Bombay Stock Exchange (BSE Limited or BSE).

The Company has a corporate lineage dating back to its incorporation on October 19, 1993, as a public limited company under the Companies Act, 1956. The Company commenced business shortly thereafter on November 03, 1993, initially operating from Kolkata, West Bengal, with a focus on financial services and investment activities. The Company's ownership and management structure has undergone two significant transformations over the years, each of which necessitated corresponding jurisdictional and administrative realignments.

In 2019, control shifted from the erstwhile Som Datt promoter group to a new promoter family – Mr. Kuldip Rathee and Mrs. Vijay Rathee of ASK Automotive Limited, marking the first major change in stewardship, leading to the relocation of its registered office from West Bengal to the National Capital Territory of Delhi in February 2021.

A second transition in promoter and management control was formally completed in July 2023, following receipt of requisite regulatory approvals and completion of the SEBI-mandated open-offer process, ushering in a renewed strategic direction. Subsequently, the Company relocated its Registered Office from the National Capital Territory of Delhi to Telangana in August 2024.

Historically, the Company has been engaged in proprietary investments in stocks and securities, which formed the core of its business model for many years. With the commencement of lending operations in the financial year 2025-26 under the new leadership, the Company has begun its transition into a broader and more diversified financial services platform. Reflecting this change in ownership and strategic direction, the Company's name was also changed from Som Datt Finance Corporation Limited to Crescentis Capital Limited, marking the beginning of a new phase in its corporate journey.

Macro-Economic Overview and Outlook

During 2025-26, the global economy continued to face significant headwinds, with geopolitical tensions and energy-market volatility emerging as key risks to growth. The escalation of conflict involving Iran and parts of West Asia led to bouts of disruption in crude oil and gas supplies and higher freight and insurance costs along key maritime routes. Against this backdrop, the International Monetary Fund (IMF), in its April 2026 World Economic Outlook, projects global growth under the reference forecast is projected at 3.1% in 2026 and 3.2% in 2027, moderating from the stronger pace of about 3.4% recorded during 2024-25. The IMF also notes that medium-term global growth is expected to settle below its historical average of 3.7% (2000-2019), reflecting the drag from geopolitical tensions, elevated energy prices, and tighter financial conditions.

India, however, remains one of the fastest-growing major economies, even as it is not fully insulated from these external shocks. According to IMF estimates, India's real GDP growth is projected at around 6.5% in FY2025-26, after an estimated 7.6% in FY2024-25, supported by robust domestic demand, strong investment activity, and continued policy support. The Economic Survey and other multilateral assessments broadly place India's growth in the 6.4%-7.0% range over the near term, while also flagging risks from higher crude oil prices, global financial-market volatility and weaker external demand. As a large net importer of crude, a sustained increase in oil prices due to the West Asia conflict could exert pressure on inflation, the current account deficit and, to a lesser extent, fiscal balances, although India's comfortable foreign exchange reserves and prudent macro-prudential policies provide important buffers.

On the monetary policy front, the Reserve Bank of India (RBI) adopted an accommodating approach to support growth. Following cumulative rate cuts totalling 125 basis points throughout 2025, the RBI lowered the policy repo rate from 6.50% down to 5.25%, holding it steady at this lower threshold through the latter part of FY2025-26 while shifting to a neutral stance. In its April 2026 Monetary Policy statement, the RBI has projected real GDP growth for FY2026-27 at around 7.0% and CPI inflation close to the 4.0% target, with risks tilted to the upside due to volatile crude oil prices and global supply disruptions. High-frequency indicators such as GST collections, e-way bills, power demand and air passenger traffic continue to point to resilient domestic activity, even as policymakers remain vigilant to evolving global and geopolitical risks.

Financial Services Sector Overview and Outlook

According to the Ministry of Finance, India's financial system witnessed a strong credit expansion in the last fiscal year 2025-26, with non-food bank credit growing by 15.9% year-on-year, a sharp acceleration from 10.9% in the previous year. Aggregate outstanding credit rose to ₹212.9 lakh crore, reflecting an increase of ₹29.2 lakh crore driven by broad-based demand across sectors. The growth momentum was supported by a favourable interest-rate environment, the government's sustained capital-expenditure push, and improved private-sector investment sentiment. Credit expansion remained diversified, led by the services sector, followed by personal loans, agriculture, and industry. Lending to NBFCs grew by over 26%, with NBFCs accounting for a rising share of incremental system credit, reflecting their expanding role in retail and MSME financing. Overall, FY26 marked one of the strongest credit growth periods in recent years, underscoring the resilience of India's domestic economy and the banking sector's continued role in supporting investment, consumption, and employment generation despite global uncertainties.

Asset quality across the financial system remained stable during FY2025-26, with the Reserve Bank of India's Financial Stability Report December 2025 (FSR December 2025), noting a continued improvement in the Gross NPA ratio of Scheduled Commercial Banks to around 3.2% and strong capital adequacy of 16.8% across banks and NBFCs. Credit-rating agencies also reported a favourable upgrade-to-downgrade ratio during FY26, supported by strengthened balance sheets, improved collections, and prudent risk management practices, as highlighted in CRISIL's Credit Quality Review (April 2026) and ICRA's Credit Quality Trends (March 2026).

Looking ahead, the outlook for FY2026-27 remains constructive. CRISIL, in its Credit Quality Review (April 2026), expects system-wide credit growth to remain in the 13-15% range, supported by a stable interest-rate environment, easing inflationary pressures, and sustained public and private capex momentum. As per ICRA's Credit Quality Trends, March 2026, NBFCs are projected to maintain healthy growth, although competitive intensity from banks, heightened regulatory scrutiny in unsecured lending, and elevated funding costs will necessitate disciplined credit selection and robust collections infrastructure. The RBI's FSR December 2025 also highlights that strong capital buffers and resilient asset quality provide a supportive backdrop for continued credit expansion into FY27.

For NBFCs expanding into lending, including your Company, the FY26 operating environment was characterised by strong demand in retail and MSME segments, rising formalisation, and wider adoption of digital underwriting and collections models. While CRISIL highlights continued momentum in secured retail and MSME lending, ICRA points to emerging stress in small-ticket unsecured loans, reinforcing the need for prudent underwriting and early-warning mechanisms. The RBI FSR December 2025 also underscores the need for prudent credit selection amid global geopolitical uncertainty and elevated crude-oil prices, even as the NBFC sector remains well-capitalised and resilient.

Business Environment, Opportunities and Threats

Your Company continues to derive value from its portfolio of listed equity investments, where dividends and capital appreciation remain important contributors to financial performance. Strong earnings delivery by underlying investee companies, supported by India's robust macroeconomic fundamentals, can enhance returns; however, any weakness in profitability, dividend payouts, or market valuations may adversely impact the Company's revenue stream. Equity-market performance remains sensitive to global risk sentiment, foreign capital flows, and sector-specific developments.

During the fiscal 2025-26, India's equity markets were influenced by resilient domestic growth, rising global investor interest, and India's increasing weight in global indices such as the MSCI Emerging Markets Index (from approximately 7.5% in 2010 to structural highs in early 2025 before normalizing near 12% in 2026). At the same time, intermittent volatility persisted due to geopolitical tensions, crude-oil price fluctuations, and periodic corrections driven by global monetary conditions. These dynamics present both opportunities for long-term value creation and risks arising from short-term market movements.

With the commencement of lending operations in FY26, Crescentis Capital now participates in India's expanding credit ecosystem, particularly in segments with strong structural demand. Opportunities arise from the growing financing needs of MSMEs, increased adoption of renewable-energy solutions such as solar rooftop systems, and rising credit demand from healthcare ecosystem participants such as small hospitals, medical-equipment suppliers, pharmaceutical dealers and other associated players. These sectors benefit from formalisation, digital adoption, and supportive government policies, creating a favourable environment for disciplined, secured, and cash-flow-backed lending.

However, the lending business also introduces new risks. Heightened competition from banks and larger NBFCs, evolving regulatory expectations, particularly around unsecured and small-ticket exposures, and elevated funding costs require prudent credit selection and strong risk-management practices. MSME borrowers remain sensitive to economic cycles, working-capital pressures, and supply-chain disruptions, while renewable-energy and healthcare segments may face project-execution risks or policy-driven variability. Maintaining robust underwriting standards, continuous portfolio monitoring, and a resilient collections infrastructure will be critical to managing these risks effectively.

Overall, the dual-engine model – equity investments and a growing, well-diversified lending portfolio – positions your Company to capitalise on India's long-term growth trajectory while navigating market, credit, and regulatory uncertainties with discipline.

STRENGTHS	CHALLENGES
• Dual-engine model: equity investments + lending • Focus on secured, cash-flow-backed MSME, renewable and healthcare loans • Strong capital position and prudent governance • Digital underwriting and collections	• Equity returns exposed to market volatility • Lending business at an early stage • Limited operating history vs. larger NBFC peers • Sensitivity to funding-cost movements
OPPORTUNITIES	**THREATS**
• Rising MSME credit demand • Growth in renewable-energy financing (solar rooftops) • Expanding healthcare ecosystem financing • Favourable long-term India macro and equity-market outlook	• Competition from banks and large NBFCs • Regulatory scrutiny on unsecured/small-ticket lending • MSME vulnerability to economic cycles • Market volatility, crude-oil risks, global uncertainties

Risk Management Framework - Overview

The Company has instituted a structured and appropriate risk-management framework aligned with the size and complexity of its operations in line with the Reserve Bank of India's regulations. As a Base Layer NBFC engaged in both investment and lending activities, the framework ensures that risks are identified, assessed, monitored and mitigated in a disciplined and forward-looking manner.

Risk governance is anchored by the Board of Directors, supported by the Risk Management Committee (RMC) comprising the Managing Director, CEO, CFO and Head of Business Development. The RMC oversees the Company's overall risk profile, risk appetite, internal controls, and compliance with regulatory requirements. The Company follows the Three-Lines-of-Defence model, with business functions owning risks, the RMC providing oversight, and the Audit Committee supported by internal and external audits forming the third line.

Risks are identified through ongoing business processes and departmental self-assessments, covering both normal and stressed scenarios. Mitigation measures include Board-approved policies, defined exposure limits, Early Warning Signal (EWS) tracking, stress testing, ALM monitoring, IT and cybersecurity controls, and a structured compliance framework. Key risk categories include credit risk, investment risk, liquidity and financial risk, operational risk, technology risk, and regulatory and compliance risk. Risk exposures and mitigation measures are periodically reviewed by the RMC and reported to the Board.

The Company aims to maintain a prudent risk appetite consistent with its capital strength, business strategy and regulatory expectations, while fostering a culture of risk awareness, accountability and compliance across all levels of the organisation.

Risk and Concerns

Your Company's risk profile has evolved in FY26 with the continuation of its equity-investment activities and the commencement of lending operations. The Company's investment-related risks remain closely tied to the performance of underlying investee companies, market movements, and macroeconomic conditions.

With the expansion into MSME, renewable-energy (solar rooftop), healthcare-ecosystem, and working-capital lending, the Company is now additionally exposed to credit, operational, and regulatory risks inherent to NBFC activities. The Company has strengthened its risk-management framework to address these new exposures through disciplined underwriting, cash-flow-based assessments, and enhanced monitoring mechanisms.

Investing in the stock market carries various risks. Some of the key risks are mentioned below, along with their causes and the mitigants that the Company enforce:

Investment-Related Risks			
Risk Type	**Definition**	**Cause / Effect / Impact**	**Mitigant**
Market / Systematic Risk	Arises from overall market conditions. It affects all stocks and is beyond individual company control.	Economic downturns, geopolitical tensions, and global events impact stock prices.	Diversify across different sectors and stocks to reduce dependencies.
Liquidity Risk	Liquidity risk refers to the ease of buying or selling a stock without significantly affecting its price.	Stocks with low trading volumes and free float may cause difficulty in execution.	Focus on liquid stocks and avoid illiquid ones by continuously monitoring the relevant data.

Investment-Related Risks			
Risk Type	**Definition**	**Cause / Effect / Impact**	**Mitigant**
Company-Specific Risk	Pertains to individual companies and their unique challenges.	Management changes, legal disputes, industry disruptions, or poor operational/financial performance.	Research companies thoroughly, diversify across sectors, and avoid overconcentration.
Interest Rate Risk	Interest rate changes impact stock prices indirectly. Higher rates can reduce corporate profits and make bonds more attractive.	When rates rise, stock valuations may decrease due to higher interest rates.	Stay informed about central bank policies and consider the overall economic environment.
Currency Risk	Currency fluctuations can affect returns in the case of foreign investments.	Exchange rate movements can amplify gains or losses.	Do not invest in foreign markets/ stocks.
Volatility Risk	Refers to price fluctuations. Stocks can experience sudden and significant swings.	Various reasons as explained above.	Maintain a long-term perspective, avoid panic selling, and focus on fundamentals.

With the commencement of lending activities, the Company is exposed to the following additional risks:

Lending-Related Risks			
Risk Type	**Definition**	**Cause / Effect / Impact**	**Mitigant**
Credit Risk	Risk of borrower default or delayed repayment.	MSME cash-flow volatility; project delays in renewable/solar; emerging stress in small-ticket unsecured loans.	Cash-flow-based underwriting, combination of secured structures, borrower due diligence, early-warning systems.
Concentration Risk	Overexposure to specific sectors or geographies.	Early-stage lending book may naturally cluster in types of customers, products or geographic segments.	Portfolio diversification, calibrated ticket sizes, exposure caps.
Operational Risk	Risks from processes, systems, or human error.	Rapid scale-up, documentation lapses, fraud, process gaps.	Digital workflows, maker-checker controls, internal audits, staff training.
Regulatory & Compliance Risk	Risks from evolving RBI norms for NBFCs.	Scrutiny on unsecured lending, KYC/AML compliance, governance expectations.	Strict adherence to RBI guidelines, periodic policy updates, Board oversight.
Funding & Interest Rate Risk	Impact of rising borrowing costs on margins.	Higher funding costs during tightening cycles; ALM mismatches.	Prudent ALM management, diversified funding sources, risk aligned pricing.
Sector Specific Risk	Risks arising from industry-specific characteristics of borrowers.	Cyclicality in MSME cash flows; project-execution delays impacting borrower viability.	Sector-aligned underwriting; collateralisation; continuous monitoring of borrower and sector performance.

Your Company recognises that both equity-investment and lending activities carry inherent market, credit, operational, and regulatory risks. By maintaining disciplined underwriting, prudent diversification, and continuous monitoring across both portfolios, the Company seeks to safeguard stakeholder interests while supporting sustainable, long-term growth. The risk-management framework will continue to evolve in line with business expansion and the broader financial landscape.

Internal Control Systems and Their Adequacy

The Company has put in place an adequate system of Internal Controls that is commensurate with its size, requirements and the nature of operations. It ensures operational efficiency and accuracy in financial reporting and compliance with applicable laws and regulations.

An independent specialised agency serves as the Internal Auditor, submitting quarterly reports to the Audit Committee. The Committee reviews internal audit observations and takes corrective actions when needed. Statutory Auditors, Internal Auditors, and the Audit Committee have unrestricted access to necessary information and records.

Human Resources

While the Company's current operations do not necessitate significant human resources, we have employed qualified and experienced personnel to meet organisational requirements effectively. As the business expands, particularly with the growth of lending operations, the Company will augment its human resources in line with operational needs. Including the two Executive Directors, the Company's permanent workforce stood at 13 as at the end of March 31, 2026.

Segment-wise or Product-wise Performance

The Company is engaged primarily in the NBFC business. Its operations fall under financing and investment activities, which are considered to constitute a single reportable segment in accordance with Ind AS 108 – Operating Segments. The Company operates in a single geographical segment, i.e., domestic. During the year, the Company continued its investment activities and also commenced lending operations in MSME, renewable-energy and other secured and unsecured business-loan segments. However, the Chief Operating Decision Maker (CODM) reviews the Company's operations as a single, integrated business. Accordingly, there are no distinct reportable segments or product-specific performance disclosures applicable for FY2025-26.

Financial Performance, Key Ratios and Details of Significant Changes

This report should be reviewed alongside the Company's financial statements, notes to accounts, and other information provided in this Annual Report. The key financial parameters and ratios are presented below:

Key Financial Parameters:	Unit	FY26	FY25	YoY %
Interest income	₹ lakhs	**325.21**	0.08	*
Investment income	₹ lakhs	**(176.83)**	(302.56)	*
Total income	₹ lakhs	**154.60**	(302.21)	*
Total expenses	₹ lakhs	**474.97**	279.68	69.8%
Net profit/(loss)	₹ lakhs	**(252.63)**	(542.24)	*
Net worth	₹ lakhs	**7,604.32**	2,977.47	155.4%
Net loans#	₹ lakhs	**4,595.34**	Nil	*
Investments	₹ lakhs	**3,980.35**	2,693.85	47.8%
Borrowings	₹ lakhs	**1,448.65**	Nil	*
Total assets	₹ lakhs	**9,125.02**	3,022.17	201.9%

**Certain fields are intentionally left blank as they are not meaningful or not comparable due to commencement of lending operations in FY26.*

#Net loans = gross loan portfolio (₹4,643.05 lakhs) minus provisions (₹32.34 lakhs) and Ind AS adjustment for unamortised processing fee (₹15.37 lakhs).

Key Financial Ratios	FY26(%)	FY25(%)
Operating profit or EBIT margin	**-189.04%**	*
Net profit margin	**-163.41%**	*
Return on average net worth	**-4.77%**	-16.63%
Return on average capital employed	**-4.20%**	-16.63%
Return on average assets	**-4.16%**	-16.45%
Gross NPA^	**0.34%**	-
Net NPA^	**0.26%**	-
Debt to equity	**0.19x**	-

**Certain fields are intentionally left blank as they are not meaningful or not comparable due to commencement of lending operations in FY26.*

^Gross NPA and Net NPA: denominator is gross loan portfolio.

Income Profile:

- With the commencement of lending operations in June 2025, the Company recorded interest income of ₹325.21 lakhs in FY26, compared to a negligible amount in FY25, which was interest on fixed deposits with banks.
- Investment income remained negative, which was primarily attributed to the recognition of net loss amounting to ₹216.16 lakhs due to adverse movements in the market prices of equity investments. This comprised an unrealised loss of ₹485.47 lakhs from changes in the fair value of investments, partially offset by a realised gain of ₹269.31 lakhs on the sale of certain equity investments and mutual funds during the year. These unrealised losses are notional in nature and reflect the fair valuation of financial instruments in accordance with Ind AS 109 as of the reporting date, i.e., March 31, 2026.

- Consequently, total income turned positive at ₹154.60 lakhs in FY26, compared to a negative ₹302.21 lakhs in FY25.

Expenses and Profitability:

- Total expenses increased to ₹474.97 lakhs, primarily driven by employee additions, operational and technology infrastructure to scale lending activities, provisioning for loan losses and borrowing costs.
- As a result, the Company reported a net loss of ₹252.63 lakhs, significantly lower than the FY25 loss of ₹542.24 lakhs, indicating an improving earnings trajectory as the business transitions from an investment-only model to a lending-led NBFC.

Balance Sheet Expansion:

- The Company's balance sheet expanded meaningfully during the year 2025-26, with total assets increasing to ₹9,125.02 lakhs, driven by the creation of a ₹4,595.34 lakhs net loan book and higher investments.
- Net worth increased to ₹7,604.32 lakhs, supported by capital infusion of ₹4,903.91 lakhs through rights issue concluded in July 2025. The issue garnered overwhelming participation from investors and was oversubscribed by more than 123%.
- Your Company efficiently utilised its investment book by pledging certain of its investment securities with large financial institutions and availing Loan Against Securities facilities. Borrowings outstanding stood at ₹1,448.65 lakhs to support lending operations and meet working capital requirements, resulting in a conservative debt to equity ratio of 0.19x as at March 31, 2026.

Asset Quality:

- With lending operations scaling through FY26, the Company reported Gross NPA of 0.34% and Net NPA of 0.26%, reflecting prudent underwriting, a predominantly secured lending approach, and the healthy performance of an early-stage loan book.

Return Ratios and Profitability Margins:

- Return ratios — RoNW, RoCE, and RoA — and profitability margins remained negative during FY26, reflecting the early stage of lending operations and the impact of mark-to-market losses on the investment portfolio. The combination of operating expenses and initial credit cost provisioning also weighed on margins.
- However, all key ratios and margins show material improvement compared to FY25, indicating a gradual trajectory toward profitability as the loan book expands and operating leverage strengthens.

Ratios such as debtor turnover, inventory turnover, interest coverage ratio, and current ratio are not applicable to the nature of the Company.

Cautionary Statement

Statements in this MD&A Report regarding the Company's projections, estimates, and expectations have been made in good faith and may constitute forward-looking statements under applicable laws and regulations. Actual results may differ significantly from those expressed or implied due to various unforeseen factors. Key developments that could impact the Company's operations include industry downturns (both global and domestic), significant changes in India's political and economic environment, applicable statutes, and ongoing litigations.

For Crescentis Capital Limited.
(Formerly known as Som Datt Finance Corporation Ltd)

	Subba Rao Veeravenkata Meka	**Bhavanam Ruthvik Reddy**
Place : Hyderabad	Managing Director	Whole Time Director & CEO
Date : May 29, 2026	DIN: 07173955	DIN: 08372627

Annexure-6

Secretarial Auditor's Certificate in respect of implementation of the Employees' Stock Option Scheme, 2025 of the Company

[Pursuant to Regulation 13 of the Securities Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021]

To,
The Members of
CRESCENTIS CAPITAL LIMITED
(Formerly Som Datt Finance Corporation Ltd.)
8-2-502/1/A, Ground Floor, JIVI Towers
Road No. 7, Banjara Hills,
Hyderabad – 500034, Telangana

We, Naveen Narang & Associates, Practicing Company Secretaries, have been appointed as the Secretarial Auditor vide resolution passed at its meeting held on May 28, 2025 by the Board of Directors of Crescentis Capital Limited (Formerly Som Datt Finance Corporation Limited) (hereinafter referred to as the "Company") and having its registered office at 8-2-502/1/A, Ground Floor, JIVI Towers, Road No. 7, Banjara Hills, Hyderabad – 500034, Telangana.

This Certificate is issued under Regulation 13 of the Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021, as amended from time to time (hereinafter referred to as "the Regulations") for the year ended 31st March 2026 and is required to be placed before the shareholders at the Annual General Meeting in terms of the Regulations.

1. **Management Responsibility:**

   It is the responsibility of the Management of the Company to ensure compliance of conditions for implementation of the Scheme in accordance with the Regulations and the resolutions passed by the shareholders of the Company. This responsibility includes designing, maintaining records and devising proper systems and effective internal controls to ensure compliance with the provisions of all applicable laws and regulations.

   Management is also responsible for maintaining the information and documents, which are required to be kept and maintained under the relevant laws and regulations and for providing all relevant information to the SEBI.

2. **Auditor's Responsibility:**

   It is our responsibility to provide reasonable assurance that the ESOP Schemes have been implemented in accordance with the applicable provisions of the Regulations and the resolutions passed by the shareholders of the Company.

   We have not performed an audit, the objective of which is the expression of opinion on the financial statements, specified elements or items thereof, for the purpose of this certificate. Accordingly, we do not express such an opinion.

3. **Verification:**

   For the purpose of verifying the compliance of the Regulations, we have examined the following:

   a) Crescentis Capital Limited Employees' Stock Option Scheme 2025 (CCL ESOS, 2025 / Scheme) provided by the Company;

   b) Resolutions passed at the Meeting of the Board of Directors;

   c) Special Resolutions passed by Members / Shareholders through the Postal Ballot evoting process for approval of scheme;

   d) Relevant provisions of the Regulations, Companies Act, 2013 and Rules made thereunder;

   e) Register of Employee Stock Options.

4. **Opinion:**

   Based on our examination of the records and documents maintained by the Company as aforesaid and according to the information and explanations provided to us, we certify, to the best of our knowledge and belief, that the following Scheme(s) have been implemented, from the date of approval by the shareholders, in accordance with the requirements of the Regulations and the terms of the resolutions passed by the members in the Company's General Meeting and that the issue is being made in strict compliance of Securities and Exchange Board of India (Share Based Employee Benefits and Sweat Equity) Regulations, 2021.

   - Crescentis Capital Limited Employees' Stock Option Scheme 2025 (CCL ESOS, 2025)

5. Restriction on use:

This certificate is addressed to and provided to the Board of Directors of the Company to be placed before the shareholders at the Annual General Meeting of the Company solely for the purpose of confirming compliances with Regulation 13 of the Regulations. This certificate should not be circulated, copied, used / referred to for any other purpose, without our prior written consent.

Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing.

For Naveen Narang & Associates
Company Secretaries

Jyoti Narang
Partner
FCS # 5698, CP # 5199
Peer Review Cer. No. 3434/2023
UDIN: F005698H000492734

Place: Delhi
Date: May 22, 2026

INDEPENDENT AUDITOR'S REPORT

To The Members of
Crescentis Capital Limited

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying Financial statements of Crescentis Capital Limited ("the Company") (formerly known as Som Datt Finance Corporation Limited), which comprise the Balance Sheet as at 31st March 2026, the statement of Profit and Loss (including the statement of Other Comprehensive Income), the Statement of Changes in Equity and the Cash flows ended on that date, and a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid 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 Indian Accounting Standards prescribed under section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, ("Ind AS") and other accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2026, its loss including other comprehensive income, changes in equity and its cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit of the financial statements in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the 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 (ICAI) together with the independence requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the 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 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 the matters described below to be the key audit matters to be communicated in our report.

Sr.No.	Key Audit Matter	How the Matter was addressed in the Audit
1.	Recognition of Deferred Tax as per Ind AS 12. Deferred Tax Asset (Net) includes a Deferred Tax Asset amounting to ₹25.39 lakh recognised on carried forward business losses of ₹91.28 lakh. The Company has commenced its lending operations and expects to generate taxable profits in future years against which the carried forward business losses can be utilised. Recognition of deferred tax asset involves significant management judgement regarding future taxable profits and recoverability of such deferred tax asset. Considering the judgement involved in forecasting future taxable profits and assessment of recoverability of deferred tax assets, we considered this matter to be a key audit matter.	Our audit procedures in relation to recognition of deferred tax asset included, among others, the following: • Obtained details of earlier years' and current year tax computations and returns filed for earlier assessment years; • Evaluated the accounting policy adopted by the Company in respect of recognition of deferred tax assets; • Assessed management's projections relating to future taxable profits supporting recognition of deferred tax assets; • Involved internal tax experts to evaluate the assumptions used by management in estimating future taxable income and recoverability of deferred tax assets; • Assessed the availability of carried forward business losses for future set-off in accordance with applicable tax laws; and • Evaluated the adequacy of disclosures made in the financial statements relating to deferred tax assets.

2	Impairment loss allowance on loan assets The Company commenced its lending operations during the financial year 2025-26 following the change in promoters and management in July 2023 and is presently in the initial phase of building its credit portfolio. As at March 31, 2026, the Company does not have sufficient historical credit performance data or an adequately seasoned loan book necessary for developing an internally validated Expected Credit Loss ("ECL") model under Ind AS 109 Financial Instruments. Accordingly, management has assessed impairment loss allowance on loan assets in accordance with the principles of Ind AS 109 using available portfolio information, including prudential norms relating to Income Recognition, Asset Classification and Provisioning ("IRACP norms") prescribed by the Reserve Bank of India for NBFCs, as an interim benchmark/proxy for estimating expected credit losses. During the year, one loan account amounting to ₹15.80 lakh was identified as non-performing. Considering the judgement involved in classification of the account, assessment of security coverage and determination of appropriate impairment allowance, we considered impairment loss allowance on loan assets to be a key audit matter.	Our audit procedures in relation to impairment loss allowance on loan assets included, among others, the following: • Obtained an understanding of the Company's process for identification and monitoring of loan assets; • Evaluated the management's approach for estimating impairment loss allowance on loan assets, including the use of IRACP norms as an interim benchmark in estimating expected credit losses in the absence of adequate historical ECL data; • Tested, on a sample basis, the accuracy and completeness of the underlying loan data used for impairment assessment; • Examined, on a sample basis, loan agreements, repayment status and ageing of loan accounts; • Specifically assessed the identified non-performing loan account, including examination of underlying security documentation for hypothecation of receivables and inventory/stock and evaluation of management's assessment of recoverability.; • Evaluated the reasonableness of provisioning applied by management considering the secured nature and recent classification of the loan account as NPA; • Verified the mathematical accuracy of the impairment computation; and • Assessed the adequacy of disclosures made in the financial statements relating to impairment loss allowance on financial assets.

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

The Company's Management and Board of Directors is responsible for the preparation of the other information. The other information comprises the information included in the Management Discussion and Analysis, Board's Report including Annexures to Board's Report, Business Responsibility Report, Corporate Governance and Shareholder's Information, but does not include the financial statements and our auditor's report thereon.

Our opinion on the 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 financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Management's Responsibility for the Financial Statements

The Company's Management and Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position and financial Performance, including other comprehensive loss, changes in equity and cash flows of the Company in accordance with the Ind AS and other accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the 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 the Board of Directors 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.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risks of material misstatement of the 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.
- Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the 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.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the 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 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 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.

Report on Other Legal and Regulatory Requirements

1. As required by Section 143(3) of the Act, we report 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 except for certain matters in respect of audit trail as stated in the paragraph 1(i)(vi) below.
   - (c) The Balance Sheet, the Statement of Profit and Loss including the Statement of Other Comprehensive Income, Statement of Changes in Equity and the Statement of Cash Flows dealt with by this Report are in agreement with the relevant books of account.
   - (d) In our opinion, the aforesaid financial statements comply with the Ind AS specified under Section 133 of the Act.
   - (e) On the basis of the written representations received from the directors as on 31st March, 2026 taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2026 from being appointed as a director in terms of Section 164 (2) of the Act.

(f) The modifications relating to the maintenance of accounts and other matters connected therewith in respect of audit trail are as stated in the paragraph 1(b) above on reporting under Section 143(3)(b) of the Act and paragraph 1(i)(vi) below on reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014.

(g) With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate report in 'Annexure A'. Our report expresses an unmodified opinion on the adequacy and operating effectiveness of the Company's internal financial controls with reference to Financial Statements.

(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, the managerial remuneration paid or provided by the company as per the provisions of section 197 of the Act.

(i) 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. There were no pending litigations which would impact the financial position of the financial statements.

ii. Provision has been made in the financial statements as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long term contracts including derivative contracts.

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

iv. (a) The Management has represented that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) 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 person or entity, including foreign entity ("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 by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(b) The Management has represented, that, to the best of its knowledge and belief, no funds (which are material either individually or in the aggregate) have been received by the Company from any person or entity, including foreign entity ("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 by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(c) Based on the audit procedures that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e), as provided under (a) and (b) above, contain any material misstatement.

v. The Company has not declared or paid any dividend during the year in contravention of the provisions of section 123 of the Companies Act, 2013.

vi. Based on our examination which included test checks, except for the instances mentioned below, the Company has used accounting software for maintaining its books of account, which have a feature of recording audit trail (edit log) facility and the same has operated throughout the year for all relevant transactions recorded in the respective software.

i) The feature of recording audit trail (edit log) facility was not enabled at the database level to log any direct data changes for the accounting software used for maintaining the books of account relating to Payroll, Property, Plant and Equipment and Other intangible assets.

Further, during the course of our audit we did not come across any instance of the audit trail feature being tampered with and the audit trail has been preserved by the Company as per the statutory requirements for record retention.

2. As required by the Companies (Auditor's Report) Order, 2020 ("the Order") issued by the Central Government in terms of Section 143(11) of the Act, we give in "Annexure B" a statement on the matters specified in paragraphs 3 and 4 of the Order.

For D.S. Talwar & Co.
Chartered Accountants
FRN: 000993N

Sd/-
Shradha Talwar
Partner
M. No. 514698

Date: 29/05/2026
Place: New Delhi
UDIN : 26514698DOUWCH9178

ANNEXURE "A" TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 1(f) under 'Report on Other Legal and Regulatory Requirements' section of our report to the Members of **Crescentis Capital Limited** (formerly known as Som Datt Finance Corporation Limited) of even date)

Report on the Internal Financial Controls under Clause (i) of sub-section 3 of Section 143 of the Companies Act, 2013 ('the Act')

We have audited the Internal Financial Controls over Financial Reporting of Crescentis Capital Limited ('the Company') as at 31 March 2026 in conjunction with our audit of the financial statements of the Company for the year ended and as on that date.

Management's Responsibility for Internal Financial Controls

The Board of Directors of the Company are responsible for establishing and maintaining internal financial control based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in guidance note on Audit of Internal Financial Control over Financial Reporting issued by the Institute of Chartered Accountants of India ('ICAI'). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the Company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in according with the Guidance Note on Audit of Internal Financial Control over financial reporting (the 'Guidance Note') and the standards on Auditing, issued by ICAI and deemed to be prescribed under Section 143 (10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting were established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company internal financial controls system over financial reporting.

Meaning of Internal Financial over Financial Reporting

A Company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A Company internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Company, (2) provide reasonable assurance that transaction are recorded as necessary to permit preparation of financial statement in accordance with generally accepted accounting principles, and that receipts and expenditures of the Company are being made only in accordance with authorization of the Management and Directors of the Company; and (3) Provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the Company assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, to the best of our information and according to the explanations given to us, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2026, based on “the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For D.S. Talwar & Co.
Chartered Accountants
FRN: 000993N

Sd/-
Shradha Talwar
Partner
M. No. 514698

Date: 29/05/2026
Place: New Delhi

ANNEXURE 'B' TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 2 under 'Report on Other Legal and Regulatory Requirements' section of our report to the Members of **Crescentis Capital Limited** (formerly known as Som Datt Finance Corporation Limited) of even date

i. In respect of the Company's property, plant and equipment, right-of-use assets and intangible assets:

(a) (A) The Company has maintained proper records showing full particulars, including quantitative details and situation of property, plant and equipment.

(B) The Company has maintained proper records showing full particulars of intangible assets.

(b) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has a regular program of physical verification of its property, plant and equipment by which all property, plant and equipment are verified by the management. Property, plant and equipment were verified during the year. In our opinion, this periodicity of physical verification is reasonable having regard to the size of the Company and the nature of its assets. No material discrepancies were noticed on such verification.

(c) The Company does not have any immovable properties (other than properties where the Company is the lessee and the lease agreements are duly executed in favor of the lessee). Accordingly, clause 3(i)(c) of the Order is not applicable.

(d) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not revalued its property, plant and equipment (including right of use assets) or intangible assets or both during the year.

(e) According to the information and explanations given to us and on the basis of our examination of the records of the Company, there are no proceedings initiated or pending against the Company for holding any Benami property under the Prohibition of Benami Property Transactions Act, 1988 and rules made there under.

ii. (a) The Company is a Non-Banking Finance Company and has not dealt with any goods and the Company does not hold any inventory during the period under audit. Accordingly the reporting requirement under clause (ii) of paragraph 3 of the Order is not applicable.

(b) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not been sanctioned working capital limits in excess of five crore rupees, in aggregate, from banks or financial institutions on the basis of the security of current assets at any point of time during the year. Accordingly, clause 3(ii)(b) of the Order is not applicable to the Company.

iii. (a) The principal business of the Company is to give loans, hence the requirement to report on clause 3(iii) (a) of the Order is not applicable to the Company.

(b) In our opinion and according to the information and explanations given to us, having regard to the nature of the Company's business, the investments made by the Company and the security given by way of pledge/charge on such investments for borrowings availed by the Company are not prejudicial to the interest of the Company. Further, the Company has not provided any guarantees during the year.

(c) The Company, being a Non-Banking Financial Company, registered under provisions of RBI Act, 1934 and rules made thereunder, in pursuance of its compliance with provisions of the said Act/ Rules, particularly, the prudential regulation under Scale Based Regulations monitors repayments of principal and payment of interest by its borrowers as stipulated. In cases where repayment of principal and payment of interest is not received as stipulated, the cognizance thereof is taken by the Company in course of its periodic regulatory reporting. Refer note 4 to the Standalone Financial Statements for summarised details of such loans/advances which are not repaid by borrowers as per stipulations.

(d) In respect of the loans/advances in nature of loans, the total amount overdue for more than ninety days as at March 31, 2026, is Rs. 15.8 Lakh. In such instances, in our opinion, based on information and explanations provided to us, reasonable steps have been taken by the Company for the recovery of the principal amounts and the interest thereon.

(e) The provisions of paragraph 3(iii)(e) of the Order are not applicable to the Company as its principal business is to give loans.

(f) The Company has not granted any loans or advances in the nature of loans that were either repayable on demand or without specifying any terms or period of repayment.

iv. In our opinion and according to the information and explanations given to us, the Company has complied with the provisions of Sections 185 and 186 of the Companies Act, 2013 in respect of investments made and loans granted, wherever applicable. The Company has not provided any guarantees during the year. Further, security provided by way of pledge/charge on investments pertains to borrowings availed by the Company and is in compliance with the applicable provisions of the Act.

v. According to the information and explanations given to us, the Company has not accepted any deposits from the public or amounts which are deemed to be deposits during the year which attract the directives issued by the Reserve Bank of India. Being a Non-Banking Finance Company registered with Reserve Bank of India, the provisions of Sections 73 to 76 or any other relevant provisions of the Act and the Rules framed there under regarding acceptance of deposits are not applicable. Accordingly, paragraph 3(v) of the Order is not applicable to the Company.

vi. The Central Government has not prescribed maintenance of cost records under sub-section (1) of Section 148 of the Companies Act, 2013 for the business activities carried out by the Company. Thus reporting under clause 3(vi) of the order is not applicable to the Company.

vii. (a) According to information and explanations given to us and on the basis of our examination of the books of account and records there have been delays in depositing TDS and RCM under GST. However, the same have been deposited along with Interest before the date of this report. The Company has been generally regular in depositing other undisputed statutory dues including provident fund, GST, Income Tax and any other statutory dues as applicable with the appropriate authorities. According to the information and explanations given to us, no undisputed amounts payable in respect of any material statutory dues were in arrears as at March 31, 2026 for a period of more than six months from the date on when they become payable.

(b) According to the information and explanation given to us, there are no dues of provident fund, Income tax, GST, and any other statutory dues outstanding on account of any dispute.

viii. According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not surrendered or disclosed any transactions, previously unrecorded as income in the books of account, in the tax assessments under the Income Tax Act, 1961 as income during the year.

ix. (a) The Company has not defaulted in repayment of loans and borrowing or in the payment of interest thereon to any lender.

(b) The Company has not been declared willful defaulter by any bank or financial institution or government or any government authority.

(c) The Company has not taken any term loan during the year and there are no outstanding term loans at the beginning of the year and hence, reporting under clause 3(ix)(c) of the Order is not applicable.

(d) On an overall examination of the financial statements of the Company, funds raised on short-term basis have, prima facie, not been used during the year for long-term purposes by the Company.

(e) On an overall examination of the financial statements of the Company, the Company has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries, joint ventures and associate companies.

(f) According to the information and explanations given to us and procedures performed by us, we report that the Company has not raised loans during the year on the pledge of securities held in its subsidiaries/ joint ventures / associates (as defined under the Act). The Company does not hold any investment in any associate or joint venture (as defined under the Act) for the year ended 31 March 2026.

x. (a) The Company has raised money by way of rights issue during the year and, in our opinion and according to the information and explanations given to us, the funds so raised were applied for the purposes for which they were raised.

(b) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not made any preferential allotment or private placement of shares or fully or partly convertible debentures during the year. Accordingly, clause 3(x)(b) of the Order is not applicable.

xi. (a) Based on examination of the books and records of the Company and according to the information and explanations given to us, considering the principles of materiality outlined in the Standards on Auditing, we report that no fraud by the Company or against the Company has been noticed or reported during the course of the audit.

(b) According to the information and explanations given to us, no report under sub-section (12) of Section 143 of the Act has been filed by the auditors in Form ADT-4 as prescribed under Rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government.

(c) We have taken into consideration the whistle blower complaints received by the Company during the year while determining the nature, timing and extent of our audit procedures.

xii. In our opinion, the Company is not a Nidhi Company. Accordingly, paragraph 3 (xii) of the Order is not applicable to the Company.

xiii. According to the information and explanation given to us and on the basis of the examination of the records of the company, transactions with the related parties are in compliance with section 177 and 188 of Companies Act, 2013 and the details have been disclosed in the Financial Statements as required by the applicable accounting standards.

xiv. (a) Based on information and explanations provided to us and our audit procedures, in our opinion, the Company has an internal audit system commensurate with the size and nature of its business.

(b) We have considered the internal audit reports of the Company issued till date for the period under audit in determining the nature, timing and extent of our audit procedures.

xv. In our opinion and according to the information and explanations given to us, the Company has not entered into any non-cash transactions with its directors or persons connected to its directors and hence, provisions of Section 192 of the Act are not applicable to the Company.

xvi. (a) The Company is a Non-Banking Finance Company and is required to obtain Registration under section 45-IA of the Reserve Bank of India Act, 1934 and such registration has been obtained.

(b) The Company has a valid Certificate of Registration (CoR) from the Reserve Bank of India (RBI) for conducting Non-Banking Financial activities and no business has been conducted by the Company without a valid CoR.

(c) The Company is not a Core Investment Company (CIC) as defined in the regulations made by the Reserve Bank of India. Accordingly, the reporting requirements under clause 3 (xvi)(c) of the Order is not applicable.

(d) As per the information and explanations given to us, there are no core investment companies as defined in the regulations made by the Reserve Bank of India as part of its group and hence the reporting requirements under clause 3 (xvi)(d) of the Order are not applicable.

xvii. The Company has not incurred any cash loss in the current year. The Company had incurred cash losses of Rs. 70.49 Lakh in the immediately preceding financial year.

xviii. There has been no resignation of the statutory auditors during the year. Accordingly, clause 3(xviii) of the Order is not applicable.

xix. According to the information and explanations given to us and on the basis of the financial ratios, ageing and expected dates of realisation of financial assets and payment of financial liabilities, other information accompanying the financial statements, our knowledge of the Board of Directors and management plans and based on our examination of the evidence supporting the assumptions, nothing has come to our attention, which causes us to believe that any material uncertainty exists as on the date of the audit report that the Company is not capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date. We, however, state that this is not an assurance as to the future viability of the Company. We further state that our reporting is based on the facts up to the date of the audit report and we neither give any guarantee nor any assurance that all liabilities falling due within a period of one year from the balance sheet date, will get discharged by the Company as and when they fall due.

xx. In our opinion and according to the information and explanations given to us, Section 135 of the Act is not applicable to the Company. Accordingly, clauses 3(xx)(a) and 3(xx)(b) of the Order are not applicable.

For D.S. Talwar & Co.
Chartered Accountants
FRN: 000993N

Sd/-
Shradha Talwar
Partner
M. No. 514698

Date: 29/05/2026
Place: New Delhi

BALANCE SHEET AS AT MARCH 31, 2026

(All amounts are in ₹ lakhs, except otherwise stated)

Particulars	Note	As at March 31, 2026	As at March 31, 2025
ASSETS			
Financial assets			
Cash and cash equivalents	3	**142.31**	19.68
Loans	4	**4,595.34**	-
Investments	5	**3,980.35**	2,693.85
Other financial assets	6	**44.34**	5.25
		8,762.34	2,718.78
Non-financial assets			
Deferred tax assets (Net)	7	**248.87**	181.14
Property, plant and equipment	8	**14.04**	3.37
Other non-financial assets	9	**99.77**	118.88
		362.68	303.39
TOTAL ASSETS		**9,125.02**	3,022.17
LIABILITIES AND EQUITY			
Liabilities			
Financial liabilities			
Borrowings	10	**1,448.65**	-
Payables			
Trade payables	11		
- total outstanding dues of micro enterprises and small enterprises		**0.31**	-
- total outstanding dues of creditors other than micro enterprises		**19.28**	9.45
Other financial liabilities	12	**12.02**	6.88
		1,480.26	16.33
Non-financial liabilities			
Current tax liabilities (Net)	13	**-**	-
Provisions	14	**34.94**	21.69
Other non-financial liabilities	15	**5.50**	6.68
		40.44	28.37
Equity			
Equity share capital	16	**1,701.35**	1,000.80
Other equity	17	**5,902.97**	1,976.67
		7,604.32	2,977.47
TOTAL LIABILITIES AND EQUITY		**9,125.02**	3,022.17
Summary of material accounting policies	2		

The accompanying notes are an integral part of the financial statements.

As per our report of even date

For D.S. Talwar & Co.
Chartered Accountants
Firm's Registration No.: 000993N

Sd/-
Shradha Talwar
Partner
Membership No.: 514698

Place: New Delhi
Date: May 29, 2026

For and on behalf of the Board of Directors of
Crescentis Capital Limited
(formerly known as Som Datt Finance Corporation Limited)

Sd/-
Subba Rao Veeravenkata Meka (Venkat Subbarao)
Managing Director
DIN: 07173955
Place: Hyderabad
Date: May 29, 2026

Sd/-
Bhavanam Ruthvik Reddy
Whole Time Director & CEO
DIN: 08372627
Place: Hyderabad
Date: May 29, 2026

Sd/-
Shashank Shankpal
Chief Financial Officer
PAN: BNKPS4919J
Place: Hyderabad
Date: May 29, 2026

Sd/-
V.V. Krishna Chaitanya
Company Secretary & Compliance Officer
Membership No.: 49415
Place: Hyderabad
Date: May 29, 2026

STATEMENT OF PROFIT & LOSS FOR THE YEAR ENDED MARCH 31, 2026

(All amounts are in ₹ lakhs, except otherwise stated)

Particulars	Note	For the year ended March 31, 2026	For the year ended March 31, 2025
INCOME			
Revenue from operations			
Interest income	18	**325.21**	0.08
Dividend income	19	**39.33**	31.23
Net gain/ (loss) on fair value changes	20	**(216.16)**	(333.79)
Total revenue from operations		**148.38**	(302.48)
Other income	21	**6.22**	0.27
Total income		**154.60**	(302.21)
EXPENSES			
Finance cost	22	**28.07**	0.01
Fees and commission expense	23	**6.22**	5.23
Impairment on financial instruments	24	**32.34**	-
Employee benefits expense	25	**261.32**	203.86
Depreciation and amortisation expense	26	**3.59**	1.00
Other expenses	27	**143.43**	69.58
Total expenses		**474.97**	279.68
Profit/ (loss) before exceptional items and tax		**(320.37)**	(581.89)
Exceptional items		**-**	-
Profit/ (loss) before tax and after exceptional items		**(320.37)**	(581.89)
Tax expenses	28		
Current tax		**45.11**	-
MAT Credit Entitlement		**-**	-
Adjustment of tax relating to earlier years		**-**	(0.14)
Deferred tax		**(112.85)**	(39.51)
		(67.74)	(39.65)
Profit/ (loss) after tax for the year		**(252.63)**	(542.24)
Other comprehensive income:			
Items that will not be reclassified to profit or loss in subsequent years:			
Remeasurement of employment benefit obligations		**2.73**	(0.48)
Other comprehensive income/ (loss) for the year, net of tax		**2.73**	(0.48)
Total comprehensive income/ (loss) for the year		**(249.90)**	(542.72)
Earnings per equity share	29		
Basic (₹)		**(1.57)**	(4.48)
Diluted (₹)		**(1.57)**	(4.48)
Summary of material accounting policies	2		
The accompanying notes are an integral part of the financial statements.			

As per our report of even date

For D.S. Talwar & Co.
Chartered Accountants
Firm's Registration No.: 000993N

Sd/-
Shradha Talwar
Partner
Membership No.: 514698

Place: New Delhi
Date: May 29, 2026

For and on behalf of the Board of Directors of
Crescentis Capital Limited
(formerly known as Som Datt Finance Corporation Limited)

Sd/-
Subba Rao Veeravenkata Meka (Venkat Subbarao)
Managing Director
DIN: 07173955
Place: Hyderabad
Date: May 29, 2026

Sd/-
Bhavanam Ruthvik Reddy
Whole Time Director & CEO
DIN: 08372627
Place: Hyderabad
Date: May 29, 2026

Sd/-
Shashank Shankpal
Chief Financial Officer
PAN: BNKPS4919J
Place: Hyderabad
Date: May 29, 2026

Sd/-
V.V. Krishna Chaitanya
Company Secretary & Compliance Officer
Membership No.: 49415
Place: Hyderabad
Date: May 29, 2026

CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

(All amounts are in ₹ lakhs, except otherwise stated)

	Particulars		For the year ended March 31, 2026	For the year ended March 31, 2025
A.	Cash flows from operating activities			
	Profit / (Loss) before tax		**(320.37)**	(581.89)
	Adjustment to reconcile profit before tax to cash provided by operating activities			
	Interest income on loans		**(325.21)**	-
	Depreciation and amortisation		**3.59**	1.00
	Finance cost		**28.07**	
	Impairment on financial instruments		**32.34**	-
	Impairment loss on fixed assets write off		**-**	1.36
	Impairment loss on intangible assets under development write off		**-**	2.95
	Change in fair value of investment		**485.47**	491.88
			224.26	497.19
	Cash inflow from interest on loans		**290.67**	-
	Cash outflow towards finance cost		**(22.38)**	-
	Operating profit before working capital changes		**172.18**	(84.70)
	Adjustment for:			
	(Increase)/decrease in loans		**(4,627.68)**	-
	(Increase)/decrease in other financial assets		**(4.55)**	(5.25)
	(Increase)/decrease in other non-financial assets		**19.11**	(102.89)
	Increase/(decrease) in trade payables and other payable		**10.14**	9.45
	Increase/(decrease) in other financial liabilities		**(0.55)**	(6.64)
	Increase/(decrease) in provisions		**15.98**	14.20
	Increase/(decrease) in other non-financial liabilities		**(1.18)**	3.34
			(4,416.55)	(172.49)
	Income tax paid (net of refunds)		**-**	0.14
	Net cash generated from operating activities	(A)	**(4,416.55)**	(172.35)
B.	Cash flows from investing activities			
	Purchase of property, plant and equipment		**(14.25)**	(3.51)
	Purchase of intangible assets under development		**-**	-
	(Increase)/Decrease in investment in equity instruments (net)		**(1,771.97)**	34.53
	Net cash (used in)/ generated from investing activities	(B)	**(1,786.22)**	31.02
C.	Cash flows from financing activities			
	Proceeds from borrowings		**4,195.66**	-
	Repayment of borrowings		**(2,747.02)**	-
	Proceeds from issue of equity shares including share premium		**4,903.91**	-
	Share issue expenses		**(27.15)**	(25.07)
	Net cash generated from financing activities	(C)	**6,325.40**	(25.07)
D.	**Net increase / (decrease) in cash and cash equivalents**	(A + B + C)	**122.63**	(166.40)
	Cash and cash equivalents at beginning of the year		**19.68**	186.08
	Cash and Cash equivalents at end of the period (refer note 3)		**142.31**	19.68

As per our report of even date

For D.S. Talwar & Co.
Chartered Accountants
Firm's Registration No.: 000993N

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V.V. Krishna Chaitanya
Company Secretary & Compliance Officer
Membership No.: 49415

Place: Hyderabad
Date: May 29, 2026

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED MARCH 31, 2026
(All amounts are in ₹ lakhs, except otherwise stated)

A. EQUITY SHARE CAPITAL

	Note	Number of Shares	Amount
Issued, subscribed and fully paid			
As at April 1, 2024 (equity share of ₹10 each)	**16**	**1,00,07,970**	**1,000.80**
Changes in equity share capital during the year		-	-
As at March 31, 2025 (equity share of ₹10 each)	**16**	**1,00,07,970**	**1,000.80**
Changes in equity share capital during the year		70,05,579	700.55
As at March 31, 2026 (equity share of ₹10 each)	**16**	**1,70,13,549**	**1,701.35**

B. OTHER EQUITY*

Description	Reserve and Surplus			Total Other Equity
	Security Premium	Statutory Reserve	Retained Earnings	
As at April 1, 2024	**-**	**621.13**	**1,923.33**	**2,544.46**
Transfer to/from retained earning	-	-	-	-
Profit for the year after income tax	-	-	(542.24)	(542.24)
Share issue expenses (net of taxes)	-	-	(25.07)	(25.07)
Other comprehensive income	-	-	(0.48)	(0.48)
Total comprehensive income	-	-	(567.79)	(567.79)
As at March 31, 2025	**-**	**621.13**	**1,355.54**	**1,976.67**
Transfer to/from retained earning	-	-	-	-
Profit for the year after income tax	-	-	(252.63)	(252.63)
Issue of equity shares	4,203.35	-	-	4,203.35
Share issue expenses (net of taxes)	-	-	(27.15)	(27.15)
Other comprehensive income	-	-	2.73	2.73
Total comprehensive income	4,203.35	-	(277.05)	3,926.30
As at March 31, 2026	**4,203.35**	**621.13**	**1,078.49**	**5,902.97**

**Refer note 17 for details.*

The accompanying notes are an integral part of the financial statements.

As per our report of even date

For D.S. Talwar & Co.
Chartered Accountants
Firm's Registration No.: 000993N

Sd/-
Shradha Talwar
Partner
Membership No.: 514698

Place: New Delhi
Date: May 29, 2026

For and on behalf of the Board of Directors of
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V.V. Krishna Chaitanya
Company Secretary & Compliance Officer
Membership No.: 49415
Place: Hyderabad
Date: May 29, 2026

Notes to the financial statements for the year ended March 31, 2026

1. Reporting entity - Background or Corporate Information

Crescentis Capital Limited (formerly known as "Som Datt Finance Corporation Limited") (the "Company") (CIN: L65921TS1993PLC188494, changed during the year 2024-25 from CIN: L65921DL1993PLC377542, and changed from CIN: L65921WB1993PLC060507 during the year 2020-21) was incorporated on October 19, 1993. The Company had been granted registration under section 45-IA of the Reserve Bank of India Act, 1934 (2 of 1934) on November 10, 1998, having Registration No. '05.02987'. The Reserve Bank of India ("RBI") issued a further Certificate dated March 29, 2005, in lieu of the earlier certificate having categorised the Company as a Non-Banking Financial Company (Non-Deposit Taking). Consequent to the shifting of the registered office of the Company from West Bengal to Delhi, the RBI has issued a fresh certificate of registration bearing no. 'B-14.03556' dated September 23, 2021. Following the change of promoters in July 2023 and the change in registered office address of the Company from Delhi to Hyderabad, the Company received a fresh Certificate of Registration from the RBI bearing number 'N-09.00492' dated February 27, 2025. Pursuant to the approval of the Registrar of Companies, Ministry of Corporate Affairs, the name of the Company has been changed from "Som Datt Finance Corporation Limited" to "Crescentis Capital Limited" with effect from January 06, 2026. Consequently, it obtained a fresh Certificate of Registration from the RBI in the new name of the Company dated February 10, 2026, with the same registration number (N-09.00492), and continued to be categorised as 'NBFC - Type II - ICC' (Investment and Credit Company). As per the 'Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025, the Company is classified under Base Layer (NBFC-BL). The equity shares of the Company are listed on the Bombay Stock Exchange (BSE Limited or BSE). The Company is carrying on the activity of proprietary investment in stocks and securities, and under the new leadership, commenced its lending business during the current financial year.

2. Material Accounting Policies

This note provides a list of the material accounting policies adopted in the preparation of these financial statements. These policies have been consistently applied to all the years presented, unless otherwise stated.

2.1 Basis of preparation of financial statements

i) Statement of Compliance

These financial statements (the "Financial Statements") have been prepared in accordance with the Indian Accounting Standard ("Ind AS"), under the provisions of the Companies Act, 2013 (the "Act"). The Ind AS are prescribed under Section 133 of the Act, read with rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 and relevant amendment rules issued thereafter, and the presentation requirements of Schedule III (Division III) applicable to NBFCs.

The Company has uniformly applied the accounting policies for all the periods presented in these financial statements.

The financial statements have been prepared under the historical cost convention on accrual basis, except for certain financial instruments and plan assets of defined benefit plans, which are measured at fair values at the end of each reporting period, as explained in the accounting policies below:

- Financial instruments at fair value through profit and loss (FVTPL) that are measured at fair value,
- Net defined benefit (asset)/ liability - fair value of plan assets less present value of defined benefit obligation.

ii) Functional and presentation currency

The financial statements are presented in Indian National Rupees (INR/₹), which is the Company's functional and presentation currency. All amounts are rounded to two decimal places to the nearest lakh, unless otherwise stated.

iii) Use of estimates and judgements

The preparation of financial statements to be in conformity with the Ind AS requires the Management to make estimates and assumptions considered in the reported amounts of assets and liabilities (including contingent liabilities) as on the date of the financial statements and the reported income and expenses during the reported period. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable. Actual results could differ from these estimates. The estimates and the underlying assumptions are reviewed on an ongoing basis.

iv) Determination of estimated useful lives of Property, plant and equipment.

Useful lives of property, plant and equipment are based on the life prescribed in Schedule II of the Act. In cases where the useful lives are different from those prescribed in Schedule II, they are based on the nature of the asset, the estimated usage of the asset, the operating conditions of the asset, past history of replacement, anticipated technological changes, manufacturers' warranties and maintenance support. (Refer 'Note 8').

v) Recognition of deferred tax assets and liabilities

Deferred tax assets and liabilities are recognised for the future tax consequences of temporary differences between the carrying values of assets and liabilities and their respective tax bases, depreciation carry-forwards and tax credits. Deferred tax assets are recognised to the extent that it is probable that future taxable income will be available against which the deductible temporary differences and depreciation carry-forwards could be utilised.

vi) Recognition and measurement of provisions and contingencies

The recognition and measurement of provisions are based on the assessment of the probability of an outflow of resources, and on past experience and circumstances known at the reporting date. The actual outflow of resources at a future date may therefore vary from the amount included in other provisions.

vii) Fair value of financial instruments

The fair value of financial instruments is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction in the principal (or most advantageous) market at the measurement date under current market conditions (i.e., an exit price), regardless of whether that price is directly observable or estimated using another valuation technique. For further details about the determination of fair value, please see 'Note 30'.

2.2 Summary of material accounting policies

A. Revenue recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the company and the revenue can be reliably measured.

i. **Gain/ (loss) on change in fair value of investments:** The Company recognises unrealised gains or losses arising from changes in the fair value of financial assets measured at Fair Value Through Profit and Loss ("FVTPL") in the Statement of Profit and Loss. Further, realised gains or losses on derecognition of financial assets classified as FVTPL or Fair Value through Other Comprehensive Income ("FVOCI") are recognised in the Statement of Profit and Loss at the time of disposal. Investments are classified and measured in accordance with Ind AS 109 – Financial Instruments. Equity investments held for trading purposes are designated at FVTPL. Changes in the fair value of such investments are recognised in the Statement of Profit and Loss under the head 'Net gain/(loss) on fair value changes'.

ii. **Interest income, processing fee and penal charges:** Interest income on financial assets is recognised on an accrual basis using the Effective Interest Rate ("EIR") method. The EIR incorporates all fees, transaction costs and other premiums or discounts that are integral to the yield of the financial asset. Interest income continues to be recognised at the original EIR on the gross carrying amount of the asset until the asset becomes credit-impaired. For credit-impaired financial assets, the interest income is recognised on the net carrying amount (i.e., after deducting impairment loss allowance).

- Processing fees that are integral to the EIR of a financial asset are included in the calculation of the EIR and recognised over the expected life of the asset.
- Penalty or bounce charges levied on customers for delayed or missed instalments are recognised as income only upon realisation.

iii. **Dividend income:** Dividend income is recognised in the Statement of Profit and Loss when the right to receive the dividend is established.

B. Property, plant and equipment

Property, plant and equipment are stated at historical cost less depreciation. Historical cost includes expenditure that is directly attributable to the acquisition of the items.

Basis of Recognition

The cost of an item of property, plant and equipment is recognised only when it is probable that future economic benefits associated with the item will flow to the Company and the cost of the item can be measured reliably. Further, subsequent costs are included in the asset's carrying amount or recognised as a separate asset, as appropriate, only when it is probable that 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 profit or loss during the reporting period in which they are incurred.

Depreciation methods, estimated useful lives and residual value

Depreciation is provided on a pro-rata basis on the straight-line method over the estimated useful lives of assets, based on internal assessment and independent technical evaluation done by the Management expert, which is equal to life prescribed under Schedule II to the Companies Act, 2013.

The assets' useful lives are reviewed and adjusted if appropriate at the end of each reporting period.

An asset's carrying amount is written down immediately to its recoverable amount if the asset's carrying amount is greater than its estimated recoverable amount.

Gains and losses on disposals are determined by comparing proceeds with carrying amounts. These are included in profit or loss within other income or other expenses.

Depreciation methods and estimated useful lives of assets:

Asset Type	Estimated useful life (Years)
Plant & Machinery	10
Office equipment	5
Vehicles	8
Furniture & Fixture	10
Computers	3

Assets costing less than or equal to ₹5,000 (Rupees five thousand only) are fully depreciated from the date of acquisition.

C. Impairment of non-financial assets

The carrying values of assets/cash generating units at each balance sheet date are reviewed for impairment if any indication of impairment exists. If the carrying amount of the assets exceeds the estimated recoverable amount, an impairment is recognised for such excess amount.

The recoverable amount is the greater of the net selling price and their value in use. Value in use is arrived at by discounting the future cash flows to their present value based on an appropriate discount factor.

When there is an indication that an impairment loss recognised for an asset (other than a revalued asset) in earlier accounting periods that no longer exist or may have decreased, such reversal of impairment loss is recognised in the Statement of Profit and Loss, to the extent the amount was previously charged to the Statement of Profit and Loss. In case of revalued assets, such reversal is not recognised.

D. Finance Costs

Finance costs include interest expense computed by applying the effective interest rate method, as per Ind AS 109 'Financial Instruments', on respective financial instruments measured at amortised cost.

E. Employee benefits

(i) Defined Contribution Plans: The Company makes payments to defined contribution plans such as provident fund and employees' state insurance (wherever required). The Company has no further payment obligations once the contributions have been paid. The contributions are accounted for as defined contribution plans, and the contributions are recognised as employee benefit expenses when they are due. Prepaid contributions are recognised as an asset to the extent that a cash refund or a reduction in future payments is available.

(ii) Short-term obligations: All employee benefits payable wholly within twelve months of rendering the service are classified as short-term employee benefits. These benefits include short-term compensated absences such as paid annual leave, which are valued by an independent actuarial valuer at the end of the year. Benefits such as salaries and wages, etc. and the expected cost of the bonus/ex-gratia are recognised in the period in which the employee renders the related service.

(iii) Post-employment obligation: The Company operates the following post-employment schemes:

- *Defined benefit plans:* The liability or asset recognised in the balance sheet in respect of defined benefit gratuity plans is the present value of the defined benefit obligation at the end of the reporting period less the fair value of plan assets. The defined benefit obligation is calculated annually by actuaries using the projected unit credit method.

  The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation and the fair value of plan assets. This cost is included in employee benefit expense in the Statement of Profit and Loss.

Remeasurement gains and losses arising from experience adjustments and changes in actuarial assumptions are recognised in the period in which they occur, directly in other comprehensive income. They are included in retained earnings in the statement of changes in equity and in the balance sheet.

Changes in the present value of the defined benefit obligation resulting from plan amendments or curtailments are recognised immediately in profit or loss as past service cost.

- *Accumulated compensated absences:* The Company provides for liability of accumulated compensated absences for eligible employees on the basis of an independent actuarial valuation carried out at the end of the year and as may be required from time to time, using the projected unit credit method. Actuarial gains and losses are recognised in the Statement of Profit and Loss for the period in which they occur.

F. Taxes

i. Current Income Tax

The income tax expense or credit for the period is the tax payable on the current period's taxable income based on the applicable income tax rate.

The current income tax is calculated on the basis of the tax rates and the tax laws enacted by the end of the reporting period. The Management periodically evaluates positions taken in tax returns with respect to situations in which applicable tax regulations are subject to interpretation. It establishes provisions or makes reversals of provisions made in earlier years, where appropriate, on the basis of amounts expected to be paid to / received from the tax authorities.

ii. Deferred Income Tax

Deferred tax is recognised for all the temporary differences arising between the tax bases of assets and liabilities and their carrying amounts in the financial statements, subject to the consideration of prudence in respect of deferred tax assets. Deferred tax assets are recognised and carried forward only if it is probable that sufficient future taxable amounts will be available against which such deferred tax assets can be realised. Deferred tax assets and liabilities are measured using the tax rates and tax laws that have been enacted or substantively enacted by the end of the reporting period and are expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled. The carrying amount of deferred tax assets is reviewed at each Balance Sheet date and reduced/increased to the extent that it is no longer probable or it becomes probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised.

Current and deferred tax is recognised in the Statement of Profit or Loss, except to the extent that it relates to items recognised in other comprehensive income or directly in equity. In this case, the tax is also recognised in Other Comprehensive Income or directly in Equity, respectively.

Deferred tax assets and liabilities are offset if a legally enforceable right exists to set off current tax assets and liabilities and the deferred tax balances relate to the same taxable authority. Current tax assets and liabilities are offset where the entity has a legally enforceable right to offset and intends either to settle on a net basis or to realise the asset and settle the liability simultaneously.

G. Leases (Company as a lessee)

The Company's lease asset primarily consists of leases for office premises. The Company assesses whether a contract contains a lease, at the inception of a contract. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the Company assesses whether: (i) the contract involves the use of an identified asset, (ii) the Company has substantially all of the economic benefits from the use of the asset through the period of the lease, and (iii) the Company has the right to direct the use of the asset.

At the date of commencement of the lease, the Company recognises a right-of-use asset ("ROU") and a corresponding lease liability for all lease arrangements in which it is a lessee, except for leases with a term of twelve months or less (short-term leases) and low-value leases. For these short-term and low-value leases, the Company recognises the lease payments as an operating expense on a straight-line basis over the term of the lease.

H. Cash and cash equivalents

Cash and cash equivalent in the balance sheet comprise cash on hand, amount at banks and other short-term deposits with an original maturity of three months or less that are readily convertible to the known amount of cash and, which are subject to an insignificant risk of changes in value.

I. Earnings Per Share ("EPS")

i. Basic earnings per share

Basic earnings per share is calculated by dividing:

- the net profit or loss for the period attributable to the equity shareholders of the Company
- by the weighted average number of equity shares outstanding during the period, adjusted for bonus elements in equity shares issued during the year.

ii. Diluted earnings per share

Diluted earnings per share adjusts the figures used in the determination of basic earnings per share to take into account the weighted average number of additional equity shares that would have been outstanding assuming the conversion of all dilutive potential equity shares.

J. Financial Instruments

A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

i. Financial Assets

a) Classification

The Company classifies its financial assets as subsequently measured at either amortised cost or fair value based on the business model for managing the financial assets and the contractual cash flow characteristics of the financial assets. Investments are classified and measured in accordance with Ind AS 109 – Financial Instruments.

b) Initial recognition and measurement

All financial assets are recognised initially at fair value. In case of financial assets not recorded at fair value through profit or loss, transaction costs that are directly attributable to the acquisition are adjusted to the fair value at initial recognition.

All regular way purchases or sales of financial assets are recognised and derecognised on a trade date basis. Purchase or sale of the unquoted instrument is recognised on the closing date or as and when the transaction is completed, as per the terms mentioned in the relevant transaction agreement/document.

Regular way purchases or sales are of financial assets that require delivery of assets within the time frame established by regulation or convention in the marketplace.

ii. Subsequent Measurement

a) Financial asset at fair value through Other Comprehensive Income ("FVOCI")

Financial assets with contractual cash flow characteristics that are solely payments of principal and interest and held in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets are classified to be measured at FVOCI. The impairment losses, if any, are recognised through the profit and loss account. The loss allowance is recognised in other comprehensive income and does not reduce the carrying value of the financial asset. On derecognition, gains and losses accumulated in OCI are reclassified to the Statement of Profit and Loss.

b) Financial asset at fair value through profit and loss ("FVTPL")

- Any financial instrument that does not meet the criteria for categorisation as at amortised cost or as Fair Value through Other Comprehensive Income ("FVOCI"), is classified to be measured at FVTPL.

- Financial instruments included within the FVTPL category are measured at fair value with all changes recognised in the profit and loss account.
- All equity investments except for investments in subsidiary/associate/joint ventures are measured at fair value. Equity instruments that are held by the company are classified as at FVTPL.

c) *Loans and Advances*

Loans and advances granted by the Company are financial assets with contractual cash flows that are solely payments of principal and interest (SPPI) and are held within a business model whose objective is to hold financial assets to collect contractual cash flows. Accordingly, such loans and advances are classified and measured at amortised cost. They are initially recognised at fair value and subsequently measured at amortised cost using the EIR method, adjusted for impairment as per the applicable regulatory framework.

iii. Financial Liabilities

All financial liabilities of the Company are short-term in nature. A financial liability is classified as at fair value through profit or loss if it is held-for-trading or designated as such on initial recognition. Such liabilities are measured at fair value, with changes recognised in the Statement of Profit and Loss. All other financial liabilities are measured at amortised cost using the effective interest method. As at the reporting date, the Company's financial liabilities comprise only trade payables and other financial liabilities, all of which are measured at amortised cost. The Company does not have any financial liabilities classified as at fair value through profit or loss.

iv. Valuation methodologies of financial instruments not measured at fair value – Short-term financial assets and liabilities

For financial assets and liabilities with a short-term maturity (i.e., less than twelve months), the carrying amounts, which are net of impairment, are a reasonable approximation of their fair value. Such instruments include cash and cash equivalents, trade receivables, security deposits, and other short-term financial assets. On the liabilities side, this includes trade payables and other financial liabilities without specific maturities.

v. Derecognition of financial assets and financial liabilities

A **financial asset** (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is primarily derecognised when:

- the rights to receive cash flows from the asset have expired, or
- the Company has transferred its rights to receive cash flows from the asset, or
- the Company has transferred substantially all the risks and rewards of the asset but has transferred control of the asset.

On derecognition of a financial asset, the difference between the carrying amount of the asset (or the carrying amount allocated to the portion of the asset derecognised) and the sum of (i) the consideration received (including any new asset obtained less any new liability assumed) and (ii) any cumulative gain or loss that had been recognised in OCI is recognised in the Statement of Profit and Loss.

The Company derecognises **financial liability** when its contractual obligations are discharged, cancelled or expired.

K. Offsetting

Financial assets and financial liabilities are offset and the net amount is reported in the financial statements only if there is a currently enforceable legal right to offset the recognised amounts and there is an intention to settle on a net basis or to realise the assets and settle the liabilities simultaneously.

L. Measurement of fair values

The Company's accounting policies and disclosures require the measurement of fair values for financial instruments such as investment in unquoted equity instruments, debentures, preference shares etc.

The Management uses its judgement in selecting an appropriate valuation technique for financial instruments not quoted in an active market. Valuation techniques commonly used by market participants are applied.

When measuring the fair value of an asset or a liability, the Company uses observable market data as far as possible. Fair values are categorised into different levels in a fair value hierarchy based on the inputs used in the valuation techniques as follows:

- Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2: inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (i.e., as prices) or indirectly (i.e. derived from prices).
- Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).

If the inputs used to measure the fair value of an asset or a liability fall into different levels of the fair value hierarchy, then the fair value measurement is categorised in its entirety in the same level of the fair value hierarchy as the lowest level input that is significant to the entire measurement.

The Company recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the change has occurred.

M. Provisions, Contingent liabilities and Contingent assets

A provision is recognised when the Company has a present obligation as a result of a past event and it is probable that an outflow of embodying economic benefits will be required to settle the obligation and there is a reliable estimate of the amount of the obligation. Provisions are measured at the best estimate of the expenditure required to settle the present obligation at the Balance sheet date and are not discounted to its present value. Contingent liabilities are not recognised but are disclosed in the notes. Contingent assets are neither recognised nor disclosed in the financial statements.

N. Cash Flow Statement

Cash flows are reported using the indirect method, prescribed in Ind AS 7, whereby profit / (loss) before extraordinary items and tax is adjusted for the effects of transactions of non-cash nature and any deferrals or accruals of past or future cash receipts or payments. The cash flows from operating, investing and financing activities of the Company are segregated based on the available information.

O. Segment Reporting

The Company operates in a single business segment of financing and investing activities. The Chief Operating Decision Maker (CODM) reviews the Company’s operations as a single, integrated business for the purpose of resource allocation and performance assessment. Accordingly, the Company has only one reportable operating segment in terms of Ind AS 108 – Operating Segments. The Company operates in a single geographical segment, i.e., domestic.

NOTES TO FINANCIAL STATEMENTS FOR THE YEAR ENDED MARCH 31, 2026

(All amounts are in ₹ lakhs, except otherwise stated)

3.	Cash and cash equivalents	As at March 31, 2026	As at March 31, 2025
	Cash in hand	-	-
	Imprest account	0.03	0.01
	Balance with banks:		
	in current accounts	142.28	19.67
		142.31	19.68

4.	Loans	As at March 31, 2026	As at March 31, 2025
	Loans at amortised cost:		
	Term loans	286.14	-
	Working Capital Loans	3,890.80	-
	Solar Equipment Loans	446.19	-
	Personal Loans	19.92	-
	Gross Loans	4,643.05	-
	Less: Ind AS adjustment for unamortised processing fee	15.37	-
	Less: Impairment loss allowance (for more details please refer 'Note 40')	32.34	-
	Net Loans	4,595.34	-
	Loans at amortised cost:		
	Secured	3,593.14	-
	Unsecured	1,049.91	-
	Gross Loans	4,643.05	-
	Less: Ind AS adjustment for unamortised processing fee	15.37	-
	Less: Impairment loss allowance (for more details please refer 'Note 40')	32.34	-
	Net Loans	4,595.34	-

5.	Investments	As at March 31, 2026	As at March 31, 2025
	Investments within India		
	At fair value through profit and loss account		
	in equity instruments	3,980.35	2,693.85
	in mutual funds	-	-
		3,980.35	2,693.85
	Notes relating to Investments:-		
5.1.	**Bifurcation of investments:**		
	Quoted	3,980.35	2,693.85
	Unquoted	-	-
		3,980.35	2,693.85

5.2. The Company pledged certain of its investment securities with financial institutions to avail Loan Against Securities facility. The aggregate carrying value of the pledged securities was ₹3,062.51 lakhs as on March 31, 2026.

6.	Other financial assets	As at March 31, 2026	As at March 31, 2025
	Interest accrued on loan assets	34.54	-
	Security deposit	5.58	5.25
	Other recoverable	4.22	-
		44.34	5.25

(All amounts are in ₹ lakhs, except otherwise stated)

7.	Deferred tax assets (Net)	As at March 31, 2026	As at March 31, 2025
	Deferred tax asset		
	Provision for gratuity disallowed u/s 40A(7)	**4.74**	2.69
	Provision for leave encashment disallowed u/s 43B	**4.98**	3.63
	Carry forward long term capital loss	**-**	9.46
	Carry forward business loss	**25.39**	-
	Current year business loss	**-**	21.20
	Depreciation and amortisation	**(0.39)**	0.07
	Deferred tax liability		-
	Change in fair value of shares	**(60.35)**	(175.53)
	Unutilised tax credits (Minimum alternative tax credit)	**274.50**	319.62
		248.87	181.14

8.	Property, plant and equipment	Computers	Plant and equipments	Office equipments	Furniture and Fixtures	Total
	Gross block					
	As at April 1, 2024	**3.73**	**0.95**	**0.11**	**0.47**	**5.26**
	Additions	3.43	-	0.08	-	3.51
	Disposal / adjustments	(2.43)	(0.95)	(0.11)	(0.47)	(3.96)
	As at March 31, 2025	**4.73**	**-**	**0.08**	**-**	**4.81**
	Additions	8.52	-	5.35	0.38	14.25
	Disposal / adjustments	-	-	-	-	-
	As at March 31, 2026	**13.25**	**-**	**5.43**	**0.38**	**19.06**
	Accumulated depreciation					
	As at April 1, 2024	2.43	0.56	0.04	-	3.03
	Charge for the year/period	1.00	-	-	-	1.00
	Disposal / adjustments	(1.99)	(0.56)	(0.04)	-	(2.59)
	As at March 31, 2025	**1.44**	**-**	**-**	**-**	**1.44**
	Charge for the year/period	3.03	-	0.53	0.02	3.59
	Disposal / adjustments	-	-	-	-	-
	As at March 31, 2026	**4.47**	**-**	**0.53**	**0.02**	**5.02**
	Net block					
	As at March 31, 2025	**3.29**	**-**	**0.08**	**-**	**3.37**
	As at March 31, 2026	**8.78**	**-**	**4.90**	**0.36**	**14.04**

8.1. Notes relating to Property, plant and equipment:-

During the year 2024-25, the Company has written off certain items of property, plant and equipment that were obsolete, unsaleable and no longer in use. These assets had a gross carrying amount of ₹3.96 lakhs, with accumulated depreciation of ₹2.59 lakhs. Accordingly, the net carrying amount of ₹1.36 lakhs was recognised as an impairment loss under "Other Expenses" in the Statement of Profit and Loss.

The impairment was carried out based on the assessment that the recoverable amount of the said assets was Nil, and therefore, the entire carrying value was charged off in accordance with the principles of Ind AS 36.

9.	Other non-financial assets		As at March 31, 2026	As at March 31, 2025
	Prepaid expenses	*(refer note 9.1 below)*	**6.57**	0.86
	Current tax assets (Net)	*(refer note 9.2 below)*	**82.13**	113.12
	Other receivables		**11.07**	4.90
			99.77	118.88

Notes relating to Other non-financial assets:-

9.1. Prepaid expenses are recognised as assets in the Balance Sheet to the extent that the benefit of the expenditure is expected to be received in future periods. However, in line with the Company's accounting policy on materiality, any prepaid item with an individual value of ₹10,000 or less is fully expensed in the period of payment.

(All amounts are in ₹ lakhs, except otherwise stated)

9.2. Break-up of Current tax assets (Net):

Provision for income tax	**-**	-
Advance tax	**63.00**	110.00
TDS receivable	**19.13**	3.12
	82.13	113.12

10.	Borrowings	As at March 31, 2026	As at March 31, 2025
	Secured Borrowings (at amortised cost)		
	Loan against security:		
	from Financial Institutions	**1,448.65**	-
		1,448.65	-
	Borrowings in India	**1,448.65**	-
	Borrowings outside India	**-**	-
		1,448.65	-

Notes relating to Borrowings:-

10.1. Terms of repayment of borrowings:

Instrument and institution type	Maturity schedule	Repayment Frequency	Interest rate (p.a.)		Amount (₹ lakhs)	
			As at March 31, 2026	As at March 31, 2025	**As at March 31, 2026**	As at March 31, 2025
Loan against security from financial institutions	**0-1 year**	**Bullet**	**9.50%**	-	**498.65**	-
	1-3 years	**Bullet**	**9.50%**	-	**950.00**	-
Total					**1,448.65**	-

10.2. The Company has not defaulted in repayment of principal or interest on any borrowings during the year ended March 31, 2026 and March 31, 2025.

10.3. The Company has not taken any loans from directors or their relatives during the year ended March 31, 2026 and March 31, 2025.

10.4. There are no charges outstanding in Company's name with the Registrar of Companies as at March 31, 2026.

10.5. Borrowings have been utilised for the purposes for which they were obtained.

11.	Trade payables	As at March 31, 2026	As at March 31, 2025
	Total outstanding dues of micro enterprises and small enterprises	**0.31**	-
	Total outstanding dues of creditors other than micro enterprises and small enterprises	**19.28**	9.45
		19.59	9.45

Notes relating to Trade payables:-

11.1. Trade payables includes payable to related parties (net off TDS), which was ₹18.9 lakhs as on March 31, 2026 (March 31, 2025: ₹1.89 lakhs).

11.2. Disclosure under the Micro, Small and Medium Enterprises Development Act, 2006 ("MSMED Act, 2006") is as under:

	As at March 31, 2026	As at March 31, 2025
Details of dues to micro and small enterprises as per MSMED Act, 2006 the principal amount and the interest due thereon remaining unpaid to any supplier as at the end of each accounting year		
- principal amount	**Nil**	Nil
- interest amount	**Nil**	Nil
The amount of interest paid by the buyer under MSMED Act, 2006 along with the amounts of the payment made to the supplier beyond the appointed day during each accounting year;	**Nil**	Nil
The amount of interest due and payable for the period (where the principal has been paid but interest under the MSMED Act, 2006 not paid);	**Nil**	Nil
The amount of interest accrued and remaining unpaid at the end of each accounting year; and	**Nil**	Nil
The amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues as above are actually paid to the small enterprise for the purpose of disallowance as a deductible expenditure under section 23.	**Nil**	Nil

(All amounts are in ₹ lakhs, except otherwise stated)

11.3 Trade payables ageing schedule:

As at March 31, 2026

Particulars	Less than 1 year	1-2 years	2-3 years	More than 3 years	Total
MSME	0.31	-	-	-	0.31
Others	19.28	-	-	-	19.28
Disputed dues - MSME	-	-	-	-	-
Disputed dues - Others	-	-	-	-	-

As at March 31, 2025

Particulars	Less than 1 year	1-2 years	2-3 years	More than 3 years	Total
MSME	-	-	-	-	-
Others	9.45	-	-	-	9.45
Disputed dues - MSME	-	-	-	-	-
Disputed dues - Others	-	-	-	-	-

12	**Other financial liabilities**	**As at March 31, 2026**	As at March 31, 2025
	Interest accrued on borrowings	**5.69**	-
	Provision for share issue expenses	**-**	2.70
	Other payables	**6.33**	4.18
		12.02	6.88

Notes relating to Other financial liabilities:-

12.1. Provision for share issue expenses as on March 31, 2025, represents amounts payable (net off TDS) to the statutory auditors towards examination of the Restated Financial Statements and certification fees in connection with the rights issue of the Company concluded in July 2025.

12.2. Other payables pertains to provision for expenses including audit fees.

13.	**Current tax liabilities (Net)**	**As at March 31, 2026**	As at March 31, 2025
	Current tax liabilities	**-**	-
		-	-

14.	**Provisions**	**As at March 31, 2026**	As at March 31, 2025
	Provision for gratuity *(refer note 33.3)*	**17.03**	9.23
	Provision for leave encashment	**17.91**	12.46
		34.94	21.69

15.	**Other non-financial liabilities**	**As at March 31, 2026**	As at March 31, 2025
	Statutory dues payable	**5.50**	6.68
		5.50	6.68

16.	**Equity share capital**	**As at March 31, 2026**	As at March 31, 2025
	Authorised share capital		
	4,50,00,000 equity shares of ₹10 each (March 31, 2025: 2,00,00,000 equity shares of ₹10 each)	**4,500.00**	2,000.00
	50,00,000 preference shares of ₹10 each (March 31, 2025: 50,00,000 preference shares of ₹10 each)	**500.00**	500.00
		5,000.00	2,500.00
	Issued, subscribed and fully paid-up share capital		
	1,70,13,549 equity shares of ₹10 each (March 31, 2025: 1,00,07,970 equity shares of ₹10 each)	**1,701.35**	1,000.80
		1,701.35	1,000.80

(All amounts are in ₹ lakhs, except otherwise stated)

Notes relating to Equity share capital:-

16.1. Terms/rights attached to equity shares:

The Company has only one class of equity shares having a par value of ₹10 per share. Each holder of equity shares is entitled to one vote per share. The dividend, if any, recommended by the Board of Directors and approved by the shareholders in the Annual General Meeting is paid in Indian Rupees. In the event of liquidation of the Company, the holders of equity shares will be entitled to receive remaining assets of the Company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

16.2. Reconciliation of the shares outstanding at the beginning and at the end of the reporting period:

Equity shares

	March 31, 2026		March 31, 2025	
	No.	**Amount**	No.	Amount
At the beginning of the quarter / year	**1,00,07,970**	**1,000.80**	1,00,07,970	1,000.80
Issued during the quarter / year	**70,05,579**	**700.55**	-	-
Outstanding at the end of the quarter / year	**1,70,13,549**	**1,701.35**	1,00,07,970	1,000.80

16.3. The Company successfully concluded its Rights Issue, a strategic initiative to augment its capital base. The Rights Issue, which opened on June 20, 2025, and closed on July 04, 2025, involved the issuance of 70,05,579 fully paid-up equity shares at a price of ₹70 per share (including a premium of ₹60 per share), resulting in a capital infusion of ₹4,903.91 lakhs. The issue garnered overwhelming participation from investors and was oversubscribed by 123%. The process of allotment and credit of Rights Equity Shares to the demat accounts of the respective investors has been completed successfully. BSE Limited has granted approval for the listing and trading of the Rights Equity Shares from July 21, 2025. The Company confirms that the entire amount of ₹4,903.91 lakhs has been fully utilised during the year in accordance with the purposes stated in the Letter of Offer dated June 09, 2025. There has been no deviation or variation in the utilisation of the proceeds from the stated objects of the issue.

16.4. Details of shareholders holding more than 5% equity shares in the Company:

Particulars	**As on March 31, 2026**			As on March 31, 2025		
	No. of shares held	**% of total shareholding**	**% of change in shareholding during the year**	No. of shares held	% of total shareholding	% of change in shareholding during the year
Bhaskara Rao Bollineni	**1,17,05,819**	**68.80%**	**81.74%**	64,41,050	64.36%	0.00%
Bhavanam Ruthvik Reddy	**10,50,528**	**6.17%**	**109.97%**	5,00,311	5.00%	0.06%
	1,27,56,347	**74.98%**		69,41,361	69.36%	

16.5. Details of Promoter's Shareholding:

Particulars	**As on March 31, 2026**			As on March 31, 2025		
	No. of shares held	**% of total shareholding**	**% of change in shareholding of Promoters during the year**	No. of shares held	% of total shareholding	% of change in shareholding of Promoters during the year
Bhaskara Rao Bollineni	**1,17,05,819**	**68.80%**	**81.74%**	64,41,050	64.36%	0.00%
Bhavanam Ruthvik Reddy	**10,50,528**	**6.17%**	**109.97%**	5,00,311	5.00%	0.06%
	1,27,56,347	**74.98%**		69,41,361	69.36%	

(All amounts are in ₹ lakhs, except otherwise stated)

17.	Other equity	As at March 31, 2026	As at March 31, 2025
a)	**Reserve fund in terms of section 45-IC(1) of the Reserve Bank of India Act, 1934**		
	Balance at the beginning of the year	**621.13**	621.13
	Addition during the year	**-**	-
	Balance at the end of the year	**621.13**	621.13
b)	**Reserve & Surplus**		
	Retained earnings		
	Balance at the beginning of the year	**1,355.54**	1,923.33
	Profit for the year after tax	**(252.63)**	(542.24)
	Share issue expenses (net of taxes)	**(27.15)**	(25.07)
	Other comprehensive income	**2.73**	(0.48)
		1,078.49	1,355.54
	Securities Premium		
	Balance at the beginning of the year	**-**	-
	Add: Premium on issue of shares during the year	**4,203.35**	-
	Balance at the end of the year	**4,203.35**	-
	Appropriations		
	Provision for earlier years	**-**	-
	Addition during the year	**-**	-
		-	-
	Balance at the end of the year	**5,281.84**	1,355.54
	Total other equity	**5,902.97**	1,976.67

Nature and purposes of other equity

1. **Reserve fund in terms of section 45-IC(1) of the Reserve Bank of India Act, 1934**

   In accordance with Section 45-IC(1) of the Reserve Bank of India Act, 1934, a reserve fund is required to be created as a statutory reserve. However, since the Company has incurred a loss, no such transfer has been made for the year ended March 31, 2026.

2. **Retained earnings**

   Retained earnings represents the surplus in profit and loss account and appropriations.

(All amounts are in ₹ lakhs, except otherwise stated)

18.	Interest income	For the year ended March 31, 2026	For the year ended March 31, 2025
	Financial assets measured at amortised cost		
	Interest on loans	**325.21**	-
	Interest on deposits with banks	**-**	0.08
		325.21	0.08

19.	Dividend income	For the year ended March 31, 2026	For the year ended March 31, 2025
	Dividend income	**39.33**	31.23
		39.33	31.23

20.	Net gain / (loss) on fair value changes	For the year ended March 31, 2026	For the year ended March 31, 2025
	Net gain / (loss) on financial instruments at fair value through profit or loss		
	On trading portfolio:		
	Investments	**(216.16)**	(333.79)
	Derivatives	**-**	-
	Net gain / (loss) on financial instruments measured on fair value	**(216.16)**	(333.79)
	Fair value changes:		
	Realised gain / (loss)	**269.31**	158.09
	Unrealised gain / (loss)	**(485.47)**	(491.88)
		(216.16)	(333.79)
	Notes relating to Net gain / (loss) on fair value changes:-		
20.1.	**Break-up of Net gain on fair value changes**		
	Sales - Shares	**1,673.94**	401.48
	Add: Closing stock	**3,278.42**	1,506.44
		4,952.36	1,907.92
	Less: Opening stock	**(1,506.44)**	(1,540.96)
	Purchase - shares	**(3,206.68)**	(207.51)
	Profit from equity and derivative (a)	**239.24**	159.45
	Direct expenses relating to equity, derivatives & capital market operations:		
	Securities transaction tax	**4.64**	0.61
	Transaction charges	**13.59**	0.75
	Total direct expenses (b)	**18.23**	1.36
	Realised gain from equity, derivatives & capital market operations (c = a - b)	**221.01**	158.09
	Realised gain on sale of mutual fund (d)	**48.30**	-
	Total realised gain/ (loss) on changes in fair value (e = c + d)	**269.31**	158.09
	Unrealised gain/ (loss) on changes in fair value of shares (f)	**(485.47)**	(491.88)
	Unrealised gain/ (loss) on mutual funds (g)	**-**	-
	Net gain / (loss) on change in fair value (e + f + g)	**(216.16)**	(333.79)

20.2. For the year ended March 31, 2026, the Company recognised an unrealised loss of ₹485.47 lakhs due to adverse movements in market prices of its equity investments. These losses are notional in nature and have arisen from the fair valuation of financial instruments held as at the reporting date, in accordance with Ind AS 109. In addition, the Company recognised a realised gain of ₹269.31 lakhs during the year on sale of certain equity investments and mutual funds. Both the unrealised losses and realised gains have been presented under 'Net gain/(loss) on fair value changes' in the Statement of Profit & Loss, as per the requirements of Ind AS 109 and Schedule III of the Companies Act, 2013.

(All amounts are in ₹ lakhs, except otherwise stated)

21.	Other income	For the year ended March 31, 2026	For the year ended March 31, 2025
	Interest on income tax refund	**6.22**	0.27
		6.22	0.27

22.	Finance costs	For the year ended March 31, 2026	For the year ended March 31, 2025
	On financial liabilities measured at amortised cost:		
	Interest on borrowings	28.06	-
	Other interest expense - Interest on statutory dues	0.01	0.01
		28.07	0.01

23.	Fees and commission expense	For the year ended March 31, 2026	For the year ended March 31, 2025
	Listing fee	**3.54**	3.84
	Depository charges	**2.68**	1.39
		6.22	5.23

24.	Impairment on financial instruments	For the year ended March 31, 2026	For the year ended March 31, 2025
	Impairment loss allowance on loans (net of recoveries)	**32.34**	-
		32.34	-

25.	Employee benefits expense	For the year ended March 31, 2026	For the year ended March 31, 2025
	Salaries, wages and bonus	**239.44**	188.32
	Contribution to provident fund	**1.90**	1.07
	Gratuity *(refer note 33.3)*	**8.50**	5.36
	Compensated absences	**8.74**	8.84
	Staff welfare expenses	**2.74**	0.27
		261.32	203.86

26.	Depreciation and amortisation expense	For the year ended March 31, 2026	For the year ended March 31, 2025
	Depreciation of property, plant and equipment	**3.59**	1.00
	Amortisation of intangible assets	**-**	-
		3.59	1.00

(All amounts are in ₹ lakhs, except otherwise stated)

27.	Other expenses	For the year ended March 31, 2026	For the year ended March 31, 2025
	Rent expenses	**22.89**	13.95
	Office maintenance expenses	**16.06**	-
	Repair and maintenance	**4.48**	3.41
	Advertisement expenses	**2.64**	1.51
	Travelling and conveyance	**1.63**	1.84
	Communication expenses	**1.16**	0.87
	Printing and stationery	**0.94**	0.54
	Legal and professional expenses	**38.20**	27.32
	Rates, fees & taxes	**0.72**	0.55
	ROC Fees	**22.80**	0.35
	Impairment loss on fixed assets write off	**-**	1.36
	Impairment loss on intangible assets under development write off	**-**	2.95
	Payment to auditor *(refer notes below)*	**8.17**	7.57
	TDS receivable written-off	**-**	-
	IT & software subscription expenses	**20.31**	6.19
	AGM Expenses	**-**	0.48
	Membership Fees	**2.28**	0.20
	Miscellaneous expenses	**1.15**	0.49
		143.43	69.58
	Notes relating to Other expenses:-		
27.1.	**Payment to auditor**		
	Audit fees	**5.00**	5.00
	Tax audit fees	**1.20**	1.20
	Fees for certifications	**1.27**	0.25
	GST on above services	**0.70**	1.12
		8.17	7.57

27.2. In addition to the payments made to the auditor as mentioned above, certain dues remain payable and are disclosed in Note 12 above.

28.	Tax expenses	For the year ended March 31, 2026	For the year ended March 31, 2025
	Income tax expense:		
	Current tax		
	Current tax on profits for the year	**45.11**	-
	MAT credit entitlement	**-**	-
		45.11	-
	Tax provision for earlier years		
	Adjustment of tax relating to earlier years	**-**	(0.14)
		-	(0.14)
	Deferred tax		
	Deferred tax charged during the year	**(112.85)**	(39.51)
		(112.85)	(39.51)
	Total tax expenses	**(67.74)**	(39.65)

(All amounts are in ₹ lakhs, except otherwise stated)

Notes relating to Tax expenses:-

28.1. Reconciliation of effective tax rate:

Reconciliation of tax expense to the accounting profit/ (loss) multiplied by India's domestic tax rate is as follows:

	Particulars	**For the year ended March 31, 2026**	For the year ended March 31, 2025
(a)	Accounting profit	**(320.37)**	(581.89)
(b)	Minimum Alternative Tax rate (%)	**16.69%**	17.47%
(c)	**Tax on accounting profit at above rate (a x b)**	**-**	-
Tax effect of :			
(d)	Tax effect on adjustments under section 115JB:		
	i. Adjustments under section 115JB(2A)	**-**	-
	ii. Adjustments under section 115JB(2C)	**-**	-
(e)	Tax provision for earlier years	**-**	(0.14)
(f)	Deferred tax expenses	**(112.85)**	(39.51)
(g)	MAT Credit Entitlement during the year	**-**	-
(h)	Current tax expense	**45.11**	-
(i)	**Total tax adjustments (d + e + f + g + h)**	**(67.74)**	(39.65)
Total income tax expense recognised in the Statement of Profit & Loss (c + i)		**(67.74)**	(39.65)

28.2. During the year, the Company has utilised MAT Credit Entitlement amounting to ₹45.11 lakhs against the current tax liability in accordance with the provisions of the Income Tax Act, 1961. Consequently, the MAT Credit Entitlement asset has been reduced by the said amount.

29. Earnings per equity share

Basic EPS is calculated by dividing the profit for the year attributable to equity holders of the Company by the weighted average number of equity shares outstanding during the year.

Diluted EPS is calculated by dividing the profit attributable to equity holders of the Company by the weighted average number of equity shares outstanding during the year plus the weighted average number of equity shares that would be issued on conversion of all the dilutive potential equity shares into equity shares of the Company.

Both Basic and Diluted EPS, for the past year, viz., March 31, 2025, have been computed after considering the increase in the issued share capital pursuant to the allotment of Rights Shares dated July 15, 2025. Further, in accordance with Ind AS 33 – Earnings Per Share, the Basic and Diluted EPS for the previous comparative periods have been restated for the bonus element arising from the Rights Issue.

The following reflects the income and shares data used in the Basic and Diluted EPS computations:

	For the year ended March 31, 2026	For the year ended March 31, 2025
Weighted average number of shares used in basic earnings per share	**1,61,27,076**	1,21,11,086
Weighted average number of shares used in diluted earnings per share	**1,61,27,076**	1,21,11,086
The numerators and denominators used to calculate the Basic and Diluted EPS are as follows:		
Profit attributable to equity holders of the Company (₹ lakhs)	**(252.63)**	(542.24)
Weighted average number of equity shares of basic earning per share (number)	**1,61,27,076**	1,21,11,086
Weighted average number of equity shares diluted earning per share (number)	**1,61,27,076**	1,21,11,086
Nominal value per equity shares (₹)	**10**	10
Basic earning per share (₹)	**(1.57)**	(4.48)
Diluted earning per share (₹)	**(1.57)**	(4.48)

(All amounts are in ₹ lakhs, except otherwise stated)

30. Financial instruments - Fair values measurement and risk management

30.1. Fair values measurement

Financial instruments - by category

The accounting classification of each category of financial instruments, and their carrying amounts, are set out below:

	As at March 31, 2026			As at March 31, 2025		
	FVTPL	**FVTOCI**	**Amortised cost**	FVTPL	FVTOCI	Amortised cost
Financial assets						
Cash and cash equivalents	**-**	**-**	**142.31**	-	-	19.68
Loans	**-**	**-**	**4,595.34**	-	-	-
Investments	**3,980.35**	**-**	**-**	2,693.85	-	-
Other financial assets	**-**	**-**	**44.34**	-	-	5.25
Total financial assets	**3,980.35**	**-**	**4,781.99**	2,693.85	-	24.93
Financial liabilities						
Borrowings	**-**	**-**	**1,448.65**	-	-	-
Payables	**-**	**-**	**19.59**	-	-	9.45
Other financial liabilities	**-**	**-**	**12.02**	-	-	6.88
Total financial liabilities	**-**	**-**	**1,480.26**	-	-	16.33

The carrying amounts of cash and cash equivalents and other financial assets and liabilities are considered to be the same as their fair values, due to their short-term nature.

30.2. Fair value hierarchy - Financial assets and liabilities measured at fair value

As at March 31, 2026	**Note**	**Level 1**	**Level 2**	**Level 3**	**Total**
Financial assets					
Fair value through profit and loss					
Investments held under FVTPL	5	3,980.35	-	-	3,980.35
Total		**3,980.35**	**-**	**-**	**3,980.35**
Financial liabilities		-	-	-	-
Total		**-**	**-**	**-**	**-**

As at March 31, 2025	**Note**	**Level 1**	**Level 2**	**Level 3**	**Total**
Financial assets					
Fair value through profit and loss					
Investments held under FVTPL	5	2,693.85	-	-	2,693.85
Total		**2,693.85**	**-**	**-**	**2,693.85**
Financial liabilities		-	-	-	-
Total		-	-	-	-

30.3. Fair value of instruments measured at amortised cost

The carrying amounts of cash and cash equivalents, trade receivables, trade payable and other financial liabilities are considered to be the same as their fair values, due to their short-term nature. For financial assets and liabilities that are measured at fair value, the carrying amounts are equal to the fair values.

30.4. Measurement of fair values

The fair value of financial instruments have been classified into three categories depending on the inputs used in the valuation technique. The hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and lowest priority to unobservable inputs (Level 3 measurements).

Level 1: Quoted prices (unadjusted) in active markets for financial instruments.

Level 2: The fair value of financial instruments that are not traded in an active market is determined using valuation techniques which maximise the use of observable market data rely as little as possible on entity specific estimates.

Level 3: If one or more of the significant inputs is not based on observable market data, the instrument is included in level 3.

(All amounts are in ₹ lakhs, except otherwise stated)

Financial instruments measured at fair value

	Valuation technique	Significant unobservable inputs	Inter-relationship between significant unobservable inputs and fair value measurement
Investment in equity instruments (Classified as Level 1)	The equity instruments have been fair valued based on prices that are quoted on active markets for equity shares as on the last trading day of the quarter/financial year, as the case may be.	Not Applicable	Not Applicable
Investment in mutual funds (Classified as Level 1)	The fair values of investments in mutual funds is based on the net asset value ('NAV') as stated by the issuers of these mutual fund units in the published statements as at Balance Sheet date. NAV represents the price at which the issuer will issue further units of mutual fund and the price at which issuers will redeem such units from the investors.	Not Applicable	Not Applicable

30.5. Financial risk management

The Company has exposure to the following risks arising from financial instruments:

- Credit risk;
- Liquidity risk;
- Market risk - Price risk; and
- Market risk - Interest rate

Risk management framework

The Company's Board of Directors holds overall responsibility for establishing the risk management framework and, through its Audit Committee, oversees its implementation. The Board has authorised senior management to establish the necessary processes, ensuring that executive management effectively controls risks through a well-defined framework. The Audit Committee is supported in its oversight role by an independent chartered accountant firm conducting internal audits. The internal auditor conducts regular reviews of risk management controls and procedures, with the findings reported to the Audit Committee through its Internal Audit Report.

30.5.1. Credit risk

Credit risk is the risk of financial loss to the Company if a customer or counterparty to a financial instrument fails to meet its contractual obligations, and arises principally from the Company's receivables from customers and loans and advances. The maximum exposure to credit risks is represented by the total carrying amount of these financial assets in the balance sheet are as follows:

Financial assets that expose the Company to credit risk	**As at March 31, 2026**	As at March 31, 2025
Financial assets		
Cash and cash equivalents	**142.31**	19.68
Loans	**4,595.34**	-
Investments	**3,980.35**	2,693.85
Other financial assets	**44.34**	5.25
Total financial assets	**8,762.34**	2,718.78

- Credit risk is the risk of financial loss to the Company if a counterparty to a financial instrument fails to meet its contractual obligations, and arises principally from the Company's receivables, etc.
- Credit risk on cash and cash equivalents is limited as the Company deploys surplus funds in deposits with banks carrying strong domestic credit ratings and in overnight and liquid debt mutual funds, which maintain portfolios of highly rated money-market instruments and short-term securities.
- The Company's exposure to credit risk arises from its loan portfolio classified under financial assets. Credit risk on loans represents the potential loss arising from a borrower's inability or unwillingness to meet contractual repayment obligations. The Company is exposed to risks such as borrower-specific financial stress, adverse changes in credit profiles, operational underperformance, or deterioration in macro-economic conditions that may impact repayment capacity. The Company mitigates this risk through a structured credit appraisal process, prudent underwriting standards, ongoing monitoring of borrower performance, and periodic review of loan exposures.
- The Company's exposure to credit risk also arises from investments classified under financial assets. As the Company is currently engaged in trading listed shares and securities, it is exposed to risks such as potential defaults, adverse financial or operational performance, or downgrades of the investee companies. The Company mitigates this risk through diversification and regular monitoring of its investments.
- The Company assesses expected credit losses (ECL) on financial assets measured at amortised cost and other financial assets using the general approach in accordance with Ind AS 109.

(All amounts are in ₹ lakhs, except otherwise stated)

(a) Expected credit loss for loans, investments and other financial assets carried at amortised cost

As at March 31, 2026:

Asset group	Gross carrying amount	Expected probability of default/impairment provision	Expected credit loss/ Impairment loss allowance	Carrying amount net off impairment provision
Cash and cash equivalents	142.31	0.0%	-	142.31
Loans	4,627.68	0.7%	32.34	4,595.34
Investments	3,980.35	0.0%	-	3,980.35
Other financial assets	44.34	0.0%	-	44.34

As at March 31, 2025:

Asset group	Gross carrying amount	Expected probability of default/impairment provision	Expected credit loss/ Impairment loss allowance	Carrying amount net off impairment provision
Cash and cash equivalents	19.68	0.0%	-	19.68
Loans	-	0.0%	-	-
Investments	2,693.85	0.0%	-	2,693.85
Other financial assets	5.25	0.0%	-	5.25

30.5.2. Liquidity risk

Liquidity risk refers to the risk that the Company cannot meet its financial obligations. The objective of liquidity risk management is to maintain sufficient liquidity and ensure that the funds are available for use as per requirements. The Company consistently generated sufficient cash flows from operations to meet its financial obligations as and when they fall due.

(a) Maturities of financial liabilities:

The tables below analyses the Company's financial liabilities into relevant maturity groupings based on their contractual maturities for all non-derivative financial liabilities. The amounts disclosed in the table are the contractual undiscounted cash flows. Balances due within 12 months equal their carrying balances as the impact of discounting is not significant.

As at March 31, 2026	Carrying amount	Total	Less than 6 months	6 to 12 months	1 to 3 years	3 to 5 years	More than 5 years
Borrowings	1,448.65	1,448.65	-	498.65	950.00	-	-
Trade payables	19.59	19.59	19.59	-	-	-	-
Total	**1,468.24**	**1,468.24**	**19.59**	**498.65**	**950.00**	**-**	**-**

As at March 31, 2025	Carrying amount	Total	Less than 6 months	6 to 12 months	1 to 3 years	3 to 5 years	More than 5 years
Borrowings	-	-	-	-	-	-	-
Trade payables	9.45	9.45	9.45	-	-	-	-
Total	**9.45**	**9.45**	**9.45**	**-**	**-**	**-**	**-**

(b) The table below shows an analysis of assets and liabilities analysed (maturity analysis) according to when they are to be recovered or settled:

Particulars	March 31, 2026			March 31, 2025		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
ASSETS						
Financial assets						
(a) Cash and cash equivalents	**142.31**	**-**	**142.31**	19.68	-	19.68
(b) Loans	**4,043.48**	**551.86**	**4,595.34**	-	-	-
(c) Investments	**-**	**3,980.35**	**3,980.35**	-	2,693.85	2,693.85
(d) Other financial assets	**44.34**	**-**	**44.34**	5.25	-	5.25
Non-financial assets						
(a) Current tax assets (Net)	**82.13**	**-**	**82.13**	113.12	-	113.12
(b) Non Current tax assets (Net)	**-**	**-**	**-**	-	-	-
(c) Deferred tax assets (Net)	**-**	**248.87**	**248.87**	-	181.14	181.14
(d) Property, plant and equipment	**-**	**14.04**	**14.04**	-	3.37	3.37
(e) Other intangible assets	**-**	**-**	**-**	-	-	-
(f) Other non-financial assets	**17.64**	**-**	**17.64**	5.76	-	5.76
Total	**4,329.90**	**4,795.12**	**9,125.02**	143.81	2,878.36	3,022.17

(All amounts are in ₹ lakhs, except otherwise stated)

Particulars		March 31, 2026			March 31, 2025		
		Within 12 months	**After 12 months**	**Total**	Within 12 months	After 12 months	Total
LIABILITIES							
Financial liabilities							
(a)	Borrowings	**498.65**	**950.00**	**1,448.65**	-	-	-
(b)	Payables						
	- Trade payables	**19.59**	**-**	**19.59**	9.45	-	9.45
	- Other financial liabilities	**12.02**	**-**	**12.02**	6.88	-	6.88
Non-financial liabilities							
(a)	Current tax liabilities (Net)	**-**	**-**	**-**	-	-	-
(b)	Provisions	**0.74**	**34.20**	**34.94**	0.30	21.39	21.69
(c)	Other non-financial liabilities	**5.50**	**-**	**5.50**	6.68	-	6.68
Total		**536.50**	**984.20**	**1,520.70**	23.31	21.39	44.70

30.5.3. Market risk

Market risk is the risk that the future cash flows of a financial instrument will fluctuate because of changes in market prices. The company is exposed to two types of market risks viz., price risk and interest rate risk. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimising the return.

(a) Price risk

Equity price risk is the risk that the fair value of equities decreases as the result of changes in level of equity indices and individual stocks. The trading equity price risk exposure arises from equity securities classified at "FVTPL". A 10% increase/(decrease) in the equity price (traded) would have the impact as follows:

Particulars	**March 31, 2026**	March 31, 2025
Investment in quoted investments	**3,980.35**	2,693.85
Impact due to increase in price by 10%	**398.04**	269.39
Impact due to decrease in price by 10%	**(398.04)**	(269.39)

(b) Interest rate risk

The Company's interest rate risk arises from investments in fixed deposits with banks carrying strong domestic credit ratings and in liquid and overnight debt mutual funds that invest in short-term, interest rate-sensitive money-market instruments.

31. Related party disclosures

Disclosure of related parties/related party transactions pursuant to Ind AS 24 "Related Party Disclosures".

31.1. Name of the related parties and nature of the related party relationship:

31.1.1. Key management personnel (KMP)

Existing relationships:

Name	Designation	Effective from
Mr. Rajvir Singh Chhillar	Independent Director	27-Dec-19
Mr. (Dr.) Bhaskara Rao Bollineni	Chairman (Non-executive Director)	21-Jul-23
Mr. Subba Rao Veeravenkata Meka	Managing Director	21-Jul-23
Mr. Bhavanam Ruthvik Reddy	Executive Director & CEO	21-Jul-23
Ms. Jayanthi Talluri	Independent Director	12-Sep-23
Mr. Shashank Shankpal	Chief Financial Officer	05-Apr-24
Mr. Venkata Ramana Dhulipala	Independent Director	29-Jul-24
Mr. V.V. Krishna Chaitanya	Company Secretary & Compliance Officer	15-Aug-25

Past relationships:

Name	Designation	Up to
Mr. Hardeep Kumar Mahotra	Independent Director	30-Apr-24
Ms. Neha Agarwal	Company Secretary & Compliance Officer	14-Aug-25

(All amounts are in ₹ lakhs, except otherwise stated)

31.1.2. Entities in which the KMPs and their relatives can exercise significant influence (including directorships of KMPs in other companies)

Existing relationships:	
Krishna Institute of Medical Sciences Limited	Rab Ventures LLP
KIMS Hospital Bengaluru Private Limited	Sarvejana Healthcare Private Limited
KIMS Hospitals Private Limited	Shangrilla Infracon India Private Limited
KIMS Swastha Private Limited	Spanv Medisearch Lifesciences Private Limited
Aditya Educational Society	Tiffinease Foods Private Limited
BBR Research Works	Rx Foods (OPC) Private Limited
Bhaskara Ventures Private Limited	Bhavanam Constructions LLP *(resigned w.e.f. December 02, 2025)*
Bluebridge Capital Private Limited	Happy Square Outsourcing Services Limited *(resigned w.e.f. April 28, 2025)*
BRS Medical LLP	International Conveyors Limited
BSCPL Infrastructure Limited	Refex Renewables & Infrastructure Limited
Davhale Projects LLP	Securekloud Technologies Limited
DocTutorials Edutech Private Limited	Talluri Law Consultancy (OPC) Private Limited
Prakara Learning Private Limited	Talluri's Kitchen Temple Private Limited

Past relationships w.r.t. earlier Director:

Up to April 30, 2024:
Ottoman Foods Ltd.
Ottoman Tubes Pvt. Ltd.
Haryana State Roads and Bridges Corporation Ltd.
Ottoman Industries Pvt. Ltd.

31.2. Particulars of transactions during the year with related parties:

Transaction with	Designation	Nature of transaction	For the year ended March 31, 2026	For the year ended March 31, 2025
Mr. Rajvir Singh Chhillar	Independent Director	Sitting fees	**4.80**	3.90
Ms. Jayanthi Talluri	Independent Director	Sitting fees	**4.50**	3.00
Mr. Venkata Ramana Dhulipala	Independent Director	Sitting fees	**3.30**	2.40
Mr. Subba Rao Veeravenkata Meka	Managing Director	Remuneration	**57.60**	57.60
Mr. Bhavanam Ruthvik Reddy	Executive Director & CEO	Remuneration	**26.40**	24.00
Mr. Shashank Shankpal	Chief Financial Officer	Remuneration	**44.00**	45.00
Mr. V.V. Krishna Chaitanya	Company Secretary & Compliance Officer	Remuneration	**11.67**	-
Ms. Neha Agarwal	Company Secretary & Compliance Officer	Remuneration	**7.95**	17.00
BSCPL Infrastructure Limited		Security deposit paid	**-**	5.25
BSCPL Infrastructure Limited		Rent & office maintenance	**42.16**	14.46

(All amounts are in ₹ lakhs, except otherwise stated)

31.3. Loans to related parties:

All loans and advances in the nature of loans to related parties have been granted in compliance with Sections 185 and 186 of the Companies Act, 2013. Necessary approvals of the Board and shareholders have been obtained. The terms of such loans are not prejudicial to the interest of the Company. The details of such loans are as follows:

Name of Related Party	Prakara Learning Pvt. Ltd.	Prakara Learning Pvt. Ltd.	DocTutorials Edutech Pvt. Ltd.	Aditya Educational Society
Relationship	Promoter-related entity	Promoter-related entity	Promoter-related entity	Promoter-related entity
Opening balance	-	-	-	-
Loan disbursed	50.00	50.00	100.00	500.00
Repayments received	50.00	50.00	100.00	500.00
Closing balance	-	-	-	-
Interest rate	18%	18%	18%	18%
Terms of repayment	12 monthly instalments (without prepayment charges)	12 monthly instalments (without prepayment charges)	12 monthly instalments (without prepayment charges)	24 monthly instalments (without prepayment charges)
Loan repayable on demand	No	No	No	No
Secured / unsecured	Unsecured	Secured	Secured	Unsecured
Purpose	Working capital loan	Working capital loan	Working capital loan	Working capital loan

31.4. Balances outstanding at year-end:

Balances with	Nature	As at March 31, 2026	As at March 31, 2025
BSCPL Infrastructure Limited	Security deposit receivable	5.25	5.25
BSCPL Infrastructure Limited	Rent & office maintenance	19.45	2.07

Notes related to 31.2 and 31.4:

a) The provision for gratuity and compensated absences is made on the basis of actuarial valuation for all the employees of the Company, including the managerial personnel. The proportionate amount of gratuity and compensated absences is not included in the above disclosure since the exact amount is not ascertainable.

b) Remuneration to the former KMPs has been paid up to their respective last working day, as mentioned above.

c) Sitting fees paid to the independent directors are excluding GST under reverse charge mechanism.

d) Rent of ₹24.78 lakhs and office maintenance expenses of ₹17.38 lakhs paid to BSCPL Infrastructure Limited during the year ended March 31, 2026, includes ₹6.43 lakhs of GST (at 18%). The Company has claimed 50% (i.e., ₹3.22 lakhs) of this GST, as input tax credit, in accordance with the provisions of the GST law.

e) The Company has paid an interest-free refundable security deposit of ₹5.25 lakhs to BSCPL Infrastructure Limited towards a sub-lease agreement for its office premises during the financial year ended March 31, 2025.

f) Remuneration payable for the month of March 2024 was paid in April 2024 month, and the same is excluded from transactions during the year ended March 31, 2025 in Note 31.2.

32. Capital management

For the purpose of the Company's capital management, capital includes issued equity capital and all other equity reserves attributable to the equity holders of the Company.

The Company's objective for capital management is to maximise shareholder value, safeguard business continuity and support the growth of the Company. The Company determines the capital requirement based on annual operating plans and long-term and other strategic investment plans. The funding requirements are met through equity and operating cash flows generated. The Company is not subject to any externally imposed capital requirements.

33. Employee benefits plan

33.1. Provident fund

Provident fund benefit is a defined contribution plan under which the Company pays fixed contributions into funds established under Employees Provident Fund and Miscellaneous Provisions Act, 1952. The Company has no legal or constructive obligations to pay further contributions after payment of the fixed contribution. The contributions recognised in respect of defined contribution plans are expensed as and when they accrue. Liabilities and assets may be recognised if underpayment or prepayment has occurred and are included in current liabilities or current assets, respectively, as they are normally of a short term nature.

(All amounts are in ₹ lakhs, except otherwise stated)

33.2. Compensated absence

The Company provides for liability of accumulated compensated absences for eligible employees on the basis of an independent actuarial valuation carried out at the end of the year and as may be required from time to time, using the projected unit credit method. Actuarial gains and losses are recognised in the Statement of Profit and Loss for the period in which they occur.

33.3. Gratuity

Gratuity liability is defined benefit obligation and is provided for on the basis of an actuarial valuation on Project Unit Credit Method as per Ind AS 19 made at the end of each financial year. The gratuity plan is governed by the Payment of Gratuity Act, 1972. Every employee who has completed five years or more of service gets a gratuity on departure at 15 days salary (last drawn salary) for each completed year of service. The scheme is unfunded.

Changes in the defined benefit obligation and fair value of plan assets as at March 31, 2026 and March 31, 2025:

	Defined benefit obligation	Fair value of plan assets	Benefit liability
As at April 1, 2024	**3.38**	**-**	**3.38**
Current service cost	5.12	-	5.12
Interest cost	0.24	-	0.24
Total amount recognised in statement of profit and loss	**5.36**	**-**	**5.36**
Total amount recognised in other comprehensive income	0.48	-	0.48
Less: Benefits Paid	-	-	-
As at March 31, 2025	**9.23**	**-**	**9.23**
Current service cost	7.87	-	7.87
Interest cost	0.63	-	0.63
Total amount recognised in statement of profit and loss	**8.50**	**-**	**8.50**
Total amount recognised in other comprehensive income	(0.70)	-	(0.70)
Less: Benefits Paid	-	-	-
As at March 31, 2026	**17.03**	**-**	**17.03**

Since the gratuity plan is unfunded, investment pattern and information related to fair value of plan assets is not being provided.

Expense recognised in statement of profit and loss

Description	**March 31, 2026**	March 31, 2025
Current service cost	**7.87**	5.12
Interest cost	**0.63**	0.24
Total amount recognised in statement of profit and loss	**8.50**	5.36

Amount recognised as other comprehensive income (OCI)

Description	**March 31, 2026**	March 31, 2025
Actuarial (gains) / losses due to adjustments	**(0.70)**	0.48
Total amount recognised as OCI	**(0.70)**	0.48

The principal assumptions used in determining gratuity obligations for the Company's plan is shown below:

Description	**March 31, 2026**	March 31, 2025
Discount rate (per annum)	**7.79%**	6.80%
Salary growth rate (per annum)	**10.00%**	9.00%
Mortality rates inclusive of provision for disability	**100% of IALM 2012-14**	100% of IALM 2012-14
Retirement age	**70 years for Mr. Subba Rao Veeravenkata Meka, 58 years for other employee**	70 years for Mr. Subba Rao Veeravenkata Meka, 58 years for other employee
Attrition / Withdrawal rate, based on age:		
Upto 30 years	**3.00%**	3.00%
31-44 years	**2.00%**	2.00%
Above 44 years	**1.00%**	1.00%

(All amounts are in ₹ lakhs, except otherwise stated)

A quantitative sensitivity analysis for significant assumption is as shown below:

Defined Benefit Obligation (Base)	March 31, 2026		March 31, 2025	
	Decrease	**Increase**	Decrease	Increase
Discount rate (- / + 1%)	**13.11**	**9.77**	10.77	7.98
(% change compared to base due to sensitivity)	**16.3%**	**-13.3%**	16.7%	-13.6%
Salary growth rate (- / + 1%)	**9.81**	**13.01**	7.99	10.72
(% change compared to base due to sensitivity)	**-12.9%**	**15.4%**	-13.4%	16.2%
Attrition rates (- / + 50% of attrition rates)	**11.96**	**10.65**	9.65	8.84
(% change compared to base due to sensitivity)	**6.1%**	**-5.4%**	4.6%	-4.2%
Mortality rates (- / + 10% of mortality rates)	**11.28**	**11.26**	9.24	9.22
(% change compared to base due to sensitivity)	**0.1%**	**-0.1%**	0.1%	-0.1%

Significant actuarial assumptions for the detemination of the defined benefit obligation are discount rate, expected salary increase and mortality. The sensitivity analysis above have been determined based reasonable possible changes of the assumptions occuring at the end of the reporting period, while holding all assumptions constant.

The following payments are expected contributions to the defined benefit plan in future years:

Description	**March 31, 2026**	March 31, 2025
Within the next 12 months (next annual reporting period)	**0.09**	0.05
Between 2 and 5 years	**6.92**	0.60
Between 6 and 10 years	**1.37**	4.74
Beyond 10 years	**60.42**	26.37
Total expected payments	**68.80**	31.76

34. Transfer of financial assets

The Company has not transferred any assets that are derecognised in their entirety where the Company continues to have continuing involvement.

35. Contingent liabilities and commitments

Contingent liability is a possible obligation arising from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the entity or a present obligation that arises from past events but is not recognised because it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation or the amount of the obligation cannot be measured with sufficient reliability.

Contingent Liabilities:

Sr. No.	**Particulars**	**As at March 31, 2026**	As at March 31, 2025
a.	Claims against the Company not acknowledged as debt	**-**	-
b.	Guarantees	**-**	-
c.	Other money for which company is contingently liable	**-**	-

Commitments:

Sr. No.	**Particulars**	**As at March 31, 2026**	As at March 31, 2025
a.	Estimated amount of contracts remaining to be executed on capital account and not provided for	**-**	-
b.	Uncalled liability on shares and other investments partly paid	**-**	-
c.	Other commitments	**-**	-

36. Recent Accounting Pronouncements

During the year, the Ministry of Corporate Affairs ("MCA") notified certain amendments to Ind AS standards, applicable from April 1, 2025. The key amendments are summarised below:

a) Ind AS 21 - The Effects of Changes in Foreign Exchange Rates

The amendment clarifies the accounting for transactions involving foreign currency. The Company does not have any foreign currency transactions; accordingly, the amendment does not have any impact on its financial statements.

b) Ind AS 7 - Statement of Cash Flows and Ind AS 107 - Financial Instruments: Disclosures

The amendments require enhanced disclosures relating to supplier finance arrangements. The Company does not have any such arrangements; hence, the amendments do not have any impact on its financial statements.

c) Ind AS 12 - Income Taxes (Pillar Two Model Rules)

The amendments provide temporary relief from recognising deferred taxes arising from top-up taxes under the OECD Pillar Two framework. The Company does not operate in any overseas jurisdiction and is not within the scope of Pillar Two rules. Accordingly, the amendment has no impact on the financial statements.

37. Compliance with audit trail requirements

In compliance with the requirements prescribed by the Ministry of Corporate Affairs (MCA), the Company has maintained its books of account using an accounting software that has a feature of recording an audit trail (edit log). The audit trail feature has been operated throughout the year ended March 31, 2026, and the records have been preserved as per applicable statutory requirements for record retention.

38. Revenue Recognition

The Company has recognised following amounts relating revenue in the Statement of Profit and Loss:

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
Interest income	**325.21**	0.08
Dividend income	**39.33**	31.23
Net gain on fair value changes	**(216.16)**	(333.79)
Other income	**6.22**	0.27
Total income	**154.60**	(302.21)

Disaggregation of revenue from contracts with customers:

In the following table, revenue is disaggregated by primary geographical market:

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
Within India	**154.60**	(302.21)
Outside India	**-**	-
Total income	**154.60**	(302.21)

Contract Balances

The following table provides information about receivables, contract assets and contract liabilities from contracts with customers:

Particulars	As at March 31, 2026	As at March 31, 2025
Receivables	**-**	-

39. Disclosures as required by the Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025, as amended from time to time:

39.1. Exposure to Capital Market

Particulars	As at March 31, 2026	As at March 31, 2025
Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt	**3,980.35**	2,693.85
Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security	**994.87**	-

39.2. Sectoral Exposure

Sector	As at March 31, 2026			As at March 31, 2025		
	Total Exposure (₹ lakhs)	Gross NPAs (₹ lakhs)	Percentage of Gross NPAs to total exposure in that sector	Total Exposure (₹ lakhs)	Gross NPAs (₹ lakhs)	Percentage of Gross NPAs to total exposure in that sector
Industry:						
i. MSMEs	-	-	0.00%	-	-	-
ii. EPC	1,000.00	-	0.00%	-	-	-
Total of Industry	**1,000.00**	**-**	**0.00%**	**-**	**-**	**-**
Services:						
i. Wholesale trade	358.45	-	0.00%	-	-	-
ii. Other services	2,346.07	15.80	0.58%	-	-	-
Total of Services	**2,704.52**	**15.80**	**0.58%**	**-**	**-**	**-**
Personal Loans						
i. Retail personal loans	19.92	-	0.00%	-	-	-
ii. Other personal loans	11.62	-	0.00%	-	-	-
Total of Personal Loans	**31.54**	**-**	**0.00%**	**-**	**-**	**-**
Others (manufacturing)	906.98	-	0.00%	-	-	-

39.3. Related party disclosure

Items / Related Party	Others	
	FY 2025-26	FY 2024-25
Advances (outstanding at the year end)	**-**	-
Advances (maximum during the year end)	**700.00**	-
Interest received	**42.57**	-
Others (security deposit and rent)*	**42.16**	19.71

**Please refer 'Note 31' above for more details.*

39.4. Exposures to related parties

Particulars	**FY 2025-26**	FY 2024-25
A. Loans to related parties		
Aggregate value of loans sanctioned to related parties during the year	**700.00**	-
Aggregate value of outstanding loans to related parties as on 31st March	**-**	-
Aggregate value of outstanding loans to related parties as a proportion of total credit exposure as on 31st March	**0%**	0%
Aggregate value of outstanding loans to related parties which are categorized as:		
- Special Mention Accounts as on 31st March	**-**	-
- Non-Performing Assets as on 31st March	**-**	-
Amount of provisions held in respect of loans to related parties as on 31st March	**-**	-
B. Contracts and arrangements involving related parties		
Aggregate value of contracts and arrangements awarded to related parties during the year	**-**	-
Aggregate value of outstanding contracts and arrangements involving related parties as on 31st March	**-**	-

39.5. Disclosure of complaints received from Company's customers:

Particulars	**For the year ended March 31, 2026**	For the year ended March 31, 2025
No. of complaints pending at the beginning of the year	**-**	-
No. of complaints received during the year	**-**	-
No. of complaints redressed during the year	**-**	-
No. of complaints rejected during the year	**-**	-
No. of complaints pending at the end of the year	**-**	-

40. Comparison between provisions required under Income Recognition, Asset Classification and Provisioning (IRACP) and impairment allowances made under Ind AS 109 (for the year ended March 31, 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	Provisions required as per IRACP**	Difference between Ind AS 109 provisions and IRACP norms**
Performing Assets						
Standard	Stage 1	4,611.88	N/A	4,583.49	28.39	N/A
	Stage 2	-	N/A	-	-	N/A
Subtotal		**4,611.88**	**N/A**	**4,583.49**	**28.39**	**N/A**
Non-Performing Assets (NPA)						
Substandard (I)	Stage 3	15.80	N/A	11.85	3.95	N/A
Doubtful - up to 1 year	Stage 3	-	N/A	-	-	N/A
Doubtful - 1 to 3 years	Stage 3	-	N/A	-	-	N/A
Doubtful - more than 3 years	Stage 3	-	N/A	-	-	N/A
Subtotal for doubtful (II)		-	N/A	-	-	N/A
Loss (III)		-	N/A	-	-	N/A
Subtotal for NPA (I + II + III)		15.80	N/A	11.85	3.95	N/A
Other items such as guarantees, loan commitments, etc. which are in the scope of Ind AS 109 but not covered under current IRACP norms	Stage 1	-	N/A	-	-	N/A
	Stage 2	-	N/A	-	-	N/A
	Stage 3	-	N/A	-	-	N/A
Subtotal		-	N/A	-	-	N/A
Total	Stage 1	4,611.88	N/A	4,583.49	28.39	N/A
	Stage 2	-	N/A	-	-	N/A
	Stage 3	15.80	N/A	11.85	3.95	N/A
	Total	**4,627.68**	**N/A**	**4,595.34**	**32.34**	**N/A**

****Note:**

Post the change in promoters and management in July 2023, the Company commenced its lending operations in June 2025 and is currently in the initial phase of building and seasoning its credit portfolio. As at the reporting date, the Company does not yet have sufficient internal historical credit performance data or behavioural trends required for developing a statistically robust internally validated Expected Credit Loss ("ECL") model under Ind AS 109.

Accordingly, for the year ended March 31, 2026, the Company has assessed impairment on its loan portfolio in accordance with the principles of Ind AS 109 using the best available information, including portfolio delinquency status, borrower risk characteristics and prudential norms on Income Recognition, Asset Classification and Provisioning ("IRACP") prescribed by the Reserve Bank of India for NBFCs as an interim benchmark/proxy for estimating expected credit losses.

Management believes that the impairment provision recognised represents a reasonable approximation of expected credit losses considering the current size, nature and limited seasoning of the loan portfolio. The Company is in the process of developing a comprehensive model-based ECL framework, including historical data accumulation, model validation processes and system capabilities, and intends to transition to such a framework in subsequent periods with the approval of the Board of Directors based on the recommendation of the Audit Committee.

41. Additional regulatory and other information:

i. The Company does not hold any immovable property in the name of the Company.

ii. The Company has not done any revaluation of immovable property.

iii. The Company has not given any Loans or Advances in the nature of loans granted to promoters, Directors, and KMPs (as defined under Companies Act, 2013) either severally or jointly with any other person. However, certain loans were given to Related Parties; for details, please refer to 'Note 31.3' The above loans and advances are granted in the ordinary course of business of the Company.

iv. The Company does not have any Capital Work-in-Progress.

v. The Company does not hold any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and the rules made thereunder and no proceeding have been initiated or pending the company under the said Act.

vi. As the Company is classified as NBFC-Base Layer in accordance with the Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025, it is exempted from the requirement to maintain a Capital to Risk-Weighted Assets Ratio (CRAR) under the Reserve Bank of India (Non-Banking Financial Companies – Prudential Norms on Capital Adequacy) Directions, 2025.

vii. In accordance with Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025, the Liquidity Coverage Ratio (LCR) is not applicable as the Company's asset size is less than ₹5,000 crores.

viii. 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(s) or entity(ies), including foreign entities (intermediaries) with the understanding (whether recorded in writing or otherwise) that the intermediary shall: (a) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company (Ultimate Beneficiaries), or (b) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.

ix. Unhedged foreign currency exposure of the Company as on March 31, 2026: Nil (and as on March 31, 2025: Nil).

x. The Company has no transactions with the companies struck off under section 248 of the Companies Act, 2013 or section 560 of Companies Act, 1956.

xi. The Company has not traded or invested in Crypto currency or Virtual currency during the year ended March 31, 2026.

xii. The Company did not have any transactions which had not been recorded in the books of accounts that had been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (such as, search or survey or any other relevant provisions of the Income Tax Act, 1961).

xiii. The Company has not undertaken any initial public offer, further public offer (other than the rights issue), preferential allotment, or private placement of shares or debt instruments during the year ended March 31, 2026. However, the Company raised equity through a rights issue. The funds so raised were applied for the purposes for which they were raised. Details of the rights issue are disclosed separately in 'Note 16.3' .

xiv. There has been no fraud by the Company or against the Company during the year ended March 31, 2026. Also, no report under sub-section (12) of section 143 of the Companies Act has been filed by the auditors in Form ADT-4 as prescribed under Rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government.

xv. Transactions with the related parties are in compliance with section 177 and 188 of Companies Act, 2013 and the details have been disclosed in the Financial Statements as required by the applicable accounting standards.

xvi. The Company has not entered into non-cash transactions with Directors or persons connected with them as restricted in section 192 of the Companies Act, 2013.

xvii. The Company has no pending litigations that would impact the financial position of the financial statements.

xviii. The accounts have been prepared on the assumption that the Company is a going concern.

xix. The Company does not have any subsidiaries and thus complies with the restriction on the number of layers as prescribed under clause (87) of section 2 of the Companies Act, 2013.

xx. The Company does not meet any of the criteria specified under Section 135(1) of the Companies Act, 2013, for the preceding financial year 2024-25. Hence, the provisions of Corporate Social Responsibility (CSR) are not applicable for the current financial year 2025-26.

xxi. The Government of India has consolidated 29 existing labour laws into four Labour Codes, effective November 21, 2025. These include the Code on Wages, the Industrial Relations Code, the Code on Social Security, and the Occupational Safety, Health and Working Conditions Code. The Company has evaluated the provisions of the New Labour Codes and confirmed that their implementation does not have any impact on its financial statements.

42. Borrowings related additional declarations:

i. The Company has not been declared as wilful defaulter by any bank or financial institution or any other lender.

ii. The Company has not taken any funds from any entity or person on account of or to meet the obligations of its associate companies.

iii. No Scheme of Arrangements has been approved by the Competent Authority in terms of Sections 230 to 237 of the Companies Act, 2013.

iv. 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: (i) 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 (ii) provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries.

43. Previous year's figures have been regrouped/rearranged, wherever necessary to conform to current year's classifications/ disclosures.

44. Note on change in name of the Company

Pursuant to the shareholders' approval dated December 26, 2025, the Company applied to the Registrar of Companies, Ministry of Corporate Affairs (MCA), for changing its name from **"Som Datt Finance Corporation Limited"** to **"Crescentis Capital Limited"**. Based on the approval granted by the MCA, the name of the Company was changed vide Certificate of Incorporation dated January 06, 2026. The Company has completed all requisite actions and filings with the concerned statutory authorities, regulators and stakeholders, including the Stock Exchange, to give full effect to the change of name.

45. Authorisation of financial statements

The financial statements for the year ended March 31, 2026 were approved by the Board of Directors on May 29, 2026.

As per our report of even date

For D.S. Talwar & Co.
Chartered Accountants
Firm's Registration No.: 000993N

Sd/-
Shradha Talwar
Partner
Membership No.: 514698

Place: New Delhi
Date: May 29, 2026

For and on behalf of the Board of Directors of
Crescentis Capital Limited

Sd/-
Subba Rao Veeravenkata Meka
(Venkat Subbarao)
Managing Director
DIN: 07173955

Place: Hyderabad
Date: May 29, 2026

Sd/-
Bhavanam Ruthvik Reddy
Whole Time Director & CEO
DIN: 08372627

Place: Hyderabad
Date: May 29, 2026

Sd/-
Shashank Shankpal
Chief Financial Officer
PAN: BNKPS4919J

Place: Hyderabad
Date: May 29, 2026

Sd/-
V.V. Krishna Chaitanya
Company Secretary &
Compliance Officer
Membership No.: 49415

Place: Hyderabad
Date: May 29, 2026

Schedule to the Balance Sheet as on March 31, 2026, as required in terms of paragraph 20 of Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025:

(All amounts are in ₹ lakhs, except otherwise stated)

Liabilities side			Amount Outstanding	Amount Overdue
I	**Loans and advances availed by the NBFC inclusive of interest accrued thereon but not paid:**			
	(a)	Debentures:		
		- Secured	-	-
		- Unsecured	-	-
		(other than falling within the meaning of public deposits)		
	(b)	Deferred Credits	-	-
	(c)	Term Loans	-	-
	(d)	Inter-corporate loans and borrowing	-	-
	(e)	Commercial Paper	-	-
	(f)	Public Deposits	-	-
	(g)	Other Loans	1,454.34	-
II	**Break-up of 'Public Deposits' above (Outstanding inclusive of interest accrued thereon but not paid):**			
	(a)	In the form of Unsecured debentures	-	-
	(b)	In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security	-	-
	(c)	Other public deposits	-	-

Assets side			Amount Outstanding
III	**Break-up of Loans and Advances including bills receivables [other than those included in (4) below]:**		
	(a)	Secured (net of provisions)	3,557.51
	(b)	Unsecured (net of provisions)	1,037.83

IV	**Break up of Leased Assets and stock on hire and other assets counting towards asset financing activities**			Amount Outstanding
	(i)	Lease assets including lease rentals under sundry debtors:		
		(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 asset financing activities		
		(a)	Loans where assets have been repossessed	-
		(b)	Loans other than (a) above	-

Schedule to the Balance Sheet as on March 31, 2026, as required in terms of paragraph 20 of Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025:

(All amounts are in ₹ lakhs, except otherwise stated)

V	Break-up of Investments			Amount Outstanding
	1	**Current Investments - Quoted**		
		(i)	Shares	
			(a) Equity	-
			(b) Preference	-
		(ii)	Debentures and Bonds	-
		(iii)	Units of mutual funds	-
		(iv)	Government Securities	-
		(v)	Others	-
	2	**Current Investments - Unquoted**		
		(i)	Shares	
			(a) Equity	-
			(b) Preference	-
		(ii)	Debentures and Bonds	-
		(iii)	Units of mutual funds	-
		(iv)	Government Securities	-
		(v)	Others	-
	3	**Long Term Investments - Quoted**		
		(i)	Shares	
			(a) Equity	3,980.35
			(b) Preference	-
		(ii)	Debentures and Bonds	-
		(iii)	Units of mutual funds	-
		(iv)	Government Securities	-
		(v)	Others	-
	4	**Long Term Investments - Unquoted**		
		(i)	Shares	
			(a) Equity	-
			(b) Preference	-
		(ii)	Debentures and Bonds	-
		(iii)	Units of mutual funds	-
		(iv)	Government Securities	-
		(v)	Others	-

VI	Borrower group-wise classification of assets financed as in III and IV above:					
Category				Amount net of provisions		
				Secured	Unsecured	Total
	1	**Related Parties**				
		(a)	Subsidiaries	-	-	-
		(b)	Companies in the same group	-	-	-
		(c)	Other related parties	-	-	-
	2	**Other than related parties**		3,557.51	1,037.83	4,595.34
		Total		**3,557.51**	**1,037.83**	**4,595.34**

Schedule to the Balance Sheet as on March 31, 2026, as required in terms of paragraph 20 of Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025:

(All amounts are in ₹ lakhs, except otherwise stated)

VII	**Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted):**				
			Category	**Market Value/ Break up or fair value or NAV**	**Book Value (Net of Provisions)**
	1	Related Parties			
		(a)	Subsidiaries	-	-
		(b)	Companies in the same group	-	-
		(c)	Other related parties	-	-
	2	Other than related parties		3,980.35	3,980.35
		Total		**3,980.35**	**3,980.35**

VIII	**Other information:**			
			Particulars	**Amount**
	(i)	Gross Non-Performing Assets		
		(a)	Related parties	-
		(b)	Other than related parties	15.80
	(ii)	Net Non-Performing Assets		
		(a)	Related parties	-
		(b)	Other than related parties	11.85
	(iii)	Assets acquired in satisfaction of debt		-

As per our report of even date

For D.S. Talwar & Co.
Chartered Accountants
Firm's Registration No.: 000993N

Sd/-
Shradha Talwar
Partner
Membership No.: 514698

Place: New Delhi
Date: May 29, 2026

For and on behalf of the Board of Directors of
Crescentis Capital Limited

Sd/-
Subba Rao Veeravenkata Meka
(Venkat Subbarao)
Managing Director
DIN: 07173955

Place: Hyderabad
Date: May 29, 2026

Sd/-
Bhavanam Ruthvik Reddy
Whole Time Director & CEO
DIN: 08372627

Place: Hyderabad
Date: May 29, 2026

Sd/-
Shashank Shankpal
Chief Financial Officer
PAN: BNKPS4919J

Place: Hyderabad
Date: May 29, 2026

Sd/-
V.V. Krishna Chaitanya
Company Secretary &
Compliance Officer
Membership No.: 49415

Place: Hyderabad
Date: May 29, 2026

If undelivered, please return to :
Registered Office :
CRESCENTIS CAPITAL LIMITED
(formerly known as Som Datt Finance Corporation Limited)
8-2-502/1/A, Ground Floor, JIVI Towers,
Road No. 7, Banjara Hills, Hyderabad,
Telangana – 500034.