July 16, 2026

To,

BSE Ltd P.J. Towers, Dalal Street Fort Mumbai 400001	**National Stock Exchange of India Limited** Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai- 400051

Sub: Outcome of the Meeting of Board of Directors held on July 16, 2026.

Dear Sir/Madam,

Pursuant to the provisions of Reg. 52(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the Listing Regulations), kindly note that the Board of Directors (the Board) of the Company at their meeting held today i.e. Thursday, July 16, 2026 at 02:45 P.M, have inter-alia, considered and approved the unaudited financial results of the Company for the quarter ended June 30, 2026, which was subject to limited review by M/s. Chokshi & Chokshi LLP, Chartered Accountants (FRN: 101872W/W100045), Statutory Auditors of the Company.

The said Financial Results were duly reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company, at their respective meetings held today.

Please find enclosed herewith the following documents:

1. The unaudited financial results of the Company for the quarter ended June 30, 2026 along with Limited Audit Report issued by the Statutory Auditor of the Company in respect thereof.;

2. Disclosure as to the extent and nature of security created and maintained by the Company, with respect to its secured listed non-convertible debt security, as a part of notes to the aforesaid financial results pursuant to Regulation 54(2) of the Listing Regulations;

3. Disclosure of ratios and prescribed line items pursuant to Regulation 52(4) of the Listing Regulations as set out in Annexure 1;

4. Certificate of Security Cover along with disclosures pursuant to Regulation 54(3) of the Listing Regulations as set out in Annexure 2;

5. Statement pursuant to Regulations 52(7) of the Listing Regulations, stating utilization of the proceeds arising out of issue of non-convertible debentures (NCDs) issued by the Company, during the quarter ended June 30, 2026 as attached herewith under Annexure 3A.

6. Statement pursuant to Regulation 52(7A) of the Listing Regulations, confirming that there is no material deviation in the end use of the proceeds of the said issue, during the quarter ended June 30, 2026 as attached herewith under Annexure 3B.

Please note that the said unaudited financial results of the Company and the Limited Audit Report, are being uploaded on the website of the Company and the same can be accessed at https://www.jiocredit.in/.

The said results will also be published in the Newspaper, in the prescribed format and within the prescribed time limit.

Further please note that the Meeting of the Board commenced at 02:45 P.M, and concluded at 03:30 P.M.

You are requested to take note of the above and bring this to the attention of all concerned.

Thanking you,

Yours faithfully,

For Jio Credit Limited

Sriram Subbramaniam

Digitally signed by Sriram Subbramaniam
Date: 2026.07.16 15:34:57 +05'30'

Sriram Subbramaniam
Company Secretary
Membership No.: A23333

Independent Auditor's Review Report on the Unaudited Financial Results of Jio Credit Limited (Formerly known as Jio Finance Limited) for the quarter ended 30.06.2026 pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of
Jio Credit Limited
(Formerly known as Jio Finance Limited)

1. We have reviewed the accompanying Statement of Unaudited Financial Results of Jio Credit Limited (formerly known as Jio Finance Limited) (hereinafter referred to as "the Company") for the quarter ended 30.06.2026 together with the notes thereon (hereinafter referred to as "the Statement"), being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (hereinafter referred to as "the Listing Regulations"). We have stamped and initialed the Statement for identification purpose only.

2. This Statement, which is the responsibility of the Company's management and approved by the Board of Directors of the Company, in its meeting held on 16.07.2026, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting prescribed under Section 133 of the Companies Act, 2013 as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. 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 Statement is 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 conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

CHOKSHI & CHOKSHI LLP FRN- 101872W/ W 100045

Chokshi & Chokshi LLP is a Limited Liability Partnership with LLP Registration No. AAC-8909
Regd. Office: 15/17, Raghavji 'B' Bldg., Ground Floor, Raghavji Road, Gowalia Tank, Off Kemps Corner, Mumbai-400036
Tel.: +91-22-2383 6900 ; Fax : +91-22-2383 6901 ; Web: www.chokshiandchokshi.com
E-mail: contact@chokshiandchokshi.in

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other recognized accounting principles generally accepted in India has not disclosed the information required to be disclosed in terms of the Regulations 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For CHOKSHI & CHOKSHI LLP
Chartered Accountants
Firm Registration No. 101872W/W100045

CA Amrish Thakker
Partner
Membership No. 123069
UDIN: 26123069PUFMOW8265

Place: Mumbai
Date: 16.07.2026

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E-mail: contact@chokshiandchokshi.in

Jio Credit Limited
(formerly known as Jio Finance Limited)
CIN: U64990MH2000PLC123731
UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

(₹ in Crore)

	Particulars	Quarter Ended			Year Ended
		Unaudited	Audited (Refer Note. 8)	Unaudited	Audited
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
1	**INCOME**				
	Revenue from Operations				
	Interest Income	682.67	519.26	250.83	1,468.76
	Fees & Commission Income	14.11	13.76	0.38	23.75
	Other Operating Income	0.02	0.01	0.03	0.11
	Net gain on fair value changes	1.22	1.72	0.25	2.06
	Total Revenue from Operations	**698.02**	**534.75**	**251.49**	**1,494.68**
	Other Income	0.06	0.79	(0.20)	1.93
	Total Income	**698.08**	**535.54**	**251.29**	**1,496.61**
2	**EXPENSES**				
	Finance Cost	425.47	316.91	133.08	844.25
	Impairment on Financial Instruments	24.63	27.34	6.99	66.11
	Employee Benefits Expense	79.60	66.23	31.15	187.38
	Depreciation and amortization expenses	1.91	1.08	0.03	2.43
	Other Expenses	37.53	31.10	19.61	96.35
	Total Expenses	**569.14**	**442.66**	**190.86**	**1,196.52**
3	**Profit Before Tax (1 - 2)**	**128.94**	**92.88**	**60.43**	**300.09**
	Current tax	31.91	25.32	16.77	81.66
	Deferred tax (credit)/charge	0.81	(1.95)	(1.56)	(5.52)
4	**Total Tax Expenses**	**32.72**	**23.37**	**15.21**	**76.14**
5	**Profit After Tax (3 - 4)**	**96.22**	**69.51**	**45.22**	**223.95**
6	**Other Comprehensive Income**				
	(i) Items that will not be reclassified to profit or loss	(0.22)	1.39	(0.36)	1.22
	(ii) Income tax related to items that will not be reclassified to profit or loss	0.05	(0.35)	0.09	(0.31)
	Total Other Comprehensive Income, Net of Tax	**(0.17)**	**1.04**	**(0.27)**	**0.91**
7	**Total Comprehensive Income for the quarter/period (5 + 6)**	**96.05**	**70.55**	**44.95**	**224.86**
8	Paid-up equity share capital (Face value per share of ₹10/-)	119.07	119.07	85.50	119.07
	Other equity				7,044.15
9	Earnings per share (not annualised for the quarterly periods)				
	Basic (in ₹)	8.08	7.08	5.29	25.27
	Diluted (in ₹)	8.08	7.08	5.29	25.27

See accompanying notes to the financial results

CHOKSHI & CHOKSHI LLP FRN- 101872W/W 100045

Jio Credit Limited

Jio Credit Limited
(formerly known as Jio Finance Limited)

Notes to the Financial Results:

1 Jio Credit Limited (the 'Company' or 'JCL') is a Non-Banking Financial Company registered with the Reserve Bank of India (RBI). The above financial results for the quarter ended June 30, 2026 have been prepared in accordance with the Indian Accounting Standards (Ind-AS) 34 "Interim Financial Reporting" as notified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and in compliance with the Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time (herein after referred to as "the SEBI Regulations") and other recognised accounting practices generally accepted in India along with the circulars, guidelines and directions issued by the Reserve Bank of India from time to time. These financial results have been reviewed and recommended by the Audit Committee in its meeting held on July 16, 2026 and approved by the Board of Directors in their meeting held on the same date.

2 The statutory auditor of the Company have carried out a limited review of the aforesaid results in accordance with the Regulation 52 of the SEBI Regulations and have given an unmodified conclusion in their review report.

3 The secured, listed, non-convertible debentures of the Company are secured by way of pari-passu charge on loan receivables of the Company with an asset cover to the extent of minimum security coverage required under Debenture Trust Deed of 1 time of the principal outstanding and interest accrued thereon as on June 30, 2026.

4 Information as required by Regulation 52(4) of the Securities and Exchange Board of India (listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as Annexure 1.

5 The Company is primarily engaged in the business of 'Financing' in India only. Accordingly there are no separate reportable segments as per Ind AS 108 "Operating Segment".

6 Disclosure pursuant to RBI circulars - Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025 as under:

(i) The Company has not acquired loans during the quarter ended June 30, 2026.
(ii) As the loans acquired through assignment are loans related to retail customers, hence rating wise distribution of loans acquired through direct assignment is not applicable.
(iii) The Company has not acquired any stressed loan and any special mentioned account during the quarter ended June 30, 2026.
(iv) The company has not transferred any non performing assets and any special mentioned account during the quarter ended June 30, 2026
(v) The company has not transferred any loan in default and any stressed loan during the quarter ended June 30, 2026.

7 Disclosure related to Project Finance for the quarter ended June 30,2026 as per Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, is given below:

Sr. No.	Particulars	Number of accounts	Total outstanding (₹ in Crore)
1	Projects under implementation accounts at the beginning of the quarter.	2	125.13
2	Projects under implementation accounts sanctioned during the quarter.	3	302.08
3	Projects under implementation accounts where DCCO has been achieved during the quarter	1	125.13
4	Projects under implementation accounts at the end of the quarter (1+2-3)	4	302.08
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-

CHOKSHI & CHOKSHI LLP FRN- 101872W/W 100045

Jio Credit Limited

Jio Credit Limited
(formerly known as Jio Finance Limited)

8 The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the full financial year 2025-26 and the reviewed published year-to-date figures upto the end of the third quarter of the previous financial year.

9 Figures for the previous periods have been regrouped / reclassified, wherever necessary, to make them comparable with figures for the current period. Figures presented as 0.00 represent amount less than Rs 1 lakh.

For **Jio Credit Limited**

Kusal Roy
Managing Director and Chief Executive Officer
(DIN: 02268654)

Jio Credit Limited

CHOKSHI & CHOKSHI LLP
FRN-
101872W/
W 100045

Mumbai
Date: July 16, 2026

Jio Credit Limited
(formerly known as Jio Finance Limited)

Annexure 1

Disclosures in compliance with Regulations 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2026.

Particulars	Quarter Ended June 30, 2026
1.Debt-equity ratio (times) [Debt securities+Borrowings (other than debt securities)] / Total Equity	3.87
2.Outstanding redeemable preference shares (Quantity and Value)	Not Applicable
3.Capital redemption reserve (₹ in crores)	Not Applicable
4.Debenture redemption reserve (₹ in crores)	Not Applicable
5.Net worth (Rs, in crores) (Paid up equity share capital + other equity - deferred expenditure)	7,252.82
6.Net profit after tax (₹ in crores)	96.22
7.Earnings per equity share (not annualised]	
Basic (in ₹)	8.08
Diluted (in ₹)	8.08
8.Total debts to total assets [Debt securities+Borrowings (other than debt securities)] / Total Assets	77.90%
9.Net profit margin (%) [Profit after tax/ Total Income]	13.78%
10.Sector specific equivalent ratios	
(A) Gross NPA (stage 3 asset, gross) ratio	0.05%
(B) Net NPA (stage 3 asset, net) ratio	0.03%
(C) Provision coverage (on stage 3 asset) ratio	33.13%
(D) Capital to risk-weighted assets ratio	22.35%
(E) Liquidity Coverage Ratio	226.64%

Note:

1) Debt Service Coverage Ratio, Interest Service Coverage Ratio, Current Ratio, Long Term Debt to Working Capital, Bad debts to Accounts Receivable Ratio, Current Liability Ratio, Debtors Turnover, Inventory Turnover, Operating Margin Percent are not relevant to the Company.

CHOKSHI & CHOKSHI LLP FRN-101872W/W 100045

Jio Credit Limited

July 16, 2026

To,

BSE Ltd
P.J. Towers, Dalal Street Fort
Mumbai 400001

National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex, Bandra (East), Mumbai- 400051

Dear Sirs,

Ref: Secured Non-Convertible Debentures- ISIN INE282H07018, INE282H07026, INE282H07034, INE282H07042, INE282H07059 & INE282H07067

Sub: Regulation 54 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Security Cover Certificate as on June 30, 2026

Pursuant to Regulation 54 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose the Security Cover Certificate as on June 30, 2026, certified by M/s. Chokshi & Chokshi, Chartered Accountants, Statutory Auditors of the Company.

Kindly take the above on record.

Thanking you,

Yours faithfully,
For Jio Credit Limited

Sriram Subbramaniam
Digitally signed by Sriram Subbramaniam
Date: 2026.07.16 15:35:32 +05'30'

Sriram Subbramaniam
Company Secretary and Compliance Officer
Membership No.: A23333

To,
The Board of Directors
Jio Credit Limited (Formerly known as Jio Finance Limited)

Independent Auditor's Certificate for the quarter ended 30.06.2026 on maintenance of security cover including compliance with all the financial covenants in respect of listed non-convertible debt securities issued by Jio Credit Limited (Formerly known as Jio Finance Limited)

1. This certificate is issued in accordance with the terms of our engagement as the Statutory Auditors of Jio Credit Limited (Formerly known as Jio Finance Limited)('the Company'). Pursuant thereto, the Company, having its registered office at 1st Floor, building 4NA, Maker Maxity, Bandra Kurla Complex, Bandra (East), Mumbai, Maharashtra, India, 400051, has requested us to issue a certificate for the quarter ended 30.06.2026 on maintenance of security cover, including compliance with all the financial covenants in respect of listed non-convertible debt securities issued by the Company.

2. The accompanying **Annexure 2** contains details of Security Cover as per the terms of Offer Document/ Information Memorandum and/or Debenture Trust Deed and compliance with Financial Covenants for listed secured Non-Convertible Debentures (NCDs) issued by the Company, which were outstanding as at 30.06.2026. The said Annexure 2 has been prepared and signed by the Management of the Company for the purpose of submission to the Bombay Stock Exchange Limited, National Stock Exchange Limited and Axis Trustee Services Limited (the "Debenture Trustees"), as per the terms of the Offer Document/ Information Memorandum and/or Debenture Trust Deed as at 30.06.2026, in accordance with the terms of Securities and Exchange Board of India (the "SEBI") circular reference no. SEBI/HO/DDHS-POD-1/P/CIR/2025/117 dated 13.08.2025 on revised format of security cover certificate, monitoring and revision in timelines (hereinafter referred as the "SEBI Circular") and in accordance with the terms of Regulation 54 read with Regulation 56(1) (d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time (hereinafter referred as the "SEBI Regulations"). The accompanied Annexure 2 is initialed by us for the identification purpose only.

Management's Responsibility

3. The Management of the Company ("the Management") is responsible for the maintenance of the Security Cover and compliance with the all financial covenants of debt securities, including the preparation of Annexure 2 and preparation and maintenance of all accounting and other records and documents supporting such compliance. This responsibility includes the design, implementation, and maintenance of internal controls relevant to such compliance with the SEBI Regulations and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances. The Management is also responsible for the allocation of loans/receivables or any other assets offered as security enclosed as per Annexure 2. The Management is also responsible for compliance with the requirements of Debenture Trust Deed, including financial covenants on a continuous basis and provide all relevant information to the Debenture Trustees.

CHOKSHI & CHOKSHI LLP FRN-101872W/W 100045

4. The Management is also responsible for ensuring that the Company complies with the requirements of the Companies Act, 2013, SEBI Circular, SEBI Regulations and other relevant circulars and guidelines as applicable to the Company and for providing all relevant information to the Debenture Trustee and Stock Exchanges.

5. The Management is responsible for ensuring that, in respect of loans, as required by the Ind AS 109, financial assets are classified based on the Company's business model for managing the assets and the contractual cash flow characteristics of the instruments. The Company's business model is primarily to hold financial assets with the objective of collecting contractual cash flows arising from repayment of principal and receipt of interest over the term of the loan. In line with the said business model of the Company and the "solely payments of principal and interest" (SPPI) criterion, such loans qualify for measurement at amortised cost. Hence, for the purpose of determining the asset cover as on 30.06.2026, the loans have been considered at their amortised cost (carrying value) in the books of account, as this represents the recoverable contractual amount based on the Company's business model.

Auditor's Responsibility

6. Pursuant to the requirements of the SEBI Circular and SEBI Regulations, it is our responsibility to provide a limited assurance and form a conclusion, based on our examination of the unaudited books of account and records of the Company for the quarter ended 30.06.2026, that nothing has come to our attention that causes us to believe that the Company is not in compliance with maintenance of the security cover including the compliance with all the financial covenants as mentioned in the Debenture Trust Deed upon our review of the Annexure 2 and related supporting data/documents provided to us.

7. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, as mentioned in paragraph 6 above. The procedures performed vary in nature and timing from, and are less extent than for, a reasonable assurance. Consequently, the level of assurance obtained under limited assurance is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, for the purpose of this certificate, we have performed the following procedures:

    a. Traced the principal amount of the listed NCDs outstanding as on 30.06.2026 on test check basis from books and records of the Company;
    b. Reviewed the asset cover details as per the Debenture Trust Deed / Information Memorandum and the books and records of the Company on test check basis;
    c. Checked the arithmetical accuracy of the Security Cover ratio computation as per the Annexure 2;
    d. Reviewed the financial covenants on test check basis as per the Debenture Trust Deed/ Information Memorandum and the term sheet of the NCDs issued by the Company; and
    e. Performed necessary inquiries and obtained written representations from the Management, wherever required in this regard.

CHOKSHI & CHOKSHI LLP FRN-101872W/W 100045

8. We conducted our examination of the Annexure 2, on a test check basis, in accordance with the 'Guidance Note on Reports or Certificates for Special Purposes' (Revised 2016) issued by the Institute of Chartered Accountants of India (ICAI) [the "Guidance Note"]. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Conclusion

10. Based on the procedure performed by us as mentioned in paragraph 7 above, we, to the best of our knowledge and according to the information, explanations and representation given to us, state that nothing has come to our attention that causes us to believe that;

    i. The book value of assets charged against the listed NCDs issued by the Company as mentioned in the accompanying Annexure 2 are not in agreement with the unaudited books and records maintained by the Company as at 30.06.2026 produced for our examination; and

    ii. The Company has not complied with all the financial covenants as mentioned in the Debenture Trust Deed.

Restriction on Use

11. This certificate is issued based on specific request by the Company for its record and onward submission to the Debenture Trustees and should not be used by any other person or for any other purpose. We shall not be liable to the Company or to any other concerned for any claims, liabilities or expenses relating to this certificate. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing. We have no responsibility to update this certificate due to any events or circumstances occurring after the date of issuance of this certificate.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm Registration No. 101872W/W100045

CA Amrish Thakker
Partner
Membership No. 123069
UDIN: 26123069ISKD051806

CHOKSHI & CHOKSHI LLP FRN- 101872W/ W 100045

Date: 16.07.2026
Place: Mumbai

Jio Credit Limited (formerly known as Jio Finance Limited)

Annexure 2

Security cover certificate as per Regulation 54(3) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as on June 30, 2026. (Rs. 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	Column P
Particulars		Exclusive Charge	Exclusive Charge	Pari-passu Charge	Pari-passu Charge	Pari-passu Charge	Debt not backed by any assets offered as security	Assets not offered as Security	Elimination (amount in negative)	(Total C to I)	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, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying /book value for Pari-passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=L+M+N+O)
													Relating to Column F		
		Book Value	Book Value	Yes/No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment		-	-					0.59	-	0.59	-	-	-	-	-
Capital Work-in-Progress		-	-					-	-	-	-	-	-	-	-
Right of Use Assets		-	-					31.89	-	31.89	-	-	-	-	-
Goodwill		-	-					-	-	-	-	-	-	-	-
Intangible Assets		-	-					2.16	-	2.16	-	-	-	-	-
Intangible Assets Under Development		-	-					0.66	-	0.66	-	-	-	-	-
Investments		-	-					4,542.91	-	4,542.91	-	-	-	-	-
Loans	Loans receivable	-	-	Yes	5,633.13	18,255.14		6,921.85	-	30,810.11	-	-	-	-	-
Inventories		-	-					-	-	-	-	-	-	-	-
Trade Receivables		-	-					-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-					153.51	-	153.51	-	-	-	-	-
Bank balance other than Cash and Cash Equivalents		-	-					390.29	-	390.29	-	-	-	-	-
Derivative financial instruments								36.20		36.20					
Others		-	-					127.36	-	127.36	-	-	-	-	-
Total		-	-	-	5,633.13	18,255.14		12,207.42	-	36,095.68	-	-	-	-	-
		-	-						-	-	-	-	-	-	-
Liabilities		-	-						-	-	-	-	-	-	-
Debt securities to which this certificate pertains		-	-		5,625.50		23.03		-	5,648.54	-	-	-	-	-
Other debt sharing Pari-Passu Charge with above debt		-	-						-	-	-	-	-	-	-
Other debt		-	-						-	-	-	-	-	-	-
Subordinated Debt		-	-						-	-	-	-	-	-	-
Borrowings		-	-						-	-	-	-	-	-	-
Bank		-	-			18,260.53			-	18,260.53	-	-	-	-	-
Debt Securities		-	-						-	-	-	-	-	-	-
Others CP		-	-				3,085.51		-	3,085.51	-	-	-	-	-
Others ICD		-	-				1,000.00		-	1,000.00	-	-	-	-	-
Derivative financial instruments		-	-				-		-	-	-	-	-	-	-
Triparty repo dealing and settlement (TREPs) against Government securities		-	-				125.00		-	125.00	-	-	-	-	-
Trade Payables		-	-				51.25		-	51.25	-	-	-	-	-
Lease Liabilities		-	-				31.27		-	31.27	-	-	-	-	-
Provisions		-	-				18.77		-	18.77	-	-	-	-	-
Others		-	-				615.54		-	615.54	-	-	-	-	-
Total		-	-	-	5,625.50	18,260.53	4,950.37	-	-	28,836.41	-	-	-	-	-
Cover on Book Value															
Cover on Market Value															
		Exclusive Security Cover Ratio		Pari-Passu Security Cover Ratio	1										

Note:

A) Loans are measured at amortised cost using effective interest rate method as per Ind AS 109 as at June 30, 2026 and accordingly market value of the same is not determined.

B) For the calculation of asset cover face value and interest accrued of the debt security is considered.

C) Compliance of all the covenants/terms of the issue in respect of listed secured debt securities of the company.

We hereby confirm the compliances made by the Company in respect of the covenants/terms of the issue of the listed secured NCD's and certify that such covenants/terms of the issue have been complied by the Company.

CHOKSHI & CHOKSHI LLP FRN-101872W/W 100045

Jio Credit Limited

July 16, 2026

To,

BSE Ltd
P.J. Towers, Dalal Street Fort
Mumbai 400001

National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex,
Bandra (East), Mumbai- 400051

Sub: Statement under Regulation 52(7) and 52(7A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir / Madam,

A statement of utilisation of issue proceeds of Secured, Redeemable, Non-Convertible Debentures and a statement confirming that there is no deviation in use of the proceeds during the quarter ended June 30, 2026 is attached.

The aforesaid statement has been reviewed by the Audit Committee of the Company.

This is for information and records.

Thanking you,

Yours faithfully,
For Jio Credit Limited

Sriram Subbramaniam
Digitally signed by Sriram Subbramaniam
Date: 2026.07.16 15:35:55 +05'30'

Sriram Subbramaniam
Company Secretary and Compliance Officer
Membership No.: A23333

A. Statement of utilisation of issue proceeds

Name of Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount raised	Funds utilized	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
Jio Credit Limited	INE282H07067	Private Placement	Non-Convertible Debentures	15/06/2026	₹1500 crore	₹1500 crore	No	NA	NA

B. Statement of Deviation or Variation in utilization of funds raised - NOT APPLICABLE	
Name of listed entity	
Mode of Fund Raising	
Type of instrument	
Date of Raising Funds	
Amount Raised	
Report filed for quarter ended	
Is there a Deviation / Variation in use of funds raised	

Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	
If yes, details of approval so required?	
Date of shareholder approval	
Explanation for the Deviation / Variation	
Comments of the audit committee after review	
Comments of the auditors, if any	
Objects for which funds have been raised and where there has been a deviation, in the following table	

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/ Variation for the quarter according to applicable object	Remarks if any

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

Sriram Subbramaniam

Digitally signed by Sriram Subbramaniam
Date: 2026.07.16 15:36:09 +05'30'

Name of signatory: Sriram Subbramaniam
Designation: Company Secretary & Compliance Officer
Membership No.: A23333
Date: July 16, 2026
Place: Mumbai