



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/2023-24/008

Date: April 28, 2023

To
The Listing Compliance Department
M/s. BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400001.

Debt Scrip code: 973246

Dear Sir/Madam,

Sub: Outcome of the Board Meeting of the Company held on Friday, April 28, 2023.

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 Friday, April 28, 2023 through Audio-Visual Electronic Communication means has, *inter-alia*:

- i. considered and approved the audited standalone financial results of the Company for the quarter and year ended March 31, 2023 along with the statement of assets and liabilities as on that date and statement of cash flows for the year ended on March 31, 2023, as reviewed by the Audit Committee of the Board and took note of the audit report with unmodified opinion thereon, submitted by Statutory Auditor of the Company, M/s. Raju & Prasad, Chartered Accountants;
- ii. approved an amount not exceeding Rs. 500 Crores in aggregate for issuance of Non-Convertible Debentures, in one or more tranches through private placement in terms of Section 42 of the Companies Act, 2013.

Further, please find enclosed herewith the following:

- i. The audited standalone financial results of the Company for the quarter and year ended March 31, 2023 along with the audit 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. Declaration pursuant to Regulation 52 (3) (a) of SEBI LODR Regulations;
- v. Disclosures pursuant to Regulation 54 (2) and 54 (3) of the SEBI LODR Regulations;

The meeting commenced at 03:40 p.m. and concluded at 04:25 p.m.

Kindly take the above on your record.

Thanking You.

Yours sincerely,
For Criss Financial Limited
(formerly known as Criss Financial Holdings Limited)

Srikanth Reddy Kollu
Company Secretary
M. No. A25290

Independent Auditor's Report on audit of quarterly financial results and year to date results of M/s Criss Financial Limited (Formerly known as "Criss Financial Holdings Limited") pursuant to regulation 33/52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation,2015.

INDEPENDENT AUDITOR'S REPORT

To
The Board of Directors of
M/s Criss Financial Limited (Formerly known as "Criss Financial Holdings Limited")

Report on the Audit of Financial Results

Opinion

We have audited the accompanying statement of financial results of M/s Criss Financial Limited (the "Company") for the quarter and year ended March 31, 2023 (the "statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33/52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations,2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the statement:

- is presented in accordance with the requirements of regulation 33/52 of the Listing Regulations in this regard; and
- gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian accounting standards, RBI guidelines and other accounting principles generally accepted in India, of the net profit or loss as the case may be, other comprehensive income and other financial information of the Company for the quarter and year ended 31st March, 2023.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs), specified under section 143(10) of the Companies Act, 2013("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 ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.



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Management's Responsibilities for the financial Results

The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit or loss as the case may be, and other comprehensive income of the Company and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standard, prescribed under Section 133 of the Act, read with relevant rules issued there under and other accounting principles generally accepted in India and in compliance with Regulation 33/52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the 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 Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the 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.

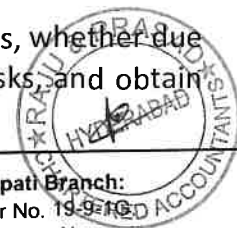
The Board of Directors are also responsible for overseeing the Company's financial reporting process.

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 these 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 and Board of Directors.
- Conclude on the appropriateness of management and Board of Director'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.

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.



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

Other Matters

The Statement includes the results for the quarter ended March 31, 2023 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2023 and the unaudited year-to-date figures up to the third quarter of the current financial year, which were subjected to a limited review by us.

For Raju and Prasad
Chartered Accountants
FRN: 003475S

H.V.V. Murthy

H.V.V.Narayana Murthy
Partner

M. No: 246349

UDIN: 23246349BGPNQO8876



Place: Hyderabad

Date: 28-04-2023

Mumbai Branch:

511, The Corporate Centre,
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(CIN: U65993TG1992PLC014687)

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Hyderabad - 500081, Telangana, India.**

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

Statement of audited Assets and Liabilities (Balance Sheet) as at March 31, 2023

S. No.	Particulars	As at 31.03.2023	As at 31.03.2022
		(Audited)	(Audited)
	ASSETS		
(1)	Financial assets		
(a)	Cash and cash equivalents	30,059,834	31,663,052
(b)	Loan portfolio	5,091,212,112	3,677,840,758
(c)	Other financial assets	6000820.00	424,263,398
	Total financial assets	5127272766.29	4,133,767,208
(2)	Non-financial assets		
(a)	Current tax assets	14,346,708	(65,346,354)
(b)	Deferred tax assets (net)	75,197,669	29,202,340
(c)	Property, plant and equipment	2,530,095	3,634,888
(d)	Other non-financial assets	14,649,170	1,789,818
	Total non-financial assets	106,723,642	(30,719,308)
	Total assets	5,233,996,409	4,103,047,900
	LIABILITIES AND EQUITY		
	LIABILITIES		
(1)	Financial liabilities		
(a)	Debt securities	148,789,816	198,031,441
(b)	Borrowings (other than debt securities)	3,492,533,402	2,338,690,864
(c)	Other financial liabilities	37,232,580	28,747,895
	Total financial liabilities	3,678,555,798	2,565,470,200
(2)	Non-financial liabilities		
(a)	Provisions	662,700	682,434
(b)	Other non-financial liabilities	7,822,678	4,341,792
	Total non-financial liabilities	8,485,378	5,024,226
(3)	EQUITY		
(a)	Equity share capital	76,712,680	76,712,680
(b)	Other equity	1,470,242,553	1,455,840,794
	Total equity	1,546,955,233	1,532,553,474
	Total liabilities and equity	5,233,996,409	4,103,047,900



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Statement of audited financial results for the quarter and year ended March 31, 2023

S. No.	Particulars	Quarter ended			Year ended	
		31.03.2023	31.12.2022	31.03.2022	31.03.2023	31.03.2022
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
	Revenue from operations					
(a)	Interest income	325,323,134	236,374,065	266,334,108	1,000,638,184	984,275,276
(b)	Commission income	-	-	-	-	-
(b)	Net gain on fair value changes	-	-	-	-	-
(c)	Others	677,231	-	-	677,231	7,866,411
I	Total Revenue from operations	326,000,365	236,374,065	266,334,108	1,001,315,415	992,141,687
II	Other income	4,908,420	2,597,317	5,748,099	12,825,265	19,805,513
III	Total Income (I+II)	330,908,785	238,971,382	272,082,207	1,014,140,680	1,011,947,200
	Expenses					
(a)	Finance costs	120,489,258	112,348,698	90,411,717	390,349,868	388,492,163
(b)	Net loss on fair value changes	-	-	41,668	104,005	858,124
(c)	Impairment on financial instruments	311,157,739	48,541,413	-5,898,835	445,507,569	147,395,133
(d)	Employee benefits expenses	26,291,670	27,990,265	26,716,981	102,832,418	103,206,872
(e)	Depreciation and amortization expense	387,867	506,507	1,049,503	1,877,957	6,311,535
(f)	Other expenses	23,118,286	14,805,489	7,197,215	59,035,938	43,586,386
IV	Total Expenses	481,444,820	204,192,372	119,518,249	999,707,755	689,850,213
V	Profit before tax (III-IV)	(150,536,035)	34,779,010	152,563,958	14,432,925	322,096,987
	Tax expense:					
	Current tax	(770,927)	(5,610,090)	43,469,005	45,273,269	117,940,077
	Prior Period Tax	1,144,811	-	-	1,144,811	-
	Deferred tax	(43,068,610)	10,013,501	5,890,657	(46,093,891)	(27,138,979)
VI	Total Tax expense	(42,694,726)	4,403,411	49,359,662	324,189	90,801,098
VII	Profit for the period / year (V-VI)	(107,841,309)	30,375,599	103,204,296	14,108,736	231,295,889
VIII	Other Comprehensive Income					
	Items that will not be reclassified subsequently to profit or loss					
	Re-measurement of defined benefit plans	202,894	42,299	153,976	391,586	137,094
	Income tax effect	(51,068)	(10,647)	(38,756)	(98,562)	(34,507)
IX	Total Other Comprehensive Income for the period /year (VII+VIII)	(107,689,483)	30,407,251	103,319,516	14,401,760	231,398,476
X	Number of shares	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)	(14.06)	3.96	13.45	1.84	30.15
	Diluted* (Rs.) (DPS)	(14.06)	3.96	13.45	1.84	30.15
	* EPS and DPS are not annualised					



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Statement of audited Cash flow statement for the period ended March 31, 2023

Particulars	As at 31.03.2023 (Audited)	As at 31.03.2022 (Audited)
Cash flow from operating activities		
Profit before tax	14,432,925	322,096,987
Adjustments for:		
Interest on income tax	12,548	2,258,255
Depreciation and amortization expense	1,877,957	6,311,535
Provision for gratuity	(19,734)	258,996
Impairment on financial instruments	132,709,909	138,818,799
Net Loss on fair value changes	104,005	858,124
Other provisions and write offs	2,014,531	136,260
	151,132,141	470,738,956
Movements in working capital :		
(Increase) / decrease in bank balances other than cash and cash equivalents	-	5,002,397
(Increase) / decrease in loan portfolio	(1,546,081,263)	91,120,414
(Increase) / decrease in financial assets	336,450,980	(442,856,605)
(Increase) / decrease in other non financial assets	(12,859,352)	16,884,066
Increase / (decrease) in other financial liabilities	8,484,685	(108,123,825)
Increase / (decrease) in provisions	391,586	273,354
Increase / (decrease) in other non financial liabilities	3,480,886	453,680
Cash used in operations	(1,059,000,337)	33,492,437
Income taxes paid	(46,430,629)	(75,412,114)
Net cash used in operating activities (A)	(1,105,430,966)	(41,919,677)
Cash flows from investing activities		
Purchase of property, plant and equipment	(773,165)	(7,914,997)
Purchase of intangible assets	-	(509,988)
Net cash used in investing activities (B)	(773,165)	(8,424,985)
Cash flows from financing activities		
Debt securities	(49,241,625)	198,031,441
Borrowings (other than debt securities) (net)	1,153,842,538	(160,135,030)
Net cash from financing activities (C)	1,104,600,913	37,896,411
Net increased / (decrease) in cash and cash equivalents (A + B + C)	(1,603,218)	(12,448,251)
Cash and cash equivalents at the beginning of the period /year	31,663,052	44,111,303
Cash and cash equivalents at the end of the period /year	30,059,834	31,663,052
Components of cash and cash equivalents at the period / year end		
Cash on hand	903,558	82,109
Balance with banks - on current account	29,156,276	31,580,943
Deposits with original maturity of less than or equal to 3 months	-	-
Total cash and cash equivalents	30,059,834	31,663,052



Notes:

- The above financial results for the quarter and year ended March 31, 2023 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 and year ended March 31, 2023 has been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on April 28, 2023 and subjected to audit by statutory auditors of the company in accordance with the 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 and year end March 31, 2023	Of (A) amount written off during the quarter and year end March 31, 2023	Of (A) amount paid by the borrowers during the quarter and year end March 31, 2023	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at March 31, 2023
Personal Loans	0.15	0.04	0.04	0.06	0.01
Corporate Persons of which, MSMEs	-	-	-	-	-
Others	0.54	0.12	0.25	0.16	0.01
Total	0.69	0.16	0.29	0.22	0.02

- 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. 12 crores as of March 31, 2023.
- During the Financial Year 2022-23, there is a change in accounting estimate with respect to impairment of financial instruments based on analysis of historical data for probability of default & loss given default and the effect of such change is given in quarter and year ended March 31, 2023
- Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 quarter and year ended March 31, 2023 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", to be read with circular dated February 15, 2022, the Company has changed its NPA definition to comply with the applicable norms effective from October 1, 2022.
- Details of loans transferred/acquired during the quarter and year ended March 31, 2023 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.
- The figures for the quarter ended March 31, 2023 and March 31, 2022 are the balancing figures between audited figures in respect of the year ended March 31, 2023 and March 31, 2022 and the reviewed figures for the nine month ended December 31, 2022 and December 31, 2021 respectively.
- 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")

Ashish Kumar Damani

Ashish Kumar Damani
Whole Time Director
DIN No. 08908129

Place: Hyderabad
Date: April 28, 2023



(Amount in rupees unless otherwise stated)
Disclosures required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2023

S.No	Particulars	Quarter Ended	Year ended
		31.03.2023	31.03.2023
1	Debt-Equity Ratio	2.35	2.35
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	1,546,955,233	1,546,955,233
7	Net Profit after tax	(107,841,309)	14,108,736
8	Earnings Per Share		
i	Basic (₹)	(14)	1.84
ii	Diluted (₹)	(14)	1.84
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	0.70	69.57%
14	Debtors turnover	NA	NA
15	Inventory turnover	NA	NA
16	Operating Margin (%)	NA	NA
17	Net profit margin (%)	-32.59%	1.39%
18	Sector specific equivalent ratios:		
i	Stage III loan assets to Gross loan assets	3.84%	3.84%
ii	Net Stage III loan assets to Gross loan assets	1.46%	1.46%
iii	Capital Adequacy ratio	29.29%	29.29%
iv	Provision coverage ratio	61.98%	61.98%

- 1 The figures/ratios which are not applicable to the Company, being an NBFC, are marked as "NA".
- 2 Debt-Equity ratio = (Debt Securities+Borrowings(other than debt securities)+Subordinated liabilities)/ {Equity share capital+ Other equity}
- 3 Net Worth = Equity share capital + Other Equity
- 4 Total debts to total assets = {Debt Securities+Borrowings(other than debt securities)+Subordinated liabilities} / Total assets
- 5 Net profit margin (%) = Net profit after tax / Total Income
- 6 Stage III loan assets to Gross loan assets = Stage III loan assets / Gross loan assets.
- 7 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.
- 8 Capital Adequacy Ratio has been computed as per RBI guidelines.
- 9 Provision Coverage Ratio = Expected credit loss provision for Stage III loan assets / Stage III loan assets.





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Date: April 28, 2023

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Debt Scrip code: 973246

Dear Sir/Madam,

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 March 31, 2023.

Kindly take the above on your record.

Thanking You.

Yours sincerely,
For Criss Financial Limited
(formerly known as Criss Financial Holdings Limited)

Srikanth Reddy Kolli
Company Secretary
M. No. A25290



Criss Financial Limited

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Mumbai- 400001.

Debt Scrip code: 973246

Dear Sir/Madam,

Declaration pursuant to Regulation 52(3)(a) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 52(3)(a) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, it is hereby declared that Statutory Auditor of the Company, M/s. Raju & Prasad, Chartered Accountants have issued the Audit Report with unmodified opinion on the audited financial results of the Company for the quarter and year ended March 31, 2023.

Kindly take the above on your record.

Thanking You.

Yours sincerely,
For Criss Financial Limited
(formerly known as Criss Financial Holdings Limited)

Srikanth Reddy Kolli
Company Secretary
M. No. A25290

Disclosures pursuant to Regulation 54 (2) and 54 (3) of the SEBI LODR Regulations:

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSR market value is not applicable)	Market Value for Pari passu charge Assetsviii	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSR market value is not applicable)	Total Value(=K+L+M + N)	
		Book Value	Book Value	Yes/No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment				No	NA	NA	0.25		0.25						
Capital Work-in- Progress				No	NA	NA	0		0						
Right of Use Assets				No	NA	NA	0		0						
Goodwill				No	NA	NA	0		0						
Intangible Assets				No	NA	NA	0		0						
Intangible Assets under Development				No	NA	NA	0		0						
Investments				No	NA	NA	0		0						
Loans	Book Debts receivables	15.62	137.85	No	NA	NA	355.65		509.12		15.62			15.62	
Inventories				No	NA	NA	0		0						
Trade Receivables				No	NA	NA	0		0						
Cash and Cash Equivalents				No	NA	NA	3.01		3.01						
Bank Balances other than Cash and Cash Equivalents				No	NA	NA	0		0						
Others				No	NA	NA	11.02		11.02						
Total		15.62	137.85				369.93		523.40	0	15.62			15.62	
LIABILITIES															
Debt securities to which this certificate pertains		14.88					0		14.88		14.88			14.88	
Other debt sharing pari-passu charge with above debt							0		0						
Other Debt							0		0						
Subordinated debt							0		0						
Borrowings			125.19				224.06		349.25						
Bank							0		0						
Debt Securities							0		0						
Others							4.51		4.51						
Trade payables							0		0						
Lease Liabilities							0		0						
Provisions							0.07		0.07						
Others							0		0						
Total		14.88	125.19				228.64		368.71	0	14.88			14.88	
Cover on Book Value		0.74	12.66				141.29		154.69						
Cover on Market Value											0.74			0.74	
		Exclusive Security Cover Ratio		1.10	No	Pari-Passu Security Cover Ratio	NA								