(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

GENERAL INFORMATION DOCUMENT

SI CREVA CAPITAL SERVICES PRIVATE LIMITED
A private limited company incorporated under the Companies Act, 2013
Date of Incorporation – 08/07/2015
Registered Office – 10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla West, Mumbai City, Mumbai, Maharashtra, India, 400070.
Telephone No. +91 22 6947 5600
Website: https://sicrevacapital.com/

General Information Document for issue of non-convertible debt securities including Debentures on a private placement basis.
Dated: June 25, 2026

Issue of rated, listed, secured / unsecured, redeemable, principal protected or not, market linked or not, non-convertible debentures (including in the form of zero coupon bonds, subordinated non-convertible debentures, perpetual debt instruments or any other debt instruments permissible under the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with the circulars issued thereunder), at par or premium or discount, in multiple series/tranche(s), from time to time, on a private placement basis for face value as set out in the relevant key information document issued / to be issued as per the terms of each Issue with the aggregate issue size for each offer / Issue of debentures to be set out in the relevant Key Information Document issued / to be issued by the Company for each Issue from time to time.

PART A: DISCLOSURES AS PER SEBI DEBT LISTING REGULATIONS:

Kindly note that the disclosures as required on the front page of the General Information Document, in accordance with the SEBI Debt Listing Regulations, have been covered from page number 1 to page number 9 under this General Information Document.

Please see below the disclosures as required under the terms of the SEBI Debt Listing Regulations (as defined below):

Sr. no.	Particulars	Relevant Disclosures
1.	**Corporate Identity Number of the Issuer**:	U65923MH2015PTC266425
2.	**Permanent Account Number of the Issuer**:	AAVCS9746D
3.	**Date and place of Incorporation of the Issuer**:	Date:08/07/2015 Place: Mumbai, India
4.	**Latest registration / identification number issued by any regulatory**	N-13.02129

	authority which regulates the Issuer (in this case Reserve Bank of India):	
5.	**Registered Office address of the Issuer**:	10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla West, Mumbai City, Mumbai, Maharashtra, India, 400070.
6.	**Corporate Office address of the Issuer**:	10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla West, Mumbai City, Mumbai, Maharashtra, India, 400070.
7.	**Telephone No of the Issuer**:	+91 22 6947 5600
8.	**Details of Compliance Officer of the Issuer**:	Name: Darshil Shah Telephone Number: +91 22 6947 5600 Email address: secretarial@sicrevacapital.com
9.	**Details of Company Secretary of the Issuer**:	Name: Darshil Shah Telephone Number: +91 22 6947 5600 Email address: secretarial@sicrevacapital.com
10.	**Details of Chief Financial Officer of the Issuer**:	NA
11.	**Details of Promoters of the Issuer (if any):**	1.Name: OnEMI Technology Solutions Limited Telephone Number: +91 22 6947 5600 Email address: compliance@kissht.com 2.Name: Krishnan Vishwanathan Telephone: +91 22 6947 5600 Email Address: secretarial@sicrevacapital.com 3.Name: Ranvir Singh Telephone: +91 22 6947 5600 Email Address: secretarial@sicrevacapital.com
12.	**Website address of the Issuer**:	https://sicrevacapital.com/
13.	**Email address of the Issuer**:	secretarial@sicrevacapital.com
14.	**Details of debenture trustee for the Issue:**	The details of the debenture trustee for each Issue shall be specified in the relevant Key Information Document issued / to be issued for each such Issue by the Company.

15.	**Details of credit rating agency for the Issue:**	The details of the credit rating agency for each Issue shall be specified in the relevant Key Information Document issued / to be issued for each such Issue by the Company.
16.	**Details of statutory auditors**	Name: M/s. Chhajed & Doshi, Chartered Accountants Logo: CHHAJED & DOSHI CHARTERED ACCOUNTANTS Address: 101, Hubtown Solaris, Near East West Flyover, N.S. Phadke Marg, Andheri (E), Mumbai-400069 Website: https://www.cndindia.com/ Email: info@cndindia.com Telephone Number: 022 61037878 Contact Person: M.P. Chhajed Peer Review Certificate No: 023325
17.	**A disclosure that a copy of the issue document has been delivered for filing to the Registrar of Companies as required under sub-section (4) of Section 26 of Companies Act, 2013 (18 of 2013).**	Not applicable as this General Information Document is in relation to the private placement of non-convertible debt securities including Debentures.
18.	**Date of issue document / General Information Document**	Date of General Information Document: June 25, 2026
19.	**Type of issue document / General Information Document**	This General Information Document is being issued as a Disclosure Document in accordance with the SEBI Debt Listing Regulations in relation to the issuance of non-convertible debt securities including Debentures, on a private placement basis. The Company shall issue a Key Information Document for each Issue of the non-convertible debt securities including Debentures, undertaken / to be undertaken by the Company on a private placement basis, on or prior to the date falling on the expiry of 1 (One) year from the date of first offer / first Issue made under the terms of this General Information Document.
20.	**The nature, number, price and amount of securities offered and issue size (base issue or green shoe), as may be applicable**	The nature, number, price and amount of securities offered and issue size of each issuance shall be specified in the relevant Key Information Document issued / to be issued by the Company.

21.	**Details of Registrar to the Issue:**	The details of the Registrar for each Issue shall be specified in the relevant Key Information Document issued / to be issued for each such Issue by the Company.
22.	**Issue Schedule**	Date of opening of the Issue: The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company. Date of closing of the Issue: The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company. Date of earliest closing of the Issue (if any): The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
23.	**Credit Rating of the of the security / Issue (cross reference of press release to be provided) along with all the ratings obtained by the Issuer for that security / Issue.**	The non-convertible debt securities including Debentures proposed to be issued by the Issuer for each Issue shall be rated by rating agency(ies) ("**Rating Agency**") and shall be more particularly set out in the relevant Key Information Document issued for each series or tranches of non-convertible debt securities including Debentures. The rating issued by the Rating Agency has in respect of each series or tranches of non-convertible debt securities including Debentures shall be identified in the relevant Key Information Document for each Issue. Please refer to relevant Key Information Document issued / to be issued by the Company for each Issue for the rating letter and rating rationale from the Rating Agency and the press release by the Rating Agency assigning the credit rating for such Issue. The rating issued by the Rating Agency in relation to each Issue of non-convertible debt securities including Debentures shall be valid as on the date of issuance and listing of each such Issue.
24.	**The name(s) of the stock exchanges where the securities are proposed to be listed**	The non-convertible debt securities including Debentures are proposed to be listed on the wholesale debt market of the BSE Limited / Bombay Stock Exchange ("**BSE**") or on the new debt market of the National Stock Exchange of India Limited / National Stock Exchange ("**NSE**").
25.	**The details about eligible investors;**	1. <u>**In respect of Debentures:**</u> the following categories of investors, when specifically approached and have been identified upfront, are eligible to apply for this private placement of the non-convertible debt securities including Debentures subject to fulfilling their respective investment norms/rules and compliance with laws applicable to them by submitting all the relevant documents along with the Application Form: a) Qualified Institutional Buyers ("**QIBs**") means the following entities: (i) A mutual fund, venture capital fund, Alternative Investment Fund and Foreign Venture Capital Investor registered with SEBI;

		(ii) Foreign portfolio investor other than individuals, corporate bodies and family offices; (iii) a Public Financial Institution; (iv) a Scheduled Commercial Bank; (v) a multilateral and bi-lateral development financial institution; (vi) a State Industrial Development Corporation; (vii) An insurance company registered with Insurance Regulatory and Development Authority of India; (viii) A Provident Fund with minimum corpus of Rs.25 Crores (ix) A Pension Fund with minimum corpus of Rs.25 Crores (x) National Investment Fund set up by resolution No: F.No.2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India; (xi) An insurance fund set up and managed by Army, Navy / Air force of the Union of India; (xii) Insurance funds set up and managed by the Department of Posts, India; and (xiii) non- banking financial companies. b) Any non-QIB including *inter-alia* resident individual investors, Hindu Undivided Families (excluding minors and NRIs), Partnership Firms and Limited Liability partnership firms, Trusts (including public charitable trusts), association of persons, societies registered under the Applicable Laws in India, companies, bodies corporate etc., who/ which has been authorized by the Issuer, to participate in a particular issue on the EBP platform. c) The advisor(s)/ arranger(s)/ placement agent(s), broker(s) associated with the Issue and/or their affiliates/ subsidiaries/ associates/ group companies and/or their promoters/ directors/ key managerial personnel/ officers/ employees may subscribe to the Issue as the applicable laws including but not limited to (i) SEBI (Merchant Bankers) Regulations, 1992 and Code of Conduct specified therein; (ii) Securities and Exchange Board of India (Stock Brokers) Regulations, 1992 and Code of Conduct specified therein, as applicable, do not restrict them from subscribing to the Issue. 2. **In respect of perpetual debt instruments**: the QIB's as mentioned hereinabove under 25(1)(a), when specifically approached and have been identified upfront, are eligible to apply for this private placement of the perpetual debt instruments subject to fulfilling their respective investment norms/rules and compliance with laws applicable to them by submitting all the relevant documents along with the Application Form.

<table>
<tr><td></td><td></td><td> The potential investors mentioned hereinabove under para (1) and para (2) shall hereinafter collectively be referred as the “Eligible Investor(s)” Note: Participation by potential investors in the issue may be subject to statutory and/or regulatory requirements applicable to them in connection with subscription to Indian securities by such categories of persons or entities. Applicants are advised to ensure that they comply with all regulatory requirements applicable to them, including exchange controls and other requirements. Applicants ought to seek independent legal and regulatory advice in relation to the laws applicable to them. In case there are any additions / modifications to the list of eligible investors in respect of an issuance of the non-convertible debt securities including Debentures, as set out in this General Information Document, the same shall also be set out in the relevant Key Information Document to be issued by the Company for each Issue. </td></tr>
<tr><td>26.</td><td>Coupon / dividend rate, coupon / dividend payment frequency, redemption date, redemption amount and details of debenture trustee</td><td> The details of the Coupon Rate, the Coupon Payment Frequency, the Redemption Date and Redemption Amount in respect of each Issue shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company. The details of Debenture Trustee are provided under S. No. 14 above. </td></tr>
<tr><td>27.</td><td>Details about underwriting of the issue including the amount undertaken to be underwritten by the underwriters:</td><td>Not applicable.</td></tr>
<tr><td>28.</td><td>Inclusion of a compliance clause in relation to electronic book mechanism and details pertaining to the uploading the General Information Document on the Electronic Book Provider Platform, if applicable.</td><td> The applicability and details specific to the electronic book mechanism shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company. If the Issue, offer and subscription to the Debentures is made by the Eligible Investors through the electronic book mechanism, it should be made as per rules and regulations prescribed by SEBI and BSE/NSE under the EBP Guidelines (as defined below) by placing bids on the EBP Platform during the period of the Issue. The Eligible Investors should also refer to the operational guidelines of the EBP in this respect. The disclosures required pursuant to the EBP Guidelines (as defined below) are set out hereinbelow: <table><tr><td>Details of size of the Issue including green shoe option, if any</td><td>The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.</td></tr><tr><td>Interest rate parameter</td><td>The same shall be specified in the relevant Key Information Document</td></tr></table></td></tr>
</table>

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	issued / to be issued for each Issue by the Company.
Bid opening and closing date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Minimum Bid lot	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Manner of bidding in the Issue	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Manner of allotment in the Issue	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Manner of settlement in the Issue	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Settlement cycle	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

Please also refer to the relevant Key Information Document for the detailed process in respect of the subscription of an Issue.

Background

This General Information Document is issued in relation to the issuance of non-convertible debt securities including Debentures to be issued under each Issue by Si Creva Capital Services Private Limited (the “**Issuer**” or “**Company**”) on a private placement basis and contains relevant information and disclosures required for the purpose of each relevant Issue. The issue of the non-convertible debt securities including Debentures comprised in the Issue and described under the Disclosure Document(s) has been authorised by the Issuer through resolutions passed by the shareholders of the Issuer and the Board of Directors of the Issuer and the Memorandum and Articles of Association of the Company. Pursuant to the resolution passed by the Company’s shareholders dated March 21, 2026, and the resolution passed by the Board of Directors of the Company dated March 21, 2026 in accordance with provisions of the Companies Act, 2013, the Company has been authorised to raise funds, by way of issuance of non-convertible debentures, upon such terms and conditions as the Board may think fit for aggregate amounts not exceeding INR. 2,000,00,00,000 (Indian Rupees Two Thousand Crores only).

Pursuant to Regulation 62A(3) of the SEBI LODR Regulations, any entity proposing to list non-convertible debt securities on a stock exchange on or after January 1, 2024, is required to list all of its outstanding, previously unlisted non-convertible debt securities, issued on or after January 1, 2024, within three months from the date of listing of the newly proposed non-convertible debt securities. The Issuer had previously issued and allotted certain secured, unrated/rated, unlisted non-convertible debentures (the "**Unlisted Debentures**") on a private placement basis to various investors under separate issuances, from time to time. The Issuer now intends to issue certain listed non-convertible debentures to certain investors from time to time, in accordance with the terms set out in this General Information Document. Accordingly, in compliance

with the aforementioned regulatory requirement, the Issuer is obligated to list all outstanding Unlisted Debentures issued after January 1, 2024 on and from the date it proposes to list the Debentures, on the stock exchange and the Issuer upon becoming aware of the procedural requirements for such listing, intends to undertake the listing of the Unlisted Debentures through the issuance of this General Information Document and by execution of any other documents that may be required in this respect including the relevant Key Information Document that may be required to be executed by the Company for such Unlisted Debentures. The term Debentures wherever used in this General Information Document shall also include within its ambit, the Unlisted Debentures which shall be listed by the Company with the stock exchange, in compliance with the aforesaid provision.

Issuer's Absolute Responsibility
The Issuer, having made all reasonable inquiries, accepts responsibility for and confirms that the Disclosure Document(s) contains all information with regard to the Issuer and the Issue which is material in the context of the Issue, that the information contained in the Disclosure Document(s) is true and correct in all material aspects and is not misleading, that the opinions and intentions expressed herein are honestly stated and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading.
Disclaimer
This General Information Document does not contain any unsubstantiated forward-looking statements. To the extent there are any unsubstantiated forward-looking statements under this General Information Document, such statements shall be considered to be null and void.

Issue Programme	
Issue Opening Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Issue Closing Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Pay In Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Deemed Date of Allotment	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

Period of Validity of General Information Document: This General Information Document shall be valid for a period of one (1) year from the Issue Opening Date of the first offer of non-convertible debt securities including Debentures made by the Company under this General Information Document. In respect of the offer of non-convertible debt securities including Debentures during the period of validity of this General Information Document, the Company shall file with the relevant stock exchange, a Key Information Document with respect to each offer of the non-convertible debt securities including Debentures, containing *inter alia* details of the private placement and material changes, if any, in the information including the financial information provided in this General Information Document, or any material developments, as applicable.

Key Information Document: Eligible Investors to note that each Issue offered pursuant to this General Information Document shall be subject to the terms and conditions pertaining to the non-convertible debt securities including Debentures outlined hereunder as modified/ supplemented by the terms of the respective Key Information Documents filed with the relevant stock exchange in relation to such Issuer and other documents in relation to such issuance including the Private Placement Offer cum Application Letter(s), if applicable. The terms and conditions contained in this General Information Document shall be read in conjunction with the provisions (as may be mutually agreed between the Issuer and respective Debentures Holders from time to time) contained in the respective Key Information Documents, and in case of any repugnancy, inconsistency or where there is a conflict between the terms and conditions as are stipulated in the respective Key Information Documents on one hand, and the terms and conditions in the General Information

Document on the other, the provisions contained in the Key Information Documents shall prevail over and override the provisions of this General Information Documents for all intents and purposes.

Disclaimer
It is hereby clarified that any provisions of this General Information Document (including any provision set out in Sections SECTION 2: to SECTION 11: including Annexures of this General Information Document) which are / may be applicable to an issuance of the non-convertible debentures / series of non-convertible debentures issued on a private placement basis under Applicable Laws will not / shall not be construed to apply to an issuance of perpetual debt instruments / subordinated debt instruments or any other debt instrument which is issued by the Company as per the terms of the SEBI Debt Listing Regulations (other than non-convertible debentures issued on a private placement basis). The specific terms of perpetual debt instruments / subordinated debt instruments or any other debt instrument which is issued as per the terms of the SEBI Debt Listing Regulations (other than non-convertible debentures issued on a private placement basis) including any disclosures in this respect shall be more particularly provided in the relevant Key Information Document to be issued by the Company for each such Issue.

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SECTION 1: DEFINITIONS AND ABBREVIATIONS

Unless the context otherwise indicates or requires, the following terms shall have the meanings given below in this General Information Document. Capitalised terms (if any), not defined herein under this General Information Document shall have the same meaning as provided to the term under the relevant Key Information Document and if not thereunder provided then under the relevant Transaction Documents.

Act/Companies Act	shall mean the Companies Act, 2013, and shall include any re-enactment, amendment or modification of the Companies Act, 2013, as in effect from time to time.
Allot/Allotment/Allotted	shall mean the allotment of the non-convertible debt securities including Debentures pursuant to each Issue
Applicable Law	shall mean all applicable statutes, enactments or acts of any legislative body in India, laws, ordinances, rules, byelaws, regulations, notifications, guidelines, policies, directions, directives and orders of any Governmental Authority and any modifications or re-enactments thereof.
Application Form	shall mean the form used by the recipient of the Disclosure Document(s), to apply for the subscription of the relevant securities issued by the Company under the relevant Issue, which shall be in the form annexed to the relevant Key Information Document. The form shall be provided to the recipient along with a private placement offer cum application letter and the relevant Key Information Document, at the time of each Issue.
Board / Board of Directors	shall mean the Board of Directors of the issuer
Business Day	shall have the meaning assigned to such term in the relevant Key Information Document issued / to be issued for each Issue by the Company.
CDSL	shall mean the Central Depository Services (India) Limited.
Company/Issuer	means Si Creva Capital Services Private Limited, a private limited company incorporated under the Companies Act, 2013 having Corporate Identification Number (CIN) U65923MH2015PTC266425 with its registered office at 10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla West, Mumbai City, Mumbai, Maharashtra, India, 400070. The company is a Middle Layer Non-Deposit taking Non-Banking Financial Company, bearing Registration no. N- 13.02129.
Commercial Papers	shall mean the issuance of rated, listed, unsecured, commercial papers, in multiple series/tranches(s), from time to time, on a private placement basis to be issued as the terms of each Issue with the aggregate issue size for each offer / issue of commercial papers to be set out in the relevant Key Information Document issued / to be issued by the Company for each Issue from time to time.
Crore	shall mean Ten Million
Debentures/NCDs	shall mean the Issue of rated, listed, secured / unsecured, redeemable, principal protected or not, market linked or not, non-convertible debentures (including in the form of zero coupon bonds, subordinated non-convertible debentures, perpetual debt instruments or any other debt instruments permissible under the SEBI Debt Listing Regulations), at par or premium or discount, in multiple

	series/tranche(s), from time to time, on a private placement basis each having a face value as set out in the relevant key information document to be issued as per the terms of each Issue with the aggregate issue size for each offer / Issue of Debentures to be set out in the relevant Key Information Document issued / to be issued by the Company for each Issue from time to time.
Debenture Holders / Investors	shall mean the holders of the Debentures issued pursuant to the relevant Issue, as more particularly set out in the relevant Key Information Document for each Issue.
Debenture Trustee	shall mean the debenture trustee specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Demat	shall mean the dematerialized securities which are securities that are in electronic form, and not in physical form, with the entries noted by the Depository.
Depositories Act	shall mean the Depositories Act, 1996, as amended from time to time
Depository	shall mean a Depository registered with SEBI under the SEBI (Depositories and Participant) Regulations, 2018, as amended from time to time.
Depositories	shall mean the NSDL and the CDSL.
Depository Participant / DP	shall mean a depository participant as defined under the Depositories Act.
Director(s)	shall mean the Board of Director(s) of the Issuer.
Disclosure Document(s)	shall mean the General Information Document, the relevant Key Information Document issued by the Company for each Issue and/or the relevant Private Placement Offer cum Application Letter issued by the Company for each such Issue, as applicable.
DP ID	shall mean the Depository Participant Identification Number.
Electronic Book Provider / EBP	shall have the meaning assigned to such term under the EBP Guidelines.
EFT	shall mean the Electronic Fund Transfer.
Eligible Investors	Shall have the meaning specified in S.no 25 of Part A (*Disclosures*) above.
Financial Year/ FY	shall mean Twelve months period commencing from April 1 of a particular calendar year and ending on March 31 of the subsequent calendar year
General Information Document / issue document	shall mean this general information document issued by the Company in accordance with the SEBI Debt Listing Regulations, *inter alia,* setting out the broad terms and conditions for the issuance of non-convertible debt securities including Debentures on a private placement basis and containing the regulatory disclosures in this respect.
IND AS	shall mean the Indian generally accepted accounting principles issued under the Companies (Indian Accounting Standards) Rules, 2015, as amended, together with any pronouncements issued under Applicable Law thereon from time to time and applied on a consistent basis by the Company.
Issue	shall mean the relevant non-convertible debt securities including Debentures issued / to be issued on a private placement basis by the Issuer under the terms of the relevant Key Information Document issued / to be issued by the Company.

Key Information Document	shall mean the Key Information Document issued / to be issued by the Company for each Issue of the relevant non-convertible debt securities including Debentures by the Company.
LODR Regulations/SEBI LODR Regulations	means the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, modified, supplemented, or restated from time to time.
N.A.	Not Applicable
NBFC	Non-banking financial company
NDM	Shall mean the new debt market of NSE.
NSDL	National Securities Depository Limited
PAN	Permanent Account Number
Private Placement Offer cum Application Letter	shall mean the private placement offer cum application letter prepared in compliance with Section 42 of the Companies Act, 2013 read with the Companies (Prospectus and Allotment of Securities) Rules, 2014 and as annexed in Section 10 of this General Information Document.
RBI	Reserve Bank of India.
R&T Agent	shall mean the registrar for each Issue as specified in the relevant Key Information Document issued / to be issued for each such Issue by the Company.
₹ /Rs. / INR	Indian National Rupee.
RTGS	Real Time Gross Settlement.
SEBI	shall mean the Securities and Exchange Board of India constituted under the Securities and Exchange Board of India Act, 1992 (as amended from time to time).
SEBI Debt Listing Regulations	shall mean the applicable regulations issued by the Securities and Exchange Board of India from time to time in respect of issuance and listing of non-convertible securities, the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 issued by SEBI read with the Master Circular for issue and listing of non-convertible securities, securitised debt instruments, security receipts, municipal debt securities and commercial paper dated October 15, 2025 issued by SEBI (bearing reference number: SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137), each as further amended, updated, modified or replaced from time to time.
SEBI EBP Requirements / EBP Requirements / EBP Guidelines	shall mean the guidelines issued by SEBI with respect to electronic book mechanism including under the terms of the Master Circular for issue and listing of non-convertible securities, securitised debt instruments, security receipts, municipal debt securities and commercial paper dated October 15, 2025 issued SEBI (bearing reference number: SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137) and the operational guidelines issued by the relevant Electronic Book Provider, each as may be amended, clarified or updated from time to time, to the extent applicable in respect of the private placement of debt securities, as amended, modified, or restated from time to time
WDM	shall mean the wholesale debt market segment of the BSE.
Wilful Defaulter	shall mean an Issuer who is categorized as a wilful defaulter by any Bank or financial institution or consortium thereof, in accordance with the guidelines on wilful defaulters issued by the Reserve Bank of India and includes an issuer whose director or promoter is categorized as such in accordance with Regulation 2(ss) of SEBI

	(Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time.

SECTION 2: NOTICE TO INVESTORS AND DISCLAIMERS

2.1 ISSUER'S DISCLAIMER

The Disclosure Document(s) are neither a prospectus nor a statement in lieu of a prospectus and should not be construed to be a prospectus or a statement in lieu of a prospectus under the Companies Act. The issue of the non-convertible debt securities including Debentures to be listed on the WDM segment of the BSE/ NDM of NSE for each Issue shall be made strictly on a private placement basis. Multiple copies hereof given to the same entity shall be deemed to be given to the same person and shall be treated as such. The Disclosure Document(s) does not constitute and shall not be deemed to constitute an offer or invitation to subscribe to the non-convertible debt securities including Debentures to the public in general.

As per the applicable provisions, it is not necessary for a copy of the Disclosure Document(s) to be filed or submitted to the SEBI for its review and/or approval. The Disclosure Document(s) have been / shall be prepared in conformity with the SEBI Debt Listing Regulations as amended from time to time and applicable RBI regulations governing private placements of the non-convertible debt securities including debentures by NBFCs. The Disclosure Document(s) have been prepared solely to provide general information about the Issuer to Eligible Investors to whom it is addressed and who are willing and eligible to subscribe to the relevant non-convertible debt securities including Debentures. The Disclosure Document(s) does not purport to contain all the information that any Eligible Investor may require. Further, the Disclosure Document(s) have been / shall be prepared for informational purposes relating to a transaction only and upon the express understanding that it will be used only for the purposes set forth herein.

Neither the Disclosure Document(s) nor any other information supplied / to be supplied in connection with an Issue of the non-convertible debt securities including Debentures is intended to provide the basis of any credit or other evaluation and any recipient of the Disclosure Document(s) should not consider such receipt as a recommendation to subscribe to any of the non-convertible debt securities including Debentures. Each potential Investor contemplating subscription to any of the non-convertible debt securities including Debentures should make its own independent investigation of the financial condition and affairs of the Issuer, and its own appraisal of the creditworthiness of the Issuer. Potential investors should consult their own financial, legal, tax and other professional advisors as to the risks and investment considerations arising from an investment in the non-convertible debt securities including Debentures and should possess the appropriate resources to analyse such investment and the suitability of such investment to such potential Investor's particular circumstances.

No person has been authorized to give any information or to make any representation not contained or incorporated by reference in the Disclosure Document(s) or in any material made available by the Issuer to any potential Investor pursuant hereto and, if given or made, such information or representation must not be relied upon as having being authorized by the Issuer. The Issuer certifies that the disclosures made in the Disclosure Document(s) are adequate and in conformity with the SEBI Debt Listing Regulations and the Companies (Prospectus and Allotment of Securities) Rules, 2014. Further, the Issuer accepts no responsibility for statements made otherwise than in the Disclosure Document(s) or any other material issued by or at the instance of the Issuer and anyone placing reliance on any source of information other than the Disclosure Document(s) would be doing so at its own risk.

The Disclosure Document(s) and the respective contents hereof respectively, are restricted only for the intended recipient(s) who have been / shall be addressed directly and specifically through a communication by the Issuer and only such recipients are eligible to apply for the non-convertible debt securities including Debentures. All Investors are required to comply with the relevant regulations/guidelines applicable to them for investing in this Issue. The

contents of the Disclosure Document(s) are intended to be used only by those Investors to whom it is distributed. It is not intended for distribution to any other person and should not be reproduced by the recipient.

No invitation is being made to any persons other than those to whom Application Forms along with the Disclosure Document(s) have been sent, at the time of each Issue. Any application by a person to whom the Disclosure Document(s) has not been sent by the Issuer at the time of each Issue shall be rejected without assigning any reason.

A person who is in receipt of the Disclosure Document(s) shall not reproduce or distribute in whole or in part or make any announcement in public or to a third party regarding the contents hereof without the consent of the Issuer. The recipient agrees to keep confidential all information provided (or made available hereafter), including, without limitation, the existence and terms of the Issue, any specific pricing information related to the Issue or the amount or terms of any fees payable to us or other parties in connection with the Issue. The Disclosure Document(s) may not be photocopied, reproduced, or distributed to others at any time without the prior written consent of the Issuer. Upon request, the recipients will promptly return all material received from the Issuer (including the Disclosure Document(s)) without retaining any copies hereof. If any recipient of the Disclosure Document(s) decides not to participate in the Issue, that recipient must promptly return the Disclosure Document(s) and all reproductions whether in whole or in part and any other information statement, notice, opinion, memorandum, expression or forecast made or supplied at any time in relation thereto or received in connection with the Issue to the Issuer.

The Issuer does not undertake to update the Disclosure Document(s) to reflect subsequent events after the date of such Disclosure Document(s) and thus it should not be relied upon with respect to such subsequent events without first confirming its accuracy with the Issuer.

Neither the delivery of the Disclosure Document(s) nor any sale of non-convertible debt securities including Debentures made hereafter shall, under any circumstances, constitute a representation or create any implication that there has been no change in the affairs of the Issuer since the date hereof.

The Disclosure Document(s) does not constitute, nor may it be used for or in connection with, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such an offer or solicitation. No action is being taken to permit an offering of the non-convertible debt securities including Debentures or the distribution of the Disclosure Document(s) in any jurisdiction where such action is required. Persons into whose possession the Disclosure Document(s) comes are required to inform themselves of, and to observe, any such restrictions. The Disclosure Document(s) are made available to potential Eligible Investors in the Issue on the strict understanding that it is confidential.

2.2 DISCLAIMER CLAUSE OF STOCK EXCHANGES

As required, a copy of the relevant Disclosure Document(s) have been / shall be filed with the BSE or the NSE in terms of the SEBI Debt Listing Regulations. It is to be distinctly understood that submission of the Disclosure Document(s) to the BSE or NSE should not in any way be deemed or construed to mean that the Disclosure Document(s) have been reviewed, cleared, or approved by the BSE or the NSE; nor does the BSE or the NSE in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Disclosure Document(s), nor does the BSE or the NSE warrant that the Issuer's non-convertible debt securities including Debentures will be listed or will continue to be listed on the BSE or the NSE; nor does the BSE or the NSE take any responsibility for the soundness of the financial and other conditions of the Issuer, its promoters, its management or any scheme or project of the Issuer.

Every person who desires to apply for or otherwise acquire any securities of this Issuer may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the stock exchanges whatsoever, by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/ acquisition, whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

2.3 DISCLAIMER CLAUSE OF RBI

The company is having a valid certificate of registration issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits/ discharge of liability by the Company.

2.4 DISCLAIMER CLAUSE OF SEBI

As per the provisions of the SEBI Debt Listing Regulations, it is not stipulated that a copy of the Disclosure Document(s) has to be filed with or submitted to the SEBI for its review / approval. **IT IS TO BE DISTINCTLY UNDERSTOOD THAT THE DISCLOSURE DOCUMENT(S) SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO HAVE BEEN APPROVED OR VETTED BY SEBI AND THAT THIS ISSUE IS NOT RECOMMENDED OR APPROVED BY SEBI. SEBI DOES NOT TAKE ANY RESPONSIBILITY EITHER FOR THE FINANCIAL SOUNDNESS OF ANY PROPOSAL FOR WHICH THE NON-CONVERTIBLE DEBT SECURITIES INCLUDING THE DEBENTURES ISSUED THEREOF IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THE DISCLOSURE DOCUMENT(S). THE ARRANGER (IF ANY) HAS CERTIFIED THAT THE DISCLOSURES MADE IN THE DISCLOSURE DOCUMENT(S) ARE GENERALLY ADEQUATE AND ARE IN CONFORMITY WITH THE SEBI DEBT LISTING REGULATIONS. THIS REQUIREMENT IS TO FACILITATE INVESTORS TO TAKE AN INFORMED DECISION FOR MAKING INVESTMENT IN THE PROPOSED ISSUE.**

2.5 DISCLAIMER IN RESPECT OF JURISDICTION

The Issue is made / is to be made in India to investors as specified under the paragraph titled "Eligible Investors" of the Disclosure Document(s), who shall be/have been identified upfront by the Issuer. The Disclosure Document(s) does not constitute an offer to sell or an invitation to subscribe to the non-convertible debt securities including the Debentures offered hereby to any person to whom it is not specifically addressed. Any disputes arising out of this Issue will be subject to the exclusive jurisdiction of the courts and tribunals as set out in the relevant Disclosure Document(s) and transaction documents executed in relation to such Issue. The Disclosure Document(s) does not / shall not constitute an offer to sell or an invitation to subscribe to the non-convertible debt securities including the Debentures herein, in any other jurisdiction to any person to whom it is unlawful to make an offer or invitation in such jurisdiction.

2.6 DISCLAIMER IN RESPECT OF RATING AGENCIES

Ratings are opinions on credit quality and are not recommendations to sanction, renew, disburse or recall the concerned bank facilities or to buy, sell or hold any security. The Rating Agency has based its ratings on information obtained from sources believed by it to be accurate and reliable. The Rating Agency does not, however, guarantee the accuracy, adequacy or completeness of any information and is not responsible for any errors or omissions or for the results obtained from the use of such information. Most entities whose bank facilities/instruments are rated by the Rating Agency have paid a credit rating fee, based on the amount and type of bank facilities/instruments.

2.7 ISSUE OF THE NON- CONVERTIBLE DEBT SECURITIES INCLUDING DEBENTURES IN DEMATERIALISED FORM

The non-convertible debt securities including Debentures will be issued in dematerialised form. The Issuer has made / shall make arrangements with the Depositories for the issue of the non-convertible debt securities including Debentures in dematerialised form. Investors will have to hold the non-convertible debt securities including Debentures in dematerialised form as per the provisions of Depositories Act (as applicable). The Issuer shall take necessary steps to credit the non-convertible debt securities including Debentures allotted to the beneficiary account maintained by the Investor with its depository participant.

2.8 DISCLAIMER OF DEBENTURE TRUSTEE

(a). The Debenture Trustee or its agents or advisers associated with the Issue do not undertake to review the financial condition or affairs of the Issuer during the life of the arrangements contemplated by this General Information Document and do not have any responsibility to advise any Investor or prospective Investor in the Debentures of any information available with or subsequently coming to the attention of the Debenture Trustee, its agents or advisors except as specifically provided for in the relevant \Debenture Trust Deed executed / to be executed for each Issue by the Company.

(b). The Debenture Trustee does not guarantee the terms of payment regarding the issue as stated in this General Information Document and shall not be held liable for any default in the same.

(c). The Debenture Trustee or its agents or advisers associated with the Issue have not separately verified the information contained in this General Information Document. Accordingly, no representation, warranty or undertaking, express or implied, is made and no responsibility is accepted by Debenture Trustee as to the accuracy or any other information provided by the Issuer. Accordingly, the Debenture Trustee associated with the issue shall have no liability in relation to the information contained in this General Information Document or any other information provided by the Issuer in connection with the issue.

(d). The Debenture Trustee is neither a principal debtor nor a guarantor of the Debentures.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

SECTION 3: RISK FACTORS

The following are the risks relating to the Company, the non-convertible debt securities including Debentures and the market in general envisaged by the management of the Company. Potential Investors should carefully consider all the risk factors stated in the Disclosure Document(s) for evaluating the Company and its business and the non-convertible debt securities including Debentures before making any investment decision relating to the Debentures. The Company believes that the factors described below represent the principal risks inherent in investing in the Debentures. Potential Investors should also read the detailed information set out elsewhere in this Disclosure Document(s) and reach their own views prior to making any investment decision.

The Issuer believes that the following factors may affect its ability to fulfil its obligations in relation to the Debentures. These risks may include, among others, business aspects, bond market, interest rate, market volatility and economic, political, and regulatory risks and any combination of these and other risks. Eligible investors should carefully consider all the information in this General Information Document, including the risks and uncertainties described below, before making an investment in the Debentures. All these factors are contingencies which may or may not occur and the Issuer is not in a position to express a view on the likelihood of any such contingency occurring. Please note that unless specified or quantified in the relevant risk factors, the Issuer is not in a position to quantify the financial or other implications of any risk mentioned herein below. The Issue has not been recommended or approved by SEBI, the Stock Exchange or RBI nor do SEBI, the Stock Exchange or RBI guarantee the accuracy or adequacy of this General Information Document.

Investment in non-convertible securities involve a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under SECTION 3: of this General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities

3. GENERAL RISKS

3.1 RISKS IN RELATION TO THE NON-CONVERTIBLE SECURITIES:

(a) Repayment of principal and coupon is subject to the credit risk of the Issuer.

Potential Investors should be aware that receipt of the principal amount, (i.e. the redemption amount) and any other amounts that may be due in respect of the non-convertible debt securities including Debentures is subject to the credit risk of the Issuer. Potential Investors assume the risk that the Issuer will not be able to satisfy their obligations under the non-convertible debt securities including Debentures. In the event that bankruptcy proceedings or composition, scheme of arrangement or similar proceedings to avert bankruptcy are instituted by or against the Issuer, the payment of sums due on the non-convertible debt securities including Debentures may not be made or may be substantially reduced or delayed.

(b) The secondary market for non-convertible securities may be illiquid, *infrequent,* limited or sporadic trading of non-convertible securities of the issuer on the stock exchanges.

The non-convertible securities may be very illiquid and no secondary market may develop in respect thereof. Even if there is a secondary market for the non-convertible securities, it is not likely to provide significant liquidity. Potential Investors may have to hold the non-convertible debt securities including Debentures until redemption to realize any value.

Further, As of date, we are not aware of any limited or sporadic trading of the non-convertible securities of the Issuer on stock exchanges and therefore, this would not be applicable.

(c) Credit Risk & Rating Downgrade Risk; Regulatory Capital Risk

The Rating Agency has assigned the credit ratings to the non-convertible debt securities including Debentures. In the event of deterioration in the financial health of the Issuer, there is a possibility that the rating agency may downgrade the rating of the non-convertible debt securities including Debentures. In such cases, potential Investors may incur losses on revaluation of their investment or make provisions towards sub-standard/ non-performing investment as per their usual norms.

(d) Changes in interest rates may affect the price of non-convertible debt securities including Debentures**.**

All securities where a fixed rate of interest is offered, are subject to price risk. The price of such securities will vary inversely with changes in prevailing interest rates, i.e. when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of prevailing interest rates. Increased rates of interest, which frequently accompany inflation and/or a growing economy, are likely to have a negative effect on the pricing of the non-convertible debt securities including Debentures.

(e) Tax Considerations and Legal Considerations:

Special tax considerations and legal considerations may apply to certain types of investors. Potential Investors are urged to consult with their own financial, legal, tax and other advisors to determine any financial, legal, tax and other implications of this investment.

(f) Accounting Considerations:

Special accounting considerations may apply to certain types of taxpayers. Potential Investors are urged to consult with their own accounting advisors to determine implications of this investment.

RISKS IN RELATION TO THE SECURITY CREATED IN RELATION TO THE DEBT SECURITIES. FURTHER, ANY RISKS IN RELATION TO MAINTENANCE OF SECURITY COVER OR FULL RECOVERY OF THE SECURITY IN CASE OF ENFORCEMENT

(g) Security wherever applicable may be insufficient to redeem the non-convertible debt securities including Debentures

In the event that the Company is unable to meet its payment and other obligations towards Investors under the terms of the non-convertible debt securities including Debentures, the Debenture Trustee may enforce the Security as per the terms of security documents, and other related documents executed in relation to the non-convertible debt securities including Debentures. The Debenture Holder(s) / Investors recovery in relation to the non-convertible debt securities including Debentures will be subject to (i) the market value of such Security (ii) finding willing buyers for the Security at a price sufficient to repay the Debenture Holder(s) / Investors amounts outstanding under the non-convertible debt securities including Debentures. There is a risk that the value realised from the enforcement of the

Security may be insufficient to redeem the non-convertible debt securities including Debentures.

(h) Material changes in regulations to which the Issuer is subject could impair the Issuer's ability to meet payment or other obligations.

The Issuer is subject generally to changes in Indian law, as well as to changes in government regulations and policies and accounting principles. Any changes in the regulatory framework could adversely affect the profitability of the Issuer or its future financial performance, by requiring a restructuring of its activities, increasing costs or otherwise.

3.2 RISK FACTORS ON PERPETUAL DEBT INSTRUMENTS (PDIs)

(a) PDIs are Unsecured:

As the PDIs being issued by the Issuer are unsecured, in the event that the Issuer is unable to meet its payment and other obligations towards potential investors under the terms of the PDls, the Debenture Trustee does not have any security which can be enforced to redeem the PDIs and the holders of the PDIs shall be treated as unsecured creditors of the Issuer.

(b) The PDIs are subordinated perpetual instruments and the Investors have no right to require redemption:

The PDls are perpetual in tenor and have no maturity date. The Company is under no obligation to redeem the PDls at any time and the PDls can only be disposed of by sale. Holders of the PDIs who wish to sell their PDIs may be unable to do so at a price at or above the amount they have paid for them, or at all, if insufficient liquidity exists in the market for the PDls.

(c) The PDIs may be redeemed only at the option of the issuer on the call option date (if any):

The terms and conditions provide that the PDls are redeemable at the Company's option only on the Call Option Date (if any) and on the occurrence of an Event of Default, subject to approval from the RBI. The date that the Company elects to redeem the PDls may not accord with the preference of individual holders, which may be disadvantageous to holders in light of market conditions or the individual circumstances of the holder of the PDls. Additionally, an investor may not be able to reinvest the redemption proceeds in comparable securities at an effective distribution rate at the same level as that of the PDls.

(d) Non-Payment due to the Company's weak capital position:

Potential investors should be aware that in certain circumstances, the RBI shall be entitled to determine write down of the principal value of the PDIs, as per the terms set out by them, which actions could result in losses to the Potential Investors.

(e) Terms and conditions of PDIs:

The terms and conditions attached to the perpetual debt instruments may provide the Issuer with an option to call back the perpetual debt instrument after a period of 10 (ten) years and if this option is not exercised, the Issuer will not repay the principal component of the perpetual debt instrument. Therefore, the perpetual debt instrument provides the Issuer a discretion for "skipping/delaying the payment of interest/principal" as specified under the circular no. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2023/027 dated February 8, 2023 issued by SEBI ("**SEBI Clarificatory Circular**"). The SEBI Clarificatory Circular also provides the Issuer / RBI for discretion in relation to such PDIs including but not restricted to all or any of the following events: (a) conversion into equity; (b) write off of interest / principal; (c) skipping / delaying payment of interest / principal; (d) making an early recall; and (e) changing any terms of issue of the instrument.

(f) Nature of PDIs:

PDI as an instrument is in the nature of Unsecured Rated Listed Perpetual Debt Instruments in the nature of Non-Convertible PDIs. Redemption of the PDIs will be subject to Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 and all other directions, guidelines, rules, notifications or circulars issued by RBI for NBFCs including the Reserve Bank of India (Non-Banking Financial Companies – Prudential Norms on Capital Adequacy) Directions, 2025, each as amended from time to time (collectively the "**RBI Directions**").

As per the aforesaid RBl Directions:
1) the claims of the investors in PDIs shall be
a) Superior to the claims of investors in equity shares of the Company; and
b) Subordinated to the claims of all other creditors of the Company (but *pari-passu* inter se the holders of the PDIs).
2) the PDIs could be subject to a lock-in as under:
a) the PDIs shall be subjected to a lock-in clause in terms of which the Company may defer the payment of interest, if:
  • the Company's capital to risk assets ratio (CRAR) is below the minimum regulatory requirement prescribed by RBI; or
  • the impact of such payment results in the Company's CRAR falling below or remaining below the minimum regulatory requirement prescribed by the RBI;
b) However, the Company may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss, provided the CRAR remains above the regulatory norm.
c) The interest shall not be cumulative except in cases as in (a).
d) All instances of invocation of the lock-in clause shall be notified by the Company to the Regional Office of Department of Supervision of the Reserve Bank of India in whose jurisdiction it is registered.

3.3 LEGALITY OF PURCHASE

Potential Investors in the non-convertible debt securities including Debentures will be responsible for the lawfulness of the acquisition of the non-convertible debt securities including Debentures, whether under the laws of the jurisdiction of their incorporation or the jurisdiction in which they operate or for compliance by that potential Investor with any law, regulation or regulatory policy applicable to it.

3.4 POLITICAL AND ECONOMIC RISK IN INDIA

The Issuer operates only within India and, accordingly, all of its revenues are derived from the domestic market. As a result, it is highly dependent on prevailing economic conditions in India and its results of operations are significantly affected by factors influencing the Indian economy. An uncertain economic situation, in India and globally, could result in a further slowdown in economic growth, investment and consumption. A slowdown in the rate of growth in the Indian economy could result in lower demand for credit and other financial products and services and higher defaults. Any slowdown in the growth or negative growth of sectors where the Issuer has a relatively higher exposure could adversely impact its performance. Any such slowdown could adversely affect its business, prospects, results of operations and financial condition.

3.5 REFUSAL IN LISTING OF ANY SECURITY OF THE ISSUER DURING LAST THREE YEARS BY ANY OF THE STOCK EXCHANGES IN INDIA OR ABROAD:

As of date, the Issuer has not been refused in listing of any security during the last 3 years by any of the stock exchanges in India or abroad and therefore, this would not be applicable.

3.6 LIMITED OR SPORADIC TRADING OF NON-CONVERTIBLE SECURITIES OF THE ISSUER ON STOCK EXCHANGES:

As of date, we are not aware of any limited or sporadic trading of the non-convertible securities of the Issuer on stock exchanges and therefore, this would not be applicable.

3.7 IN CASE OF OUTSTANDING DEBT INSTRUMENTS OR DEPOSITS OR BORROWINGS, ANY DEFAULT IN COMPLIANCE WITH THE MATERIAL COVENANTS SUCH AS CREATION OF SECURITY AS PER TERMS AGREED, DEFAULT IN PAYMENT OF INTEREST, DEFAULT IN REDEMPTION OR REPAYMENT, NON-CREATION OF DEBENTURE REDEMPTION RESERVE, DEFAULT IN PAYMENT OF PENAL INTEREST WHEREVER APPLICABLE

As of date, the Issuer has not defaulted in compliance with any material covenants agreed to by the Issuer and therefore, this would not be applicable. Further, under the Companies (Issuance of Share Capital and Debentures) Rules, 2014, non-banking financial companies are exempt from the requirement to create debenture redemption reserve in respect of privately placed debentures. Accordingly, the Company has not defaulted in creation of any reserve funds for the redemption of its outstanding debt instruments.

3.8 RISKS RELATED TO THE BUSINESS OF THE ISSUER

The same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue.

3.9 ANY OTHER RISK FACTORS

The same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue.

SECTION 4: FINANCIAL STATEMENTS

The audited financial statements of the Issuer (along with auditors' report) for the financial years ended March 31, 2024, March 31, 2025, and March 31, 2026 are set out in **Annexure I** of this General Information Document.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

SECTION 5: REGULATORY DISCLOSURES

The General Information Document is prepared in accordance with the provisions of SEBI Debt Listing Regulations and in this Section, the Issuer has set out the details required as per Schedule I of the SEBI Debt Listing Regulations.

5.1 Documents Submitted to the Exchanges

The following documents have been / shall be submitted to the Stock Exchange:

(a) This General Information Document and the relevant Key Information Document issued for each Issue;
(b) Memorandum and Articles of Association of the Issuer and necessary resolution(s) for the allotment of the non-convertible debt securities including Debentures;
(c) Copy of the necessary resolution(s) authorizing the borrowings, issuance of the non-convertible debt securities including Debentures and list of authorized signatories for the allotment of securities;
(d) Copy of last 3 (Three) years audited Annual Reports;
(e) Statement containing particulars of, dates of, and parties to all material contracts and agreements;
(f) Certified true copy of the resolution passed by the shareholders of the company at the Extraordinary General Meeting held on March 21, 2026 authorizing the issue / offer / allotment of non-convertible debentures by the Company for an aggregate amount upto INR 2,000,00,00,000 (Indian Rupees Two Thousand Crores only) under section 42 of the Companies Act, 2013
(g) Certified true copy of the resolution passed by the board of directors of the company dated March 21, 2026, authorizing the issue/offer of non-convertible debentures for an aggregate amount up to INR 2,000,00,00,000 (Indian Rupees Two Thousand Crores only).
(h) An undertaking from the Issuer stating that the necessary documents for the creation of the charge, where applicable, including the debenture trust deed would be executed within the time frame prescribed in the relevant regulations/acts/rules etc. and the same would be uploaded on the website of the Stock Exchange, where the debt securities have been listed;
(i) Where applicable, an undertaking that permission/consent from the prior creditor for a second or *pari passu* charge being created, in favour of the debenture trustees to the proposed issue has been obtained; and
(j) Any other particulars or documents that the recognized stock exchange may call for as it deems fit.

5.2 Documents Submitted to Debenture Trustee

The following documents have been / shall be submitted to the Debenture Trustee in electronic form (soft copy) on or before the allotment of the Debentures:

(a) Memorandum and Articles of Association of the Issuer and necessary resolution(s) for the allotment of the Debentures.
(b) Copy of last 3 (Three) years audited Annual Reports.
(c) Statement containing particulars of, dates of, and parties to all material contracts and agreements;
(d) Latest audited / limited review half yearly consolidated (wherever available) and standalone financial information (profit & loss statement, balance sheet and cash flow statement) and auditor qualifications, if any.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

5.3 Details of Promoters of the Issuer:

Promoter

Sl. No.	Details of Promoter Management	Promoter
1.	Name of promoter	OnEMI Technology Solutions Limited (“**OnEMI**” or **Kissht**”)
2.	Date of Incorporation	June 18, 2016
3.	Age	NA
4.	Education Qualifications	NA
5.	Experience in the business or employment	Kissht is a technology-enabled lender in India, primarily offering digital loans through its mobile application for various consumption and business needs. We provide swift, accessible and personalized credit solutions to support our customers throughout their financial journeys. They are focused on young individuals within the mass market segment, which according to the 1Lattice Report, represents India’s emerging middle class and is aspirational, digitally connected and underpenetrated in credit. As of March 31, 2026, we had 68.55 million registered users and served 11.76 million customers, along with a net promoter score of 93. Further, we had received a rating of 4.6 on Play Store based on over 1.25 million user reviews as of March 31, 2026. In December 2025, we also launched our mobile application on the iOS operating system and its application marketplace. As of March 31, 2026, we had received a rating of 4.3 on App Store. They maintain a highly granular loan book with over 3.25 million active customers and ₹70,664.39 million in assets under management (“**AUM**”) as of March 31, 2026. In the year ended March 31, 2026, our customers had an average age of 32 years and a median CIBIL score of 746. Further, during the year ended March 31, 2026, 67.31% of our customers earned monthly incomes ranging between ₹25,000 to ₹75,000, and 62.77% of our customers resided in the top 50 cities in India.
6.	positions/posts held in the past by the promoter management	NA
7.	directorships held by the promoter management	NA

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

<table>
<tr><td>8.</td><td>Other ventures of the promoter management</td><td>1. Si Creva Capital Services Private limited, a wholly owned subsidiary
2. Invincible Minds Private Limited, a wholly owned subsidiary.</td></tr>
<tr><td>9.</td><td>Special achievements</td><td>
<table>
<tr><th>Calendar Year</th><th>Particulars</th></tr>
<tr><td rowspan="2">2019</td><td>Awarded ‘Most Innovative Fintech Product’ by ET Now.</td></tr>
<tr><td>Awarded ‘Best Lending Tech of the Year’ by ET Now.</td></tr>
<tr><td rowspan="11">2022</td><td>Awarded ‘Best in identity & Access Management-Financial Services’ at the 3rd Annual BFSI Technology Excellence Awards by Quantic.</td></tr>
<tr><td>Recognized for entering the 2022 ASK Private Wealth Hurun India Future Unicorn Index by Hurun India.</td></tr>
<tr><td>Awarded ‘Cyber Security Initiative of the Year’ at BFSI Tech Summit and Awards, 2022 by USB Forums.</td></tr>
<tr><td>Awarded the ‘FinTech Startup of the Year’ at Expleo 3rd Annual BFSI Technology Excellence Award.</td></tr>
<tr><td>Awarded ‘Best Start-Up of the Year’ at MSME India Business Awards in financial services category.</td></tr>
<tr><td>Recognised as the ‘Best Fintech Credit Platform’ at the BFSI Leadership Awards, 2022.</td></tr>
<tr><td>Awarded ‘CXO Tech Innovation Award’ at the CXO Tech Summit and Awards, 2022 in credit and payment experience category.</td></tr>
<tr><td>Awarded ‘Best Fintech NBFC of the Year’ at India NBFC Summit and Awards, 2022 by Synnex.</td></tr>
<tr><td>Received the ISO/IEC 27001:2022 accreditation for its information security management system by InterCert.</td></tr>
<tr><td>Certified with INTERCERT ISCO/IEC 27001:2022</td></tr>
<tr><td>Awarded as the ‘Most Promising CX Strategy of the</td></tr>
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			Year' at India Customer Excellence Summit and Awards 2022.
		2023	Recognised as 'Progressive Places to Work' by ET Now, the Times Group.
			Awarded the 'Best Fintech Startup Award' at Fintech India Innovation Awards.
			Recognised as the 'Best Organisations for Women, 2023' by the Economic Times.
			Awarded 'Great Place to Work' for the year January 2023 – January 2024.
		2024	Awarded 'ET Best BFSI Brands' for 2024
			Recognised as the 'Best Organisations for Women, 2024' by Times Group.
			Recognized as 'Fastest Growing Fintech Company of the Year' at the 2nd edition of BFSI Leadership Awards, 2024.
			Awarded at the 'Power of PR and Corp Comm' award at the Afaqs Communicon Awards, 2024 in BFSI Category
			Recognized as one of the 'Best BFSI Brands – 2024' by ET Edge, the Times Group.
			Certified as a 'Great Place To Work' for the year January 2024 – January 2025.
		2025	Recognized as one of the 'Best BFSI Brands - 2025' by ET Edge, the Times Group.
			Certified as 'Great Place To Work, India' by Great Place to Work, India
			Recognised among the 'Marksmen Daily Most Trusted Brand of India' (5th Edition) for 2025-26
			Our Instant Loans were recognised in the BFSI and Fintech category at the 'ET Brand Disruption Awards, 2025' by ET Brand Equity.
			Recognized as one of the 'Iconic Brands of India – 2025' by ET Edge, the Times Group.

<table>
<tr><td></td><td></td><td><table><tr><td>2026</td><td>Certified as ‘Great Place To Work, India’ by Great Place to Work, India</td></tr><tr><td></td><td>ET Edge Best BFSI Brands 2026</td></tr><tr><td></td><td>Marksmen Daily "Most Trusted Brands of India"</td></tr><tr><td></td><td>India Credit Risk Summit & Awards 2026 "Best Use of Technology in Credit Risk Assessment"</td></tr></table></td></tr>
<tr><td>10.</td><td>Business and financial activities of the promoter management</td><td>Kissht is a technology-enabled lender in India, primarily offering digital loans through its mobile application for various consumption and business needs. We provide swift, accessible and personalized credit solutions to support our customers throughout their financial journeys.

They are focused on young individuals within the mass market segment, which according to the 1Lattice Report, represents India’s emerging middle class and is aspirational, digitally connected and underpenetrated in credit. As of March 31, 2026, we had 68.55 million registered users and served 11.76 million customers, along with a net promoter score of 93. Further, we had received a rating of 4.6 on Play Store based on over 1.25 million user reviews as of March 31, 2026. In December 2025, we also launched our mobile application on the iOS operating system and its application marketplace. As of March 31, 2026, we had received a rating of 4.3 on App Store.

They maintain a highly granular loan book with over 3.25 million active customers and ₹70,664.39 million in assets under management (“AUM”) as of March 31, 2026. In the year ended March 31, 2026, our customers had an average age of 32 years and a median CIBIL score of 746. Further, during the year ended March 31, 2026, 67.31% of our customers earned monthly incomes ranging between ₹25,000 to ₹75,000, and 62.77% of our customers resided in the top 50 cities in India.</td></tr>
<tr><td>11.</td><td>Photograph</td><td>NA</td></tr>
<tr><td>12.</td><td>Other Details</td><td>NA</td></tr>
</table>

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Sl. No.	Details of Promoter Management	Promoter
1.	Name of promoter	Krishnan Vishwanathan
2.	Date of Birth	29/12/1975
3.	Age	50 Years
4.	Education Qualifications	Bachelor of Technology in electrical engineering from the Indian Institute of Technology, Delhi and a degree of Master of Business Administration from Yale University.
5.	Experience in the business or employment	He has been associated with the Company as a Director since July 08, 2015. He was previously associated with McKinsey and Company Inc – India, Silicon Access Networks, Analog Devices, Alliance Semiconductor (India) Private Limited, Shinka Technologies Private Limited (formerly Alia Consulting Solutions Private Limited) and Si Creva Consulting Services Private Limited. He has over 18 years of experience in the consultancy and finance sectors.
6.	positions/posts held in the past by the promoter management	He has been associated with the Company as its Promoter and Managing Director and Chief Executive Officer
7.	directorships held by the promoter management	Promoter, Executive Director and Chief Financial Officer of OnEMI Technology Solutions Limited.
8.	Other ventures of the promoter management	Below is the other venture: 1. Krishnan Vishwanathan (HUF)
9.	Special achievements	He was previously associated with McKinsey and Company Inc – India, Silicon Access Networks, Analog Devices, Alliance Semiconductor (India) Private Limited, Shinka Technologies Private Limited (formerly Alia Consulting Solutions Private Limited) and Si Creva Consulting Services Private Limited. He has over 18 years of experience in the consultancy and finance sectors
10.	Business and financial activities of the promoter management	Not Applicable
11.	Photograph	
12.	Other Details	NA

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Sl. No.	Details of Promoter Management	Promoter
13.	Name of promoter	Ranvir Singh
14.	Date of Birth	11/06/1978
15.	Age	48 Years
16.	Education Qualifications	Bachelor of Technology in mechanical engineering from the Indian Institute of Technology, Bombay, and a post graduate diploma in management from the Indian Institute of Management, Bangalore.
17.	Experience in the business or employment	He was previously associated with McKinsey and Company Inc – India, Shinka Technologies Private Limited (formerly Alia Consulting Solutions Private Limited) and Si Creva Consulting Services Private Limited and is a founding member of the Fintech Association for Consumer Empowerment. He has over 20 years of experience in the consultancy and finance sectors.
18.	positions/posts held in the past by the promoter management	He has been associated with the Company as its Promoter and Whole-Time Director.
19.	directorships held by the promoter management	a. Promoter, Chairman, Executive Director and Chief Executive Officer of OnEMI Technology Solutions Limited. b. Non- Executive Director of Invincible Minds Private Limited
20.	Other ventures of the promoter management	Below are the other ventures: 1. Shinka Technologies Private Limited: Mr. Ranvir Singh holds significant interest in the above venture.
21.	Special achievements	He was previously associated with McKinsey and Company Inc – India, Shinka Technologies Private Limited (formerly Alia Consulting Solutions Private Limited) and Si Creva Consulting Services Private Limited and is a founding member of the Fintech Association for Consumer Empowerment. He has over 20 years of experience in the consultancy and finance sectors.
22.	Business and financial activities of the promoter management	NA

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23.	Photograph	
24.	Other Details	NA

5.4 Details of specific entities in relation to the Issue:

S.no	Particulars	Details
1.	Legal counsel (if any)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
2.	Merchant Banker and Co-managers to the issues, (Not applicable for private placement. However, if appointed, to be disclosed)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
3.	Guarantor (if any)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
4.	Arrangers, if any	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

5.5 About the Issuer: The following details pertaining to the issuer:

(a) Overview and a brief summary of the business activities of the issuer:

Corporate Information

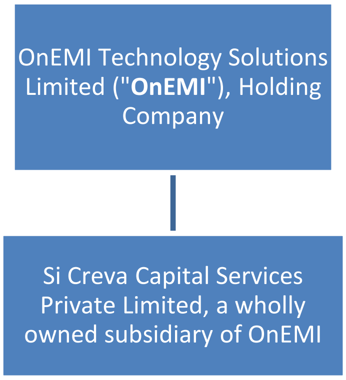
Si Creva was originally incorporated as 'Si-Creva Technology Private Limited' as a private limited company under the Companies Act, 2013, pursuant to a certificate of incorporation dated July 8, 2015, issued by the Registrar of Companies, Maharashtra at Mumbai ("**RoC Mumbai**"). Subsequently, the name of the Company was changed to its current name 'Si Creva Capital Services Private Limited' and a fresh certificate of incorporation dated November 6, 2015, was issued by the RoC Mumbai-I to the Company. Its corporate identification number is U65923MH2015PTC266425. The registered office of Si Creva is located at 10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla (West), Mumbai - 400070, Maharashtra, India.

Nature of Business

Si Creva is authorized under the provisions of its memorandum of association to *inter alia* lend and advance money and assets, give credit, receive money on loan, enter into guarantees and contracts of indemnity, borrow and raise money for the purpose of its business, secure repayment of money borrowed, carry on the business of retail and institutional distribution of mutual fund schemes, participate in funding any loans and advances, and render services as brokers, commission agents, importers and exporters, trustees, executors, administrators, managers, agents or attorney.

(b) **Structure of the group:**

The graphic description/organogram of the corporate structure of the Issuer is as follows:



(c) **A brief summary of the business activities of the subsidiaries of the issuer:**

This is not applicable as the Issuer did not have any subsidiary in the previous three financial years preceding the date of this General Information Documents and does not have any subsidiary as on the date of this General Information Document.

(d) **Details of branches or units where the issuer carries on its business activities, if any may be provided in the form of a static Quick Response (QR) code and web link. If the issuer provides the details of branches or units in the form of a static QR code and web link, the details of the said branches or units shall be provided to the debenture trustee as well and kept available for inspection as specified in clause (g) of paragraph 3.3.41 of Schedule I of the SEBI Debt Listing Regulation. A checklist item in the 'Security and Covenant Monitoring System' shall also be included for providing information about branches or units of the issuer to the debenture trustee and confirmation of the same by the debenture trustee:**

As on March 31, 2026, the Issuer offers Loan Against Property (LAP) through its 98 branches across 7 states and 1 Union territory.

(e) **Use of proceeds (in the order of priority for which the said proceeds will be utilized): (i) purpose of the placement; (ii) break-up of the cost of the project for which the money is being raised; (iii) means of financing for the project; (iv) proposed deployment status of the proceeds at each stage of the project**

The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

5.6 Expenses of the Issue: Expenses of the Issue along with a break-up for each item of expense, including details of the fees payable to separately as under (in terms of amount, as a percentage of total issue expenses and as a percentage of total issue size), as applicable

<table>
<tr><th>S. No.</th><th>Particulars</th><th>Details of fees</th><th>Percentage (%) of total issue expenses</th><th>Percentage (%) of total issue size</th></tr>
<tr><td>1.</td><td>Lead manager(s) fees</td><td colspan="3" rowspan="9">Each of the expenses set out in S. no 1 to S. no 9 shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.</td></tr>
<tr><td>2.</td><td>Underwriting commission</td></tr>
<tr><td>3.</td><td>Brokerage, selling commission and upload fees</td></tr>
<tr><td>4.</td><td>Fees payable to the registrars to the issue</td></tr>
<tr><td>5.</td><td>Fees payable to the legal advisors</td></tr>
<tr><td>6.</td><td>Advertising and marketing expenses</td></tr>
<tr><td>7.</td><td>Fees payable to the regulators including stock exchanges</td></tr>
<tr><td>8.</td><td>Expenses incurred on printing and distribution of issue stationary</td></tr>
<tr><td>9.</td><td>Any other fees, commission or payments under whatever nomenclature</td></tr>
</table>

5.7 Financial Information:

(a) **The audited financial statements (i.e. profit and loss statement, balance sheet and cash flow statement) both on a standalone and consolidated basis for a period of three completed years, which shall not be more than six months old from the date of the issue document or issue opening date, as applicable. Such financial statements shall be audited and certified by the statutory auditor(s) who holds a valid certificate issued by the Peer Review Board of the Institute of Chartered Accountants of India ("ICAI").**

However, if the issuer, being a listed REIT/listed InvIT has been in existence for a period of less than three completed years, and historical financial statements of such REIT/InvIT are not available for some portion or the entire portion of the reporting period of three years and the interim period, the combined financial statements shall be disclosed for the periods for which such historical financial statements are not available.

Provided that, issuers whose non-convertible securities are listed as on the date of filing of the offer document or placement memorandum, may provide only a web-link and a static quick response code of the audited financial statements in the offer document or placement memorandum subject to the following conditions:

(i) Such listed issuers shall disclose a comparative key operational and financial parameter on a standalone and consolidated basis, certified by the statutory auditor(s) who holds a valid certificate issued by the Peer Review Board of the Institute of Chartered Accountants of India, for the last three completed years in the offer document.

(ii) The scanning of such static quick response code or clicking on the web-link, shall display the audited financial statements for last three financial years of such issuer on the website of the stock exchange where such data is hosted.

Please refer to **Annexure I** of this General Information Document. for the audited financial statements of the Company as on March 31, 2026, March 31, 2025 and March 31, 2024 along with the auditor's report along with the requisite schedules, footnotes, summary etc.

It shall be noted that the audited financial statements have been certified by the statutory auditor who holds a valid certificate number 023325 issued by the peer review board of the Institute of Chartered Accountants of India on January 16, 2026 annexed hereto under **Annexure III** of this General Information Document.

(b) **Listed issuers (whose debt securities or specified securities are listed on recognised stock exchange(s)) in compliance with the listing regulations, may disclose unaudited financial information for the interim period in the format as specified therein with limited review report in the issue document, as filed with the stock exchanges, instead of audited financial statements for the interim period, subject to making necessary disclosures in this regard in issue document including risk factors.**

Given that the Issuer has not listed its securities on the Stock Exchange on prior to the date of filing this General Information Document, the compliances on the listed issuers (whose debt securities or specified securities are listed on recognised stock exchange(s)) as prescribed under the SEBI LODR Regulations were not applicable on the Issuer at the time of filing this General Information Document and therefore, the Company has submitted the audited financial statements of the Company as on March 31, 2026, March 31, 2025 and March 31, 2024.

(c) **Issuers other than REITs/ InvITs desirous of issuing debt securities on private placement basis and who are in existence for less than three years may disclose financial statements mentioned at (a) above for such period of existence, subject to the following conditions:**

(i) **The issue is made on the Electronic Book Platform of the stock exchange, irrespective of the issue size; and**
(ii) **In case of issue of securities on a private placement basis, the issue is open for subscription only to qualified institutional buyers**

Not applicable as the Issuer is in existence for more than 3 (three) years.

(d) **The above financial statements shall be accompanied with the auditor's report along with the requisite schedules, footnotes, summary etc.**

(e) **Key operational and financial parameters on a consolidated and standalone basis in respect of the financial information provided under clauses (a) to (c) above**:

On Standalone Basis

(Rs. In Crores)

PARTICULARS	**March 31, 2024**	**March 31, 2025**	**March 31, 2026**
	Audited	**Audited**	**Audited**
BALANCE SHEET			
Assets			
Property, Plant and Equipment	0.89	2.95	4.97

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Financial Assets	1,395.69	2470.41	3,592.57
Non-financial Assets excluding property, plant and equipment	138.12	119.76	132.47
Total Assets	**1534.70**	**2,593.12**	**3,730.01**
Liabilities			
Financial Liabilities (A)	924.93	1,719.99	2,474.90
-Derivative financial instruments	-	-	-
-Trade Payables	92.03	77.16	75.57
-Debt Securities	325.81	509.52	1,286.53
-Borrowings (other than Debt Securities)	458.97	1091.53	1,082.65
-Subordinated liabilities	-	-	-
-other financial liabilities	48.12	41.78	30.14
Non-Financial Liabilities (B)	28.23	14.15	23.13
-Current tax liabilities (net)	10.98	-	-
-Provisions	5.41	5.89	8.99
-Deferred tax liabilities (net)			
-other non-financial liabilities	11.84	8.26	14.14
Equity (Equity Share Capital and Other Equity) (C)	581.54	858.98	1,231.98
Total Liabilities and Equity (A+B+C)	**1,534.70**	**2,593.12**	**3,730.01**
PROFIT AND LOSS			
Revenue from operations	1,295.21	1,092.48	1,541.33
Other Income	0.03	1.01	0.28
Total Income	1,295.24	1,093.49	1,541.61
Total Expense	1,128.96	919.03	1,342.55
Profit after tax for the year	123.84	128.38	148.24
Other Comprehensive income	(0.32)	(0.94)	(0.24)
Total Comprehensive Income	123.52	127.45	148.00
Earnings per equity share (Basic)	168.39	150.35	162.23
Earnings per equity share (Diluted)	165.02	147.76	159.61
Cash Flow			
Net cash from/ used in (-) operating activities	(728.89)	(824.99)	(620.65)

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Net cash from/ used in (-) investing activities	61.04	(4.26)	5.04
Net cash from/ used in (-) financing activities	486.22	796.27	679.57
Net increase/decrease (-) in cash and cash equivalents	(181.63)	(32.98)	63.97
Cash and cash equivalents as per Cash Flow Statement as at the end of year	168.88	121.90	185.87
Additional Information			
Net Worth	581.54	858.98	1,231.98
Cash and cash equivalents	168.88	121.90	185.87
Loans	1,071.29	2,206.88	3,253.05
Loans (Principal Amount)	-1,499.25	2,523.70	3,619.96
Total Debts to Total Assets	51.14%	61.74%	63.52%
Interest Income	1010.53	857.30	1159.98
Interest Expense	65.38	173.55	307.39
Impairment on Financial Instruments	695.20	375.31	488.21
Bad Debts to Loans	23.30%	17.35%	11.29%
% Stage 3 Loans on Loans (Principal Amount)	0.78%	2.87%	2.10%
% Net Stage 3 Loans on Loans (Principal Amount)	0.00%	0.27%	0.30%
Tier I Capital Adequacy Ratio (%)	24.69%	25.18%	24.40%
Tier II Capital Adequacy Ratio (%)	1.08%	0.00%	0.88%

Consolidated Basis: This is not applicable to the Issuer as the Issuer does not have any Subsidiaries for the above-mentioned years and as on March 31, 2026

5.8 The amount of corporate guarantee or letter of comfort issued by the issuer along with details of the counterparty (viz. name and nature of the counterparty, whether a subsidiary, joint venture entity, group company etc.) on behalf of whom it has been issued:

Not Applicable

5.9 Details of any other contingent liabilities of the issuer based on the last audited financial statements including amount and nature of liability:

- Dividend on compulsorily cumulative convertible preference shares Rs.0.00 (Amt in Crore)
- Guarantee given pursuant to business correspondent arrangements Rs. 8.77(Amt. in Crore)
- Income tax demand for A.Y. 2024-25 Rs.1.86 (Amt in Crore)

5.10 A brief history of Issuer since its incorporation giving details of its following activities:

(a) **Details of Share Capital as on last quarter end, i.e., March 31, 2026:**

Share Capital	Amount (INR)
Authorised Share Capital	
1,60,00,000 Equity Shares of Rs. 10/- each	16,00,00,000
15,000 Preference Share of Rs. 100/- each	15,00,000
TOTAL	**16,15,00,000**
Issued, Subscribed and Paid- up Share Capital	
98,49,793 Equity Shares of Rs. 10 each	9,84,97,930
15,000 Preference Share of Rs. 100/- each	15,00,000
TOTAL	**9,99,97,930**

(b) **Changes in its capital structure as on last quarter end i.e. March 31, 2026 for the preceding three financial years and current financial year: -**

Date of Allotment	Number of Equity Shares*	Face Value	Issue Price	Consideration (Cash other than cash, etc.) (in INR)	Nature of Allotment
21-07-2023	14,56,310	10	1030	149,99,99,300	Right Issue
20-06-2024	9,51,777	10	1576	150,00,00,552	Right Issue
23-09-2025	7,47,597	10	2006.43	150,00,01,048.71	Right Issue
26-03-2026	3,57,484	10	2098	75,00,01,432	Right Issue
16-05-2026	30,00,000	10	2125	6,37,50,00,000	Right Issue

** On December 02, 2025, a total of five equity shares, comprising of one equity share each, were transferred to five nominees of OnEMI Technology Solutions Limited.*

(c) **Details of the equity share capital for the preceding three financial years and current financial year:**

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Date of Allotment	Number of Equity Shares	Face Value	Issue Price	Consideration (Cash other than cash, etc.)	Nature of Allotment	Cumulative			Remarks
						Number of Equity Shares	Equity Share Capital	Equity Share Premium	
21-07-2023	14,56,310	10	1030	149,99,99,300	Right Issue	77,92,935	7,79,29,350	4,24,26,73,031.35	NA
20-06-2024	9,51,777	10	1576	150,00,00,552	Right Issue	87,44,712	8,74,47,120	5,73,31,55,813.35	NA
23-09-2025	7,47,597	10	2006.43	150,00,01,048.71	Right Issue	94,92,309	9,49,23,090	7,22,56,80,892.06	NA
26-03-2026	3,57,484	10	2098	75,00,01,432	Right Issue	98,49,793	9,84,97,930	7,97,21,07,484.06	NA
16-05-2026	30,00,000	10	2125	6,37,50,00,000	Right Issue	1,28,49,793	1,28,497,930	14,31,71,07,484.06	NA

5.11 Details of any acquisition or amalgamation with any entity in the preceding one year:

Not Applicable as there was no acquisition or amalgamation with any entity in the preceding one year

5.12 Details of any reorganization or reconstruction in the preceding one year:

Not Applicable

5.13 Details of the shareholding of the Company as on the latest quarter end, i.e., March 31, 2026, as per the format specified under the listing regulations.

(a) **Shareholding pattern of the Company as on last quarter end, i.e. March 31, 2026, as per the format specified under the listing regulations:**

Category (I)	Category of shareholder (II)	Number of shareholders (III)	Number of fully paid-up Equity Shares held (IV)	Number of partly paid-up Equity Shares held (V)	Number of shares underlying depository receipts (VI)	Total number of shares held (VII) =(IV)+(V)+ (VI)	Shareholding as a % of total number of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of voting rights held in each class of securities (IX)				Number of Equity Shares underlying outstanding convertible securities (including warrants) (X)#	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2) #	Number of locked in Equity Shares (XII)		Number of Equity Shares pledged or otherwise encumbered (XIII)		Number of Equity Shares held in dematerialised form (XIV)
								Number of voting rights			Total as a % of (A+B+C)			Number (a)	As a % of total Equity Shares held (b)	Number (a)	As a % of total Equity Shares held (b) on a fully diluted basis	
								Class: Equity Shares	Class: Others	Total								
(A)	Promoters and Promoter Group	3	98,49,789	-	-	98,49,789	100	9849789	-	98,49,789	100 %	1,50,000	100	-	-	-	-	98,64,789
(B)	Public	4	4	-	-	4	0.0%	4	-	4	0.0%	-	0.0%	-	-	-	-	4
(C)	Non Promoter- Non Public			-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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Category (I)	Category of shareholder (II)	Number of shareholders (III)	Number of fully paid-up Equity Shares held (IV)	Number of partly paid-up Equity Shares held (V)	Number of shares underlying depository receipts (VI)	Total number of shares held (VII) =(IV)+(V)+ (VI)	Shareholding as a % of total number of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of voting rights held in each class of securities (IX)				Number of Equity Shares underlying outstanding convertible securities (including warrants) (X)#	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2) #	Number of locked in Equity Shares (XII)		Number of Equity Shares pledged or otherwise encumbered (XIII)		Number of Equity Shares held in dematerialised form (XIV)
								Number of voting rights			Total as a % of (A+B+C)			Number (a)	As a % of total Equity Shares held (b)	Number (a)	As a % of total Equity Shares held (b) on a fully diluted basis	
								Class: Equity Shares	Class: Others	Total								
(C1)	Shares underlying depository receipts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(C2)	Shares held by employee trusts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Category (I)	Category of shareholder (II)	Number of shareholders (III)	Number of fully paid-up Equity Shares held (IV)	Number of partly paid-up Equity Shares held (V)	Number of shares underlying depository receipts (VI)	Total number of shares held (VII) =(IV)+(V)+ (VI)	Shareholding as a % of total number of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of voting rights held in each class of securities (IX)				Number of Equity Shares underlying outstanding convertible securities (including warrants) (X)#	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2) #	Number of locked in Equity Shares (XII)		Number of Equity Shares pledged or otherwise encumbered (XIII)		Number of Equity Shares held in dematerialised form (XIV)
								Number of voting rights			Total as a % of (A+B+C)			Number (a)	As a % of total Equity Shares held (b)	Number (a)	As a % of total Equity Shares held (b) on a fully diluted basis	
								Class: Equity Shares	Class: Others	Total								
	Total (A+B+C)	7	98,49,793	-	-	98,49,793	100	98,49,793	-	98,49,793	100	1,50,000	100	-	-	-	-	98,64,793

(b) **List of top 10 holders of equity shares of the Company as on the latest quarter end, i.e. March 31, 2026:**

Sr No	Name of Equity Shareholder	Total No of Equity Shares	No. of shares in demat form	Total Shareholding as a % of total no of equity shares
1.	OnEMI Technology Solutions Limited	98,49,787	98,49,787	100%
2.	Krishnan Vishwanathan (as a nominee of OnEMI Technology Solutions Limited	1	1	0.00%
3.	Mr. Ranvir Singh (as a nominee of OnEMI Technology Solutions Limited)	1	1	0.00%
4.	Ms. Kiran Singh (as a nominee of OnEMI Technology Solutions Limited)	1	1	0.00%
5.	Mr. Sooraj Pandey (as a nominee of OnEMI Technology Solutions Limited)	1	1	0.00%
6.	Ms. Satya Rishishwar (as a nominee of OnEMI Technology Solutions Limited)	1	1	0.00%
7.	Mr. Darshil Shah (as a nominee of OnEMI Technology Solutions Limited)	1	1	0.00%

5.14 Following details regarding the directors of the Company:

(a) **Details of the current directors of the Company:**

Name, Designation and DIN	Age	Address	Date of Appointment	Details of other directorship
Mr. Krishnan Vishwanathan Designation: Managing Director and Chief Executive Officer DIN: 07191366	50 Years	B207, Kalpataru Habitat CHS, Dr S S Rao Road, Near Gandhi Hospital, Parel, Mumbai 400 012, Maharashtra, India	08/07/2015	Director in below Company: OnEMI Technology Solutions Limited
Mr. Ranvir Singh Designation: Whole-time Director DIN: 06673951	48 Years	1502, B-Wing, Girnar Heights, Bhakti Park, Near IMAX Theater, Wadala East, Mumbai 400 037,	08/07/2015	Director in below Company(ies): 1. OnEMI Technology Solutions Limited 2. Invincible Minds Private Limited

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		Maharashtra, India		
Ms. Priti Savla Designation: Independent Director DIN: 00662996	48 Years	3105, ICC Tower 2, G D Ambedkar Road, Dadar East, Mumbai 400014	24/03/2023	Director in below Companies: 1. Vikran Engineering Limited 2. Pitti Engineering Limited 3. Apcotex Industries Limited 4. Sun Pharma Laboratories Limited 5. Institute of Social Auditors of India 6. NSE Clearing Limited – Public Interest Director 7. Perch Foundation 8. Perch Strategic Advisors Private Limited 9. ITI Mutual Fund Trustee Private Limited 10. IRB Infrastructure Developers Limited 11. Wadhwagroup Holdings Private Limited
Mr. Yogesh Chadha Designation: Independent Director DIN: 01681680	63 Years	78 B, Kalpataru Habitat CHS, Dr S. S. Rao Road, Near Gandhi Hospital, Parel, Mumbai-400012.	02/12/2025	Director in below Companies: 1. Choice AMC Private Limited 2. Mirae Asset Financial Services (India) Private Limited 3. Sharekhan Limited 4. Aurous Avatar Entertainment (India) Private Limited 5. Shivshrushti Projects Limited Liability Partnership - Designated Partner 6. OnEMI Technology Solutions Limited

(b) **Details of change in directors in the preceding three financial years and current financial year:**

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Name, Designation and DIN	Date of Appointment/Change in Designation	Date of Cessation, if applicable	Date of resignation, if applicable	Remarks
Name: Mohindar Kumar Designation: Independent Director DIN: 08444706	22/05/2023	NA	24/04/2024	NA
Name: Ranvir Singh Designation: Whole-time Director DIN: 06673951	22/08/2023	NA	NA	Change in designation from Non-Executive Director to Executive Whole-time Director.
Name: Atul Bheda Designation: Independent Director DIN: 03502424	24/06/2024	NA	26/11/2025	NA
Name: Yogesh Chadha Designation: Independent Director DIN: 01681680	02/12/2025	NA	NA	NA

(c) **Details of directors' remuneration, and such particulars of the nature and extent of their interests in the issuer (during the current year and preceding three financial years):**

(i) **Remuneration payable or paid to a director by the issuer, its subsidiary or associate company; shareholding of the director in the company, its subsidiaries and associate companies on a fully diluted basis;**

Remuneration payable or paid to a director by the issuer, its subsidiary or associate company:

Name	FY 26-27 (Current Year) (in Cr.)	FY 25-26 (in Cr.)	FY 24-25 (in Cr.)	FY 23-24 (in Cr.)
Mr. Krishnan Vishwanathan	0.13	1.50	1.25	0.00
Mr. Ranvir Singh	0.13	1.50	1.25	0.00
Mrs. Priti Savla	0.08	0.39	0.36	0.42
Mr. Yogesh Chadha	0.08	0.13	0.00	0.00
Mr. Mohindar Kumar	0.00	0.00	0.00	0.47
Mr. Atul Bheda	0.00	0.24	0.35	0.00

Shareholding of the director in the company, its subsidiaries and associate companies on a fully diluted basis – as on March 31, 2026

Shareholding of the director in the company:

Name of the Directors	No. of shares held	% of total shareholding
Krishnan Vishwanathan (as a nominee of OnEMI Technology Solutions Limited	1 (Equity)	0.00%
Ranvir Singh (as a nominee of OnEMI Technology Solutions Limited	1 (Equity)	0.00%

(ii) **Appointment of any relatives to an office or place of profit of the issuer, its subsidiary or associate company:**

Not Applicable

(iii) **Full particulars of the nature and extent of interest, if any, of every director:**

A. **in the promotion of the issuer company; or**

Except Ranvir Singh, Whole-Time Director and Krishnan Vishwanathan, Chief Executive Officer and Managing Director, who are also Promoters of our Company, none of our directors have any interest in the promotion or formation of our Company.

B. **in any immoveable property acquired by the issuer company in the two years preceding the date of the issue document / this General Information Document or any immoveable property proposed to be acquired by it; or**

Not Applicable, as the Company has not acquired any immoveable property in the preceding two years.

C. **where the interest of such a director consists in being a member of a firm or company, the nature and extent of his interest in the firm or company, with a statement of all sums paid or agreed to be paid to him or to the firm or company in cash or shares or otherwise by any person either to induce him to become, or to help him qualify as a director, or otherwise for services rendered by him or by the firm or company, in connection with the promotion or formation of the issuer company shall be disclosed.**

Not Applicable

(d) **Contribution being made by the directors as part of the offer or separately in furtherance of such objects.**

Not Applicable

5.15 Any financial or other material interest of the directors, promoters, key managerial personnel or senior management in the offer and the effect of such interest in so far as it is different from the interests of other persons.

Not Applicable

5.16 Following details regarding the auditors of the issuer:

(a) Details of the auditor of the issuer:

Name of the Auditor	Address	Date of appointment
M/s. Chhajed & Doshi, Chartered Accountants	101, Hubtown Solaris, Near East West Flyover, N.S.Phadke Marg, Andheri East, Mumbai 400069.	June 27, 2024 (Appointed under Casual Vacancy)
M/s. Chhajed & Doshi, Chartered Accountants	101, Hubtown Solaris, Near East West Flyover, N.S.Phadke Marg, Andheri East, Mumbai 400069.	August 26, 2024 (Appointed at Annual General Meeting)

(b) Details of change in auditors for the preceding three financial years and current financial year:

Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of resignation, if applicable
M/s. Chokshi & Chokshi LLP	Ground Floor, 15/17, Raghavji, B Building, Gowalia Tank, Opp. Central Bank of India, Mumbai 400036.	September 27, 2022 (Appointed at Annual General Meeting)	NA	June 27, 2024
M/s. Chhajed & Doshi, Chartered Accountants	101, Hubtown Solaris, Near East West Flyover, N.S.Phadke Marg, Andheri East, Mumbai 400069.	June 27, 2024 (Appointed under Casual Vacancy)	NA	NA
M/s. Chhajed & Doshi, Chartered Accountants	101, Hubtown Solaris, Near East West Flyover, N.S.Phadke Marg, Andheri East, Mumbai 400069.	August 26, 2024 (Appointed at Annual General Meeting)	NA	NA

5.17 Details of the following liabilities of the issuer, as at the end of the preceding quarter or if available, a later date:

(a) Details of outstanding secured loan facilities as on March 31, 2026:

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Name of Lenders	**Type of Facility**	**Amount Sanctioned (In Crores)**	**Principal Amount Outstanding (In Crores)**	**Repayment Date/ Schedule**	**Security**	**Credit Rating, if applicable**	**Asset Classification**
State Bank of India	Term Loan	20.00	2.67	30-Sep-26	1.25x	ACUITE A-/Stable	Standard
State Bank of India	Term Loan	18.00	4.25	29-Nov-26	1.25x	ACUITE A-/Stable	Standard
ICICI Bank	Term Loan	14.58	3.65	30-Aug-26	1.25x	ACUITE A-/Stable	Standard
IKF Finance	Term Loan	15.00	4.38	03-Oct-26	1.10x	Unrated	Standard
AU Small Finance Bank	Term Loan	40.00	1.25	18-Apr-26	1.25x	CRISIL A-/Stable	Standard
Vivriti Capital Limited	Term Loan	24.00	4.80	15-Jun-26	1.10x	Unrated	Standard
Suryoday Small Finance Bank	Term Loan	15.00	1.33	05-Apr-26	1.10x	CRISIL A-/Stable	Standard
Western Capital Advisors Private Limited	Term Loan	4.50	0.38	01-Apr-26	1.10x	Unrated	Standard
Jana Small Finance Bank	Term Loan	50.00	25.00	03-Dec-26	1.10x	ACUITE A-/Stable	Standard
MAS Financial Services Limited	Term Loan	10.00	2.50	05-Jun-26	1.15x	Unrated	Standard
MAS Financial Services Limited	Term Loan	10.00	2.50	05-Jun-26	1.15x	Unrated	Standard
ICICI Bank	Term Loan	8.61	5.38	31-May-27	1.25x	ACUITE A-/Stable	Standard
Anand Rathi Global Finance Limited	Term Loan	20.00	5.00	06-Jun-26	1.10x	Unrated	Standard
Slice Small Finance Bank	Term Loan	25.00	8.76	05-Jul-26	1.10x	ACUITE A-/Stable	Standard

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Name of Lenders	Type of Facility	Amount Sanctioned (In Crores)	Principal Amount Outstanding (In Crores)	Repayment Date/ Schedule	Security	Credit Rating, if applicable	Asset Classification
AU Small Finance Bank	Term Loan	30.00	10.00	18-Jul-26	1.25x	ACUITE A-/Stable	Standard
Shriram Finance Limited	Term Loan	25.00	8.75	05-Jul-26	1.15x	Unrated	Standard
Vivriti Capital Limited	Term Loan	16.00	6.86	28-Sep-26	1.10x	Unrated	Standard
Ambit Finvest Private Limited	Term Loan	16.00	5.58	05-Aug-26	1.10x	Unrated	Standard
Profectus Capital Private Limited	Term Loan	6.80	2.37	12-Jul-26	1.10x	Unrated	Standard
Northern Arc Capital Limited	Term Loan	25.00	8.75	06-Jul-26	1.20x	Unrated	Standard
SBM Bank (India) Limited	Term Loan	30.00	10.00	31-Jul-26	1.15x	ACUITE A-/Stable	Standard
Kisetsu Saison Finance (India) Private Limited	Term Loan	40.00	16.67	15-Aug-26	1.10x	Unrated	Standard
MAS Financial Services Limited	Term Loan	10.00	4.17	25-Aug-26	1.15x	Unrated	Standard
MAS Financial Services Limited	Term Loan	10.00	4.17	25-Aug-26	1.15x	Unrated	Standard
MAS Financial Services Limited	Term Loan	5.00	2.08	25-Aug-26	1.15x	Unrated	Standard
Unity Small Finance Bank	Term Loan	50.00	24.35	31-Mar-27	1.10x	ACUITE A-/Stable	Standard

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Name of Lenders	Type of Facility	Amount Sanctioned (In Crores)	Principal Amount Outstanding (In Crores)	Repayment Date/ Schedule	Security	Credit Rating, if applicable	Asset Classification
Unity Small Finance Bank	Term Loan		20.00	30-Sep-27	1.10x	IND A-/Stable	Standard
Electronic Finance Limited	Term Loan	9.00	5.39	05-Oct-26	1.10x	Unrated	Standard
Western Capital Advisors Private Limited	Term Loan	8.00	4.00	01-Oct-26	1.10x	Unrated	Standard
Piramal Capital Limited	Term Loan	50.00	20.42	29-Sep-26	1.10x	Unrated	Standard
Piramal Finance Limited	Term Loan		11.25	14-Dec-26	1.10x	Unrated	Standard
Utkarsh Small Finance Bank	Term Loan	25.00	14.58	25-Oct-26	1.10x	ACUITE A-/Stable	Standard
State Bank of India	Term Loan	34.50	33.29	31-Oct-30	1.25x	IND A-/Stable	Standard
Northern Arc Capital Limited	Term Loan	20.00	13.65	05-Nov-26	1.20x	Unrated	Standard
AU Small Finance Bank	Term Loan	60.00	45.00	18-Dec-26	1.25x	ACUITE A-/Stable	Standard
MAS Financial Services Limited	Term Loan	15.00	11.25	25-Dec-26	1.15x	Unrated	Standard
MAS Financial Services Limited	Term Loan	10.00	7.50	25-Dec-26	1.15x	Unrated	Standard
MAS Financial Services Limited	Term Loan	10.00	7.50	25-Dec-26	1.15x	Unrated	Standard
IDFC First Bank Limited	Term Loan	75.00	68.75	05-Jan-28	1.20X	IND A-/Stable	Standard

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Name of Lenders	**Type of Facility**	**Amount Sanctioned (In Crores)**	**Principal Amount Outstanding (In Crores)**	**Repayment Date/ Schedule**	**Security**	**Credit Rating, if applicable**	**Asset Classification**
Suryoday Small Finance Bank	Term Loan	21.00	19.33	05-02-2027	1.10x	IND A-/Stable	Standard
Ambit Finvest Private Limited	Term Loan	16.00	14.74	05-02-2027	1.10x	Unrated	Standard
Western Capital Advisors Private Limited	Term Loan	8.00	7.33	01-Mar-27	1.10x	Unrated	Standard
Oxyzo Financial Services Limited	Term Loan	30.00	27.50	01-Mar-27	1.10x	Unrated	Standard
MAS Financial Services Limited	Term Loan	15.00	13.75	20-Feb-27	1.15x	Unrated	Standard
MAS Financial Services Limited	Term Loan	10.00	9.17	20-Feb-27	1.15x	Unrated	Standard
MAS Financial Services Limited	Term Loan	10.00	9.17	20-Feb-27	1.15x	Unrated	Standard
Yes Bank Limited	Working Capital Demand Loan	15.00	15.00	28-May-26	1.35x	CRISIL A-/Stable	Standard
Kisetsu Saison Finance (India) Private Limited	Term Loan	50.00	45.83	15-Feb-27	1.10x	Unrated	Standard
Piramal Capital Limited	Term Loan	60.00	60.00	20-Mar-27	1.10x	Unrated	Standard

Name of Lenders	Type of Facility	Amount Sanctioned (In Crores)	Principal Amount Outstanding (In Crores)	Repayment Date/ Schedule	Security	Credit Rating, if applicable	Asset Classification
Vivriti Capital Limited	Term Loan	30.00	30.00	20-Sep-27	1.10x	Unrated	Standard
Hinduja Leyland Finance	Term Loan	30.00	30.00	19-Mar-27	1.10x	Unrated	Standard
Jana Small Finance Bank	Term Loan	50.00	50.00	03-Oct-27	1.10x	IND A-/Stable	Standard
Shriram Finance Limited	Term Loan	15.00	15.00	05-Apr-27	1.10x	Unrated	Standard
Karur Vysya Bank	Term Loan	40.00	40.00	30-Mar-28	1.25x	IND A-/Stable	Standard
AU Small Finance Bank	Term Loan	40.00	40.00	18-Mar-27	1.25x	IND A-/Stable	Standard
DCB Bank	Term Loan	20.00	20.00	03-Oct-26	1.10x	IND A-/Stable	Standard
Yes Bank Limited	Working Capital Demand Loan	15.00	15.00	21-Jun-26	1.35x	CRISIL A-/Stable	Standard

(b) **Details of outstanding unsecured loan facilities as on March 31, 2026**:

Name of Lender	Type of Facility	Amount Sanctioned	Principal Amount Outstanding	Repayment Date / Schedule	Credit Rating, if applicable
OnEMI Technology Solutions Limited	Revolving Facility	200 Cr.	0.00	-	-

(c) **Details of outstanding non-convertible securities in the following format as on March 31, 2026**:

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Series of NCS	ISIN	Tenor/ Period of maturity	Coupon	Principal Amount outstanding (In Crores)	Date of allotment	Redemption Date / Schedule	Credit Rating	Secured/ Unsecured	Security
Series B	INE996U07131	27 months	13.75 %	3.33	20-Mar-24	31-May-26	Unrated	Secured	1.10x
Series A	INE996U07149	36 months	13.80 %	22.50	27-Mar-24	01-Apr-27	Unrated	Secured	1.10x
Series A	INE996U07149	36 months	13.80 %	5.63	27-Mar-24	01-Apr-27	Unrated	Secured	1.10x
N.A.	INE996U07230	24 months	10.40 %	45.00	23-Aug-24	23-Aug-26	CRISIL A-/Stable	Secured	1.10x
N.A.	INE996U07230	24 months	10.40 %	25.00	19-Sep-24	23-Aug-26	CRISIL A-/Stable	Secured	1.10x
N.A.	INE996U07248	24 months	10.40 %	30.00	01-Oct-24	01-Oct-26	CRISIL A-/Stable	Secured	1.10x
N.A.	INE996U07255	18 months	11.70 %	10.00	10-Oct-24	10-Apr-26	CRISIL A-/Stable	Secured	1.10x
N.A.	INE996U07255	18 months	11.70 %	40.00	10-Oct-24	10-Apr-26	CRISIL A-/Stable	Secured	1.10x
N.A.	INE996U07255	18 months	11.70 %	25.00	10-Oct-24	10-Apr-26	CRISIL A-/Stable	Secured	1.10x
N.A.	INE996U07305	18 months	12.50 %	8.67	28-Mar-25	27-Sep-26	Unrated	Secured	1.10x
Series A	INE996U07347	27 months	13.75 %	17.39	30-Apr-25	31-Jul-27	Unrated	Secured	1.10x
Series A	INE996U07347	27 months	13.75 %	17.39	30-Apr-25	31-Jul-27	Unrated	Secured	1.10x
Series A	INE996U07347	27 months	13.75 %	17.39	30-Apr-25	31-Jul-27	Unrated	Secured	1.10x
Series A	INE996U07347	27 months	13.75 %	17.39	30-Apr-25	31-Jul-27	Unrated	Secured	1.10x
Series E	INE996U07396	27 months	13.75 %	36.52	30-Apr-25	31-Dec-27	Unrated	Secured	1.10x
Series E	INE996U07396	27 months	13.75 %	9.13	30-Apr-25	31-Dec-27	Unrated	Secured	1.10x
N.A.	INE996U07339	18 months	12.00 %	39.00	1-Jul-25	31-Dec-26	CRISIL A-/Stable	Secured	1.15x
N.A.	INE996U07339	18 months	12.00 %	21.00	1-Jul-25	31-Dec-26	CRISIL A-/Stable	Secured	1.15x
Series 1A	INE996U07313	38 months	10.00 %	150.00	7-Jul-25	07-Jul-28	Unrated	Secured	1.20x

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Series of NCS	ISIN	Tenor/ Period of maturity	Coupon	Principal Amount outstanding (In Crores)	Date of allotment	Redemption Date / Schedule	Credit Rating	Secured/ Unsecured	Security
Series 1B	INE996U07321	47 months	10.00 %	100.00	7-Jul-25	07-Apr-29	Unrated	Secured	1.20x
N.A.	INE996U07354	15 months	13.55 %	25.00	27-Sep-25	27-Sep-26	CRISIL A-/Stable	Secured	1.20x
Series 2	INE996U07362	14 months	13.50 %	30.00	30-Aug-25	30-Aug-26	CRISIL A-/Stable	Secured	1.10x
Series 1	INE996U07388	18 months	13.75 %	20.00	30-Aug-25	27-Dec-26	CRISIL A-/Stable	Secured	1.10x
Series 3	INE996U07370	18 months	13.75 %	10.00	15-Sep-25	13-Mar-27	CRISIL A-/Stable	Secured	1.10x
Series 3	INE996U07370	18 months	13.75 %	40.00	15-Sep-25	13-Mar-27	CRISIL A-/Stable	Secured	1.10x
Series 3	INE996U07370	18 months	13.75 %	3.33	15-Sep-25	13-Mar-27	CRISIL A-/Stable	Secured	1.10x
Series 3	INE996U07370	18 months	13.75 %	6.67	10-Oct-25	13-Mar-27	CRISIL A-/Stable	Secured	1.10x
N.A.	INE996U07420	18 months	12.82 %	20.83	24-Oct-25	21-Apr-27	ACUITE A-/Stable	Secured	1.10x
N.A.	INE996U07511	18 months	12.50 %	5.00	10-Feb-26	08-Aug-27	IND A-/Stable	Secured	1.10x
N.A.	INE996U07511	18 months	12.50 %	20.00	10-Feb-26	08-Aug-27	IND A-/Stable	Secured	1.10x
N.A.	INE996U07412	12 months	12.28 %	33.33	17-Oct-25	17-Nov-26	ACUITE A-/Stable	Secured	1.10x
N.A.	INE996U07404	18 months	13.00 %	10.00	17-Oct-25	30-Apr-27	CRISIL A-/Stable	Secured	1.20x
N.A.	INE996U07438	13 months	12.28 %	56.25	13-Nov-25	13-Dec-26	Unrated	Secured	1.10x
N.A.	INE996U07453	18 months	13.00 %	25.00	30-Dec-25	30-Jun-27	IND A-/Stable	Secured	1.10x
Series A	INE996U07446	12 months	12.50 %	30.00	04-Dec-25	31-Dec-26	Unrated	Secured	1.15X

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Series of NCS	ISIN	Tenor/ Period of maturity	Coupon	Principal Amount outstanding (In Crores)	Date of allotment	Redemption Date / Schedule	Credit Rating	Secured/ Unsecured	Security
Series 1	INE996U07487	15 months	11.00%	50.00	22-Jan-26	22-Apr-27	IND A-/Stable	Secured	1.10x
Series 2	INE996U07495	15 months	11.00%	10.00	22-Jan-26	22-Apr-27	IND A-/Stable	Secured	1.10x
Series 2	INE996U07495	15 months	11.00%	30.00	22-Jan-26	22-Apr-27	IND A-/Stable	Secured	1.10x
N.A.	INE996U07479	18 months	13.00%	20.00	23-Jan-26	23-Jul-27	IND A-/Stable	Secured	1.10x
N.A.	INE996U07461	18 months	12.50%	50.00	28-Jan-26	28-07-2027	IND A-/Stable	Secured	1.10x
N.A.	INE996U07461	18 months	12.50%	25.00	28-Jan-26	28-07-2027	IND A-/Stable	Secured	1.10x
N.A.	INE996U07461	18 months	12.50%	50.00	28-Jan-26	28-07-2027	IND A-/Stable	Secured	1.10x
N.A.	INE996U07503	38 months	12.00%	50.00	12-Feb-26	17-Apr-29	IND A-/Stable	Secured	1.10x
N.A.	INE996U07529	18 months	11.00%	40.00	26-Feb-26	31-Aug-27	IND A-/Stable	Secured	1.10x

(d) **Details of commercial paper issuances as at the end of last quarter in the following format: -**

Commercial paper outstanding as of end of last quarter i.e. March 31, 2026.

Series of NCS	ISIN	Tenor/ Period of maturity	Coupon	Principal Amount Outstanding (In Crores)	Date of Allotment	Repayment Date/ Schedule	Credit Rating, if applicable	Secured/ Unsecured	Security
N.A.	INE996U14244	4 months	10.50%	15.00	27-03-2026	28-Jul-26	CRISIL A1	Unsecured	-

5.18 List of top 10 holders of non-convertible securities in terms of value (on a cumulative basis)

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S. No.	Name of holders	Category of holder	Face value of holding at the time of issuance	Holding as a percentage (%) of total outstanding non-convertible securities of the issuer
1	BPEA Credit India Fund III Scheme F	Alternate Investment Fund - Category II	1,00,000.00	19.22%
2	Finova Capital Private Limited	Corporate Body - Domestic	1,00,000.00	6.89%
3	Arvesta Financial Services Private Limited	Corporate Body - Domestic	1,00,000.00	5.57%
4	Northern Arc Capital Limited	Corporate Body - Domestic	1,00,000.00	5.30%
5	Trifecta Venture Debt Fund IV	Alternate Investment Fund - Category II	10,00,000.00	4.71%
6	Trifecta Venture Debt Fund-III	Alternate Investment Fund - Category II	10,00,000.00	4.40%
7	Franklin India Credit AIF Scheme - I	Alternate Investment Fund - Category II	1,00,000.00	3.84%
8	Vivriti Fixed Income Fund	Alternate Investment Fund - Category II	1,00,000.00	3.59%
9	Unifi Mutual Fund - Unifi Dynamic Asset Allocation Fund	Mutual Fund - MF	1,00,000.00	3.46%
10	Mosaic Asset Management Multiyield Fund -Series 1	Alternate Investment Fund - Category II	1,00,000.00	3.08%

5.19 List of top 10 holders of Commercial Paper in terms of value (on cumulative basis):

S. No.	Name of holders	Category of holder	Face value of holding at the time of issuance	Holding as a percentage (%) of total outstanding non-convertible securities of the issuer
1	Northern Arc Money Market Alpha Trust	Alternate Investment Fund - Category III	5,00,000.00	100.00%

5.20 Details of the bank fund-based facilities / rest of the borrowing (if any including hybrid debt like Foreign Currency Convertible Bonds (FCCB), Optionally Convertible Debentures/ Preference Shares) from financial institutions or financial creditors:

Not Applicable

5.21 The amount of corporate guarantee or letter of comfort issued by the issuer along with the name of the counterparty (like name of the subsidiary, joint venture entity, group company, etc.) on behalf of whom it has been issued, contingent liability including debt service reserve account guarantees/ any put option etc. (Details of any outstanding borrowing taken / debt securities issued for consideration other than cash). This information shall be disclosed whether such borrowing / debt securities have been taken / issued: (i) in whole or part, (ii) at a premium or discount, or (iii) in pursuance of an option or not -

The amount of corporate guarantee or letter of comfort issued by the issuer along with the name of the counterparty (like name of the subsidiary, joint venture entity, group company, etc.) on behalf of whom it has been issued, contingent liability including debt service reserve account guarantees/ any put option etc.: Not Applicable

Details of any outstanding borrowing taken / debt securities issued for consideration other than cash). This information shall be disclosed whether such borrowing / debt securities have been taken / issued: (i) in whole or part, (ii) at a premium or discount, or (iii) in pursuance of an option or not – Nil

5.22 Where the issuer is a Non-Banking Finance Company (NBFC) or Housing Finance Company, the following disclosures on Asset Liability Management (ALM) shall be provided for the latest audited financials:

A. Details with regard to lending done out of the issue proceeds of earlier issuances of debt securities (whether public issue or private placement) by the issuer

(a) **Lending Policy: Overview of origination, risk management, monitoring and collections, etc:**

The Company follows a multi-channel loan origination model, sourcing unsecured personal and business loans through digital lending platforms operated by its holding company and secured loans (Loan Against Property) through its branch network. Product-specific underwriting policies guide credit assessment and loan approvals, aligned with the Company's risk appetite, regulatory requirements, and business objectives. These policies are periodically reviewed by the Risk Management Committee (RMC).

The Company undertakes ongoing portfolio monitoring through established risk management and oversight processes. Collections are managed through a structured framework comprising payment reminders, tele-calling, and field visits where required, in compliance with regulatory guidelines and the Company's Code of Conduct. Collection procedures and applicable charges are disclosed to customers through the Key Fact Statement (KFS).

(b) **Classification of loans/ advances given to associates or entities/ person related to Board, Key Managerial Person Senior management, promoters, etc.:**

NIL

(c) **Classification of loans into several maturity profile denomination**

Please refer to paragraph (J) below of this table below.

(d) **Aggregated exposure to top 20 borrowers as on March 31, 2026:**

Particulars	Amount/Percentage
Total Advances to Top 20 Borrowers	4.08 Crore
Percentage of Advances to Top 20 borrowers to total advances	0.11%

(e) **Details of loans, overdue and classified as non-performing assets (NPA) in accordance with RBI stipulations:**

Please refer to paragraph (K) of this table below

B. Details of borrowings granted by issuer

(a) **A portfolio summary with regard to industries/ sectors to which borrowings have been made:**

Please refer to paragraph (J) in this table below including sub-paragraph (c) therein.

(b) **NPA exposures of the Issuer for the last three financial years (both gross and net exposures) and provisioning made for the same as per the last audited financial statements of the Issuer:**

Please refer to paragraph (K) of this table below.

(c) **Quantum and percentage of secured vis-à-vis unsecured borrowings made; and**

Sl. No.	Types of loans	Rs. crore
1	Secured	2,354.68
2	Unsecured	14.51
	Total Borrowing	2,369.19

C. Details of change in shareholding

(a) **Any change in promoters' holdings during the last financial year beyond the threshold, as prescribed by RBI:**

There has been no change in promoters' holdings during the last financial year beyond the threshold, as prescribed by RBI.

D. Disclosure of Assets under-management

(a) Segment wise breakup:

Please refer to sub-paragraph (c) of paragraph (J) in this table below.

(b) Type of Loans

Please refer to sub-paragraph (a) of paragraph (J) in this table below.

E. Details of borrowers

(a) Geographical location wise

Please refer to sub-paragraph (e) of paragraph (J) in this table below.

F. Details of Gross NPA

(a) Segment wise:

Please refer to sub-paragraph (c) of paragraph (K) in this table below.

G. Details of Assets and Liabilities

(a) Residual maturity profile wise into several bucket:

Please refer to paragraph (L) in this table below.

H. Additional details of loans made by issuer where it is a Housing Finance Company

Given that the Issuer is not a housing finance company, this is not applicable.

I. Disclosure of latest ALM statements to stock exchange

Given that the Issuer has not listed its securities on the Stock Exchange on prior to the date of filing this General Information Document, the compliances on the listed issuers (whose debt securities or specified securities are listed on recognised stock exchange(s)) as prescribed under the applicable SEBI regulations, including requirement to submit ALM statements to Stock Exchange, were not applicable on the Issuer at the time of filing this General Information Document.

J. Classification of Loans according to:

(a) Type of Loans:

<u>Details of types of loans</u>

Sl. No.	Types of loans	Rs. crore
1	Secured	508.17
2	Unsecured	3,111.79
	Total assets under management (AUM)^^	3,619.96

(b) Denomination of loans outstanding by loan-to-value:

S. No.	LTV (At the time of origination)	Percentage of AUM
1.	Up to 40%	33.49%
2.	40-50%	24.32%
3.	50-60%	16.06%
4.	60-70%	26.00%
5.	70-80%	0.13%
6.	80-90%	0.00%
7.	>90%	0.00%
	Total	**100.00%**

(c) Sector Exposure

Details of sectoral exposure

Sl. No.	Segment-wise break-up of AUM	Percentage of AUM
1	**Retail**	
A	Mortgages (home loans and loans against property)	14.04%
B	Gold loans	-
C	Vehicle finance	-
D	MFI	-
E	MSME	13.76%
F	Capital market funding (loans against shares, margin funding)	-
G	Others	72.20%
2	**Wholesale**	

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Sl. No.	Segment-wise break-up of AUM	Percentage of AUM
A	Infrastructure	-
B	Real estate (including builder loans)	-
C	Promoter funding	-
D	Any other sector (as applicable)	-
E	Others	-
	Total	**100%**

(d) Denomination of loans outstanding by ticket size*:

Details of outstanding loans category wise

Sl. No.	Ticket size (at the time of origination)	Percentage of AUM
1	Up to Rs. 2 Lakh	85.25%
2	Rs 2-5 lakh	8.04%
3	Rs 5-10 lakh	5.58%
4	Rs 10-25 lakh	1.13%
5	Rs 25-50 lakh	-
6	Rs 50 lakh – 1 crore	-
7	Rs 1 crore – 5 crore	-
8	Rs 5 crore – 25 crore	-
9	Rs 25 crore – 100 crore	-
10	>Rs 100 crore	-
	Total	**100.00%**

(e) Geographical classification of borrowers:

Top 5 states borrower wise

Sl. No.	Top 5 states	Percentage of AUM
1	Maharashtra	13.86%
2	Uttar Pradesh	13.77%
3	Tamil Nadu	11.71%
4	Andhra Pradesh	7.56%

Sl. No.	Top 5 states	Percentage of AUM
5	Gujarat	7.20%

K. Details of loans, overdue and classified as non-performing assets (NPA) in accordance with RBI stipulations

(a) Movement of Gross NPA

Movement of gross NPA*	Rs. crore
Opening gross NPA	72.87
- Additions during the year	518.64
- Reductions during the year	(514.33)
Closing balance of gross NPA	77.18

(b) Movement of provisions for NPA

Movement of provisions for NPA	Rs. crore
Opening balance	65.58
- Provisions made during the year	462.27
- Write-off/ write-back of excess provisions	(462.90)
Closing balance	64.95

(c) Segment wise gross NPA

Sl. No.	Segment-wise gross NPA	Gross NPA (%)
1	**Retail**	
A	Mortgages (home loans and loans against property)	1.73%
B	Gold loans	-
C	Vehicle finance	-
D	MFI	-
E	MSME	0.01%
F	Capital market funding (loans against shares, margin funding)	-
G	Others	2.57%
2	**Wholesale**	
A	Infrastructure	-

B	Real estate (including builder loans)	-
C	Promoter funding	-
D	Any other sector (as applicable)	-
E	Others	-
	Total	**100%**

L. Residual maturity profile of assets and liabilities (in line with the RBI format):

Residual maturity profile of assets and liabilities

(Rs in Crore)

Category	Up to 30 / 31 days	>1 months – 2 months	>2 months – 3 months	>3 months – 6 months	>6 months – 1 year	>1 years – 3 years	>3 years – 5 years	> 5 years	Total
Deposit	-	-	-	-	-	-	-	-	-
Advances	360.20	327.07	315.70	901.60	1082.41	317.03	177.10	138.86	3619.96
Investments	-	8.05	-	-	-	-	-	-	8.05
Borrowings	251.03	160.16	219.68	543.66	593.00	507.43	94.23	0	2,369.18
FCA*	-	-	-	-	-	-	-	-	-
FCL*	-	-	-	-	-	-	-	-	-

**FCA – Foreign Currency Assets; FCL – Foreign Currency Liabilities;*

5.23 Details of all default/s and/or delay in payments of interest and principal of any kind of term loans, debt securities, commercial paper (including technical delay) and other financial indebtedness including corporate guarantee or letters of comfort issued by the company, in the preceding three years and the current financial year:

Not applicable

5.24 Any material event/ development or change having implications on the financials/credit quality (e.g. any material regulatory proceedings against the issuer/promoters, tax litigations resulting in material liabilities, corporate restructuring event etc.) at the time of issue which may affect the Issue or the investor's decision to invest / continue to invest in the non-convertible debt securities / commercial paper.

As on date, there is no material event/ development or change having implications on the financials/credit quality (e.g. any material regulatory proceedings against the Issuer/promoters, litigations resulting in material liabilities, corporate restructuring event etc.) at the time of Issue which may affect the Issue or the investor's decision to invest / continue to invest in the non-convertible debt securities / commercial paper. At the time of Issue of any non-convertible debt securities / Debentures, in the event there is any such event, the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

5.25 Any litigation or legal action pending or taken by a Government Department or a statutory body during the last three years immediately preceding the year of the issue of issue document against the promoter of the company;

Please refer to Annexure IV of this General Information Document

5.26 Details of default and non-payment of statutory dues for the preceding three financial years and current financial year.

Details of Default of Statutory Dues

(Amount in ₹)

Nature of payment	Fiscal 2026 (as on May 31, 2026)	Fiscal 2025	Fiscal 2024	Fiscal 2023
Provident fund	-	1,12,366.00	-	4,853.00
Professional taxes	1,95,585.00	54,744.0	52,672.00	43,400.00
Labour welfare fund charges	-	300.00	-	-

Details of Non-Payment of Statutory Dues

(Amount in ₹)

Nature of payment	Fiscal 2026 (as on May 31, 2026)	Fiscal 2025	Fiscal 2024	Fiscal 2023
Professional taxes	10,91,402.00	1,77,914.00	-	-
Labour welfare fund charges	28,989.00	300.00	-	-

5.27 Details of pending litigation involving the issuer, promoter, director, subsidiaries, group companies or any other person, whose outcome could have material adverse effect on the financial position of the issuer, which may affect the issue or the investor's decision to invest / continue to invest in the debt securities and/or non-convertible redeemable preference shares.

<u>Litigations against the Company</u>

Criminal proceedings:

1. Spandan Ghosh ("Petitioner") filed an application dated October 1, 2024 with the Executive Magistrate at the Alipore Court under Section 126 of the Bharatiya Nagarik Suraksha Sanhita, 2023, against the Company, alleging, inter alia, that the Company had acted in a manner that was disrupting the peaceful daily life of the Petitioner and the public tranquillity by allegedly behaving inappropriately with the Petitioner when the latter defaulted on certain loan repayments. Subsequently, the Company received a notice under Section 163 of the Bharatiya Nagarik Suraksha Sanhita, 2023, from the Rabindra Sarobar Police Station on October 27, 2024, seeking information to facilitate an enquiry. The Company has provided its responses dated November 7, 2024, in this regard. The matter is currently pending.

2. Sudhir Yashwant Thite ("**Complainant**") filed an application dated June 18, 2025 ("**Application**"), under Section 503 of the BNSS before the Judicial Magistrate First Class Court, Pune ("**Court**"), against the Company and others ("**Respondents**"). As per the Application, the Complainant has prayed before the Court to issue directions to the Respondents for return of money seized or frozen by them in connection with a first information report registered at Cyber Police Station, Pune for offences under Sections 3(5), 316(5), 318(4), 319(2) of the BNS and Section 66(5) of the IT Act. The matter is currently pending.

<u>Litigations by the Company</u>

Criminal proceedings:

1. The Company has, in the ordinary course of business, initiated 100 recovery proceedings against its borrowers, for dishonour of electronic fund transfer under Section 25 of the Payment and Settlement Systems Act, 2007. The aggregate amount involved in these proceedings is ₹56.96 million, to the extent ascertainable. These proceedings are pending at various stages of adjudication before various judicial fora. The Company has also initiated arbitration proceedings in 71 such matters.

2. The Company has, in the ordinary course of business, filed 33,272 complaints under Section 316 and 318 of the Bharatiya Nyaya Sanhita, 2023, before various authorities alleging, inter alia, offences relating to cheating, being committed by certain borrowers who have availed loans from the Company and have defaulted in repayment thereof. The aggregate amount involved in these proceedings is ₹3,865.03 million, to the extent ascertainable. These proceedings are currently pending at various stages of adjudication before various judicial fora.

5.28 Details of acts of material frauds committed against the issuer in the preceding three financial years and current financial year, if any, and if so, the action taken by the issuer.

None

5.29 Details of pending proceedings initiated against the issuer for economic offences, if any.

None

5.30 Related party transactions entered during the preceding three financial years and current financial year with regard to loans made or, guarantees given or securities provided.

Kindly refer to **Annexure II** (*Related Party Transactions*) of this General Information Document.

5.31 The issue document shall not include a statement purporting to be made by an expert unless the expert is a person who is not, and has not been, engaged or interested in the formation or promotion or management, of the company and has given his written consent to the issue of the issue document and has not withdrawn such consent before the delivery of a copy of the issue document to the Registrar (as applicable) for registration and a statement to that effect shall be included in the issue document.

The Issuer hereby confirms that this General Information Document does not include a statement purporting to be made by an expert, which does not fulfil the conditions set out above.

5.32 In case the issuer is a Non-Banking Finance Company (NBFC) and the objects of the Issue entail loan to any entity who is a 'group company', then disclosures shall be made in the following format:

Not Applicable

5.33 In order to allow investors to better assess the issue, the following additional disclosures shall be made by the issuer in the issue documents:

(a) **A portfolio summary with regards to industries/ sectors to which borrowings have been granted by NBFCs:**

Please refer to paragraph (J) of Section 5.22.

(b) **Quantum and percentage of secured vis-à-vis unsecured borrowings granted by NBFCs:**

Kindly refer to paragraph (B), sub- para (c) of the table set out in Section 5.22 of this General Information Document.

(c) **Any change in promoters' holdings in NBFCs during the preceding financial year beyond the threshold specified by the Reserve Bank of India from time to time**

Kindly refer to paragraph (C) of the table set out in Section 5.22 of this General Information Document.

5.34 Consent of directors, auditors, bankers to issue, solicitors or advocates to the issue, legal advisors to the issue, lead managers to the issue, Registrar to the Issue, and lenders (if required, as per the terms of the agreement) and experts.

The relevant consents have been procured to the extent applicable and is referred to in the relevant Key Information Document issued / to be issued by the Company for each Issue of non-convertible debt securities including Debentures.

5.35 The name(s) of the debentures trustee(s) a statement to the effect that the debenture trustee has consented to its appointment along with a copy of the agreement executed by the debenture trustee with the issuer in accordance with regulation 13 of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 made accessible through a web-link or a static quick response code displayed in the issue document:

Provided that in case the issuer files a general information document or shelf prospectus, the issuer may disclose a copy of the letter obtained from the debenture trustee consenting to its appointment instead of the agreement.

Explanation: In case the issuer files a key information document or tranche prospectus in accordance with these regulations, the issuer shall disclose a copy of the agreement stated above.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

The Debenture Trustee for each Issue of Debentures shall be specified in the relevant Key Information Document issued to be issued for each Issue by the Company. The consent letter from Debenture Trustee is provided in the relevant Key Information Document issued / to be issued by the Company for each Issue.

5.36 Details of credit rating, along with the latest press release of the Credit Rating Agency in relation to the issue and declaration that the rating is valid as on the date of issuance and listing. Such press release shall not be older than one year from the date of opening of the issue.

The same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue of non-convertible debt securities including Debentures.

5.37 If the security is backed by a guarantee or letter of comfort or any other document / letter with similar intent, a copy of the same shall be disclosed. In case such document does not contain detailed payment structure (procedure of invocation of guarantee and receipt of payment by the investor along with timelines), the same shall be disclosed in the issue document.

The same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue of non-convertible debt securities including Debentures.

5.38 Disclosure of Cash flow with date of interest/dividend/ redemption payment as per day count convention

i. The day count convention for dates on which the payments in relation to the non-convertible securities which need to be made, should be disclosed: The same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue.

ii. Procedure and time schedule for allotment and issue of securities should be disclosed: The same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue.

iii. Cash flows emanating from the non-convertible securities shall be mentioned in the issue document, by way of an illustration: The same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue.

5.39 Name(s) of the stock exchange(s) where the non-convertible securities are proposed to be listed and the details of their in-principle approval for listing obtained from these stock exchange(s).

The non-convertible securities including Debentures are proposed to be listed on the WDM segment of the BSE / NDM of NSE. The Issuer shall comply with the requirements of the listing agreement for debt securities to the extent applicable to it on a continuous basis.

The Issuer has applied / shall apply for the in-principle approval for the listing of the non-convertible securities including Debentures from BSE/NSE and the details of the same will be provided in the relevant Key Information Document issued / to be issued by the Company for each Issue..

5.40 If non-convertible securities including Debentures are proposed to be listed on more than one stock exchange(s) then the issuer shall specify the designated stock exchange

for the issue. The issuer shall specify the stock exchange where the recovery expense fund is being or has been created, as specified by the Board

Not applicable as the non-convertible securities are being listed only on one or two stock exchange more specifically mentioned in the Key Information Document and shall apply for the necessary approval from BSE/NSE as per the applicable SEBI regulations. The Issuer shall create the recovery expense fund as per the applicable SEBI regulations with BSE/NSE.

5.41 Other details:

(a) **Creation of Debenture Redemption Reserve ("DRR") / Capital Redemption Reserve ("CRR") – relevant legislations and applicability:**

As per Section 71 of the Act, any company that intends to issue debentures must create a DRR to which adequate amounts shall be credited out of the profits of the company until the redemption of the debentures. However, under the Companies (Issuance of Share Capital and Debentures) Rules, 2014, non-banking financial companies are exempt from this requirement in respect of privately placed debentures. Pursuant to this exemption, the Company does not intend to create any reserve funds for the redemption of the Debentures, unless required by any amendments in the Applicable Laws. In case of such an event, the Company shall do all such acts and deeds as may be required to in respect of creation of DRR. In addition to the above, to the extent required by Applicable Law, the Company shall, in any Financial Year, in respect of any amounts of the non-convertible securities maturing in such Financial Year, invest or deposit amounts up to such thresholds as may be prescribed by Applicable Law and in such form and manner as prescribed therein and within the time periods prescribed therein.

(b) **Issue / instrument specific regulations - relevant details (Companies Act, Reserve Bank of India guidelines etc.):**

Each Issue of non-convertible debt securities including Debentures shall be in conformity with the applicable provisions of the Companies Act including the relevant notified rules thereunder, the SEBI Debt Listing Regulations, the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**Listing Regulations**") and the applicable RBI guidelines.

(c) **Default in payment**: The consequences in relation to the same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue.

(d) **Delay in listing**: Please refer to the column on "*Listing (name of stock Exchange(s) where it will be listed and timeline for listing)*" under Section 5.46 (*Issue Details*) of this General Information Document and the relevant Key Information Document, setting out the consequences pursuant to any delay in listing of Debentures.

(e) **Delay in allotment of securities**: The consequences in relation to the same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue.

(f) **Issue details**: Please refer to Section 5.46 (*Issue Details*) of this General Information Document.

(g) **Application process:**

The application process for the Issue is as provided in the relevant Key Information Document issued / to be issued for each Issue by the Company.

(h) **Disclosure prescribed under PAS-4 of Companies (Prospectus and Allotment of Securities), Rules, 2014 but not contained in this schedule, if any**:

The disclosures under Form No. PAS-4 of Companies (Prospectus and Allotment of Securities), Rules, 2014 have been set out in SECTION 10: of this General Information Document.

(i) **Project details: gestation period of the project; extent of progress made in the project; deadlines for completion of the project; the summary of the project appraisal report (if any), schedule of implementation of the project**:

Not Applicable

5.42 Details of Debt Securities Sought to be Issued

(a) **Issue of rated, listed, secured / unsecured, redeemable, principal protected or not, market linked or not, non-convertible debentures (including in the form of zero coupon bonds, subordinated non-convertible debentures, perpetual debt instruments or any other debt instruments permissible under the SEBI Debt Listing Regulations), at par or premium or discount, in multiple series/tranche(s), from time to time, on a private placement basis each having a face value as set out in the relevant key information document to be issued as per the terms of each Issue with the aggregate issue size for each offer / Issue of debentures to be set out in the relevant Key Information Document issued / to be issued by the Company for each Issue from time to time.**

The details of each Issue shall be more particularly set out in the relevant Key Information Document issued / to be issued by the Company for each Issue from time to time;

5.43 Issue Size

The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

5.44 Utilization of the Issue Proceeds

The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

5.45 The issue document shall include the following other matters and reports, namely:

(a) **If the proceeds, or any part of the proceeds, of the issue of the debt securities/non-convertible redeemable preference shares are or is to be applied directly or indirectly (i) in the purchase of any business; or (ii) in the purchase of an interest in any business and by reason of that purchase, or anything to be done in consequence thereof, or in connection therewith, the company shall become entitled to an interest in either the capital or profits and losses or both, in such business exceeding fifty per cent. thereof, a report made by a chartered accountant (who shall be named in the issue document) upon: (A) the profits or losses of the business for each of the three financial years immediately preceding the date of the issue of the issue document; and (B) the assets and liabilities of the business as on the latest date to which the accounts of the business**

were made up, being a date not more than one hundred and twenty days before the date of the issue of the issue document:

Not Applicable

(b) **In purchase or acquisition of any immoveable property including indirect acquisition of immoveable property for which advances have been paid to third parties, disclosures regarding: (i) the names, addresses, descriptions and occupations of the vendors; (ii) the amount paid or payable in cash, to the vendor and where there is more than one vendor, or the company is a sub-purchaser, the amount so paid or payable to each vendor, specifying separately the amount, if any, paid or payable for goodwill; (iii) the nature of the title or interest in such property proposed to be acquired by the company; and (iv) the particulars of every transaction relating to the property completed within the two preceding years, in which any vendor of the property or any person who is or was at the time of the transaction, a promoter or a director or proposed director of the company, had any interest, direct or indirect, specifying the date of the transaction and the name of such promoter, director or proposed director and stating the amount payable by or to such vendor, promoter, director or proposed director in respect of the transaction. Provided that the disclosures specified in sub-clauses (i) to (iv) above shall be provided for the top five vendors on the basis of value viz. sale consideration payable to the vendors. Provided further that for the remaining vendors, such details may be provided on an aggregated basis in the offer document, specifying number of vendors from whom it is being acquired and the aggregate value being paid; and the detailed disclosures as specified in sub-clauses (i) to (iv) above may be provided by way of static QR code and web link. If the issuer provides the said details in the form of a static QR code and web link, the same shall be provided to the debenture trustee as well and kept available for inspection as specified in clause (g) of paragraph 3.3.41 of Schedule I of the SEBI Debt Listing Regulations. A checklist item in the 'Security and Covenant Monitoring System' shall also be included for providing the detailed disclosures, as specified in sub-clauses (i) to (iv) above, to the debenture trustee and confirmation of the same by the debenture trustee:**

Not Applicable

(c) **If: (i) the proceeds, or any part of the proceeds, of the issue of the debt securities/non-convertible redeemable preference shares are or are to be applied directly or indirectly and in any manner resulting in the acquisition by the company of shares in any other body corporate; and (ii) by reason of that acquisition or anything to be done in consequence thereof or in connection therewith, that body corporate shall become a subsidiary of the company, a report shall be made by a Chartered Accountant (who shall be named in the issue document) upon – (A). the profits or losses of the other body corporate for each of the three financial years immediately preceding the issue of the issue document; and (B). the assets and liabilities of the other body corporate as on the latest date to which its accounts were made up.**

Not Applicable

(d) **The said report shall: (i) indicate how the profits or losses of the other body corporate dealt with by the report would, in respect of the shares to be acquired, have concerned members of the issuer company and what allowance would have been required to be made, in relation to assets and liabilities so dealt with for the holders of the balance shares, if the issuer company had at all material times held the shares proposed to be acquired; and (ii) where the other body corporate has subsidiaries, deal with the profits**

or losses and the assets and liabilities of the body corporate and its subsidiaries in the manner as provided in paragraph (c) (ii) above.

Not Applicable

(e) **broad lending and borrowing policy including summary of the key terms and conditions of the term loans such as re-scheduling, prepayment, penalty, default; and where such lending or borrowing is between the issuer and its subsidiaries or associates, matters relating to terms and conditions of the term loans including re-scheduling, prepayment, penalty, default shall be disclosed.**

As set out in Section 5 of this General Information Document, at Paragraph 5.22(A) under the entry.

(f) **The aggregate number of securities of the issuer company and its subsidiary companies purchased or sold by the promoter group, and by the directors of the company which is a promoter of the issuer company, and by the directors of the issuer company and their relatives, within six months immediately preceding the date of filing the issue document with the Registrar of Companies, shall be disclosed.**

Not Applicable

(g) **The matters relating to:**

(i) **Material contracts**

S. No.	Nature of Contract
1	Certified true copy of the Memorandum & Articles of Association of the Issuer.
2	The relevant board resolution authorizing the issue of non-convertible debt securities including Debentures / commercial papers.
3	The relevant shareholder resolution authorizing the issue of non-convertible debt securities including non-convertible debentures / commercial papers by the Company (if applicable).
4	Copies of Annual Reports of the Company for the last three financial years.
5	Credit rating letter from the Rating Agency.
6	Letter from Debenture Trustee giving its consent to act as Debenture Trustee.
7	Letter for Registrar and Transfer Agent.
8	Certified true copy of the certificate of incorporation of the Company.
9	Certified true copy of the tripartite agreement between the Company, the Registrar & Transfer Agent and the NSDL and CDSL.
10	Copy of application made to BSE/NSE for grant of in-principle approval for listing of the non-convertible debt securities including Debentures / commercial papers.

(ii) **Time and place at which the contracts together with documents will be available for inspection from the date of issue document until the date of closing of subscription list.**

The material contracts and documents will be available for inspection at the Registered Office of the Company between 10.00 am to 4.00 pm on working days.

(h) **Reference to the relevant page number of the audit report which sets out the details of the related party transactions entered during the three financial years immediately preceding the issue of issue document.**

Note No. 42 for FY 25-26, Note No. 41 for FY 24-25 and Note No. 40 for FY 23-24

(i) **The summary of reservations or qualifications or adverse remarks of auditors in the three financial years immediately preceding the year of issue of issue document, and of their impact on the financial statements and financial position of the company, and the corrective steps taken and proposed to be taken by the Company for each of the said reservations or qualifications or adverse remarks.**

There are no reservations or qualifications or adverse remarks of auditors in the three financial years immediately preceding the year of issue of document.

(j) **The details: (i) any inquiry, inspections or investigations initiated or conducted under the securities laws or Companies Act, 2013 (18 of 2013) or any previous companies law; (ii) prosecutions filed, if any (whether pending or not); (iii) fines imposed or offences compounded, in the three years immediately preceding the year of issue of issue document in the case of the issuer being a company and all of its subsidiaries:**

The Company had received a copy of the final order dated November 6, 2024, issued by the Regional Director, Western Region, Ministry of Corporate Affairs, Mumbai. As per the order, a compounding fee has been levied under Section 147(1) of the Companies Act, 2013, in relation to a violation of Section 139 of the Companies Act, 2013.

Details of the compounding fees imposed on the Company and its promoter directors are as follows:

1. Si Creva Capital Services Private Limited – ₹50,000

- The same was paid on October 29, 2024

2. Mr. Ranvir Singh – ₹20,000

- The same was paid on October 31, 2024

3. Mr. Krishnan Vishwanathan – ₹20,000

The same was paid on October 31, 2024

5.46 Issue Details

Security Name (*Name of the non-convertible securities which includes Coupon / dividend, Issuer Name and maturity year*)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Series, if any	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Issuer	Si Creva Capital Services Private Limited ("**SCCSPL**")
Type of Instrument	Non-convertible debt securities including Non-Convertible Debentures as more particularly set out in the relevant Key

	Information Document issued / to be issued for each Issue by the Company.
Nature of Instrument (Secured or Unsecured)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Seniority (Senior or subordinated)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Mode of Issue	Private placement
Eligible Investors	As provided in Sl.no 25 of Part A (*Disclosures*) above.
Details of Anchor Investor	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Listing (name of stock Exchange(s) where it will be listed and timeline for listing)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Rating of the Instrument	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Issue Size	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Minimum subscription	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Option to retain oversubscription (Amount)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Objects of the Issue / Purpose for which there is requirement of funds	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
In case the issuer is an NBFC and the objects of the issue entail loan to any entity who is a 'group company', then the disclosures shall be made in Section 5.32 of this General Information Document:	Not Applicable
Details of the utilization of the Proceeds	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Coupon Rate	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Step Up/ Step Down Coupon Rate	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Coupon Payment Frequency	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Coupon Payment Dates (cumulative / non-cumulative, in case of dividend)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Coupon Type (Fixed, floating or other structure)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Exercise Date/Coupon Reset Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc.)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Day Count Basis (Actual / Actual)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Interest on Application Money	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Default Interest Rate	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Prepayment Penalty	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Delay Penalty	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Tenor	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Principal Payment Date(s)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Redemption Date / Maturity Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Redemption Amount	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Redemption Premium/ Discount	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Issue Price	The Issue Price for the non-convertible debt securities including Debentures shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Discount at which security is issued and the effective yield as a result of such discount	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Premium/Discount at which security is redeemed and the effective yield as a result of such premium/discount.	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Put Option Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Put Option Price	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Call Option Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Call Option Price	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Put Notification Time (Timelines by which the investor need to	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

intimate Issuer before exercising the put)	
Call Notification Time (Timelines by which the Issuer need to intimate investor before exercising the call)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Face Value	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Minimum Application and in multiples of thereafter	The minimum application size for the Issue shall be 10 Debentures and in multiples of 1 Debenture thereafter.
Issue Schedule / Issue Timing	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Issuance mode of the Instrument	Demat only
Trading mode of the Instrument	Demat only
Settlement mode of the Instrument	RTGS
Depositories	NSDL and CDSL
Business Day Convention	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Disclosure of Interest / Dividend / Redemption Dates	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Record Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
All covenants of the issue (including side letters, accelerated payment covenants / clause, etc.)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Description regarding Security (where applicable) including type of security (movable / immovable / tangible etc.), type of charge (pledge / hypothecation / mortgage etc.), date of creation of security / likely date of creation of security, minimum security cover, revaluation, replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the Offer Document / Information Memorandum.	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the issue document.	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Due diligence certificate issued by the Debenture Trustee	The due diligence certificate issued by the Debenture Trustee to BSE/NSE in accordance with the Chapter II of SEBI Master Circular dated August 13, 2025 (bearing reference no

	SEBI/HO/DDHS-PoD-1/P/CIR/2025/117) will be annexed in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Terms and conditions of debenture trustee agreement including fees charged by debenture trustees(s), details of security to be created and process of due diligence carried out by the debenture trustee.	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Transaction Documents	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Conditions Precedent to Disbursement	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Conditions Subsequent to Disbursement	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Events of Default (including manner of voting / conditions of joining Inter Creditor Agreement)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Creation of recovery expense fund	The Issuer shall create a recovery expense fund in accordance with the applicable SEBI regulations, including but not limited to the SEBI Master Circular dated August 13, 2025 (bearing reference no SEBI/HO/DDHS-PoD-1/P/CIR/2025/117). The details in relation to the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Conditions for breach of covenants (as specified in the Debenture Trust Deed)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Provisions related to Cross Default Clause	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Role and Responsibilities of Debenture Trustee	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Risk factors pertaining to the issue	As mentioned in SECTION 3: of this General Information Document.
Covenants	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Representation and warranties	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Illustration of Bond Cash-flows	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Governing Law and Jurisdiction	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

Note:

1. If there is any change in coupon rate pursuant to any event including lapse of certain time period or downgrade in rating, then such new coupon rate and events which lead to such change should be disclosed.

2. The penal interest rates mentioned above as payable by the Issuer are independent of each other.

3. The Issuer shall provide granular disclosures in the relevant Key Information Document issued / to be issued for each Issue by the Company, with regards to the "Object of the Issue" including the percentage of the issue proceeds earmarked for each of the "object of the issue".

4. While the debt securities are proposed to be secured / will be secured, to the tune of at least 100% (Hundred Percent) of the principal amount and the accrued coupon or as per the terms of offer document/ Disclosure Document(s) issued / to be issued for each Issue by the Company, in favour of Debenture Trustee, it is the duty of the Debenture Trustee to monitor that the security is maintained.

5. The list of documents which have been executed in connection with the issue and subscription of debt securities shall be annexed.

6. The specific terms of each offer of perpetual debt instruments and subordinated debt instruments, if any, to be issued by the Company under the General Information Document shall be specified in the relevant Key Information Document issued / to be issued in respect of each Issue.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

SECTION 6: DISCLOSURES PERTAINING TO WILFUL DEFAULT

In case of listing of debt securities made on private placement, the following disclosures are required to be made vide SEBI Debt Listing Regulations:

(a) **Name of the bank declaring the entity as a Wilful Defaulter**: NIL

(b) **The year in which the entity is declared as a Wilful Defaulter**: NIL

(c) **Outstanding amount when the entity is declared as a Wilful Defaulter**: NIL

(d) **Name of the entity declared as a Wilful Defaulter**: NIL

(e) **Steps taken, if any, for the removal from the list of wilful defaulters**: NIL

(f) **Other disclosures, as deemed fit by the Issuer in order to enable investors to take informed decisions**: NIL

SECTION 7: TRANSACTION DOCUMENTS AND KEY TERMS

7.1 TRANSACTION DOCUMENTS

The list of transaction documents to be executed in relation to each Issue shall be set out in the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.2 REPRESENTATIONS AND WARRANTIES OF THE ISSUER

Please refer to the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.3 COVENANTS OF THE ISSUER

Please refer to the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.4 EVENTS OF DEFAULT

Please refer to the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.5 CONSEQUENCES OF EVENTS OF DEFAULT

Please refer to the relevant Key Information Document issued / to be issued for each Issue by the Company.

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SECTION 8: OTHER INFORMATION AND APPLICATION PROCESS

The Debentures being offered as part of the Issue are subject to the provisions of the Act, the Memorandum and Articles of Association of the Issuer, the terms of the Disclosure Document(s), Application Form and other terms and conditions as may be incorporated in the Transaction Documents. The information and application process in relation to each Issue of Debentures shall be set out in detail under the relevant Key Information Document issued / to be issued by the Company for each Issue.

SECTION 9: UNDERTAKING

The Issuer declares that all the relevant provisions in the regulations/guideline issued by SEBI and other Applicable Laws have been complied with and no statement made in the Disclosure Document(s) is contrary to the provisions of the regulations/guidelines issued by SEBI and other Applicable Laws, as the case may be. The information contained in the Disclosure Document(s) is as applicable to privately placed debt securities and subject to the information available with the Issuer. The extent of disclosures made in the Disclosure Document(s) is consistent with disclosures permitted by regulatory authorities to the issue of securities made by the companies in the past.

The Issuer, having made all reasonable inquiries, accepts responsibility for, and confirms that this issue document / Disclosure Document(s) contains all information with regard to the Issuer and the Issue, that the information contained in the Disclosure Document(s) is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect.

The Issuer confirms that the Permanent Account Number, Aadhaar Number, Driving License Number, Bank Account Number(s) and Passport Number and personal addresses of the promoters of the Issuer and Permanent Account Number of the directors of the Issuer have been / shall be submitted to the stock exchange(s) on which the non-convertible securities including Debentures are proposed to be listed, at the time of filing of the draft of the relevant Disclosure Document(s).

Investors are advised to read the risk factors carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and the offer including the risks involved. The securities have not been recommended or approved by any regulatory authority in India, including the Securities and Exchange Board of India (SEBI) nor does SEBI guarantee the accuracy or adequacy of this document. Specific attention of investors is invited to the statement of 'Risk factors' under Section SECTION 3: 'General Risks'.

The Issuer has no side letter with any debt securities holder except the one(s) disclosed in the Disclosure Document(s). Any covenants later added shall be disclosed on the relevant stock exchange's website where the non-convertible debt securities including Debentures are listed.

For **Si Creva Capital Services Private Limited**

Authorised Signatory

Name: Krishnan Vishwanathan
Designation: Managing Director & CEO
DIN: 07191366
Date: June 25, 2026

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

SECTION 10: FORM NO. PAS-4 - PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER

PART – A

FORM NO PAS-4 PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER

[Pursuant to Section 42 and Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014]

10.1 General Information:

(a) **Name, address, website and other contact details of the Company, indicating both registered office and the corporate office:**

Issuer / Company:	Si Creva Capital Services Private Limited
CIN:	U65923MH2015PTC266425
Registered Office:	10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla West, Mumbai City, Mumbai, Maharashtra, India, 400070
Corporate Office:	10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla West, Mumbai City, Mumbai, Maharashtra, India, 400070
Telephone No.:	+91 22 6947 5600
Website:	https://sicrevacapital.com/
Fax:	N.A.
Contact Person:	Mr. Darshil Shah
Email:	secretarial@sicrevacapital.com
Phone:	+91 22 6947 5600

(b) **Date of Incorporation of the Company:**

July 08, 2015

(c) **Business carried on by the Company and its subsidiaries with the details of branches or units, if any;**

(i) The description of the Company's Principal Business Activities are as under:

Corporate Information

Si Creva was originally incorporated as 'Si-Creva Technology Private Limited' as a private limited company under the Companies Act, 2013, pursuant to a certificate of incorporation dated July 8, 2015, issued by the Registrar of Companies, Maharashtra at Mumbai ("RoC Mumbai"). Subsequently, the name of the Company was changed to its current name 'Si Creva Capital Services Private Limited' and a fresh certificate of incorporation dated November 6, 2015, was issued by the RoC Mumbai to the Company. Its corporate identification number is U65923MH2015PTC266425. The registered office of Si Creva is located at 10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla (West), Mumbai - 400070, Maharashtra, India.

Nature of Business

Si Creva is authorized under the provisions of its memorandum of association to inter alia lend and advance money and assets, give credit, receive money on loan, enter into guarantees and contracts of indemnity, borrow and raise money for the purpose of its business, secure repayment of money borrowed, carry on the business of retail and institutional distribution of mutual fund schemes, participate in funding any loans and advances, and render services as brokers, commission agents, importers and exporters, trustees, executors, administrators, managers, agents or attorney.

(ii) Details about the subsidiaries of the Company with the details of branches or units:

The Company did not have any subsidiary in the previous three financial years preceding the date of this General Information Documents and does not have any subsidiary as on March 31, 2026, the Issuer offers Loan Against Property (LAP) through its 98 branches across 7 states and 1 Union territory.

(d) **Brief particulars of the management of the Company:**

(i) Details of Board of Directors of the Company & their profile.

S. No.	Name	Designation	Profile
1.	Mr. Krishnan Vishwanathan	CEO & Managing Director	He has been associated with the Company as a Director since July 08, 2015, and possesses nearly 10 years of experience in running financial services business. He has several patents to his credit. He began his professional career with McKinsey & Company in India, where he advised over 40 institutions, including banks, NBFCs and life insurance companies across India and Southeast Asia, with a focus on retail financial services. In 2013, he moved on from McKinsey to establish his own consulting firm. He currently drives the overall strategic direction of the Company while directly overseeing key functions.
2.	Mr. Ranvir Singh	Wholetime Director	He is an alumnus of IIT Bombay and a post-graduate from IIM Bangalore, with over 15 years of extensive experience in the financial services sector. Over the years, he has advised several large banks, insurance companies, MFIs, and other key stakeholders in the industry. He previously worked with McKinsey & Company for more than eight years as an Associate Partner and is also one of the founding members of The Fintech Association for Consumer Empowerment (FACE). He works closely to define the long-term strategic roadmap, set business priorities, and drive initiatives to enhance shareholder value while maintaining a competitive edge.
3.	Ms. Priti Savla	Independent Director	She holds a bachelor’s degree in commerce (financial accounting and auditing) from University of Mumbai. She is an associate member of The Institute of Chartered Accountants of India. She is a practicing-chartered accountant since 2002. She has an experience of about 21 years.

4.	Mr. Yogesh Chadha	Independent Director	He is a Chartered Accountant and forward-thinking business leader with over 33 years of executive experience in the financial services industry, including senior CXO roles at Riyadh Investment Company, HSBC, J.P. Morgan Chase, and DCB Bank. He has successfully led start-ups, turnarounds, and global strategic initiatives, with strong expertise in risk management, financial systems, capital planning, corporate governance, M&A, and corporate finance.

(ii) Details of Key Management Personnel of the Company & their profile

S. No.	Name	Designation	Profile
1.	Mr. Krishnan Vishwanathan	CEO & Managing Director and Key Managerial Personnel (KMP)	He holds a degree of bachelor of technology in electrical engineering from the Indian Institute of Technology, Delhi and a degree of master of business administration from Yale University. He was previously associated with McKinsey and Company Inc – India, Silicon Access Networks, Analog Devices, Alliance Semiconductor (India) Private Limited, Shinka Technologies Private Limited (formerly Alia Consulting Solutions Private Limited) and Si Creva Consulting Services Private Limited. He has over 18 years of experience in the consultancy and finance sectors.
2.	Mr. Ranvir Singh	Wholetime Director and Key Managerial Personnel (KMP)	He holds a degree of bachelor of technology in mechanical engineering from the Indian Institute of Technology, Bombay, and a post graduate diploma in management from the Indian Institute of Management, Bangalore. He was previously associated with McKinsey and Company Inc – India, Shinka Technologies Private Limited (formerly Alia Consulting Solutions Private Limited) and Si Creva Consulting Services Private Limited and is a founding member of the Fintech Association for Consumer Empowerment. He has over 20 years of experience in the consultancy and finance sectors.
3.	Mr. Darshil Shah	Company Secretary and Key Managerial Personnel (KMP)	Mr. Darshil Shah is a qualified Company Secretary. He has completed his bachelor's degree in financial Markets from H.R. College Mumbai along with a bachelor's degree in law from Siddharth Law College. He is an All in India Ranker in the Company Secretary Course and 1st Ranker in Securities Law Course of Government Law College. Prior to joining Si Creva, he had been associated with

			Lendingkart Finance Limited as the Company Secretary and Compliance Officer and prior to that he was associated with Home First Finance Company India Limited and NRB-IBC Bearings.

(e) **Name, addresses, Director Identification Number (DIN) and occupations of the directors**:

S. No	Name of the Director	Designation	DIN	Address	Occupation
1.	Mr. Krishnan Vishwanathan	CEO & Managing Director	07191366	B207, Kalpataru Habitat CHS, Dr S S Rao Road, Near Gandhi Hospital, Parel, Mumbai 400 012, Maharashtra, India	Business
2.	Mr. Ranvir Singh	Wholetime-Director	06673951	1502, B-Wing, Girnar Heights, Bhakti Park, Near IMAX Theater, Wadala East, Mumbai 400 037, Maharashtra, India	Business
3.	Ms. Priti Savla	Independent Director	00662996	3105, ICC Tower 2, G D Ambedkar Road, Dadar East, Mumbai 400014	Professional
4.	Mr. Yogesh Chadha	Independent Director	01681680	78 B, Kalpataru Habitat CHS, Dr S. S. Rao Road, Near Gandhi Hospital, Parel, Mumbai-400012.	Professional

10.2 MANAGEMENT PERCEPTION OF RISK FACTORS:

Please refer to SECTION 3: of this General Information Document.

10.3 RISKS RELATED TO THE BUSINESS OF THE ISSUER

Please refer to SECTION 3: of this General Information Document.

10.4 Details of defaults, if any, including the amounts involved, duration of default, and present status, in repayment of:

(i) Statutory Dues: Refer 5.26
(ii) Debentures and interest thereon: NIL
(iii) Deposits and interest thereon: NIL
(iv) Loan from any bank or financial institution and interest thereon: NIL

10.5 Name, designation, address and phone number, email ID of the nodal / compliance officer of the Company, if any, for the private placement offer process:

(i) Name: Darshil Shah
(ii) Designation: Company Secretary
(iii) Address: 10th Floor, Tower 4, Equinox Park, LBS Marg, Kurla West Mumbai 400070 Maharashtra India
(iv) Phone No.: +91 22 6947 5600
(v) Email: secretarial@sicrevacapital.com

10.6 Registrar of the Issue:

The details of the Registrar for each Issue shall be specified in the relevant Key Information Document issued / to be issued for each such Issue by the Company.

10.7 Valuation Agency: Not Applicable

10.8 Auditors:

(i) Name: M/s Chhajed & Doshi, Chartered Accountants
(ii) Designation: Chartered Accountants
(iii) Address: 101, Hubtown Solaris, Near East West Flyover, N.S. Phadke Marg, Andheri (E), Mumbai-400069
(iv) Phone No.: 022 61037878
(v) Email: info@cndindia.com

10.9 Any default in annual filing of the Company under the Companies Act, 2013 or the rules made thereunder:

NIL

10.10 Particulars of the Offer:

Financial position of the Company for the last 3 (three) financial years	Please refer to **Annexure I** below.
Date of passing of Board Resolution	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Date of passing of resolution in [annual / extra-ordinary general meeting], authorizing the offer of securities	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Kind of securities offered (i.e. whether share or debenture) and class of security; the total number of shares or other securities to be issued	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Price at which the security is being offered, including	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

premium if any, along with justification of the price	
Name and address of the valuer who performed valuation of the security offered, and basis on which the price has been arrived at along with report of the registered valuer	Not applicable
Relevant date with reference to which the price has been arrived at **[Relevant Date means a date at least 30 days prior to the date on which the general meeting of the Company is scheduled to be held]**	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
The class or classes of persons to whom the allotment is proposed to be made	Please refer to the list of Eligible Investors as specified in this General Information Document.
Intention of promoters, directors or key managerial personnel to subscribe to the offer (applicable in case they intend to subscribe to the offer)	Not Applicable
The proposed time within which the allotment shall be completed	The proposed time within which the allotment shall be completed shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
The names of the proposed allottees and the percentage of post private placement capital that may be held by them	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
The change in control, if any, in the company that would occur consequent to the private placement	No change in control would occur consequent to this private placement.
The number of persons to whom allotment on preferential basis / private placement / rights issue has already been made during the year, in terms of securities as well as price	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
The justification for the allotment proposed to be	Not Applicable

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<table>
<tr><td>made for consideration other than cash together with valuation report of the registered valuer</td><td></td></tr>
<tr><td>Amount, which the Company intends to raise by way of proposed offer of securities</td><td>The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.</td></tr>
<tr><td>Terms of raising of securities:</td><td>
<table>
<tr><td>Duration, if applicable:</td><td>The same shall be specified in the relev Information Document issued / to be is each Issue by the Company.</td></tr>
<tr><td>Rate of Interest or Coupon:</td><td>The same shall be specified in the relev Information Document issued / to be is each Issue by the Company.</td></tr>
<tr><td>Mode of Payment</td><td>The same shall be specified in the relev Information Document issued / to be is each Issue by the Company.</td></tr>
<tr><td>Mode of Repayment</td><td>The same shall be specified in the relev Information Document issued / to be is each Issue by the Company.</td></tr>
</table>
</td></tr>
<tr><td>Proposed time schedule for which the Issue/Offer Letter is valid</td><td>The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.</td></tr>
<tr><td>Purpose and objects of the Issue/Offer</td><td>The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.</td></tr>
<tr><td>Contribution being made by the promoters or directors either as part of the offer or separately in furtherance of such objects</td><td>The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.</td></tr>
<tr><td>Principal terms of assets charged as security, if applicable</td><td>The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.</td></tr>
<tr><td>The details of significant and material orders passed by the Regulators, Courts and Tribunals impacting the going concern status of the Company and its future operations</td><td>NIL</td></tr>
</table>

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

The pre-issue and post-issue shareholding pattern of the Company in the following format:

Sl. No.	Category	Pre-issue		Post Issue	
		No. of shares held	**% of Shareholding (Refer Note below)**	**No. of shares held**	**% of Shareholding (Refer Note below)**
A	Promoter's Holding				
1	Indian				
	Individual	2	0.0%	2	0.0%
	Bodies Corporate	**1,28,64,787**	100%	**1,28,64,787**	100%
	Sub-Total	**1,28,64,789**	**100%**	**1,28,64,789**	**100%**
2	Foreign Promoters	NIL	NIL	NIL	NIL
	Sub-Total (A)	NIL	NIL	NIL	NIL
B	Non-Promoters Holding	NIL	NIL	NIL	NIL
1	Institutional Investors	NIL	NIL	NIL	NIL
2	Non-Institutional Investors	NIL	NIL	NIL	NIL
	Private Corporate Bodies	NIL	NIL	NIL	NIL
	Directors and Relatives	NIL	NIL	NIL	NIL
	Indian Public	4	0.0%	4	0.0%
	Other [Including Non-Resident Indians (NRI's)]	NIL	NIL	NIL	NIL
	Sub-Total (B)	**4**	**0.0%**	**4**	**0.0%**
	GRAND TOTAL (A + B)	**1,28,64,793**	**100%**	**1,28,64,793**	**100%**

10.11 Mode of payment for subscription (Cheque/ Demand Draft/ other banking channels):
Other banking channels – RTGS/NEFT.

10.12 Disclosure with regard to interest of directors, litigation, etc:

<table>
<tr><td>Any financial or other material interest of the directors, promoters or key managerial personnel in the offer/ Issue and the effect of such interest in so far as it is different from the interests of other persons</td><td>None of the Directors or the Key Managerial Personnel of the Company or their relatives thereof is directly or indirectly concerned or materially interested in this Issue.</td></tr>
<tr><td>Details of any litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority against any promoter of the Company during the last 3 (three) years immediately preceding the year of the issue of this Offer Letter and any direction issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action shall be disclosed</td><td>Please refer to Annexure IV of this General Information Document.</td></tr>
<tr><td>Remuneration of directors (during the current year and last 3 (three) financial years)</td><td>
<table>
<tr><th rowspan="2">Particulars*</th><th>FY 2026-27 (As on Date)</th><th>FY 2025-26</th><th>FY 2024-25</th><th>FY 2023-24</th></tr>
<tr><th>(In INR) (in Crore)</th><th>(in INR) (in Crore)</th><th>(in INR) (in Crore)</th><th>(in INR) (in Crore)</th></tr>
<tr><td>Mr. Krishnan Vishwanathan</td><td>-0.13</td><td>-1.50</td><td>-1.25</td><td>0.00</td></tr>
<tr><td>Mr. Ranvir Singh</td><td>-0.13</td><td>-1.50</td><td>-1.25</td><td>0.00</td></tr>
</table>
* Note - The renumeration mentioned hereinbelow is with respect to the Directors of the Company and does not include sitting fees or Commission paid to the Independent Directors of the Company.</td></tr>
<tr><td>Related party transactions entered during the last 3 (three) financial years immediately preceding the year of issue of this Offer Letter including with regard to loans</td><td>Please refer to Annexure II of this Private Placement Offer cum Application Letter.</td></tr>
</table>

made or, guarantees given or securities provided	
Summary of reservations or qualifications or adverse remarks of auditors in the last 5 (five) financial years immediately preceding the year of issue of this Offer Letter and of their impact on the financial statements and financial position of the Company and the corrective steps taken and proposed to be taken by the Company for each of the said reservations or qualifications or adverse remark	Nil
Details of any inquiry, inspections or investigations initiated or conducted under the Companies Act or any previous company law in the last 3 (three) years immediately preceding the year of circulation of the Offer Letter in the case of the Company and all of its subsidiaries. Also if there were any were any prosecutions filed (whether pending or not) fines imposed, compounding of offences in the last 3 (three) years immediately preceding the year of this Offer Letter and if so, section-wise details thereof for the Company and all of its subsidiaries	The Company had received a copy of the final order dated November 6, 2024, issued by the Regional Director, Western Region, Ministry of Corporate Affairs, Mumbai. As per the order, a compounding fee has been levied under Section 147(1) of the Companies Act, 2013, in relation to a violation of Section 139 of the Companies Act, 2013. Details of the compounding fees imposed on the Company and its promoter directors are as follows: 1. Si Creva Capital Services Private Limited – ₹50,000 - The same was paid on October 29, 2024 2. Mr. Ranvir Singh – ₹20,000 - The same was paid on October 31, 2024 3. Mr. Krishnan Vishwanathan – ₹20,000 The same was paid on October 31, 2024
Details of acts of material frauds committed against the Company in the last 3 (three) years, if any, and	Nil

if so, the action taken by the company	

10.13 Financial Position of the Company:

The capital structure of the company in the following manner in a tabular form:

The authorized, issued, subscribed and paid up capital (number of securities, description and aggregate nominal value)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Size of the Present Offer	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Paid-up Capital: a. **After the offer:** b. **After the conversion of Convertible Instruments (if applicable)**	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Share Premium Account: a. **Before the offer:** b. **After the offer:**	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

The details of the existing share capital of the issuer company in a tabular form, indicating therein with regard to each allotment, the date of allotment, the number of shares allotted, the face value of the shares allotted, the price and the form of consideration:

S. No.	Names of Allottees	Tye of Share	Date of Allotment	No. of Shares allotted	Form of Consideration	Price per share in Rs.	Face Value	Premium	Total Consideration
1	Krishnan Vishwanathan	Equity	08-07-2015 (date of Incorporation)	2,500	Cash Consideration	10	10	Nil	25,000
2	Ranvir Singh	Equity	08-07-2015 (date of Incorporation)	6,300	Cash Consideration	10	10	Nil	63,000
3	Shardul Bayas	Equity	08-07-2015 (date of Incorporation)	1,200	Cash Consideration	10	10	Nil	12,000

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

4	Krishnan Vishwanathan	Equity	23/12/2015	9,00,843	Cash Consideration	10	10	Nil	90,08,430
5	Ranvir Singh	Equity	23/12/2015	8,97,034	Cash Consideration	10	10	Nil	89,70,340
6	Shardul Bayas	Equity	23/12/2015	9,02,123	Cash Consideration	10	10	Nil	90,21,230
7	Jaithirth Rao	Equity	17/05/2016	4,000	Cash Consideration	32.47	10	22.47	1,29,880
8	Jaithirth Rao	Preference	17/05/2016	15,000	Cash Consideration	324.70	100	224.70	4870500
9	OnEMI Technology Solutions Limited	Equity	10/01/2018	3,86,000	Cash Consideration	647.67	10	637.67	25,00,00,620
10	OnEMI Technology Solutions Limited	Equity	12/10/2018	15,41,190	Cash Consideration	648.85	10	638.85	1,00,00,01,131.50
11	OnEMI Technology Solutions Limited	Equity	31/01/2019	5,19,610	Cash Consideration	654.34	10	644.34	34,00,01,607.40

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

12	OnEMI Technology Solutions Limited	Equity	12/08/2022	9,79,855	Cash Consideration	1020.56	10	1010.56	100,00,00,818.80
13	OnEMI Technology Solutions Limited	Equity	18/08/2022	1,95,970	Cash Consideration	1020.56	10	1010.56	19,99,99,143.20
14	OnEMI Technology Solutions Limited	Equity	21/07/2023	14,56,310	Cash Consideration	1030	10	1020	149,99,99,300
15	OnEMI Technology Solutions Limited	Equity	20/06/2024	9,51,777	Cash Consideration	1576	10	1566	150,00,00,552
16	OnEMI Technology Solutions Limited	Equity	23/09/2025	7,47,597	Cash Consideration	2006.43	10	1996.43	150,00,01,048.71
17	OnEMI Technology Solutions Limited	Equity	26/03/2026	3,57,484	Cash Consideration	2098	10	2088	75,00,01,432
18	OnEMI Technology Solutions Limited	Equity	16/05/2026	30,00,000	Cash Consideration	2125	10	2115	6,37,50,00,000

The number and price at which each of the allotments were made in the last one year preceding the	Please refer to **Annexure V** of this Private Placement Offer cum Application Letter.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

<table>
<tr><td>date of the private placement offer cum application letter</td><td></td></tr>
<tr><td>Profits of the Company, before and after making provision for tax, for the 3 (three) financial years immediately preceding the date of circulation of this Offer Letter</td><td><table><tr><th>FY</th><th>PBT (in Rs. Crore)</th><th>PAT (in Rs. Crore)</th></tr><tr><td>FY 2025-26</td><td>199.05</td><td>148.24</td></tr><tr><td>FY 2024-25</td><td>174.45</td><td>128.38</td></tr><tr><td>FY 2023-24</td><td>166.28</td><td>123.84</td></tr></table></td></tr>
<tr><td>Dividends declared by the Company in respect of the said 3 (three) financial years; interest coverage ratio for last three years (cash profit after tax plus interest paid/interest paid)</td><td><table><tr><th></th><th>2023-24</th><th>2024-25</th><th>2025-26</th></tr><tr><td>Dividends Declared</td><td>-</td><td>-</td><td>-</td></tr><tr><td>Interest Coverage ratio</td><td>3.96</td><td>2.22</td><td>1.80</td></tr></table></td></tr>
<tr><td>A summary of the financial position of the Company as in the 3 (three) audited balance sheets immediately preceding the date of circulation of this Offer Letter</td><td>Please refer to Annexure I of this General Information Document.</td></tr>
<tr><td>Audited Cash Flow Statement for the 3 (three) years immediately preceding the date of circulation of this Offer Letter</td><td>Please refer to Annexure I of this General Information Document.</td></tr>
<tr><td>Any change in accounting policies during the last 3 (three) years and their effect on the profits and the reserves of the Company</td><td>The Company has adopted IndAS for the first time from the financial year 2023-24.</td></tr>
</table>

10.14 PART B (To be filed by the Applicant)

(i) Name: ____________

(ii) Father's name: ____________

(iii) Complete Address including Flat / House Number, Street, Locality, Pin Code: _________

(iv) Phone number; if any: ____________

(v) Email ID, if any: ____________

(vi) PAN Number: ____________ ;and

(vii) Bank Account details: ____________

(viii) Tick whichever is applicable:- ____________

(a) The applicant is not required to obtain Government approval under the Foreign Exchange Management (Non-debt Instruments) Rules, 2019 prior to subscription of shares.- Yes

(b) The applicant is required to obtain Government approval under the Foreign Exchange Management (Non-debt Instruments) Rules, 2019 prior to subscription of shares and the same
has been obtained and is enclosed herewith.- Not required

____
Signature

____
Initial of the Officer of the Company designated to keep the record

SECTION 11:DECLARATION BY THE DIRECTORS

The persons authorised by the Company hereby confirm and declare that:

A. the Issuer is in compliance with the provisions of Securities Contracts (Regulation) Act, 1956 and the Securities and Exchange Board of India Act, 1992, Companies Act, 2013 and the rules and regulations made thereunder, including the compliances in relation to making a private placement of the Debentures;

B. the compliance with the Companies Act, 2013 and the rules does not imply that payment of dividend or interest or repayment of non-convertible securities, if applicable, is guaranteed by the Central Government;

C. the monies received under the Issue shall be used only for the purposes and objects indicated in the relevant Disclosure Document(s); and

D. whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and the Articles of Association.

Investment in non-convertible securities involve a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under SECTION 3: of this General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.

E. The contents of this General Information Document have been perused by the Board of Directors and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors.

I am authorized by the Board of Directors of the Company vide resolution no. 9 dated March 21, 2026, to sign and attest this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of the Disclosure Document(s) has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association.

It is further declared and verified that all the required attachments have been completely, correctly and legibly attached to this form.

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

For **Si Creva Capital Services Private Limited**

Name: Krishnan Vishwanathan
Designation: Managing Director & CEO
DIN: 07191366
Date: June 25, 2026

Name: Kiran Singh
Designation: Chief Compliance Officer
PAN: AZNPS7780D
Date: June 25, 2026

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE I: AUDITED FINANCIAL STATEMENTS OF THE COMPANY FOR THE PRECEDING THREE FINANCIAL YEARS AS ON MARCH 31, 2026, MARCH 31, 2025, AND MARCH 31, 2024 ALONG WITH AUDITOR'S REPORT

Attached separately

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE II: RELATED PARTY TRANSACTIONS ENTERED DURING THE PRECEDING THREE FINANCIAL YEARS AND CURRENT FINANCIAL YEAR

				(Rs. in Crore)
Sr. No.	**Nature of Transactions**	**Year ended 31 March 2026**	**Year ended 31 March 2025**	**Year ended 31 March 2024**
	Transaction with Holding Company			
1	**Receiving of services (expenses)**			
i	Corporate guarantee fees*	39.41	15.55	8.28
ii	Interest expenses on loan	6.61	6.93	0.04
iii	License fees	24.00	24.00	0.00
iv	Sourcing fees	141.32	172.55	231.62
v	Commission Income			1.66
2	Reimbursements of ESOP expenses	23.62	6.80	23.26
3	Reimbursements of business support expenses & other expenses	11.74	11.27	57.22
4	Expenses incurred on behalf of Holding Company	8.03	1.45	6.94
5	Issue of equity share capital	1.11	0.95	1.46
6	Security premium on issue of equity shares	223.90	149.05	148.54
c)	**Amount due to/from related parties:**			
	Account payable	16.42	30.67	35.70
	Term loan outstanding		96.53	0.49
	Interest accrued on term loan outstanding		6.23	

** During the year ended 31 March 2026, the Holding Company has provided corporate guarantees in respect of loans availed by the Company amounting to Rs. 2,438.91 Crore (31 March 2025: Rs.1,313.48 Crore and March 2024: 828.00 Crore).*

Compensation Paid to Key Managerial Personnel (KMP)	
	(Rs. in Crore)
Name of Key Management Personnel	**Short-term employee benefits**

	2025-26	**2024-25**	**2023-24**
Mr. Krishnan Vishwanathan	1.50	1.25	-
Mr. Ranvir Singh	1.50	1.25	-
Mrs. Priti Paras Savla			
Sitting fees	0.29	0.26	0.36
Commission fees	0.10	0.10	0.06
Mr. Atul Bheda			
Sitting fees	0.21	0.25	-
Commission fees	0.03	0.10	-
Mr. Yogesh Chadha			
Sitting fees	0.10	-	-
Commission fees	0.03	-	-
Mr. Mohindar Kumar			
Sitting fees	-	-	0.27
Commission fees	-	-	0.20
Ms. Shraddha Patangia	-	0.05	0.13
Mr. Darshil Shah	0.44	0.22	-

Notes:

1. Transactions with related parties are carried out in the normal course of business and at standard market rates on an arm’s length basis.
2. Transactions shown above exclude GST, if any.
3. Managerial Remuneration excludes provision for gratuity, pension and compensated absences, since it is provided on actuarial basis for the company as a whole.
4. During the financial year, there were no transactions entered into with any entity in which KMP or their relatives exercise significant influence.
5. The Company has not engaged in any transactions with the relatives of its KMP during the financial year ended March 2026, March 2025 and March 2024.

ANNEXURE III: PEER REVIEW CERTIFICATE OF AUDITORS

The Institute of Chartered Accountants of India

(Setup by an Act of Parliament)

Peer Review Board

Peer Review Certificate No.: 023325

This is to certify that the Peer Review of

M/s Chhajed & Doshi

101, Hubtown Solaris, Near East West Flyover,

N S Phadke Marg, Andheri-East,

Mumbai-400069

FRN.: 101794W

has been carried out for the period

2022-2025

pursuant to the *Peer Review Guidelines 2022,* issued by the Council of the Institute of Chartered Accountants of India.

This Certificate is effective from: 01-02-2026

The Certificate shall remain valid till: 31-01-2029

AQMM Maturity Level : 4

Issued at New Delhi on 16-01-2026

P. H. Khandelwal

CA. Purushottamlal Khandelwal

Chairman
Peer Review Board

CA. Gyan Chandra Misra

Vice-Chairman
Peer Review Board

CA. Mohit Baijal

Secretary
Peer Review Board

Note : The Certificate is issued on behalf of the Peer Review Board of ICAI and ICAI or any of its functionaries are not liable for any non-compliance by the Practice Unit. The Certificate can be revoked for the reason stated in the "*Peer Review Guidelines 2022*".

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE IV: DETAILS OF LITIGATION OR LEGAL ACTION PENDING OR TAKEN BY A GOVERNMENT DEPARTMENT OR A STATUTORY BODY DURING THE LAST THREE YEARS IMMEDIATELY PRECEDING THE YEAR OF THE ISSUE OF ISSUE DOCUMENT AGAINST THE PROMOTERS OF THE COMPANY

Material tax litigations involving our Promoters

1. OnEMI Technology Solutions Limited received (“**OnEMI**”) a notice dated September 26, 2024 (“**Notice**”) under Section 65 of the Central Goods and Services Tax Act (“**Act**”), State Goods and Services Act 2017 for conducting audit for the Assessment Year 2020-2021, pursuant to which the Deputy Commissioner of State Tax (“**Deputy Commissioner**”), Mumbai North West, Maharashtra passed an order dated February 28, 2025 (“**Order**”) under Sections 73 of the Central Goods and Services Tax Act, 2017 and State Goods and Services Act, 2017 with a total demand of ₹64.68 million for the Assessment Year 2020-2021. By way of the Order, the Deputy Commissioner determined the tax liability OnEMI after consideration of certain alleged discrepancies including where input tax credit was availed in excess, tax was short paid in relation to corporate bank guarantee charges, interest was applicable on account of delayed payment of taxes over a period of fourteen months and discrepancy in GST payable for certain supplies to related parties and the corresponding interest thereon . OnEMI has filed an appeal dated May 16, 2025, before the Deputy Commissioner of state Tax (Appeals), Mumbai for setting aside the Order. The matter is currently pending.
2. The National Faceless Assessment Centre, the Income Tax Department, issued an assessment order dated March 18, 2024 (“**Order**”), to our Promoter, Ranvir Singh (“**Petitioner**”) under Section 143(3) read with Section 144B of the Income Tax Act, 1961 (“**IT Act**”) for the assessment year 2022-23 (“**Assessment Year**”). The Order provides for disallowance under Section 54F of the IT Act and also an addition under Section 68 of the IT Act for the Assessment Year. A notice of demand dated March 18, 2024, has been issued with a tax demand of ₹ 73.79 million. The Petitioner filed a writ petition dated June 14, 2024, in the Bombay High Court pursuant to which an order dated January 20, 2025 (“**Order I**”) was passed by the Bombay High Court dismissing the writ petition and allowing the petitioner to file an appeal against the Order I under Section 143(3) of the IT Act directing the Income Tax Department to dispose of the rectification application dated July 7, 2024 filed by the Petitioner under Section 154 of the IT Act. The Petitioner has filed an appeal dated February 6, 2025, before the Commissioner of Income Tax (Appeals), challenging the Order. The Petitioner has also filed a stay application dated February 18, 2025, before the Income Tax Officer and a grievance petition dated March 3, 2025 in relation to high pitch scrutiny assessment for the Assessment Year to expedite appellate proceedings and grant immunity from paying 20% of the outstanding tax amount under dispute sought by the Income-Tax Officer as per the applicable Instruction No 1914 dated March 21, 1996, read with office memorandum dated July 31, 2017. The matter is currently pending.

3. The National Faceless Assessment Centre, the Income Tax Department (“**NFAC**”), issued an assessment order dated March 28, 2025 (“**Order**”), to our Promoter, Ranvir Singh under Section 143(3) read with Section 144B of the Income Tax Act, 1961 (“**IT Act**”) for the assessment year 2023-24 (“**Assessment Year**”). The Order provides for disallowance under Section 54F of the IT Act and made an addition under Section 69 of the IT Act for the Assessment Year. A notice of demand dated March 28, 2025, has been issued with a tax demand of ₹ 175.97 million. As per the applicable Instruction No 1914 dated March 21, 1996, read with office memorandum dated July 31, 2017, the Income-Tax Officer could seek payment to the extent of 20% of the outstanding tax demand under dispute. Our Promoter, Ranvir Singh has filed an appeal dated April 26, 2025 before the commissioner of income tax (Appeals), challenging the Order. Further, a show cause notice dated March 28, 2025 (“**SCN**”) has been issued by the NFAC for penalty under Section 274 read with section 271AAC(1) of

the IT Act for the Assessment Year and a response dated April 25, 2025 to the SCN has been submitted. The matter is currently pending.

ANNEXURE V: THE NUMBER AND PRICE AT WHICH EACH OF THE ALLOTMENTS WERE MADE IN THE LAST ONE YEAR PRECEDING THE DATE OF THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER

i. India Credit Opportunities Fund II: 6,500 (Six Thousand and Five Hundred) Senior, Rated, Unlisted, Secured, Redeemable, Non-Convertible Debentures, at par, denominated in Indian Rupees ("INR") each, having a face value of INR 1,00,000 (Indian Rupees One Lakh only) aggregating to INR 65,00,00,000 (Indian Rupees Sixty-Five Crores only).

ii. Unity Small Finance Bank Limited: 3,500 (Three Thousand and Five Hundred) Senior, Rated, Unlisted, Secured, Redeemable, Non-Convertible Debentures, at par, denominated in Indian Rupees ("INR") each, having a face value of INR 1,00,000 (Indian Rupees One Lakh only) aggregating to INR 35,00,00,000 (Indian Rupees Thirty-Five Crores only).

iii. Ascertis Credit - India Fund III - Scheme F (Formerly BPEA Credit India Fund III – Scheme F): Series I-A Debentures – 15,000 and Series I-B Debentures - 10,000 aggregating to 25,000 debentures, Senior, Secured, Unlisted, Unrated, Redeemable Non-Convertible Debentures, at par, denominated in Indian Rupees ("INR") each, having a face value of INR 1,00,000 (Indian Rupees One Lakhs only) each and at an issue price of INR 97,750 (Indian Rupees Ninety Seven Thousand Seven Hundred and Fifty only).

iv. Northern Arc India Impact Trust with Northern Arc India Impact Fund as its Scheme: 2,500 (Two Thousand and Five Hundred) Rated, Unlisted, Senior, Secured, Unsubordinated, Redeemable, Taxable, Non-Convertible Debentures, at par, denominated in Indian Rupees ("INR") each, having a face value of INR 1,00,000 (Indian Rupees One Lakh only) aggregating to INR 25,00,00,000 (Indian Rupees Twenty-Five Crores only).

v. Vivriti Emerging Corporate Bond Fund: 3,000 (Three Thousand) Rated, Unlisted, Senior, Secured, Redeemable, Transferable, Non-Convertible Debentures ("NCDs") at par, denominated in Indian Rupees ("INR") each, having a face value of INR 1,00,000 (Indian Rupees One Lakh only) aggregating to INR 30,00,00,000 (Indian Rupees Thirty Crores only).

vi. Vivriti Short Term Debt Fund: 3,000 (Three Thousand) Rated, Unlisted, Senior, Secured, Redeemable, Transferable, Non-Convertible Debentures ("NCDs") at par, denominated in Indian Rupees ("INR") each, having a face value of INR 1,00,000 (Indian Rupees One Lakh only) aggregating to INR 30,00,00,000 (Indian Rupees Thirty Crores only).

vii. Vivriti Fixed Income Fund: 6,000 (Six Thousand) Rated, Unlisted, Senior, Secured, Redeemable, Transferable, Non-Convertible Debentures ("NCDs") at par, denominated in Indian Rupees ("INR") each, having a face value of INR 1,00,000 (Indian Rupees One Lakh only) aggregating to INR 60,00,00,000 (Indian Rupees Sixty Crores only).

viii. Vivriti Short Term Debt Fund: 500 (Five Hundred) Rated, Unlisted, Senior, Secured, Redeemable, Transferable, Non-Convertible Debentures ("NCDs") at par, denominated in Indian Rupees ("INR") each, having a face value of INR 1,00,000 (Indian Rupees One Lakh only) aggregating to INR 5,00,00,000 (Indian Rupees Five Crores only).

ix. Shri Ram Finance Corporation Private Limited: 1,500 (One Thousand and Five Thousand) Rated, Unlisted, Senior, Secured, Redeemable, Transferable, Non-Convertible Debentures ("NCDs") at par, denominated in Indian Rupees ("INR") each, having a face value of INR 1,00,000 (Indian Rupees One Lakh only) aggregating to INR 15,00,00,000 (Indian Rupees Fifteen Crores only).

x. Trifecta Venture Debt Fund – IV: 100 (One Thousand) Series E Unlisted, Secured, Redeemable, Non-Convertible Debentures ("NCDs") at par, denominated in Indian Rupees ("INR") each, having a face value of INR 10,00,000 (Indian Rupees Ten Lakhs only) aggregating to INR 10,00,00,000 (Indian Rupees Ten Crores only).

xi. Trifecta Venture Debt Fund – III: 400 (Four Thousand) Series E Unlisted, Secured, Redeemable, Non-Convertible Debentures ("NCDs") at par, denominated in Indian Rupees ("INR") each, having a face value of INR 10,00,000 (Indian Rupees Ten Lakhs only) aggregating to INR 40,00,00,000 (Indian Rupees Forty Crores only).

xii. Vivriti Fixed Income Fund: 1000 (One Thousand) Rated, Unlisted, Senior, Secured, Redeemable, Transferable, Non-Convertible Debentures ("NCDs") at par, denominated in Indian Rupees ("INR") each, having a face value of INR 1,00,000 (Indian Rupees One Lakh only) aggregating to INR 10,00,00,000 (Indian Rupees Ten Crores only).

xiii. Northern Arc Investment Managers Trust I with Northern Arc Finserv Fund as its Scheme: 1500 (One Thousand and Five Hundred) Rated, Unlisted, Senior, Secured, Unsubordinated, Redeemable, Taxable, Non-Convertible Debentures ("NCDs") at par, denominated in Indian Rupees ("INR") each, having a face value of INR 1,00,000 (Indian Rupees One Lakh only) aggregating to INR 15,00,00,000 (Indian Rupees Fifteen Crores only).

xiv. Finova Capital Private Limited: 5000 (Five Thousand) Secured, Unlisted, Rated, Transferable, Redeemable, Non-Convertible Debentures ("NCDs") each, having a face value of INR 1,00,000 (Indian Rupees One Lakh only) aggregating to INR 50,00,00,000 (Indian Rupees Fifty Crores only).

xv. D J Malpani Private Limited: 2500 (Two Thousand Five Hundred) Rated, Unlisted, Senior, Secured, Redeemable, Transferable, Non-Convertible Debentures ("NCDs") each, having a face value of INR 1,00,000 (Indian Rupees One Lakh only) aggregating to INR 25,00,00,000 (Indian Rupees Twenty-Five Crores only).

xvi. Finova Capital Private Limited: 7500 (Seven Thousand Five hundred) Secured, Unlisted, Unrated, Transferable, Redeemable, Non-Convertible Debentures ("NCDs") each, having a face value of INR 1,00,000 (Indian Rupees One Lakh only) aggregating to INR 75,00,00,000 (Indian Rupees Seventy-Five Crores only).

xvii. REVX Capital Fund II: 4000 (Four Thousand) Series A Unlisted, Secured, Fully paid and Redeemable, Non-Convertible Debentures ("NCDs") each, having a face value of INR 1,00,000 (Indian Rupees One Lakh only) aggregating to INR 40,00,00,000 (Indian Rupees Forty only).

xviii. Unifi Mutual Fund - Unifi Dynamic Asset Allocation fund: 3000 (Three Thousand) Senior, Secured, Unlisted, Rated, Transferable, Redeemable, Fully Paid-up, Non-Convertible Debentures having a face value of INR 1,00,000 (Indian Rupees One Lakh only) aggregating to INR 30,00,00,000 (Indian Rupees Thirty Crore only).

xix. Northern Arc Capital Limited: 5,000 (Five thousand) Senior, Secured, Unlisted, Unsubordinated, Rated, Taxable, Transferable, Redeemable Non-Convertible Debentures of Face Value of Rs. 1,00,000/- (Rupees One Lakh Only) Each, Aggregating Up to INR 50,00,00,000/- (Indian Rupees Fifty Crores Only)

xx. Northern Arc Investment Managers Trust I with Northern Arc Finserv Fund as its scheme: 1,000 (One Thousand) Senior, Secured, Unlisted, Unsubordinated, Rated, Taxable, Transferable, Redeemable Non-Convertible Debentures of Face Value of Rs. 1,00,000/- (Rupees One Lakh Only) Each, Aggregating Up to INR 10,00,00,000/- (Indian Rupees Ten Crores Only)

xxi. Northern Arc Money Market Alpha Trust with Northern Arc Money Market Alpha Fund as its scheme: 3,000 (Three Thousand) Senior, Secured, Unlisted, Unsubordinated, Rated, Taxable, Transferable, Redeemable Non-Convertible Debentures of Face Value Of Rs. 1,00,000/- (Rupees One Lakh Only) Each, Aggregating Up to INR 30,00,00,000/- (Indian Rupees Thirty Crores Only)

xxii. Unifi Mutual Fund - UNIFI Dynamic Asset Allocation Fund: 2000 (Two Thousand) Rated, Secured, Unlisted, Senior, Transferable, Redeemable, Fully Paid-up, Non-convertible debentures of face value of INR 1,00,000 (Indian Rupees One Lakh only) each aggregating up to 20,00,00,000 (Indian Rupees Twenty Crores only)

xxiii. Dezerv Securities Private Limited: 5,000 (Five Thousand) Senior, Secured, Unlisted, Unsubordinated, Rated, Taxable, Transferable, Redeemable Non-Convertible Debentures Of Face Value Of Rs. 1,00,000/- (Rupees One Lakh Only) Each, Aggregating Up to INR 50,00,00,000/- (Indian Rupees Fifty Crores Only).

xxiv. NEO Special Credit Opportunities Fund: 2,500 (Two Thousand and Five Hundred) Senior, Secured, Unlisted, Unsubordinated, Rated, Taxable, Transferable, Redeemable, Non-

Convertible Debentures of Face Value of Rs. 1,00,000/- (Rupees One Lakh Only) Each, Aggregating Up to INR 25,00,00,000/- (Indian Rupees Twenty-Five Crores Only).

xxv. Neo Wealth Partners Private Limited: 5,000 (Five Thousand) Senior, Secured, Unlisted, Unsubordinated, Rated, Taxable, Transferable, Redeemable, Non-Convertible Debentures Of Face Value of Rs. 1,00,000/- (Rupees One Lakh Only) Each, Aggregating Up to INR 50,00,00,000/- (Indian Rupees Fifty Crores Only).

xxvi. Credifin Limited: 500 (Five Hundred) Rated, Unlisted, Senior, Secured, Redeemable, Transferable, non-convertible debentures of face value of INR 1,00,000 (Indian Rupees One Lakh only) each aggregating up to 5,00,00,000 (Indian Rupees Five Crores only)

xxvii. Shri Ram Finance Corporation Private Limited: 2000 (Two Thousand) Rated, Unlisted, Senior, Secured, Redeemable, Transferable, non-convertible debentures of face value of INR 1,00,000 (Indian Rupees One Lakh only) each aggregating up to 20,00,00,000 (Indian Rupees Twenty Crores only).

xxviii. Franklin India Credit AIF – Scheme I: 5000 (Five Thousand) Senior, Secured, Rated, Unlisted, Redeemable, non-convertible debentures of face value of INR 1,00,000 (Indian Rupees One Lakh only) each aggregating up to 50,00,00,000 (Indian Rupees Fifty Crores only).

xxix. Mosaic Asset Management Multiyield Fund -Series 1: 4,000 (Four Thousand) Senior, Secured, Unlisted, Unsubordinated, Rated, Taxable, Transferable, Redeemable, Non-Convertible Debentures, denominated in Indian Rupees ("INR"), having a face value of INR 1,00,000 (Indian Rupees One Lakh) each and an aggregate face value of INR 40,00,00,000 (Indian Rupees Forty Crore only).

xxx. Stable-Alpha Technologies Private Limited: 2,500 (Two Thousand and Five Hundred) Rated, Secured, Unlisted, Senior, Transferable, Redeemable, Fully Paid- Up, Non-Convertible Debentures, denominated in Indian Rupees ("INR"), having a face value of INR 1,00,000 (Indian Rupees One Lakh) each and an aggregate face value of INR 25,00,00,000 (Indian Rupees Twenty Five Crore only).

xxxi. Finova Capital Private Limited: 5,000 (Five Thousand) Senior, Secured, Unlisted, Unsubordinated, Rated, Taxable, Transferable, Redeemable, Non-Convertible Debentures, denominated in Indian Rupees ("INR"), having a face value of INR 1,00,000 (Indian Rupees One Lakh) each and an aggregate face value of INR 50,00,00,000 (Indian Rupees Fifty Crores only).

xxxii. LC Capital India Private Limited: 2,500 (Two Thousand and Five Hundred) Senior, Secured, Unlisted, Rated, Transferable, Redeemable, fully paid-up, Non-Convertible Debentures, denominated in Indian Rupees ("INR"), having a face value of INR 1,00,000 (Indian Rupees One Lakh) each and an aggregate face value of INR 25,00,00,000 (Indian Rupees Twenty Five Crores only).

xxxiii. UNIFI Mutual Fund - Unifi Dynamic Asset Allocation Fund: 1,000 (One Thousand) Senior, Secured, Unlisted, Rated, Transferable, Redeemable, fully paid-up, Non-Convertible Debentures, denominated in Indian Rupees ("INR"), having a face value of INR 1,00,000 (Indian Rupees One Lakh) each and an aggregate face value of INR 10,00,00,000 (Indian Rupees Ten Crores only).