



Ref: CFL/BSE/2024-25/27

Date: January 20, 2025

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

Scrip Code: 975975

Dear Sir/Madam,

Sub: Outcome of the Board Meeting of the Company held on Monday, January 20, 2025.

Ref: Intimation dated January 15, 2025 - Notice of Board Meeting pursuant to Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations").

Pursuant to the applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "**SEBI LODR Regulations**"), it is hereby informed that the Board of Directors ("Board") at its meeting held on Monday, January 20, 2025, *inter-alia* considered and approved the following:

1. Unaudited standalone financial results of the Company for the quarter and nine months ended December 31, 2024, including the disclosures required under Regulations 52, 54 and other regulations of the SEBI LODR Regulations as applicable, together with the Limited Review Reports by Raju & Prasad, Chartered Accountants, the Statutory Auditor of the Company; and
2. Noted the resignation of Mr. Dinesh Mourya (ICSI Membership No: A28355), from the position of Company Secretary and Chief Compliance Officer of the Company due to personal reasons.

Further, please find enclosed herewith the following:

- i. The unaudited standalone financial results of the Company for the quarter and nine months ended December 31, 2024, together with the Limited Review Reports by Raju & Prasad, Chartered Accountants, the Statutory Auditor of the Company;
- ii. Disclosure pursuant to Regulation 52(4) of the SEBI LODR Regulations;
- iii. Disclosures pursuant to Regulation 54(2) and 54(3) of the SEBI LODR Regulations; and
- iv. Statement pursuant to Regulation 52(7) and 52 (7A) of the SEBI LODR Regulations.

Criss Financial Limited

CIN - U65993TG1992PLC014687

Galaxy, Wing B, 16th Floor, Plot No.1, Sy No 83/1, Hyderabad Knowledge City,

TSIIC, Raidurg Panmaktha, Hyderabad, Rangareddi TG 500081 IN

Ph: +9140-45474750 | Secretarial@crissfin.com | www.crissfin.com



The meeting of the Board commenced at 01:45 p.m. and concluded at 4.15 p.m.

Kindly take the above on record.

Thanking You.

**Yours Sincerely,
For Criss Financial Limited**

**Sushanta Kumar Tripathy
Manager (KMP)**

Encl: as above

Criss Financial Limited

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

To
The Board of Directors,
Criss Financial Limited,
Hyderabad.

1. We have reviewed the accompanying statement of unaudited financial results of **Criss Financial Limited** for the quarter ended 31st December, 2024 and year to date results for the period 1st April 2024 to 31st December 2024, attached herewith, being submitted by the company pursuant to the requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations'), 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 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations'), 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.
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 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements)

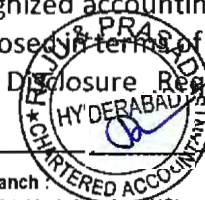
Mumbai Branch:
511, The Corporate Centre,
Nirmal Lifestyle Mall, L.B.S. Road,
Mulund West, Mumbai - 400 080
Ph: 022-25671155 / 1199

Bangalore Branch:
202, Akash Avenue, # 34, 1st Main,
SBM Colony, Anand Nagar,
Bangalore - 560 024
Ph : +91-9241570047

Chennai Branch :
57/4, Third Floor, First Street,
Kamaraj Avenue,
Adyar, Chennai - 600020.
Cell: +91-9989090404

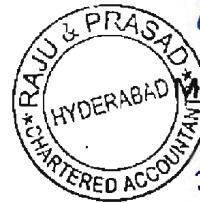
Thane Branch :
Flat No. 704, Yash Ashoka CHSL,
Near Mangla High School,
Thane - 400 060.
Cell +91-9967738900

Tirupati Branch:
Door No. 19-9-1G, Kakathiya
Nagar, Old Thiruchanur Road,
Tirupati - 517 501.
Cell +91-9704899666



Regulations, 2015 (as amended) ('Listing Regulations'), 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
Firm Registration No:- 0034755



(Handwritten signature)

Dileep Kumar
Partner
Membership No:- 223943
UDIN:

25223943BMN2ME3519

Place: Hyderabad
Date: 20.01.2025

Mumbai Branch:
511, The Corporate Centre,
Nirmal Lifestyle Mall, L.B.S. Road,
Mulund West, Mumbai - 400 080
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Bangalore Branch:
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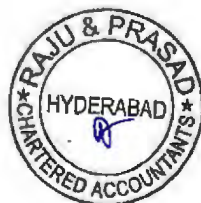
Criss Financial Limited

CIN - U65993TG1992PLC014687

Galaxy, Wing B, 16th Floor, Plot No.1, Sy No 83/1,
Hyderabad Knowledge City, TSIC, Raidurg Panmaktha,
Hyderabad - 500 081. Telangana.

040-45474750 | contact@crissfin.com | www.crissfin.com

CRISS FINANCIAL LIMITED (CIN: U65993TG1992PLC014687)							
Statement of Unaudited Standalone Financial Results for the quarter and nine month ended December 31, 2024							
S. No	Particulars	Quarter ended			Nine month ended		Year ended
		31-Dec-2024	30-Sep-2024	31-Dec-2023	31-Dec-2024	31-Dec-2023	31-Mar-2024
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Revenue from operations						
(a)	Interest income	44.72	48.32	37.33	141.69	100.98	144.31
(b)	Net gain on fair value changes	1.04	0.30	-	1.34	-	-
(c)	Other operating income	0.94	0.86	0.18	2.38	0.59	0.79
(d)	Recovery against loans written-off	0.30	0.37	0.59	1.22	2.41	2.93
I	Total Revenue from operations	47.00	49.85	38.10	146.63	103.98	148.03
II	Other Income	0.39	0.22	0.30	0.93	0.41	1.04
III	Total Income (I+II)	47.39	50.07	38.40	147.56	104.39	149.07
	Expenses						
(a)	Finance costs	19.39	16.71	12.62	51.72	36.33	52.51
(b)	Impairment on financial instruments	58.86	24.55	5.59	93.37	13.79	19.32
(c)	Employee benefits expenses	21.98	18.16	5.65	54.15	11.64	22.29
(d)	Depreciation and amortization expense	1.03	0.77	0.14	2.31	0.26	0.68
(e)	Other expenses	7.78	6.28	2.20	18.14	6.26	9.53
IV	Total Expenses	109.04	66.47	26.20	219.69	68.28	104.33
V	Profit/ (Loss) before tax (III-IV)	(61.65)	(16.40)	12.20	(72.13)	36.11	44.74
	Tax expense:						
	Current tax	(4.17)	1.57	3.99	-	11.23	14.26
	Deferred tax	(11.11)	(5.59)	(0.91)	(17.82)	(2.14)	(3.01)
VI	Total Tax expense	(15.28)	(4.02)	3.08	(17.82)	9.09	11.25
VII	Profit/ (Loss) for the period / year (V-VI)	(46.37)	(12.38)	9.12	(54.31)	27.02	33.49
VIII	Other Comprehensive Income / (Loss)						
	Items that will not be reclassified subsequently to profit or loss						
	Re-measurement of defined benefit plans	0.03	0.06	0.01	(0.03)	(0.03)	(0.03)
	Income tax effect	0.01	0.02	0.00	0.06	0.02	0.02
IX	Total Other Comprehensive Income / (Loss) for the period / year (VII+VIII)	(46.33)	(12.30)	9.13	(54.28)	27.01	33.48
X	Paid up equity share capital (Face value of Rs.10 each)	11.67	11.67	7.67	11.67	7.67	11.67
XI	Other equity						276.51
XII	Earnings per equity share						
	Nominal value per equity share (₹)	10	10	10	10	10	10
	Basic (₹) (not annualized)	(39.73)	(10.60)	11.89	(46.53)	35.22	43.41
	Diluted (₹) (not annualized)	(39.73)	(10.60)	11.89	(46.53)	35.22	43.41





CFL

Criss Financial Limited

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CRISS FINANCIAL LIMITED

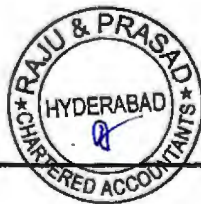
(CIN: U65993TG1992PLC014687)

Statement of Unaudited Standalone Financial Results for the quarter and nine month ended December 31, 2024

Notes:

- 1 Standalone financial results of Criss Financial Limited ('the Company') together with the results for the comparative period have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 Interim Financial Reporting ('Ind AS-34'), prescribed under section 133 of the Companies Act, 2013 ('the Act'), the circulars, guidelines and directions issued by the Reserve Bank of India ('RBI') from time to time ('the RBI guidelines') and other accounting principles generally accepted in India and in compliance with the presentation and disclosure requirements of Regulation 33 and Regulation 52 read with Regulation 63 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 accounting policies and methods of computation followed in the standalone financial results for the quarter and the nine month ended December 31, 2024 are consistent with the standalone audited financial statements for the year ended March 31, 2024.
- 3 The above financial results for the quarter and nine month ended December 31, 2024 has been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on January 20, 2025 and subjected to limited review by statutory auditors of the company in accordance with the requirements of the Listing Regulations.
- 4 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.
- 5 Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 quarter and nine month ended December 31, 2024 is attached as Annexure-1.
- 6 Details of loans transferred/acquired during the quarter and nine month ended December 31, 2024 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:
 - (i) The company has not transferred any loans through direct assignment in respect of loans not in default.
 - (ii) The company has not transferred any non-performing assets (NPAs).
 - (iii) The Company has not acquired any loans through assignment.
 - (iv) The Company has not acquired any stressed loan.
- 7 In view of the increase in delinquencies and stress across the industry, as a conservative measure the company has undertaken a technical write-off of ₹51.93 crores during the quarter. The Company is making additional efforts to improve the recovery and is confident in achieving the same. Subsequent recoveries shall be recognized as income and credited to the Statement of Profit and Loss in the period of recovery.
- 8 Previous year/periods figures have been regrouped/rearranged wherever necessary to confirm with current period's classification.

Place: Hyderabad
Date: January 20, 2025



For and on behalf of the Board of Directors of
Criss Financial Limited

A. Damani

Ashish Damani
Non-Executive Director
DIN No. 08908129





Criss Financial Limited

CIN - U65993TG1992PLC014687

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CRISS FINANCIAL LIMITED
(CIN: U65993TG1992PLC014687)

Disclosures required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
for the quarter and nine month ended December 31, 2024

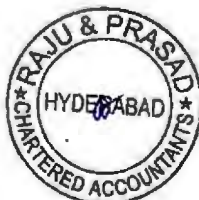
Annexure-1

S. No	Particulars	Quarter ended	Nine month ended
		31.12.2024	31.12.2024
1	Debt-Equity Ratio (Note -2)	2.46	2.46
2	Debt service coverage ratio	NA	NA
3	Interest service coverage ratio	NA	NA
4	Capital Redemption Reserve (₹ in Crs)	1.68	1.68
5	Debenture Redemption Reserve	NA	NA
6	Networth (Note -3) (₹ in Crs)	233.89	233.89
7	Net Profit after tax (₹ in Crs)	(46.37)	(54.31)
8	Earnings Per Share (Not annulised)		
i	Basic (₹)	(39.73)	(46.53)
ii	Diluted (₹)	(39.73)	(46.53)
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 (Note -4)	69.83%	69.83%
14	Debtors turnover	NA	NA
15	Inventory turnover	NA	NA
16	Operating Margin (%)	NA	NA
17	Net profit margin (%) (Note -5)	-97.85%	-36.81%
18	Sector specific equivalent ratios:		
i	Stage III loan assets to Gross loan assets (Note -6)#	4.82%	4.82%
ii	Net Stage III loan assets to Gross loan assets (Note -7)#	1.20%	1.20%
iii	Capital Adequacy ratio (Note -8)	25.81%	25.81%
iv	Provision coverage ratio (Note -9)#	75.01%	75.01%

For the purpose of these ratio's loan assets excludes accrued interest on the outstanding loans and Ind As adjustment.

Notes:

- 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.





Ref: CFL/BSE/2024-25/28

January 20, 2025

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

Scrip Code: 975975

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.

Pursuant to Regulation 54(2) and 54(3) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular No. SEBI/HO/ MIRSD/ MIRSD_CRADT/ CIR/ P/ 2022/ 67 dated May 19, 2022 ("**SEBI Circular**"), please find enclosed herewith 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 December 31, 2024 as per the prescribed format in SEBI Circular as **Annexure-A**.

Kindly take the above on record.

Thanking You.
Yours Sincerely,
For Criss Financial Limited

Sushanta Kumar Tripathy
Manager (KMP)

Encl: as above

Criss Financial Limited

CIN - U65993TG1992PLC014687

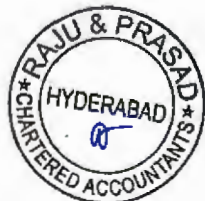
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Ph: +9140-45474750 | Secretarial@crissfin.com | www.crissfin.com

CRISS FINANCIAL LIMITED (CIN: U65992TG1992PLC014667)															
Disclosure in compliance with Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015: ₹ in Crs.															
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 basic	Carrying /book value for exclusive charge where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value=(K+L+M+N)	
		Book Value	Book Value	Yes/No	Book	Book								Relating to Column F	
ASSETS															
Property, Plant and Equipment				No	NA	NA	3.37		3.37						
Capital Work-in- Progress				No	NA	NA	-		-						
Right of Use Assets				No	NA	NA	3.58		3.58						
Goodwill				No	NA	NA	-		-						
Intangible Assets				No	NA	NA	0.45		0.45						
Intangible Assets under Development				No	NA	NA	-		-						
Investments				No	NA	NA	-		-						
Loans - Gross	Book Debts receivables	82.55	476.11	No	NA	NA	221.80		780.46		82.55			82.55	
Less: ECL on above		(2.16)	(12.44)				(57.71)		(72.31)						
Inventories				No	NA	NA	-		-						
Trade Receivables				No	NA	NA	-		-						
Cash and Cash Equivalents				No	NA	NA	44.49		44.49						
Bank Balances other than Cash and Cash Equivalents				22.87	No	NA	0.05		22.92						
Others				No	NA	NA	41.10		41.10						
Total		80.39	486.54				257.13		824.06		82.55			82.55	
LIABILITIES															
Debt securities to which this certificate pertains	Listed debt securities	75.04		No	NA	NA	(1.93)		73.11						
Other debt sharing pari-passu charge with above debt				No	NA	NA	-		-						
Other Debt #				277.82	No	NA	(6.88)		270.94						
Subordinated debt				No	NA	NA	-		-						
Borrowings				No	NA	NA	-		-						
Bank and Fslf	Note:1			128.93	No	NA	102.46		231.39						
Debt Securities				No	NA	NA	-		-						
Others				No	NA	NA	-		-						
Trade payables				No	NA	NA	-		-						
Lease Liabilities				No	NA	NA	3.72		3.72						
Provisions				No	NA	NA	1.83		1.83						
Others							9.19		9.19						
Total		75.04	406.75				108.39		590.18						
Cover on Book Value															
Cover on Market Value															
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio										

Note:

1. Include borrowings aggregating to ₹ 20.00 Cr, availed during the month of December-24, on which the company is in the process of creation of exclusive charge on book debt receivable in accordance with the terms of respective loan agreement.
 2. The above financial information has been extracted from the underlying books of account considered for the preparation of unaudited standalone financial results for the quarter ended December 31, 2024
 3. Gross carrying value of book debt receivables is mentioned in column L, as the market is not ascertainable
- # Amount in Column H represents unamortised loan processing fee and which is accounted in accordance with Ind AS and unsecured Inter corporate debt from Holding company of ₹ 82.81 Cr



Statement containing details of compliance with the financial covenants, and covenants other than financial covenants as per the terms of debenture trust deeds of the listed debt securities of the Company outstanding as at December 31, 2024

Annexure-B

List of all financial covenants as at December 31, 2024

Sr. No.	ISIN	Date of Trust Deed	Financial Covenants	Complied/ Not complied
1	INE02EP07046	29.Aug.2024	Maintain a capital adequacy ratio of more than 20% or such other higher threshold as may be prescribed by RBI from time to time	Complied
			Maintain a ratio of A:B that should be less than 7%, Where A is the Gross NPA and B is the Gross Loan Portfolio, multiplied by 100 and followed by % symbol	Complied
			Maintain a ratio of A:b that should be less than 5% where A is the Net NPA and B is the Gross Loan Portfolio multiplied by 100 and followed by %symbol	Complied
			Maintain a ratio of A:B that should be within 5 times where A is the aggregate financial indebtedness of the company, and B is the networth of the company	Complied
			Ensure that its after tax net income (excluding extraordinary income) as determined in accordance with the applicable accounting standards on the basis of the financial information provided by the company is positive on Annual basis	NA
			Maintain a ratios of A:B that should be less than 15% where A is the Net Stage 3 Provisions plus the write offs of the company at the end of each financial year and B is the Tier 1 capital of the company multiplied by 100 and followed by the % symbol	NA
			Ensure the cumulative mismatch in the asset liability management statement as reported in structural liquidity statement for upto 1 year is positive	Complied
			Ensure and procure that, until the final settlement date, the promoter maintains a controlling stake or interest in the company	Complied

Notes:

(i) CRAR is computed in accordance with the Reserve Bank of India ("RBI") notification dated March 13, 2020 w.r.t implementation of Indian Accounting Standards.

(ii) Other Ratios have been computed using the formulae defined in the respective Debenture Trust Deeds.

For Criss Financial Limited

M. Subrahmanyam Murari

Mr. Subrahmanyam Murari
Chief Financial Officer

Place: Hyderabad
Date: January 20, 2024





Ref: CFL/BSE/2024-25/29

January 20, 2025

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

Scrip Code: 975975

Dear Sir/Madam,

Sub: Regulations 52(7) and 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to Regulations 52(7) and 52(7A) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the statement indicating the utilization of issue proceeds and statement of material deviation of listed Non-Convertible Debentures issued by the Company for the quarter and nine months ended December 31, 2024, reviewed by the Audit Committee at its meeting held on Monday, January 20, 2025.

Kindly take the above on record.

Thanking You.
Yours Sincerely,
For Criss Financial Limited

Sushanta Kumar Tripathy
Manager (KMP)

Encl: as above

Criss Financial Limited

CIN - U65993TG1992PLC014687

Galaxy, Wing B, 16th Floor, Plot No.1, Sy No 83/1, Hyderabad Knowledge City,
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Statement indicating utilization and deviation/ variation in the use of proceeds of issue of listed Non-convertible Securities for the quarter ended December 31, 2024

[Regulations 52(7) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular No. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2024/H dated May 21, 2024]

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of Instrument	Date of Fund Raising	Amount Raised (in Crs)	Funds utilized (in Crs)	Any Deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
Criss Financial Limited	INE02EP07046	Private Placement	Debentures	August 30, 2024	75	75	No	NA	NA

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	Criss Financial Limited
Mode of Fund Raising	Public issue/Private placement
Type of instrument	Non-convertible Securities (Debentures)
Date of raising funds	August 30, 2024
Amount raised (in Rs. crore)	75
Report filed for quarter ended	December 31, 2024
Is there a deviation/ variation in use of funds raised?	Yes/-No
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer document?	NA
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:	

Original Object	Modified object, if any	Original allocation (in Crs)	Modified allocation, if any	Funds utilised (in Crs)	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
Onward- Lending	NA	75.00	NA	75.00	NA	NA

Deviation could mean:

- a. Deviation in the objects or purposes for which the funds have been raised.
- b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of signatory: Dinesh Mourya

Designation: Company Secretary

Date: January 20, 2025