

Form No. MGT-7**Annual Return (other than OPCs and Small Companies)**

[Pursuant to sub-section (1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11 of the Companies (Management and Administration) Rules, 2014]

All fields marked in * are mandatory

Refer instruction kit for filing the form



Form language

☒ English ☐ Hindi**I REGISTRATION AND OTHER DETAILS**

i *Corporate Identity Number (CIN)

L65110PB1992PLC012488

ii (a) *Financial year for which the annual return is being filed (From date) (DD/MM/YYYY)

01/04/2025

(b) *Financial year for which the annual return is being filed (To date) (DD/MM/YYYY)

31/03/2026

(c) *Type of Annual filing

☒ Original☐ Revised

(d) SRN of MGT-7 filed earlier for the same financial years

iii

Particulars	As on filing date	As on the financial year end date
Name of the company	CREDIFIN LIMITED	CREDIFIN LIMITED
Registered office address	87, RADIO COLONY,JALANDHAR,Jalandhar City,Jalandhar - I,Jalandhar,Punjab,India,144001	87, RADIO COLONY,JALANDHAR,Jalandhar City,Jalandhar - I,Jalandhar,Punjab,India,144001
Latitude details	31.32606	31.32606
Longitude details	75.57562	75.57562

(a) *Photograph of the registered office of the Company showing external building and name prominently visible

Director
Photograph_compressed.pdf

(b) *Permanent Account Number (PAN) of the company

AA*****3B

(c) *e-mail ID of the company

*****A@CREDIF.IN

(d) *Telephone number with STD code

+91*****01

(e) Website	www.credif.in								
iv *Date of Incorporation (DD/MM/YYYY)	20/07/1992								
v (a) *Class of Company (as on the financial year end date) (Private company/Public Company/One Person Company)	Public company								
(b) *Category of the Company (as on the financial year end date) (Company limited by shares/Company limited by guarantee/Unlimited company)	Company limited by shares								
(c) *Sub-category of the Company (as on the financial year end date) (Indian Non-Government company/Union Government Company/State Government Company/ Guarantee and association company/Subsidiary of Foreign Company)	Non-government company								
vi *Whether company is having share capital (as on the financial year end date)	☒ Yes ☐ No								
vii (a) Whether shares listed on recognized Stock Exchange(s)	☒ Yes ☐ No								
(b) Details of stock exchanges where shares are listed									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 10%;">S. No.</th> <th style="width: 50%;">Stock Exchange Name</th> <th style="width: 40%;">Code</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">Others</td> <td style="text-align: center;">A1026 - Others</td> </tr> </tbody> </table>		S. No.	Stock Exchange Name	Code	1	Others	A1026 - Others		
S. No.	Stock Exchange Name	Code							
1	Others	A1026 - Others							
viii Number of Registrar and Transfer Agent	1								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">CIN of the Registrar and Transfer Agent</th> <th style="width: 25%;">Name of the Registrar and Transfer Agent</th> <th style="width: 25%;">Registered office address of the Registrar and Transfer Agents</th> <th style="width: 30%;">SEBI registration number of Registrar and Transfer Agent</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">U74899DL1995PTC071324</td> <td style="text-align: center;">SKYLINE FINANCIAL SERVICES PRIVATE LIMITED</td> <td>D-153A, FIRST FLOOR OKHLA INDUSTRIAL AREA, PHASE-I, NA, NEW DELHI, New Delhi, Delhi, India, 110020</td> <td style="text-align: center;">INR000003241</td> </tr> </tbody> </table>		CIN of the Registrar and Transfer Agent	Name of the Registrar and Transfer Agent	Registered office address of the Registrar and Transfer Agents	SEBI registration number of Registrar and Transfer Agent	U74899DL1995PTC071324	SKYLINE FINANCIAL SERVICES PRIVATE LIMITED	D-153A, FIRST FLOOR OKHLA INDUSTRIAL AREA, PHASE-I, NA, NEW DELHI, New Delhi, Delhi, India, 110020	INR000003241
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ix * (a) Whether Annual General Meeting (AGM) held	☒ Yes ☐ No								
(b) If yes, date of AGM (DD/MM/YYYY)	31/07/2026								
(c) Due date of AGM (DD/MM/YYYY)	30/09/2026								
(d) Whether any extension for AGM granted	☐ Yes ☒ No								
(e) If yes, provide the Service Request Number (SRN) of the GNL-1 application form filed for extension									
(f) Extended due date of AGM after grant of extension (DD/MM/YYYY)									

(g) Specify the reasons for not holding the same

II PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

i *Number of business activities

1

S. No.	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance activities	66	Other financial activities	94.08

III PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

i *No. of Companies for which information is to be given

0

S. No.	CIN /FCRN	Other registration number	Name of the company	Holding/ Subsidiary/Associate/Jo int Venture	% of shares held

IV SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

i SHARE CAPITAL

(a) Equity share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of equity shares	40000000	30843840	30829340	30829340
Total amount of equity shares (in rupees)	400000000.00	308438400.00	308293400.00	308293400.00

Number of classes

1

Class of shares	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Equity shares				
Number of equity shares	40000000	30843840	30829340	30829340
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	400000000.00	308438400.00	308293400.00	308293400.00

(b) Preference share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of preference shares				
Total amount of preference shares (in rupees)				

Number of classes

0

Class of shares	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Number of preference shares				
Nominal value per share (in rupees)				
Total amount of preference shares (in rupees)				

(c) Unclassified share capital

Particulars	Authorised Capital
Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
	Physical	DEMAT	Total			
(i) Equity shares						
At the beginning of the year	200500	12186330	12386830.00	123868300	123868300	
Increase during the year	0.00	18443010.00	18443010.00	184430100.00	184430100.00	
i Public Issues	0	0	0.00	0	0	
ii Rights issue	0	0	0.00	0	0	
iii Bonus issue	0	0	0.00	0	0	
iv Private Placement/ Preferential allotment	0.00	18442510	18442510.00	184425100	184425100	
v ESOPs	0	0	0.00	0	0	
vi Sweat equity shares allotted	0	0	0.00	0	0	
vii Conversion of Preference share	0	0	0.00	0	0	
viii Conversion of Debentures	0	0	0.00	0	0	
ix GDRs/ADRs	0	0	0.00	0	0	
x Others, specify Conversion of shares from Physical to Demat Form	0.00	500	500.00	5000	5000	
Decrease during the year	500.00	0.00	500.00	5000.00	5000.00	
i Buy-back of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	
iv Others, specify Conversion of shares from Physical to Demat Form	500	0	500.00	5000	5000	
At the end of the year	200000.00	30629340.00	30829340.00	308293400.00	308293400.00	
(ii) Preference shares						
At the beginning of the year	0.00	0.00	0.00	0	0	

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
Increase during the year	0.00	0.00	0.00	0.00	0.00	
i Issues of shares	0.00	0.00	0.00	0.00	0.00	
ii Re-issue of forfeited shares	0.00	0.00	0.00	0.00	0.00	
iii Others, specify NA	0.00	0.00	0.00	0.00	0.00	
Decrease during the year	0.00	0.00	0.00	0.00	0.00	
i Redemption of shares	0.00	0.00	0.00	0.00	0.00	
ii Shares forfeited	0.00	0.00	0.00	0.00	0.00	
iii Reduction of share capital	0.00	0.00	0.00	0.00	0.00	
iv Others, specify NA	0.00	0.00	0.00	0.00	0.00	
At the end of the year	0.00	0.00	0.00	0.00	0.00	

ISIN of the equity shares of the company

INE405N01016

ii Details of stock split/consolidation during the year (for each class of shares)

0

Class of shares		
Before split / Consolidation	Number of shares	
	Face value per share	
After split / consolidation	Number of shares	
	Face value per share	

iii Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company)

☒ Nil

Number of transfers

Attachments:

1. Details of shares/Debentures Transfers

iv Debentures (Outstanding as at the end of financial year)**(a) Non-convertible debentures**

*Number of classes

3

Classes of non-convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
NON CONVERTIBLE DEBENTURES	2680.35	100000	268035000.00
NON CONVERTIBLE DEBENTURES	19050	10000	190500000.00
NON CONVERTIBLE DEBENTURES	122865	1000	122865000.00
Total	144595.35	111000.00	581400000.00

Classes of non-convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
NON CONVERTIBLE DEBENTURES	257500000	150000000	139464284	268035716.00
NON CONVERTIBLE DEBENTURES	0	190500000	0	190500000.00
NON CONVERTIBLE DEBENTURES	130280000	12410000	19825000	122865000.00
Total	387780000.00	352910000.00	159289284.00	581400716.00

(b) Partly convertible debentures

*Number of classes

0

Classes of partly convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of partly convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(c) Fully convertible debentures

*Number of classes

0

Classes of fully convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of fully convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(d) Summary of Indebtedness

Particulars	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	387780000.00	352910000.00	159289284.00	581400716.00
Partly convertible debentures				
Fully convertible debentures				
Total	387780000.00	352910000.00	159289284.00	581400716.00

v Securities (other than shares and debentures)

2

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Subordinated Debt Bonds	8737	10000	87370000	10000	87370000
Subordinated Debt Bonds	340	100000	34000000	100000	34000000
Total	9077.00		121370000.00		121370000.00

V Turnover and net worth of the company (as defined in the Companies Act, 2013)

i *Turnover

701154967.00

ii * Net worth of the Company

869055159.92

VI SHARE HOLDING PATTERN

A Promoters

S. No	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1	Individual/Hindu Undivided Family				
	(i) Indian	0	0.00	0	0.00
	(ii) Non-resident Indian (NRI)	0	0.00	0	0.00
	(iii) Foreign national (other than NRI)	0	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	0	0.00	0	0.00

4	Banks	0	0.00	0	0.00
5	Financial institutions	0	0.00	0	0.00
6	Foreign institutional investors	0	0.00	0	0.00
7	Mutual funds	0	0.00	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	0	0.00	0	0.00
10	Others 	0	0.00	0	0.00
	Total	0.00	0.00	0.00	0.00

Total number of shareholders (promoters)

0

B Public/Other than promoters

S. No	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1	Individual/Hindu Undivided Family				
	(i) Indian	10703640	34.72	0	0.00
	(ii) Non-resident Indian (NRI)	0	0.00	0	0.00
	(iii) Foreign national (other than NRI)	0	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	0	0.00	0	0.00

4	Banks	0	0.00	0	0.00
5	Financial institutions	0	0.00	0	0.00
6	Foreign institutional investors	0	0.00	0	0.00
7	Mutual funds	0	0.00	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	19721430	63.97	0	0.00
10	Others HUF	404270	1.31	0	0.00
	Total	30829340.00	100.00	0.00	0.00

Total number of shareholders (other than promoters)

362

Total number of shareholders (Promoters + Public/Other than promoters)

362.00

Breakup of total number of shareholders (Promoters + Other than promoters)

Sl.No	Category	
1	Individual - Female	84
2	Individual - Male	263
3	Individual - Transgender	0
4	Other than individuals	15
	Total	362.00

C Details of Foreign institutional investors' (FIIs) holding shares of the company

0

Name of the FII	Address	Date of Incorporation	Country of Incorporation	Number of shares held	% of shares held

VII NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS

[Details of Promoters, Members (other than promoters), Debenture holders]

Details	At the beginning of the year	At the end of the year
Promoters	1	0
Members (other than promoters)	312	362
Debenture holders	156	205

VIII DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

A Composition of Board of Directors

Category	Number of directors at the beginning of the year		Number of directors at the end of the year		Percentage of shares held by directors as at the end of year	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
A Promoter	0	1	0	0	0	0
B Non-Promoter	1	4	2	4	2.40	1.06
i Non-Independent	1	1	2	1	2.4	0.39
ii Independent	0	3	0	3	0	0.67
C Nominee Directors representing	0	0	0	0	0.00	0.00
i. Banks and FIs	0	0	0	0	0	0
ii Investing institutions	0	0	0	0	0	0
iii Government	0	0	0	0	0	0
iv Small share holders	0	0	0	0	0	0
v Others	0	0	0	0	0	0
Total	1	5	2	4	2.40	1.06

*Number of Directors and Key managerial personnel (who is not director) as on the financial year end date

8

B (i) Details of directors and Key managerial personnel as on the closure of financial year

Name	DIN/PAN	Designation	Number of equity shares held	Date of cessation (after closure of financial year : If any) (DD/MM/YYYY)
VIJAY KUMAR SAREEN	07978240	Whole-time director	100930	
KUMAR SHALYA GUPTA	07553217	Managing Director	637800	
ASHWANI KUMAR JINDAL	00670384	Director	195000	
SUNIL KUMAR MEHTA	10910371	Director	0	
ADITI KAPUR	06597596	Director	11000	
MEGHAL GUPTA	09179500	Director	120000	
KULDIP BHANDARI	ADGPB1123N	CFO	44700	
MANIKA ARORA	AWZPA2856R	Company Secretary	0	

B (ii) *Particulars of change in director(s) and Key managerial personnel during the year

4

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation (DD/MM/YYYY)	Nature of change (Appointment/ Change in designation/ Cessation)
KUMAR SHALYA GUPTA	07553217	Managing Director	04/08/2025	Appointment
CHANDAN CHUGH	01519390	Director	30/09/2025	Cessation
SHIKHA KAPOOR	ADXPB6046R	Company Secretary	11/11/2025	Cessation
MANIKA ARORA	AWZPA2856R	Company Secretary	17/11/2025	Appointment

IX MEETINGS OF MEMBERS/CLASS OF MEMBERS/ BOARD/COMMITTEES OF THE BOARD OF DIRECTORS

A MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS

*Number of meetings held

1

Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members entitled to attend meeting	Attendance
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			Number of members attended	% of total shareholding
Annual General Meeting	19/09/2025	315	29	52.82

B BOARD MEETINGS

*Number of meetings held

7

S.No	Date of meeting (DD/MM/YYYY)	Total Number of directors as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	25/04/2025	6	6	100.00
2	04/08/2025	7	6	85.71
3	30/09/2025	6	5	83.33
4	11/11/2025	6	6	100.00
5	24/12/2025	6	5	83.33
6	03/02/2026	6	6	100.00
7	07/02/2026	6	5	83.33

C COMMITTEE MEETINGS

Number of meetings held

42

S.No	Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members as on the date of meeting	Attendance	
				Number of members attended	% of attendance
1	Audit Committee	25/04/2025	3	3	100.00
2	Audit Committee	04/08/2025	4	3	75.00
3	Audit Committee	11/11/2025	4	4	100.00
4	Audit Committee	03/02/2026	4	4	100.00
5	Stakeholders and Relationship Committee	19/05/2025	5	5	100.00

6	Nomination and Remuneration Committee	25/04/2025	3	3	100.00
7	Nomination and Remuneration Committee	04/08/2025	3	3	100.00
8	Nomination and Remuneration Committee	11/11/2025	3	3	100.00
9	Nomination and Remuneration Committee	06/02/2026	3	2	66.67
10	Independent Director's Meeting	03/02/2026	3	3	100.00
11	Risk Management Committee	20/05/2025	4	4	100.00
12	Risk Management Committee	25/08/2025	4	3	75.00
13	Risk Management Committee	22/11/2025	4	4	100.00
14	Risk Management Committee	27/01/2026	4	4	100.00
15	Asset Liability Committee Meeting	20/05/2025	5	5	100.00
16	Asset Liability Committee Meeting	25/08/2025	5	4	80.00
17	Asset Liability Committee Meeting	22/11/2025	5	5	100.00
18	Asset Liability Committee Meeting	27/01/2026	5	5	100.00
19	Internal Complaints Committee	19/05/2025	4	4	100.00
20	Internal Complaints Committee	22/08/2025	3	3	100.00
21	Internal Complaints Committee	31/12/2025	4	4	100.00
22	Internal Complaints Committee	14/01/2026	4	4	100.00
23	Board Management Committee	08/04/2025	4	4	100.00
24	Board Management Committee	05/05/2025	3	3	100.00
25	Board Management Committee	30/05/2025	3	3	100.00
26	Board Management Committee	23/06/2025	3	3	100.00

27	Board Management Committee	27/06/2025	3	3	100.00
28	Board Management Committee	15/07/2025	3	3	100.00
29	Board Management Committee	02/08/2025	3	2	66.67
30	Board Management Committee	04/08/2025	3	2	66.67
31	Board Management Committee	04/09/2025	3	2	66.67
32	Board Management Committee	24/09/2025	3	3	100.00
33	Board Management Committee	04/10/2025	3	3	100.00
34	Board Management Committee	24/10/2025	3	3	100.00
35	Board Management Committee	05/12/2025	3	3	100.00
36	Board Management Committee	31/12/2025	3	3	100.00
37	Board Management Committee	30/01/2026	3	3	100.00
38	Board Management Committee	02/02/2026	3	3	100.00
39	Board Management Committee	02/03/2026	3	3	100.00
40	Board Management Committee	25/03/2026	3	3	100.00
41	Board Management Committee	26/03/2026	3	3	100.00
42	Board Management Committee	28/03/2026	3	3	100.00

D ATTENDANCE OF DIRECTORS

S. No	Name of the Director	Board Meetings			Committee Meetings			Whether attended AGM held on
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	
								31/07/2026 (Y/N/NA)
1	VIJAY KUMAR SAREEN	7	6	85.71	33	27	81.82	Yes
2	KUMAR SHALYA GUPTA	6	6	100.00	29	29	100.00	Yes

3	ASHWANI KUMAR JINDAL	7	7	100.00	13	13	100.00	Yes
4	SUNIL KUMAR MEHTA	7	7	100.00	12	11	91.67	Yes
5	ADITI KAPUR	7	7	100.00	9	9	100.00	Yes
6	MEGHAL GUPTA	7	4	57.14	25	22	88.00	Yes

X REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

☐ Nil

A *Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered

2

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	Kumar Shalya Gupta	Managing director	11351680	0	0	0	11351680.00
2	Vijay Kumar Sareen	Whole-time director	1944000	0	0	0	1944000.00
	Total		13295680.00	0.00	0.00	0.00	13295680.00

B *Number of CEO, CFO and Company secretary whose remuneration details to be entered

3

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	Manika Arora	Company Secretary	188316	0	0	0	188316.00
2	Shikha Kapoor	Company Secretary	274259	0	0	0	274259.00
3	Kuldip Bhandari	CFO	1304400	0	0	0	1304400.00
	Total		1766975.00	0.00	0.00	0.00	1766975.00

C *Number of other directors whose remuneration details to be entered

5

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	Ashwani Kumar Jindal	Director	0	0	0	130000	130000.00
2	Sunil Kumar Mehta	Director	0	0	0	265000	265000.00

3	Aditi Kapur	Director	0	0	0	110000	110000.00
4	Meghal Gupta	Director	0	0	0	1916712	1916712.00
5	Chandan Chugh	Director	0	0	0	150000	150000.00
	Total		0.00	0.00	0.00	2571712.00	2571712.00

XI MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

A *Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year

☒ Yes

☐ No

B If No, give reasons/observations

XII PENALTY AND PUNISHMENT – DETAILS THEREOF

A *DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/ DIRECTORS/OFFICERS

☒ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status

B *DETAILS OF COMPOUNDING OF OFFENCES

☒ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in rupees)

XIII Details of Shareholder / Debenture holder

Number of shareholder/ debenture holder

567

XIV Attachments

(a) List of share holders, debenture holders

Details of Shareholder final.xlsm
Details of Debentureholder
final.xlsm

(b) Optional Attachment(s), if any

MGT 8 Credifin 31.03.2026.pdf

XV COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

I/We certify that:

- (a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.
- (b) Unless otherwise expressly stated to the contrary elsewhere in this return, the Company has complied with applicable provisions of the Act during the financial year.
- (c) The company has not, since the date of the closure of the last financial year with reference to which the last return was submitted or in the case of a first return since the date of incorporation of the company, issued any invitation to the public to subscribe for any securities of the company.
- (d) Where the annual return discloses the fact that the number of members, (except in case of one person company), of the company exceeds two hundred, the excess consists wholly of persons who under second proviso to clause (ii) of sub-section (68) of section 2 of the Act are not to be included in reckoning the number of two hundred.

I/ We have examined the registers, records and books and papers of **CREDIFIN LIMITED** as required to be maintained under the Companies Act, 2013 (the Act) and the rules made thereunder for the financial year ended on (DD/MM/YYYY) **31/03/2026**

In my/ our opinion and to the best of my information and according to the examinations carried out by me/ us and explanations furnished to me/ us by the company, its officers and agents, I/ we certify that:

A The Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.

B During the aforesaid financial year the Company has complied with provisions of the Act & Rules made there under in respect of:

- 1 its status under the Act;
- 2 maintenance of registers/records & making entries therein within the time prescribed therefor;
- 3 filing of forms and returns as stated in the annual return, with the Registrar of Companies, Regional Director, Central Government, the Tribunal , Court or other authorities within/beyond the prescribed time;
- 4 calling/ convening/ holding meetings of Board of Directors or its committees, if any, and the meetings of the members of the company on due dates as stated in the annual return in respect of which meetings, proper notices were given and the proceedings including the circular resolutions and resolutions passed by postal ballot, if any, have been properly recorded in the Minute Book/registers maintained for the purpose and the same have been signed;
- 5 closure of Register of Members / Security holders, as the case may be.
- 6 advances/loans to its directors and/or persons or firms or companies referred in section 185 of the Act;
- 7 contracts/arrangements with related parties as specified in section 188 of the Act;
- 8 issue or allotment or transfer or transmission or buy back of securities/ redemption of preference shares or debentures/ alteration or reduction of share capital/ conversion of shares/ securities and issue of security certificates in all instances;
- 9 keeping in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares in compliance with the provisions of the Act
- 10 declaration/ payment of dividend; transfer of unpaid/ unclaimed dividend/other amounts as applicable to the Investor

Education and Protection Fund in accordance with section 125 of the Act;

11 signing of audited financial statement as per the provisions of section 134 of the Act and report of directors is as per sub - sections (3), (4) and (5) thereof;

12 constitution/ appointment/ re-appointments/ retirement/ filling up casual vacancies/ disclosures of the Directors, Key Managerial Personnel and the remuneration paid to them;

13 appointment/ reappointment/ filling up casual vacancies of auditors as per the provisions of section 139 of the Act;

14 approvals required to be taken from the Central Government, Tribunal, Regional Director, Registrar, Court or such other authorities under the various provisions of the Act;

15 acceptance/ renewal/ repayment of deposits;

16 borrowings from its directors, members, public financial institutions, banks and others and creation/ modification/ satisfaction of charges in that respect, wherever applicable;

17 loans and investments or guarantees given or providing of securities to other bodies corporate or persons falling under the provisions of section 186 of the Act ;

18 alteration of the provisions of the Memorandum and/ or Articles of Association of the Company;

To be digitally signed by

HARSH
KUMAR
GOYAL

Digitally signed by
HARSH KUMAR
GOYAL
Date: 2026.09.25
15:40:14 +05'30'

Name

Harsh Kumar Goyal

Date (DD/MM/YYYY)

23/09/2026

Place

Ludhiana

Whether associate or fellow:

☐ Associate

☒ Fellow

Certificate of practice number

2*0*

XVI Declaration under Rule 9(4) of the Companies (Management and Administration) Rules, 2014

*(a) DIN/PAN/Membership number of Designated Person

51855

*(b) Name of the Designated Person

MANIKA ARORA

Declaration

I am authorised by the Board of Directors of the Company vide resolution number*

50

dated*

(DD/MM/YYYY)

05/05/2026

to sign this form and declare that all the requirements of Companies Act, 2013

and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:

1 Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.

2 All the required attachments have been completely and legibly attached to this form.

***To be digitally signed by**

VIJAY
KUMAR
SAREEN

***Designation**

(Director /Liquidator/ Interim Resolution Professional (IRP)/Resolution Professional (RP))

Director

***DIN of the Director; or PAN of the Interim Resolution Professional (IRP) or Resolution Professional (RP) or Liquidator**

0*9*8*4*

***To be digitally signed by**

Manika
Arora

☒ Company Secretary ☐ Company secretary in practice

***Whether associate or fellow:**

☒ Associate ☐ Fellow

Membership number

5*8*5

Certificate of practice number

Note: Attention is drawn to provisions of Section 448 and 449 of the Companies Act, 2013 which provide for punishment for false statement / certificate and punishment for false evidence respectively.

For office use only:

eForm Service request number (SRN)

AC6267646

eForm filing date (DD/MM/YYYY)

23/09/2026

This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company