

**SECTION 1: DEFINITIONS AND ABBREVIATIONS**

Capitalised terms used herein and not otherwise defined shall have the meanings given to them in the transaction documents. Unless the context otherwise indicates or requires, the following terms shall have the meanings given below in this Key Information Document.

| S. NO. | TERM                            | DEFINITION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
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| 1.     | Act/Companies Act               | means 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.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 2.     | Allot/Allotment/Allotted        | means the allotment of the Debentures pursuant to this Issue.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 3.     | Applicable Accounting Standards | means the generally accepted accounting principles, standards and practices in India or any other prevailing accounting standard in India as may be applicable, and includes the Indian Accounting Standards (IND-AS).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 4.     | Applicable Law                  | means all applicable statutes, enactments or acts of any legislative body in India, laws, ordinances, rules, bye-laws, regulations, notifications, guidelines, policies, directions, directives and orders of any Governmental Authority and any modifications or re-enactments thereof.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 5.     | Applicant                       | means a person who has submitted a completed Application Form to the Issuer, and "Applicants" shall be construed accordingly.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 6.     | Application Form                | means the application form to apply for subscription to the Debentures, which is in the form annexed to this Key Information Document and marked as <b>Annexure III</b> .                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 7.     | Application Money               | means the subscription amounts paid by the Applicants at the time of submitting the Application Form.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 8.     | Assets                          | means, for any date of determination, the assets of the Issuer on such date as the same would be determined in accordance with the Applicable Accounting Standards.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 9.     | Assets Under Management         | means the aggregate of (a) the Client Loans on the balance sheet of the Issuer, (b) the loans originated, securitised/assigned and serviced by the Issuer, and (c) the loan receivables originated and serviced by the Issuer on the balance sheet of any other financial institution.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 10.    | Beneficial Owners               | means the holders of the Debentures in dematerialised form whose names are recorded as such with the Depository(ies) in the Register of Beneficial Owners, and "Beneficial Owner" shall be construed accordingly.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 11.    | Board / Board of Directors      | means the board of directors of the Issuer.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 12.    | BSE                             | means BSE Limited.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 13.    | Business Day                    | means: <ul style="list-style-type: none"> <li>(a) subject to (b) and (c) below, means any day on which commercial banks in Mumbai, India are open for business (other than a Saturday, Sunday or a public holiday under Section 25 of the Negotiable Instruments Act, 1881);</li> <li>(b) for the period commencing on the Issue Opening Date until the Issue Closing Date, any day (other than a Saturday, Sunday or a public holiday under Section 25 of the Negotiable Instruments Act, 1881), on which commercial banks in Mumbai, India are open for business; and</li> <li>(c) for the period commencing on the Issue Closing Date until the listing of the Debentures in accordance with the transaction documents, any trading day of BSE, other than a Saturday, Sunday or a bank holiday, as specified by SEBI,</li> </ul> and "Business Days" shall be construed accordingly. |
| 14.    | Capital Adequacy Ratio          | means the capital adequacy ratio determined in accordance with the NBFC Directions.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 15.    | Cash/Cash Equivalents           | means the aggregate of all unencumbered movable assets of the Issuer that are                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |

| S. NO. | TERM                          | DEFINITION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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|        |                               | classified as cash or cash equivalents in accordance with the Applicable Accounting Standards, including any investments in money market units/instruments or other highly liquid debt instruments, any cash/fixed deposits placed by the Issuer.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 16.    | CDSL                          | means Central Depository Services (India) Limited.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 17.    | CERSAI                        | means the Central Registry of Securitisation Asset Reconstruction and Security Interest of India.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 18.    | Change of Control             | means: <ul style="list-style-type: none"> <li>(a) any change in Control of the Issuer;</li> <li>(b) any compromise or arrangement with the Issuer's shareholders or creditors;</li> <li>(c) the passing of a resolution for voluntary winding up;</li> <li>(d) implementation of any scheme for restructuring, reconstruction, consolidation, amalgamation, or merger; and/or</li> <li>(e) any change in the shareholding structure of the Issuer that results in a change in the control (as defined in the Companies Act) of the Issuer, whether directly or indirectly.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 19.    | Client Loan                   | means each loan disbursed by the Issuer as a lender, and "Client Loans" shall be construed accordingly.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 20.    | Company/Issuer/Unifinz        | means Unifinz Capital India Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 21.    | Company Rating                | has the meaning given to it in Section 8.1 ( <i>Summary Terms</i> ).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 22.    | Conditions Precedent          | means the conditions precedent set out in Section 8.1 ( <i>Summary Terms</i> ) of this Key Information Document.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 23.    | Conditions Subsequent         | means the conditions subsequent set out in Section 8.1 ( <i>Summary Terms</i> ) of this Key Information Document.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 24.    | Constitutional Documents      | means the certificate of incorporation of the Issuer, the memorandum of association and articles of association of the Issuer and the certificate of registration issued by the RBI to the Issuer.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 25.    | Control                       | has the meaning given to the term "control" in Regulation 2(1)(e) of the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 26.    | Debentures/NCDs               | <p>means up to 50,000 (fifty thousand) listed, rated, senior, secured, taxable, transferable, redeemable, non-convertible debentures denominated in Indian Rupees, each having a face value of INR 10,000 (Indian Rupees Ten Thousand) and an aggregate nominal value of INR 50,00,00,000 (Indian Rupees Fifty Crore) including a green shoe option of up to 25,000 (twenty five thousand) listed, rated, senior, secured, taxable, transferable, redeemable, non-convertible debentures denominated in Indian Rupees, each having a face value of INR 10,000 (Indian Rupees Ten Thousand) and an aggregate nominal value of INR 25,00,00,000 (Indian Rupees Twenty Five Crore).</p> <p>It is hereby clarified that the base issue size for the present issuance of Debentures is 25,000 (twenty five thousand) listed, rated, senior, secured, taxable, transferable, redeemable, non-convertible debentures denominated in Indian Rupees, each having a face value of INR 10,000 (Indian Rupees Ten Thousand), aggregating to INR 25,00,00,000 (Indian Rupees Twenty Five Crore).</p> |
| 27.    | Debenture Holders / Investors | means each person who is:                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

| S. NO. | TERM                                                                | DEFINITION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
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|        |                                                                     | <p>(a) registered as a Beneficial Owner; and</p> <p>(b) registered as a debenture holder in the Register of Debenture Holders.</p> <p>Sub-paragraphs (a) and (b) shall be deemed to include transferees of the Debentures registered with the Issuer and the Depository(ies) from time to time, and in the event of any inconsistency between (a) and (b) above, (a) shall prevail,</p> <p>and "Debenture Holder" or "Investor" shall be construed accordingly.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 28.    | Debenture Trust Deed/DTD                                            | means the debenture trust deed executed / to be executed by and between the Debenture Trustee and the Issuer <i>inter alia</i> setting out the terms upon which the Debentures are being issued and shall include the representations and warranties and the covenants to be provided by the Issuer.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 29.    | Debenture Trustee                                                   | means Vardhman Trusteeship Private Limited.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 30.    | Debenture Trustee Agreement                                         | means the debenture trustee agreement executed / to be executed by and between the Debenture Trustee and the Issuer for the purposes of appointment of the Debenture Trustee to act as debenture trustee in connection with the issuance of the Debentures.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 31.    | Debenture Trustees Regulations/ SEBI Debenture Trustees Regulations | means the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended, modified, supplemented or restated from time to time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 32.    | Debt                                                                | <p>means the aggregate of:</p> <p>(a) all outstanding long-term borrowings (whether secured or unsecured);</p> <p>(b) all contingent liabilities pertaining to corporate and financial guarantees given on behalf of any company, special purpose vehicle, any subsidiary or affiliate to the extent of the amounts outstanding in respect of such guaranteed debt;</p> <p>(c) all outstanding short-term debt borrowings (whether secured or unsecured), availed of in lieu of any long-term debt or by way of bridge financing for a long-term debt;</p> <p>(d) all amounts raised by acceptance under any acceptance credit facility;</p> <p>(e) all receivables sold or discounted (other than receivables that are sold on a non-recourse basis);</p> <p>(f) any obligation under any put option, any shortfall/liquidity support undertaking, any debt service reserve account undertaking, any keep fit letter(s), any letter of comfort issued in favour of any person(s); and</p> <p>(g) all amounts raised under any other transaction (including any forward sale or purchase agreement) having the commercial effect of a borrowing,</p> <p>but shall not include any cash-in-hand and/or any amounts available in the bank accounts of the Issuer.</p> |
| 33.    | Debt Disclosure Documents                                           | means, collectively, the PPOA, the General Information Document, together with this Key Information Document and the private placement offer and application letter in respect of the Debentures, and "Debt Disclosure Document" means any one of them.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

| S. NO. | TERM                                                                          | DEFINITION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
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| 34.    | Debt Listing Regulations/ SEBI Debt Listing Regulations/ SEBI NCS Regulations | means the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, modified, supplemented, or restated from time to time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 35.    | Deed of Hypothecation                                                         | has the meaning given to it in Section 8.1 ( <i>Summary Terms</i> ) of this Key Information Document.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 36.    | Deemed Date of Allotment                                                      | means July 28, 2026.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 37.    | Demat                                                                         | means dematerialized securities which are securities that are in electronic form, and not in physical form, with the entries noted by the Depository.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 38.    | Depositories Act                                                              | means the Depositories Act, 1996, as amended from time to time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 39.    | Depositories                                                                  | means the depositories with which the Issuer has made arrangements for dematerialising the Debentures, being NSDL and CDSL, and "Depository" means any one of them.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 40.    | Depository Participant / DP                                                   | means a depository participant as defined under the Depositories Act.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 41.    | Director(s)                                                                   | means the director(s) of the Issuer.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 42.    | DP ID                                                                         | means Depository Participant Identification Number.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 43.    | DRR                                                                           | means the Debenture Redemption Reserve.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 44.    | Due Dates                                                                     | means, collectively, the dates on which any principal amounts, interest, any additional interest, default interest, any liquidated damages, any premature redemption amount and/or any other amounts payable, are due and payable, including but not limited to the Interest Payment Dates, each Redemption Date and the Final Redemption Date, or any other date (including because of acceleration) on which any payment is to be made by the Issuer under the transaction documents.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 45.    | Early Redemption Event                                                        | means the occurrence of any one or more of the following events: <ul style="list-style-type: none"> <li>(a) a Force Majeure Event;</li> <li>(b) any change in Applicable Law, pursuant to which it becomes unlawful for the Issuer to perform any of its obligations under the transaction documents and/or any obligations of the Issuer under any transaction document are not, or cease to be valid, binding or enforceable;</li> <li>(c) failure to perfect the security in the manner prescribed in the transaction documents within 30 (thirty) days from earlier of the date of creation of the security or the Deemed Date of Allotment, which failure is not rectified within 7 (seven) days after the expiry of the aforementioned time period. PROVIDED THAT the Issuer shall, in the event of failure to perfect security, pay additional interest at 4% (four percent) per annum over the Interest Rate in accordance with paragraph (d) of the sub-section named "<i>Default Interest Rate</i>" under Section 8.1 (<i>Summary Terms</i>) below, and upon expiry of the aforementioned further period of 7 (seven) days, the Debenture Holders shall have the option to require early redemption of the Debentures; and/or</li> <li>(d) any corporate action, legal proceedings or other procedure or step is taken in relation to enforcement of any security over any assets of any affiliate of the Issuer or any analogous procedure or step is taken in any jurisdiction.</li> </ul> |
| 46.    | Early Redemption Notification                                                 | has the meaning given to it in Section 8.1 ( <i>Summary Terms</i> ).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 47.    | EBP Platform                                                                  | has the meaning given to it under the EBP Requirements.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 48.    | Electronic Book Provider / EBP                                                | has the meaning given to it under the EBP Requirements.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 49.    | Effective Date                                                                | means the date of execution of this Key Information Document.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 50.    | EFT                                                                           | means Electronic Fund Transfer                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

| S. NO. | TERM                   | DEFINITION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| 51.    | Eligible Investors     | has the meaning given to it in Section 9.7.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 52.    | Events of Default      | means the events set out in Section 8.2.7.2 ( <i>Events of Default</i> ), and "Event of Default" shall be construed accordingly.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 53.    | Exclusion List         | means the exclusion list specified in the transaction documents.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 54.    | Final Redemption Date  | means January 28, 2028.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 55.    | Final Settlement Date  | means the date on which all Secured Obligations have been irrevocably and unconditionally paid and discharged in full to the satisfaction of the Debenture Holders.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 56.    | Financial Indebtedness | <p>means any indebtedness for or in respect of:</p> <ul style="list-style-type: none"> <li>(a) monies borrowed;</li> <li>(b) any amount raised by acceptance under any acceptance credit, bill acceptance or bill endorsement facility or dematerialised equivalent;</li> <li>(c) any amount raised pursuant to any note purchase facility or the issue of bonds, notes, loan stock or any similar instrument;</li> <li>(d) the amount of any liability in respect of any lease or hire purchase contract which would, in accordance with the Applicable Accounting Standards, be treated as a finance or capital lease;</li> <li>(e) receivables sold or discounted (other than any receivables to the extent they are sold on a non-recourse basis);</li> <li>(f) any amount raised under any other transaction (including any forward sale or purchase agreement) having the commercial effect of a borrowing;</li> <li>(g) any derivative transaction entered into in connection with protection against or benefit from fluctuation in any rate or price (and, when calculating the value of any derivative transaction, only the marked to market value shall be taken into account);</li> <li>(h) shares which are expressed to be redeemable or shares which are the subject of a put option or any form of guarantee;</li> <li>(i) any obligation under any put option in respect of any securities;</li> <li>(j) any counter-indemnity obligation in respect of a guarantee, indemnity, bond, standby or documentary letter of credit or any other instrument issued by a bank or financial institution;</li> <li>(k) any corporate/personal guarantee, a letter of comfort or any other similar contractual comfort issued or incurred in respect of a liability incurred by any other third person; and</li> <li>(l) the amount of any liability in respect of any guarantee or indemnity for any of the items referred to in paragraphs (a) to (k) above.</li> </ul> |
| 57.    | Financial Year/ FY     | means each period of 12 (twelve) months commencing on April 1 of any calendar year and ending on March 31 of the subsequent calendar year.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 58.    | Force Majeure Event    | means any event due to any cause beyond the reasonable control of a party, including but not limited to sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, which impacts the Issuer's ability to pay the Outstanding Amounts under the Debentures.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |

| S. NO. | TERM                             | DEFINITION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
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| 59.    | General Information Document/GID | means the general information document dated February 12, 2026, issued by the Issuer for subscription to non-convertible securities to be issued by the Issuer (including the Debentures) on a private placement basis in accordance with the Debt Listing Regulations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 60.    | Governmental Authority           | means any government (central, state or otherwise) or any governmental agency, semi-governmental or judicial or quasi-judicial or administrative entity, department or authority, agency or authority including any stock exchange or any self-regulatory organisation, established under any Applicable Law, and "Governmental Authorities" shall be construed accordingly.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 61.    | Green Shoe Option                | has the meaning given to it in Section 8.1 ( <i>Summary Terms</i> ) of this Key Information Document.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 62.    | Gross Loan Portfolio             | means and includes the outstanding principal amounts of the loans originated by the Issuer on its own books, including any securitised portfolio as well as loans originated on behalf of other entities by entering into partnership agreements but not included on the Issuer's own book.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 63.    | Gross NPA                        | means, the outstanding principal amounts of the Client Loans that have one or more instalments of principal, interest, penalty, fee or any other payments overdue for 90 (ninety) days or more and includes restructured loans.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 64.    | Holding Company                  | in relation to the Issuer, has the meaning given to it in the Companies Act.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 65.    | Hypothecated Assets              | has the meaning given to it in Section 8.1 ( <i>Summary Terms</i> ) of this Key Information Document in compliance with Regulation 48 (2) of the SEBI NCS Regulations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 66.    | ICCL                             | means the Indian Clearing Corporation Limited.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 67.    | Information Utility              | means the National E-Governance Services Limited or any other entity registered as an information utility under the Insolvency and Bankruptcy Board of India (Information Utilities) Regulations, 2017                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 68.    | INR/Rs.                          | means Indian Rupees.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 69.    | Insolvency Related Events        | <p>means any one or more of the following events:</p> <ul style="list-style-type: none"> <li>(a) the filing of an insolvency application by the RBI under the (Indian) Insolvency and Bankruptcy Code, 2016 or any analogous proceedings under any similar insolvency, winding up or liquidation laws;</li> <li>(b) any resolution is passed either by the creditors or the shareholders of the Issuer or any other action is taken which may result in a voluntary or other insolvency process, winding up or liquidation of the Issuer;</li> <li>(c) an order for insolvency process, winding up or insolvency of the Issuer is made by any competent court or tribunal (including under the (Indian) Insolvency and Bankruptcy Code, 2016 and any rules and regulations made thereunder);</li> <li>(d) the Issuer has taken or suffered to be taken any action for its reorganisation, liquidation or dissolution;</li> <li>(e) an insolvency resolution professional, a receiver, liquidator or any other equivalent professional has been appointed or allowed to be appointed of all or any part of the undertaking of the Issuer; and</li> <li>(f) any insolvency professional, any receiver, assignee, trustee or similar other officer is appointed by any court or any other competent authority in any insolvency, winding up, execution or</li> </ul> |

| S. NO. | TERM                                   | DEFINITION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
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|        |                                        | distress proceedings against the Issuer,<br><br>and "Insolvency Related Event" shall be construed accordingly.                                                                                                                                                                                                                                                                                                                                                                                                              |
| 70.    | Interest Payment Dates                 | means the dates on which interest in respect of the Debentures is required to be paid, as more specifically set out in in <b>Annexure IV</b> below.                                                                                                                                                                                                                                                                                                                                                                         |
| 71.    | Interest Rate/Coupon Rate              | means 12% (twelve percent) per annum (fixed), payable monthly on the Interest Payment Dates as specified in <b>Annexure IV</b> below.<br><br>Interest at the Interest Rate shall be calculated as "Outstanding Principal Amounts* Interest Rate * $\frac{((t_2-t_1))}{365,366}$ ]", where:<br><br>(a) "t1" is the last Interest Payment Date/Deemed Date of Allotment; and<br><br>(b) "t2" being the relevant Interest Payment Date.                                                                                        |
| 72.    | ISIN                                   | means International Securities Identification Number.                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 73.    | Issue                                  | means this issue of the Debentures.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 74.    | Issue Closing Date                     | means July 27, 2026.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 75.    | Issue Opening Date                     | means July 27, 2026.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| 76.    | Key Information Document/KID           | means this key information document which sets out the terms and conditions for the issue and offer of the Debentures by the Issuer on a private placement basis and contains the relevant information in this respect.                                                                                                                                                                                                                                                                                                     |
| 77.    | Listed NCDs Master Circular            | means the master circular issued by SEBI bearing the reference number SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 on "Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper", as amended, modified, supplemented or restated from time to time.                                                                                                                                       |
| 78.    | Listing Period                         | has the meaning given to it in Section 8.1 ( <i>Summary Terms</i> ) of this Key Information Document.                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 79.    | 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.                                                                                                                                                                                                                                                                                                                                    |
| 80.    | Majority Debenture Holders             | means such number of Debenture Holders collectively holding at least 50% (fifty percent) of the value of the Outstanding Principal Amounts of the Debentures.                                                                                                                                                                                                                                                                                                                                                               |
| 81.    | Majority Resolution                    | means a resolution approved by the Majority Debenture Holders who are present and voting or if a poll is demanded, by the Majority Debenture Holders who are present and voting in such poll.                                                                                                                                                                                                                                                                                                                               |
| 82.    | Management Control                     | means, in respect of any person:<br><br>(a) the right to appoint or remove a majority of the directors of the board of directors of the Issuer or such other person who may be charged with or entitled to exercise central management and control of the Issuer; and<br><br>(b) the right to control the management or policy decisions acting individually or in concert, directly or indirectly, including by virtue of shareholding or management rights or shareholders agreements or voting agreements of such person |
| 83.    | Material Adverse Effect                | any event, circumstance, occurrence, change or condition that, in the reasonable opinion of the Majority Debenture Holders, has or is reasonably likely to have a material adverse effect on:<br><br>(a) the business, operations, assets, liabilities (actual or contingent),                                                                                                                                                                                                                                              |

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

| S. NO. | TERM            | DEFINITION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
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|        |                 | <p>financial condition, or prospects of the Issuer;</p> <p>(b) the ability of the Issuer to perform its obligations under the transaction documents;</p> <p>(c) the rights or remedies of the Debenture Holders hereunder or under any other transaction documents;</p> <p>(d) the legality, validity or enforceability of any of the transaction documents; or</p> <p>(e) the ability of the Issuer to disburse new loans, appoint third-party or internal collection agents, or otherwise carry out any material business activities, as restricted, suspended, or modified by direction from the RBI or any regulatory authority.</p> <p>For avoidance of doubt, a Material Adverse Effect shall be deemed to have occurred if any of the above results from a change occurring after the date hereof, as determined by the Majority Debenture Holders acting reasonably and in good faith.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 84.    | Merchant Banker | means SKI Capital Services Limited.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 85.    | N.A.            | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 86.    | NBFC            | means non-banking financial company.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 87.    | NBFC Directions | <p>means, collectively:</p> <p>(a) the Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 dated November 28, 2025;</p> <p>(b) the Reserve Bank of India (Non-Banking Financial Companies - Undertaking of Financial Services) Directions, 2025 dated November 28, 2025 as amended by the Reserve Bank of India (Non-Banking Financial Companies – Undertaking of Financial Services) (Amendment) Directions, 2025 dated December 5, 2025;</p> <p>(c) the Reserve Bank of India (Non-Banking Financial Companies – Governance) Directions, 2025 dated November 28, 2025;</p> <p>(d) the Reserve Bank of India (Non-Banking Financial Companies – Prudential Norms on Capital Adequacy) Directions, 2025 dated November 28, 2025;</p> <p>(e) the Reserve Bank of India (Non-Banking Financial Companies – Income Recognition, Asset Classification and Provisioning) Directions, 2025 dated November 28, 2025;</p> <p>(f) the Reserve Bank of India (Non-Banking Financial Companies – Know Your Customer) Directions, 2025 dated November 28, 2025;</p> <p>(g) the Reserve Bank of India (Non-Banking Financial Companies – Miscellaneous) Directions, 2025 dated November 28, 2025;</p> <p>(h) the Reserve Bank of India (Non-Banking Financial Companies – Microfinance Institution) Directions, 2025 dated November 28,</p> |

| S. NO. | TERM                                           | DEFINITION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
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|        |                                                | 2025; and<br><br>(i) all other directions and circulars issued by the RBI in respect of the functioning and governance of non-banking financial companies,<br><br>each as amended, modified, supplemented or restated from time to time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 88.    | Net NPA                                        | means the difference between (a) the Gross NPA, and (b) all provisions created against "standard assets", "sub-standard assets", "doubtful assets" and "loss assets", each determined in accordance with the NBFC Directions and any other applicable RBI regulations governing asset classification and provisioning for NBFCs.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 89.    | Net Worth                                      | has the meaning given to it in the Companies Act.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| 90.    | NSDL                                           | means National Securities Depository Limited.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
| 91.    | Optionally Accelerated Redemption Event(s)     | means the occurrence of any one or more of the following events:<br><br>(a) the Capital Adequacy Ratio falls below 22% (twenty two percent);<br><br>(b) the ratio of A:B exceeds 5% (five percent), where A is the Gross NPA of the Issuer, and B is the Gross Loan Portfolio of the Issuer, multiplied by 100, and followed by the "%" symbol;<br><br>(c) the ratio of A:B exceeds 2% (two percent), where A is the Net NPA of the Issuer, and B is the Gross Loan Portfolio of the Issuer, multiplied by 100, and followed by the "%" symbol; and/or<br><br>(d) the profit after tax (PAT) of the Issuer, as determined in accordance with Applicable Accounting Standards, is negative for the trailing 6 (six) consecutive months put together;<br><br>The events set out in sub-paragraphs (a) to (d) above shall be tested on a quarterly basis on the Quarterly Dates, until the Final Settlement Date. |
| 92.    | Optionally Accelerated Redemption Notification | has the meaning given to it in Section 8.1 ( <i>Summary Terms</i> ).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 93.    | Outstanding Amounts                            | means, at any date, the Outstanding Principal Amounts together with any interest, additional interest, costs, fees, charges, and other amounts payable by the Issuer in respect of the Debentures and under the transaction documents.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 94.    | Outstanding Principal Amounts                  | means, at any date, the principal amounts outstanding under the Debentures.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| 95.    | PAN                                            | means Permanent Account Number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 96.    | Payment Default                                | means any event, act or condition which, with notice or lapse of time, or both, would constitute an Event of Default under Section 8.2.7.2(a) ( <i>Payment Defaults</i> ).                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| 97.    | Portfolio At Risk Over 90 Days or PAR>90       | means the outstanding principal amounts of the Client Loans that have one or more instalments of principal, interest, penalty, fee or any other payments overdue for 90 (ninety) days or more and includes restructured loans.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 98.    | Potential Event of Default                     | means any event, act or condition which with notice or lapse of time, or both, would constitute an Event of Default.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 99.    | Promoters                                      | means each person comprising the Promoter Group, and "Promoter" shall be construed accordingly.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 100.   | Promoter Group                                 | means collectively:<br><br>(a) Mr. Pawan Kumar Mittal, an Indian citizen holding permanent account number AAAPM5556H, currently residing at I-19, Sai Apartment,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |

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|        |                                                     | Sector-13, Rohini, Delhi-110085; and<br><br>(b) Ms. Kiran Mittal, an Indian citizen holding permanent account number ADGPM3129B, currently residing at I-19, Sai Apartment, Sector-13, Rohini, Delhi-110085.<br><br>Further, the shareholding pattern of the Issuer (as on June 30, 2026) is set out in the transaction documents.                                                                                                                           |
| 101.   | Private Placement Offer cum Application Letter/PPOA | means the private placement offer and application letter dated on or about the date of this KID issued/to be issued by the Issuer for subscription to the Debentures on a private placement basis in accordance with Section 42 of the Companies Act read with the Companies (Prospectus and Allotment of Securities) Rules, 2014.                                                                                                                           |
| 102.   | Purpose                                             | has the meaning given to it in Section 8.1 ( <i>Summary Terms</i> ) of this Key Information Document.                                                                                                                                                                                                                                                                                                                                                        |
| 103.   | Put Option                                          | has the meaning given to it in Section 8.1 ( <i>Summary Terms</i> ) of this Key Information Document.                                                                                                                                                                                                                                                                                                                                                        |
| 104.   | Put Option Notification Period                      | means, where the Put Option Termination Date is September 1, 2027, the period commencing on August 1, 2027 and ending on August 16, 2027 (both days inclusive).                                                                                                                                                                                                                                                                                              |
| 105.   | Put Option Termination Dates                        | means September 1, 2027 (i.e., the date occurring on the expiry of a period of 13 (thirteen) months and 4 (four) days from the Deemed Date of Allotment.                                                                                                                                                                                                                                                                                                     |
| 106.   | Quarterly Date                                      | means each of March 31, June 30, September 30 and December 31 of a calendar year, and "Quarterly Dates" shall be construed accordingly.                                                                                                                                                                                                                                                                                                                      |
| 107.   | Rating                                              | means the credit rating for the Debentures from the Rating Agency, being "IND BBB-/Stable" assigned by the Rating Agency through its letter dated July 21, 2026.                                                                                                                                                                                                                                                                                             |
| 108.   | Rating Agency                                       | means India Ratings and Research Private Limited.                                                                                                                                                                                                                                                                                                                                                                                                            |
| 109.   | RBI                                                 | means the Reserve Bank of India.                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 110.   | Record Date                                         | means the date which will be used for determining the Debenture Holders who shall be entitled to receive the amounts due on any Due Date, which shall be the date falling 15 (fifteen) calendar days prior to any Due Date.                                                                                                                                                                                                                                  |
| 111.   | Recovery Expense Fund/REF                           | means the recovery expense fund established/to be established and maintained by the Issuer in accordance with the provisions of Chapter IV ( <i>Recovery Expenses Fund</i> ) of the SEBI Debenture Trustees Master Circular.                                                                                                                                                                                                                                 |
| 112.   | Redemption Dates                                    | means the dates as specified in <b>Annexure IV</b> , or any other date in accordance with sub-sections named " <i>Early Redemption</i> " or " <i>Premature Redemption</i> " or " <i>Optionally Accelerated Redemption Option</i> " or " <i>Put Option</i> " of Section 8.1 ( <i>Summary Terms</i> ), on which payment of the Outstanding Principal Amounts is required to be made in respect of the Debentures, and "Redemption Date" means any one of them. |
| 113.   | Register of Beneficial Owners                       | means the register of beneficial owners of the Debentures maintained in the records of the Depositories.                                                                                                                                                                                                                                                                                                                                                     |
| 114.   | Register of Debenture Holders                       | means the register of debenture holders maintained by the Issuer in accordance with Section 88 of the Companies Act.                                                                                                                                                                                                                                                                                                                                         |
| 115.   | R&T Agent/Registrar                                 | means the registrar and transfer agent appointed for the issue of Debentures, being Skyline Financial Services Private Limited.                                                                                                                                                                                                                                                                                                                              |
| 116.   | Related Party                                       | has the meaning given to it in the Companies Act.                                                                                                                                                                                                                                                                                                                                                                                                            |
| 117.   | Resolutions                                         | means the shareholders resolutions, each dated July 2, 2026, under Section 180(1)(c) and Section 180(1)(a) of the Companies Act, and the resolution dated March 28, 2026 of the board of directors of the Issuer read with the resolution dated July 21, 2026 of the finance committee of the board of directors of the Issuer.                                                                                                                              |
| 118.   | ROC                                                 | means the jurisdictional registrar of companies.                                                                                                                                                                                                                                                                                                                                                                                                             |
| 119.   | RTGS                                                | means Real Time Gross Settlement.                                                                                                                                                                                                                                                                                                                                                                                                                            |
| 120.   | SEBI                                                | means the Securities and Exchange Board of India.                                                                                                                                                                                                                                                                                                                                                                                                            |

| S. NO. | TERM                                    | DEFINITION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
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| 121.   | SEBI Centralized Database Requirements  | means the requirements prescribed in Chapter IV ( <i>Centralized Database for corporate bonds/ debentures</i> ) of the Listed NCDs Master Circular read together with Chapter XII ( <i>Centralised Database - Responsibilities of Debenture Trustee</i> ) of the SEBI Debenture Trustees Master Circular                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 122.   | SEBI Debenture Trustees Master Circular | means the master circular issued by the SEBI bearing reference number SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025 on " <i>Master Circular for Debenture Trustees</i> " as amended by SEBI circular no. HO/17/11/12(3)2025-DDHS-POD1/ I/145/2025 dated November 25, 2025 on " <i>Modifications to Chapter IV of the Master Circular for Debenture Trustees dated August 13, 2025</i> ", as amended, modified, supplemented, or restated from time to time.                                                                                                                                                                                                                                                                |
| 123.   | SEBI EBP Requirements/EBP Requirements  | means the requirements with respect to electronic book mechanism prescribed in Chapter VI ( <i>Electronic Book Provider platform</i> ) of the Listed NCDs Master Circular, and the operational guidelines issued by the relevant electronic book provider, each as amended, modified, supplemented, or restated from time to time.                                                                                                                                                                                                                                                                                                                                                                                                   |
| 124.   | SEBI Listed Debentures Circulars        | means, collectively, the Listed NCDs Master Circular, the SEBI Debenture Trustees Master Circular, the SEBI Debt Listing Regulations, (to the extent applicable) the SEBI LODR Master Circulars, and (to the extent applicable) the LODR Regulations.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 125.   | SEBI Listing Timelines Requirements     | means the requirements in respect of the timelines for listing of debt securities issued on a private placement basis prescribed in Chapter VII ( <i>Standardization of timelines for listing of securities issued on a private placement basis</i> ) of the Listed NCDs Master Circular, read with, to the extent applicable, the SEBI EBP Requirements.                                                                                                                                                                                                                                                                                                                                                                            |
| 126.   | SEBI LODR Master Circulars              | means the master circular issued by SEBI bearing reference number SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 on " <i>Master circular for compliance with the provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 by listed entities</i> " read with the master circular issued by SEBI bearing reference number SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025 on " <i>Master Circular for listing obligations and disclosure requirements for Non-convertible Securities, Securitized Debt Instruments and/ or Commercial Paper</i> ", each as amended, modified, supplemented, or restated from time to time. |
| 127.   | SEBI LODR Regulations                   | means the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, modified or restated from time to time.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 128.   | Secured Obligations                     | means all present and future obligations (whether actual or contingent and whether owed jointly or severally or in any capacity whatsoever) of the Issuer to the Debenture Holders or the Debenture Trustee under the transaction documents, including without limitation, the making of payment of any interest, redemption of principal amounts, the interest, default interest, additional interest, liquidated damages and all costs, charges, expenses, and other amounts payable by the Issuer in respect of the Debentures.                                                                                                                                                                                                   |
| 129.   | Security Cover                          | has the meaning given to it in Section 8.1 ( <i>Summary Terms</i> ) of this Key Information Document.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 130.   | Special Majority Debenture Holders      | means such number of Debenture Holders collectively holding at least 75% (seventy five percent) of the value of the Outstanding Principal Amounts of the Debentures.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 131.   | Special Resolution                      | means resolution approved by the Special Majority Debenture Holders who are present and voting or if a poll is demanded, by the Special Majority Debenture Holders who are present and voting in such poll.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| 132.   | Specified Event                         | means the occurrence of any downgrade in the rating of the Debentures from the current rating of "IND BBB-/Stable" by 1 (one) notch or more by the Rating Agency or any other rating agency during the tenure of the Debentures.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |