



Criss Financial Limited

CIN - U65993TG1992PLC014687

Galaxy, Wing B, 16th Floor, Plot No.1, Sy No 83/1,
Hyderabad Knowledge City, TSIC, Raidurg Panmaktha,
Hyderabad - 500081 Telangana.

Ref: CFL/BSE/2022-23/21

Date: December 28, 2022

To
BSE Limited,
Department of Corporate Services
P. J. Towers, 25th Floor,
Dalal Street, Mumbai - 400001

Sub: Outcome of the Board Meeting of the Company held on Monday, October 17, 2022.

Pursuant to the applicable provisions of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations"), it is hereby informed that the Board of Directors ("Board") at its meeting held on Monday, October 17, 2022, has, inter-alia:

- i. considered and approved the unaudited standalone financial results of the Company for the quarter and half-year ended September 30, 2022, as reviewed by the Audit Committee of the Board and took note of the limited review report thereon, submitted by Statutory Auditor of the Company, M/s. Raju & Prasad, Chartered Accountants.

Further, please find enclosed herewith the following:

- i. The unaudited standalone financial results of the Company for the quarter and half year ended September 30, 2022, along with the limited review report of the statutory auditors of the Company, M/s. Raju & Prasad, Chartered Accountants.
- ii. Disclosure pursuant to Regulation 52 (4) of the SEBI LODR Regulations;
- iii. Statement pursuant to Regulation 52 (7) of the SEBI LODR Regulations.
- iv. Disclosures pursuant to Regulation 54 (2) and 54 (3) of the SEBI LODR Regulations.

The meeting commenced at 9.30 a.m. and concluded at 10.35 a.m. on October 17, 2022.

Note: The Company was unable to upload the disclosure on the date of meeting i.e., October 17, 2022, on BSE listing portal due to technical issues, further as instructed by the exchange vide its mail dated December 28, 2022, the same is being uploaded again today.

Kindly take the same on record.

Thanking you.

For Criss Financial Limited

M Vijay

Digitally signed by M
Vijay Mohan Reddy

Mohan Reddy

Date: 2022.12.28 18:05:54
+05'30'

M Vijay Mohan Reddy
Company Secretary

Encl: as above



Criss Financial Limited

CIN - U65993TG1992PLC014687

Galaxy, Wing B, 16th Floor, Plot No.1, Sy No 83/1,
Hyderabad Knowledge City, TSIC, Raidurg Panmaktha,
Hyderabad - 500081 Telangana.

Ref: CFL/BSE/2022-23/16

Date: October 17, 2022

To,
BSE Limited,
Department of Corporate Services
P. J. Towers, 25th Floor, Dalal Street,
Mumbai - 400001

Dear Sir/Madam,

Sub: Outcome of the Board Meeting of the Company held on Monday, October 17, 2022.

Pursuant to the applicable provisions of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations"), it is hereby informed that the Board of Directors ("Board") at its meeting held on Monday, October 17, 2022 has, *inter-alia*:

- i. considered and approved the unaudited standalone financial results of the Company for the quarter and half-year ended September 30, 2022, as reviewed by the Audit Committee of the Board and took note of the limited review report thereon, submitted by Statutory Auditor of the Company, M/s. Raju & Prasad, Chartered Accountants.

Further, please find enclosed herewith the following:

- i. The unaudited standalone financial results of the Company for the quarter and half year ended September 30, 2022 along with the limited review report of the statutory auditors of the Company, M/s. Raju & Prasad, Chartered Accountants;
- ii. Disclosure pursuant to Regulation 52 (4) of the SEBI LODR Regulations;
- iii. Statement pursuant to Regulation 52 (7) of the SEBI LODR Regulations.
- iv. Disclosures pursuant to Regulation 54 (2) and 54 (3) of the SEBI LODR Regulations.

The meeting commenced at 9.30 a.m. and concluded at 10.35 a.m.

Kindly take the same on record.

Thanking you.

Yours sincerely,

For Criss Financial Limited

(formerly known as "Criss Financial Holdings Limited")

M Vijay

Mohan Reddy

M Vijay Mohan Reddy

Company Secretary

FCS 11910

Digitally signed by M Vijay

Mohan Reddy

Date: 2022.10.17 10:56:32

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Encl. as above

Independent Auditor's Review Report on Unaudited Standalone Quarterly and year to date Financial Results of the Company pursuant to the Regulation 33/52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To
The Board of Directors,
Criss Financial Limited (formerly known as Criss Financial Holdings Limited),
Hyderabad.

1. We have reviewed the accompanying statement of unaudited financial results of **Criss Financial Limited** (formerly known as Criss Financial Holdings Limited) for the quarter ended and six month ended September 30th, 2022 attached herewith, being submitted by the company pursuant to the requirements of Regulation 33/52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by the SEBI from time to time.
2. The Statement, which is the responsibility of the Company's management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, Interim Financial Reporting ('Ind AS 34'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 33/52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended), including relevant circulars issued by the SEBI from time to time. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial results are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



Mumbai Branch:

511, The Corporate Centre,
Nirmal Lifestyle Mall, L.B.S. Road,
Mulund West, Mumbai - 400 080
Ph: 022-25671155 / 1199

Bangalore Branch:

202, Akash Avenue, # 34, 1st Main,
SBM Colony, Anand Nagar,
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Thane Branch :

Flat No. 704, Yash Ashoka CHSL,
Near Mangla High School,
Thane - 400 060.
Cell : +91-9967738900

Tirupati Branch:

Door No. 19-9-1G,
Kakathiya Nagar,
Old Thiruchanur Road, Tirupati.
Cell : +91-9704899666

RAJU & PRASAD
CHARTERED ACCOUNTANTS

Head Office :
401, "Diamond House",
Adj. Amrutha Hills,
Punjagutta, Hyderabad - 500 082
Ph : 040 - 23410404/05/06
Fax : 040 - 23410403
E-mail : hyderabad@rajuandprasad.com

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33/52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For Raju & Prasad
Chartered Accountants
FRN:003475S

H.V.V.N.Murthy

H.V.V.Narayana Murthy
Partner

M. No: 246349

Place: Hyderabad

Date: 17-10-2022

UDIN: 22246349AZYCCA9405



Mumbai Branch:

511, The Corporate Centre,
Nirmal Lifestyle Mall, L.B.S. Road,
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CRISS FINANCIAL LIMITED (formerly known as 'CRISS FINANCIAL HOLDINGS LIMITED')

(CIN: U65993TG1992PLC014687)

Regd. Office: Galaxy, Wing B, 16th Floor, Plot No.1, Sy No 83/1, Hyderabad Knowledge City, TSIC, Raidurg Panmaktha, Hyderabad - 500081, Telangana, India

Phone No. : 040-45474750, Website: www.criissfin.com

Statement of Unaudited financial results for the Quarter and Half year ended September 30, 2022

(Amount in rupees unless otherwise stated)

| S. No. | Particulars | Quarter ended | | | Half year ended | | Year ended |
|-------------|---|--------------------|--------------------|--------------------|--------------------|--------------------|----------------------|
| | | 30.09.2022 | 30.06.2022 | 30.09.2021 | 30.09.2022 | 30.09.2021 | 31.03.2022 |
| | | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Unaudited) | (Audited) |
| | Revenue from operations | | | | | | |
| (a) | Interest income | 218,670,314 | 220,270,671 | 263,052,906 | 438,940,985 | 500,733,642 | 984,275,276 |
| (b) | Others | - | - | 4,440,613 | - | 7,663,929 | 7,866,411 |
| I | Total Revenue from operations | 218,670,314 | 220,270,671 | 267,493,519 | 438,940,985 | 508,397,571 | 992,141,687 |
| II | Other income | 3,897,064 | 1,422,464 | 3,856,099 | 5,319,528 | 6,233,490 | 19,805,513 |
| III | Total Income (I+II) | 222,567,378 | 221,693,135 | 271,349,618 | 444,260,513 | 514,631,061 | 1,011,947,200 |
| | Expenses | | | | | | |
| (a) | Finance costs | 77,798,567 | 79,700,797 | 100,600,887 | 157,499,364 | 190,096,121 | 388,492,163 |
| (b) | Net loss on fair value changes | - | 104,005 | 248,254 | 104,005 | 924,655 | 858,124 |
| (c) | Impairment on financial instruments | 19,802,796 | 66,005,621 | 123,979,443 | 85,808,417 | 149,541,636 | 147,395,133 |
| (d) | Employee benefits expenses | 27,966,129 | 27,735,311 | 28,191,897 | 55,701,440 | 51,554,118 | 115,174,392 |
| (e) | Depreciation and amortization expense | 464,496 | 519,087 | 2,473,959 | 983,583 | 4,070,518 | 6,311,535 |
| (f) | Other expenses | 7,260,147 | 6,713,607 | 11,250,171 | 13,973,754 | 17,508,686 | 31,618,867 |
| IV | Total Expenses | 133,292,135 | 180,778,428 | 266,744,611 | 314,070,563 | 413,695,734 | 689,850,214 |
| V | Profit before tax (III-IV) | 89,275,243 | 40,914,707 | 4,605,007 | 130,189,950 | 100,935,327 | 322,096,986 |
| | Tax expense: | | | | | | |
| | Current tax | 27,589,760 | 24,064,526 | 29,601,283 | 51,654,286 | 56,449,689 | 117,940,077 |
| | Deferred tax | 1,677,215 | (14,715,997) | (26,903,297) | (13,038,782) | (30,049,171) | (27,138,979) |
| VI | Total Tax expense | 29,266,975 | 9,348,529 | 2,697,986 | 38,615,504 | 26,400,518 | 90,801,098 |
| VII | Profit for the period / year (V-VI) | 60,008,268 | 31,566,178 | 1,907,021 | 91,574,446 | 74,534,809 | 231,295,888 |
| VIII | Other Comprehensive Income | | | | | | |
| | Items that will not be reclassified subsequently to profit or loss | | | | | | |
| | Re-measurement of defined benefit plans | 105,607 | 40,786 | (187,368) | 146,393 | (374,736) | 137,094 |
| | Income tax effect | (26,581) | (10,266) | 47,160 | (36,847) | 94,321 | (34,507) |
| IX | Total Other Comprehensive Income for the period / year (VII+VIII) | 60,087,294 | 31,596,698 | 1,766,813 | 91,683,992 | 74,254,394 | 231,398,475 |
| X | Number of shares | 7,671,268 | 7,671,268 | 7,671,268 | 7,671,268 | 7,671,268 | 7,671,268 |
| | Earnings per share (equity share, par value of Rs.10 each) | | | | | | |
| | Computed on the basis of total profit for the period / year | | | | | | |
| | Basic* (Rs) (EPS) | 7.82 | 4.11 | 0.25 | 11.94 | 9.72 | 30.15 |
| | Diluted* (Rs) (DPS) | 7.82 | 4.11 | 0.25 | 11.94 | 9.72 | 30.15 |

* EPS and DPS are not annualised



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Hyderabad - 500081, Telangana, India.

Phone No. : 040-45474750, Website: www.criissfin.com

Statement of Unaudited Assets and Liabilities (Balance Sheet) as at September 30, 2022

(Amount in rupees unless otherwise stated)

| S. No. | Particulars | As at 30.09.2022 | As at 31.03.2022 |
|--------|---|----------------------|----------------------|
| | | (Unaudited) | (Audited) |
| | ASSETS | | |
| (1) | Financial assets | | |
| (a) | Cash and cash equivalents | 14,919,972 | 31,663,052 |
| (b) | Loan portfolio | 4,374,401,657 | 3,677,840,758 |
| (c) | Other financial assets | 15,928,125 | 422,161,909 |
| | Total financial assets | 4,405,249,754 | 4,131,665,719 |
| (2) | Non-financial assets | | |
| (a) | Current tax assets | 83,486,273 | 38,747,273 |
| (b) | Deferred tax assets (net) | 42,204,275 | 29,202,340 |
| (c) | Property, plant and equipment | 2,941,821 | 3,634,888 |
| (d) | Other non-financial assets | 19,263,484 | 2,080,670 |
| | Total non-financial assets | 147,895,853 | 73,665,171 |
| | Total assets | 4,553,145,607 | 4,205,330,890 |
| | LIABILITIES AND EQUITY | | |
| | LIABILITIES | | |
| (1) | Financial liabilities | | |
| (a) | Debt securities | 210,193,175 | 198,031,441 |
| (b) | Borrowings (other than debt securities) | 2,518,405,034 | 2,338,690,865 |
| (c) | Other financial liabilities | 107,351,542 | 26,646,406 |
| | Total financial liabilities | 2,835,949,751 | 2,563,368,712 |
| (2) | Non-financial liabilities | | |
| (a) | Current tax liabilities | 86,231,303 | 104,093,627 |
| (b) | Provisions | 1,049,144 | 973,286 |
| (c) | Other non-financial liabilities | 5,677,944 | 4,341,792 |
| | Total non-financial liabilities | 92,958,391 | 109,408,705 |
| (3) | EQUITY | | |
| (a) | Equity share capital | 76,712,680 | 76,712,680 |
| (b) | Other equity | 1,547,524,785 | 1,455,840,793 |
| | Total equity | 1,624,237,465 | 1,532,553,473 |
| | Total liabilities and equity | 4,553,145,607 | 4,205,330,890 |



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Hyderabad - 500081, Telangana, India.

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Statement of Unaudited Cash flow statement for the period ended September 30, 2022

(Amount in rupees unless otherwise stated)

| Particulars | As at 30.09.2022 | As at 30.09.2021 | As at 31.03.2022 |
|---|----------------------|----------------------|---------------------|
| | (Unaudited) | (Unaudited) | (Audited) |
| Cash flow from operating activities | | | |
| Profit before tax | 130,189,950 | 100,935,327 | 322,096,986 |
| Adjustments for: | | | |
| Interest on income tax | 1,611,000 | 2,258,255 | 2,258,255 |
| Depreciation and amortization expense | 983,583 | 4,070,518 | 6,311,535 |
| Provision for gratuity | 75,858 | 565,088 | 258,996 |
| Impairment on financial instruments | 85,808,417 | 140,965,302 | 138,818,799 |
| Net Loss on fair value changes | 104,005 | 5,779,549 | 858,124 |
| Other provisions and write offs | - | - | 136,260 |
| Share based payment to employees | - | - | - |
| Finance Cost | | 21,982,546 | |
| | 218,772,813 | 276,556,585 | 470,738,955 |
| Movements in working capital : | | | |
| (Increase) / decrease in bank balances other than cash and cash equivalents | - | 5,002,397 | 5,002,397 |
| (Increase) / decrease in loan portfolio | (782,369,316) | (1,124,839,978) | 91,120,414 |
| (Increase) / decrease in financial assets | 361,390,779 | (2,566,556) | (442,856,605) |
| (Increase) / decrease in other non financial assets | (17,182,814) | (16,428,892) | 16,884,066 |
| Increase / (decrease) in other financial liabilities | 80,705,136 | (65,500,001) | (108,123,825) |
| Increase / (decrease) in provisions | 146,393 | (374,736) | 273,354 |
| Increase / (decrease) in other non financial liabilities | 1,336,152 | 242,703 | 453,680 |
| Increase in trade receivables | - | - | - |
| Cash used in operations | (137,200,857) | (927,908,478) | 33,492,436 |
| Income taxes paid | (71,127,610) | (68,414,847) | (75,412,114) |
| Net cash used in operating activities (A) | (208,328,467) | (996,323,325) | (41,919,678) |
| Cash flows from investing activities | | | |
| Purchase of property, plant and equipment | (290,516) | (19,557,022) | (7,914,997) |
| Purchase of intangible assets | - | - | (509,988) |
| Net cash used in investing activities (B) | (290,515) | (19,557,021) | (8,424,985) |
| Cash flows from financing activities | | | |
| Proceeds from issue of equity shares | | | - |
| Debt securities | 12,161,734 | 178,945,510 | 198,031,441 |
| Borrowings (other than debt securities) (net) | 179,714,169 | 843,289,815 | (160,135,030) |
| Net cash from financing activities (C) | 191,875,903 | 1,022,235,325 | 37,896,411 |
| Net increased / (decrease) in cash and cash equivalents (A + B + C) | (16,743,079) | 6,354,979 | (12,448,252) |
| Cash and cash equivalents at the beginning of the period /year | 31,663,051 | 44,111,303 | 44,111,303 |
| Cash and cash equivalents at the end of the period /year | 14,919,972 | 50,466,282 | 31,663,051 |
| Components of cash and cash equivalents at the period / year end | | | |
| Cash on hand | 819,135 | 682,898 | 82,108 |
| Balance with banks - on current account | 14,100,837 | 49,783,384 | 31,580,943 |
| Total cash and cash equivalents | 14,919,972 | 50,466,282 | 31,663,051 |



Notes:

- The above financial results for the quarter ended September 30, 2022 of the Company have been prepared in accordance with Indian Accounting Standards (Ind AS) prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with the Companies (Indian Accounting Standards) Rules 2015, having regard to the recognition and measurement principles laid down in Ind AS 34 ("Interim Financial Reporting") and other recognised accounting practices generally accepted in India, and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.
- The above financial results for the quarter ended September 30, 2022 has been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on October 17, 2022 and subjected to a limited review by statutory auditors of the company in accordance with the requirement of the Listing Regulations.
- The Company operates in a single business segment i.e. financing, since the nature of the loans are exposed to similar risk and return profiles hence they are collectively operating under a single segment for the purpose of Ind AS 108 on 'Operating Segments' notified under the Companies (Indian Accounting Standards) Rules, 2015 and Companies (Indian Accounting Standards) Amendment Rules, 2016. The Company operates in a single geographical segment i.e. domestic.
- Disclosures on Resolution Framework 2.0 implemented in terms of RBI circular no. RBI/2021-22/31 DOR.STR.REC.1/21.04.048/2021-22 dated August 05, 2021 (resolution of Covid-19 related stress of individuals and small businesses): Format B (Rs. In Crores)

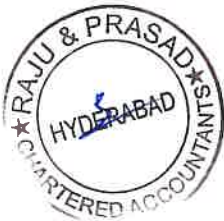
| Type of borrower | Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at September 30, 2021 (A) | Of (A), aggregate debt that slipped into NPA during the Quarter | Of (A) amount written off during the Quarter | Of (A) amount paid by the borrowers during the Quarter | Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at September 30, 2022 |
|-------------------|---|---|--|--|---|
| Personal Loans | 0.15 | 0.07 | - | 0.00 | 0.04 |
| Corporate Persons | - | - | - | - | - |
| of which, MSMEs | - | - | - | - | - |
| Others | 0.54 | 0.38 | - | 0.01 | 0.02 |
| Total | 0.69 | 0.45 | - | 0.01 | 0.06 |

- The Company has maintained requisite full asset cover by way of mortgage of book debts of the Company on its Secured Listed Non-Convertible Debentures aggregating to Rs. 18 crores as of September 30, 2022.
- Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 quarter ended September 30, 2022 is attached as Annexure-1.
- Pursuant to the RBI circular dated November 12, 2021-"Prudential norms on Income Recognition, Asset Classification and Provisioning ('IRAC') pertaining to Advances-Clarifications", the Company has changed its NPA definition to comply with the norms/changes for regulatory reporting, as applicable. The Company has also on the basis of prudence, aligned stage 3 definitions to reflect the revised NPA norms. This change does not have a material impact on the financial results for the quarter ended September 30, 2022.
- Details of loans transferred/acquired during the quarter ended September 30, 2022 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:
 - The company has not transferred any non-performing assets (NPAs)
 - The Company has not acquired any loans through assignment.
 - The Company has not acquired any stressed loan.
- Previous year/periods figures have been regrouped/rearranged wherever necessary to conform with current period's classification.

For and on behalf of the Board of Directors of
Crisis Financial Limited (Formerly known as "Crisis Financial Holdings Limited")

Place: Hyderabad
Date: October 17, 2022

Ashish
Ashish Kumar Damani
Whole Time Director
DIN No. 08908129



(Amount in rupees unless otherwise stated)

| Disclosures required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the Quarter and Half year ended September 30, 2022 | | | |
|---|--|---------------|-----------------|
| S.No | Particulars | Quarter Ended | Half year Ended |
| | | 30.09.2022 | 30.09.2022 |
| 1 | Debt-Equity Ratio | 1.68 | 1.68 |
| 2 | Debt service coverage ratio | NA | NA |
| 3 | Interest service coverage ratio | NA | NA |
| 4 | Capital Redemption Reserve | 16,760,780 | 16,760,780 |
| 5 | Debenture Redemption Reserve | NA | NA |
| 6 | Networth | 1,624,237,465 | 1,375,411,858 |
| 7 | Net Profit after tax | 60,008,268 | 1,907,021 |
| 8 | Earnings Per Share | | |
| i | Basic (₹) | 7.82 | 0.25 |
| ii | Diluted (₹) | 7.82 | 0.25 |
| 9 | Current ratio | NA | NA |
| 10 | Long term debt to working capital | NA | NA |
| 11 | Bad debts to Account receivable ratio | NA | NA |
| 12 | Current liability ratio | NA | NA |
| 13 | Total debts to total assets | 59.93% | 59.93% |
| 14 | Debtors turnover | NA | NA |
| 15 | Inventory turnover | NA | NA |
| 16 | Operating Margin (%) | NA | NA |
| 17 | Net profit margin (%) | 26.96% | 20.61% |
| 18 | Sector specific equivalent ratios: | | |
| i | Stage III loan assets to Gross loan assets | 9.13% | 9.13% |
| ii | Net Stage III loan assets to Gross loan assets | 4.90% | 4.90% |
| iii | Capital Adequacy ratio | 36.18% | 36.18% |
| iv | Provision coverage ratio | 46.30% | 46.30% |

- The figures/ratios which are not applicable to the Company, being an NBFC, are marked as "NA".
- Debt-Equity ratio = {Debt Securities+Borrowings(other than debt securities)+Subordinated liabilities} / {Equity share capital+ Other equity}
- Net Worth = Equity share capital + Other Equity
- Total debts to total assets = {Debt Securities+Borrowings(other than debt securities)+Subordinated liabilities} / Total assets
- Net profit margin (%) = Net profit after tax / Total Income
- Stage III loan assets to Gross loan assets = Stage III loan assets / Gross loan assets.
- Net Stage III loan assets to Gross loan assets = {Stage III loan assets-Expected credit loss provision for stage III loan assets} / Gross loan assets.
- Capital Adequacy Ratio has been computed as per RBI guidelines.
- Provision Coverage Ratio = Expected credit loss provision for Stage III loan assets / Stage III loan assets.





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Ref: CFL/BSE/2022-23/17

Date: October 17, 2022

To
BSE Limited,
Department of Corporate Services
P. J. Towers, 25th Floor, Dalal Street,
Mumbai - 400001

Dear Sir/Madam,

Sub: Declaration pursuant to Regulation 52(7) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to captioned subject, the Company hereby confirms that the proceeds of issue of Non-Convertible Debt securities have been fully utilized for the purpose/object as stated in the offer document and there have been no material deviation in utilization of such proceeds as on September 30, 2022.

Kindly take the same on record.

Thanking you.
Yours sincerely,

For Criss Financial Limited
(formerly known as "Criss Financial Holdings Limited")

M Vijay Mohan
Digitally signed by M Vijay
Mohan Reddy
Date: 2022.10.17 10:56:49
+05'30'

Reddy
M Vijay Mohan Reddy
Company Secretary
FCS 11910



Criss Financial Limited

CIN - U65993TG1992PLC014687

Galaxy, Wing B, 16th Floor, Plot No.1, Sy No 83/1,
Hyderabad Knowledge City, TSIC, Raidurg Panmaktha,
Hyderabad - 500081 Telangana.

Ref: CFL/BSE/2022-23/18

Date: October 17, 2022

To
BSE Limited,
Department of Corporate Services
P. J. Towers, 25th Floor, Dalal Street,
Mumbai - 400001

Dear Sir/Madam,

Sub: Disclosure under Regulation 54(2) and 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR Regulations")

Pursuant to Regulation 54(2) and 54(3) of LODR Regulations and SEBI Circular No. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 ('SEBI Circular'), we hereby submit the extent and nature of security created, maintained and available with respect to secured listed non-convertible debt securities of the Company for the quarter ended September 30, 2022 as per the prescribed format in SEBI Circular as **Annexure-A**.

Kindly take the same on record.

Thanking you.

Yours sincerely,

For Criss Financial Limited

(formerly known as "Criss Financial Holdings Limited")

M Vijay Mohan
Reddy
M Vijay Mohan Reddy
Company Secretary
FCS 11910

Digitally signed by M Vijay
Mohan Reddy
Date: 2022.10.17 10:56:56
+05'30'

Encl. as above

