



Criss Financial Limited

CIN - U65993TG1992PLC014687

Regd. Off: Galaxy, Wing B, 16th Floor, Plot No.1,
Sy No 83/1, Hyderabad Knowledge City, TSIIIC,
Raidurg Panmaktha, Hyderabad – 500081,
Telangana. Email id: secretarial@crissfin.com

Ref: CFL/BSE/2025-26/26

Date: August 14, 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 Thursday, August 14, 2025.

Ref: Intimation dated August 08, 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 Thursday, August 14, 2025, *inter-alia* considered and approved the following:

1. Unaudited standalone financial results of the Company for the quarter ended June 30, 2025, 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.

Further, please find enclosed herewith the following:

- i. The unaudited financial results of the Company for the quarter ended June 30, 2025, 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.



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The meeting of the Board commenced at 12.10 p.m. and concluded at 2.00 p.m.

Kindly take the above on record.

Thanking You.

**Yours Sincerely,
For Criss Financial Limited**

**Sushanta Kumar Tripathy
Manager (KMP)**

Encl: as above

Independent Auditor's Review Report on Unaudited Standalone Quarterly and year to date Financial Results of the Non- Banking Financial 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 June 30th, 2025, 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), 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), 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

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

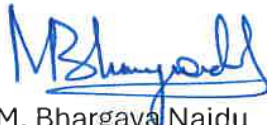
Tirupati Branch:
Door No. 19-9-1G, Kakathiya
Nagar, Old Thiruchanur Road,
Tirupati - 517 501.
Cell : +91-9704899666

Vijayawada Branch:
29-26-35, Jadagam Vani Street
Suryarao Pet, Vijayawada
(Urban), Buckinghampet,
Andhra Pradesh - 520002
Cell : +91-9704899666



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) 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



M. Bhargava Naidu
Partner

M. No: 268279

UDIN: **25268279BMJVGE9553**



Place: Hyderabad
Date: 14.08.2025



Criss Financial Limited

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CRISS FINANCIAL LIMITED (CIN: U65993TG1992PLC014687) Statement of unaudited financial results for the quarter ended June 30, 2025 (₹ in crores unless otherwise stated)				
S. No	Particulars	Quarter ended		Year ended
		June 30, 2025	March 31, 2025	June 30, 2024
		(Unaudited)	(Refer note-4)	(Unaudited)
				(Audited)
	Revenue from operations			
(a)	Interest income	39.86	42.81	48.67
(b)	Net gain on fair value changes	0.76	0.20	-
(c)	Fee & commission income	1.14	1.24	0.58
I	Total revenue from operations	41.76	44.25	49.25
II	Other Income	0.21	0.13	0.28
III	Total Income (I+II)	41.97	44.38	49.53
	Expenses			
(a)	Finance costs	16.41	16.65	15.62
(b)	Impairment on financial instruments	39.60	32.77	9.41
(c)	Employee benefits expenses	20.52	22.17	14.01
(d)	Depreciation and amortization expense	0.92	1.48	0.51
(e)	Other expenses	6.29	6.12	4.08
IV	Total expenses	83.74	79.19	43.63
V	Profit/ (Loss) before tax (III-IV)	(41.77)	(34.81)	5.90
	Tax expense:			
	Current tax	-	-	2.60
	Deferred tax	(10.45)	(8.71)	(1.12)
VI	Total tax expense	(10.45)	(8.71)	1.48
VII	Profit/ (Loss) for the period / year (V-VI)	(31.32)	(26.10)	4.42
VIII	Other comprehensive Income			
	Items that will not be reclassified subsequently to profit or loss			
	Re-measurement of defined benefit plans	0.37	0.09	(0.12)
	Income tax effect	(0.09)	(0.07)	0.03
IX	Total other comprehensive income for the period /year (VII+VIII)	(31.04)	(26.08)	4.33
X	Paid up equity share capital (Face value of Rs.10 each)	15.67	15.67	11.67
XI	Other equity			
XII	Earnings per equity share (not annualized for Interim periods)			
	Nominal value per equity share (₹)	10.00	10.00	10.00
	Basic (₹)	(19.99)	(21.15)	3.78
	Diluted (₹)	(19.99)	(21.15)	3.78





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CRISS FINANCIAL LIMITED (CIN: U65993TG1992PLC014687)

Notes:

- 1 The above 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 financial results for the quarter ended June 30, 2025 are consistent with the audited financial statements for the year ended March 31, 2025.
- 3 The above financial results for the quarter ended June 30, 2025 has been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on August 14, 2025 and subjected to limited review by statutory auditors of the Company in accordance with the requirements of the Listing Regulations.
- 4 The figures for the quarter ended March 31, 2025 is the balancing figures between audited figures in respect of the year ended March 31, 2025 and the reviewed figures for the nine month ended December 31, 2024.
- 5 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'. The Company operates in a single geographical segment i.e. domestic. The Company is not reliant on revenues from transactions with any single external customer.
- 6 Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 for the quarter ended June 30, 2025 is attached as Annexure-1.
- 7 Details of loans transferred during the quarter ended June 30, 2025 under RBI Master Direction RBI.DOR.2021-22/86 DOR.STR.REC.51/21.04.048.2021-22 on Transfer of Loan Exposures dated September 24, 2021 are given below:
 - (i) The Company has not transferred any loans not in default through direct assignment transaction during the quarter ended June 30, 2025.
 - (ii) The Company has not acquired any stressed loans during the quarter ended June 30, 2025.
 - (iii) The Company has not acquired loans not in default during the quarter ended June 30, 2025.
 - (iv) The Company has not acquired any stressed loans during the quarter ended June 30, 2025.
- 8 During the first quarter of FY26, the Company continued to navigate persistent industry-wide challenges that initially emerged in FY2024-25. Operational pressures were compounded by elevated field-level attrition, which posed difficulties for both borrowers and frontline staff. Although operations showed signs of stabilization, these external pressures continued to impact collections and overall performance, leading to increased gross slippages, higher credit costs, and a net loss for the quarter ended June 30, 2025.
As a prudent and conservative accounting approach, the Company has recognized technical write-offs amounting to ₹61.10 crores during the quarter. The Company remains committed to enhancing on-ground recovery efforts, and any recoveries from these technically written-off assets will be recorded in the profit and loss statement in the period they are realized.
- 9 Previous year/periods figures have been regrouped/rearranged wherever necessary to confirm with current period's classification.

Place: Hyderabad
Date: August 14, 2025



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

Aamani

Ashish Damani
Non-Executive Director
DIN No. 08908129





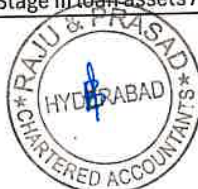
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CRISS FINANCIAL LIMITED (CIN: U65993TG1992PLC014687)		
Annexure-1		(₹ in crores unless otherwise stated)
Disclosures required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2025		
S.No	Particulars	Quarter ended June 30, 2025
1	Debt-Equity Ratio (Note -2)	1.78
2	Debt service coverage ratio	NA
3	Interest service coverage ratio	NA
4	Capital Redemption Reserve	1.68
5	Debenture Redemption Reserve	NA
6	Networth (Note -3)	276.76
7	Net Profit after tax	(31.32)
8	Earnings Per Share (Not annualised)	
i	Basic (₹)	(19.99)
ii	Diluted (₹)	(19.99)
9	Current ratio	NA
10	Long term debt to working capital	NA
11	Bad debts to Account receivable ratio	NA
12	Current liability ratio	NA
13	Total debts to total assets (Note -4)	62.79%
14	Debtors turnover	NA
15	Inventory turnover	NA
16	Operating Margin (%)	NA
17	Net profit margin (%) (Note -5)	-74.62%
18	Sector specific equivalent ratios:	
i	Stage III loan assets to Gross loan assets (Note -6)#	8.79%
ii	Net Stage III loan assets to Gross loan assets (Note -7)#	2.19%
iii	Capital Adequacy ratio (Note -8)	31.67%
iv	Provision coverage ratio (Note -9)#	75.12%
# 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)} / {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)} / 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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Ref: CFL/BSE/2025-26/27

August 14, 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 June 30, 2025 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: U65993TG1992PL0014687)														
Disclosure in compliance with Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015: (₹ in crores unless otherwise stated)														
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	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Debt for which this certificate being issued & other debt with pari-passu charge)	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)	Assets not offered as Security	Eliminati on (amount in negative)	Related to only these items covered by this certificate (Total C to H)				Total Value=(K+M+N)
										Market Value for Assets charged on exclusive basis	Carrying value for exclusive charge where value is ascertainable or applicable (For Eg. Bank Balance, DSPA market value is not applicable)	Market Value for pari passu charge or Asset's value (For Eg. Bank Balance, DSPA market value is not applicable)	Carrying value for charge where market value is not ascertainable or applicable (For Eg. Bank Balance, DSPA market value is not applicable)	
ASSETS Property, Plant and Equipment Capital Work-in-Progress Right of Use Assets Goodwill Intangible Assets Investment's Loans - Gross Less : ECL on above Inventories Trade Receivables Cash and Cash Equivalents Bank Balances other than Cash and Cash Equivalents Others Total LIABILITIES Debt securities to which this certificate pertains Other debt sharing pari-passu charge with above debt Other Debt # Subordinated debt Borrowings Bank and Fis# Debt Securities Others Trade payables Lease Liabilities Provisions Others Total Cover on Book Value Cover on Market Value		Book Value	Book Value	Year/No	Book Value	Book Value								
				No	NA	NA	4.06	-	4.06					
				No	NA	NA	-	-	-					
				No	NA	NA	3.25	-	3.25					
				No	NA	NA	-	-	-					
				No	NA	NA	0.58	-	0.58					
				No	NA	NA	-	-	-					
				No	NA	NA	-	-	50.68					
				No	NA	NA	324.36	-	727.04					
				No	NA	NA	(75.47)	-	(89.85)					
				No	NA	NA	-	-	-					
				No	NA	NA	4.53	-	4.53					
				No	NA	NA	-	-	22.83					
				No	NA	NA	50.63	-	50.63					
				No	NA	NA	320.94	-	782.75					
				No	NA	NA	-	-	-					
				No	NA	NA	(0.05)	-	74.97					
				No	NA	NA	-	-	-					
				No	NA	NA	(0.23)	-	207.35					
				No	NA	NA	-	-	-					
				No	NA	NA	-	-	-					
				No	NA	NA	113.25	-	209.15					
				No	NA	NA	-	-	-					
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			No	NA	NA	3.50	-	3.50						
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			No	NA	NA	127.48	-	-						
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			No	NA	NA	1.69	-	1.69						
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			No	NA	NA	505.99	-	505.99						
			No	NA	NA	127.48	-	-						
			No	NA	NA	-	-	-						
			No	NA	NA	-	-	-						
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			No	NA	NA	1.69	-	1.69						
			No	NA	NA	9.33	-	9.33						
			No	NA	NA	505.99	-	505.99						
			No	NA	NA	127.48	-	-						
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			No	NA	NA	1.69	-	1.69						
			No	NA	NA	9.33	-	9.33						
			No	NA	NA	505.99	-	505.99						
			No	NA	NA	127.48	-	-						
			No	NA	NA	-	-	-						
			No	NA	NA	-	-	-						
			No	NA	NA	3.50	-	3.50						
			No	NA	NA	1.69	-	1.69						
			No	NA	NA	9.33	-	9.33						
			No	NA	NA	505.99	-	505.99						
			No	NA	NA	127.48	-	-						
			No	NA	NA	-	-	-						
			No	NA	NA	-	-	-						
			No	NA	NA	3.50	-	3.50						
			No	NA	NA	1.69	-	1.69						
			No	NA	NA	9.33	-	9.33						
			No	NA	NA	505.99	-	505.99						
			No	NA	NA	127.48	-	-						
			No	NA	NA	-	-	-						
			No	NA	NA	-	-	-						
			No	NA	NA	3.50	-	3.50						
			No	NA	NA	1.69	-	1.69						
			No	NA	NA	9.33	-	9.33						
			No	NA	NA	505.99	-	505.99						
			No	NA	NA	127.48	-	-						
			No	NA	NA	-	-	-						
			No	NA	NA	-	-	-						
			No	NA	NA	3.50	-	3.50						

Note:

1. The above financial information has been extracted from the underlying books of account considered for the preparation of financial results for the year ended June 30, 2025

2. 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 ₹ 11.31 Crores





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

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 June 30, 2025

Annexure-B

Table I : List of all financial covenants complied as at June 30, 2025

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	Not 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	Not Applicable
			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 compnay 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	Not Applicable
			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.

(iii) During the quarter ended June 30, 2025, the Company was in non-compliance with GNPA, as outlined in the relevant Debenture Trust Deed, as the Company continued to navigate persistent industry-wide challenges that initially emerged in FY2024-25. Operational pressures were compounded by elevated field-level attrition, which posed difficulties for both borrowers and frontline staff. Although operations showed signs of stabilization, these external pressures continued to impact collections and overall performance, leading to increased gross slippages and higher credit costs which results increase in GNPA during the quarter ended June 30, 2025

For Criss Financial Limited


Mr. Subrahmanyam Murari
Chief Financial Officer



Place: Hyderabad

Date: August 14, 2025



Criss Financial Limited

CIN - U65993TG1992PLC014687

Regd. Off: Galaxy, Wing B, 16th Floor, Plot No.1,
Sy No 83/1, Hyderabad Knowledge City, TSIC,
Raidurg Panmaktha, Hyderabad – 500081,
Telangana. Email id: secretarial@crissfin.com

Ref: CFL/BSE/2025-26/28

August 14, 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, it is hereby informed that during the quarter ended June 30, 2025, there were no issuances of any Non-Convertible Debentures by the Company.

Kindly take the above on record.

Thanking You.

Yours Sincerely,
For Criss Financial Limited

Sushanta Kumar Tripathy
Manager (KMP)