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CGCL/KID/[●]

Capri Global Capital Limited

A public limited company incorporated on 15 November 1994 at Kolkata under the Companies Act, 1956 with corporate identity number L65921MH1994PLC173469 and PAN AAACD8981C having its registered office and corporate office 502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400 013, Maharashtra, India
Tel. No.: +91 22 4088 8100; Fax No.: NA; Website: www.capriloans.in; Email Address: secretarial@capriglobal.in; Registration number (RBI) as a non-banking financial company: B-13.01882

ISSUE OF UP TO 10,000 (TEN THOUSAND) SUBORDINATED, LISTED, RATED, UNSECURED, REDEEMABLE, TAXABLE, TRANSFERABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF INR 1,00,000 EACH, AGGREGATING UP TO INR 100,00,00,000 (INDIAN RUPEES ONE HUNDRED CRORES) WITH GREEN SHOE OPTION OF UP TO 20,000 (TWENTY THOUSAND) SUBORDINATED, LISTED, RATED, UNSECURED, REDEEMABLE, TAXABLE, TRANSFERABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF INR 1,00,000 EACH, AGGREGATING UP TO INR 200,00,00,000 (INDIAN RUPEES TWO HUNDRED CRORES), WITH THE TOTAL ISSUE SIZE AGGREGATING UP TO INR 300,00,00,000 (INDIAN RUPEES THREE HUNDRED CRORES) (THE "DEBENTURES") UNDER THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 ("SEBI NCS REGULATIONS") ON A PRIVATE PLACEMENT BASIS (THE "ISSUE"), BY CAPRI GLOBAL CAPITAL LIMITED (THE "COMPANY/ISSUER")

Key Information Document dated 8 October 2026

Capri Global Capital Limited proposes to issue up to 10,000 (Ten Thousand) subordinated, listed, rated, unsecured, redeemable, taxable, transferable non-convertible debentures of face value of INR 1,00,000 each aggregating to INR 100,00,00,000 (Indian Rupees One Hundred Crores), along with green shoe option of up to 20,000 (Twenty Thousand) subordinated, listed, rated, unsecured, redeemable, taxable, transferable non-convertible debentures of face value of INR 1,00,000 each, aggregating to INR 200,00,00,000 (Indian Rupees Two Hundred Crores), with the total issue size aggregating to INR 300,00,00,000 (Indian Rupees Three Hundred Crores), on a private placement basis, to be listed on the wholesale debt market ("**WDM**") segment of the BSE Limited ("**Stock Exchange**" or "**BSE**") (the "**Issue**"). The Issuer has obtained an 'in-principle' approval from the Stock Exchange for listing of the Debentures vide letter dated 7 April 2026, which is set out as Annexure 3 (*In-Principle Listing Approval*).This disclosure document dated 8 October 2026 (the "**Key Information Document**" or "**KID**") is issued pursuant to the general information document dated 30 March 2026 ("**General Information Document**" or "**GID**"), and is being issued in accordance with the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and the SEBI Master Circular for the Issue and Listing of Non-Convertible Securities, Securitized Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated 15 October 2025, each as amended, is in relation to the issue of the Debentures, on a private placement basis by the Company.

BACKGROUND

This Key Information Document is related to issue of the Debentures to be issued on a private placement basis by the Issuer, in accordance with the terms and pursuant to the General Information Document. This Key Information Document does not constitute an offer to the public generally to subscribe for or otherwise acquire the Debentures to be issued by the Issuer. All terms, conditions, risk factors, information, and disclosures stipulated and contained in the General Information Document are deemed to be incorporated in this Key Information Document by reference, and references to "General Information Document" shall be construed to mean references to this Key Information Document, unless

the context requires otherwise.

The Issue has been authorised by the Company through resolutions passed by the Board of Directors of the Company on 05 May 2025, 10 March 2026 and 30 April 2026 and through resolutions passed by the shareholders of the Company on 22 September 2026. It is hereby clarified that Section 26 of the Companies Act is not applicable to the Issue, and therefore no additional disclosures have been made in relation to Section 26 of the Companies Act under this Key Information Document. Given that the Debentures proposed to be issued by way of this Key Information Document shall be on a private placement basis, there shall be no requirement of filing this Key Information Document with the RoC pursuant to Section 26(4) of the Companies Act.

This Key Information Document does not include a statement purporting to be made by an expert unless the expert is a person who is not, and has not been, engaged or interested in the formation or promotion or management, of the Company and has given his written consent to the issue of the Key Information Document and has not withdrawn such consent before the delivery of a copy of the issue document to the Registrar (as applicable) for registration.

This Key Information Document is being uploaded on the electronic book platform of BSE, and an offer will be made by the General Information Document and this Key Information Document after completion of the bidding process on issue/bid closing date, to successful bidder in accordance with the provisions of the Companies Act and related rules.

Note: This Key Information Document prepared under the Companies Act, the Companies (Prospectus and Allotment of Securities) Rules, 2014, the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) 2021, as amended from time to time, for private placement of the non-convertible debentures is neither a prospectus nor a statement in lieu of prospectus and does not constitute an offer to the public generally to subscribe for or otherwise acquire the Debentures to be issued by the Issuer. This is only an information brochure intended for private use.

Key officers of the Company

Designation	Name	Telephone No.	Email Address
Compliance Officer and Company Secretary	Yashesh Pankaj Bhatt	+ 91 22 4088 8100	secretarial@capriglobal.in
Chief Financial Officer	Kishore Lodha	+ 91 22 4088 8100	kishore.lodha@caprigl obal.in

Promoters of the Company

Name	Email Address	Telephone No.
Rajesh Sharma	rajesh.sharma@capriglobal.in	+91 22 4088 8100
Ramesh Chandra Sharma	cgprop@capriglobal.in	+91 22 4088 8100
Jahnavi Sharma	accounts@capriglobal.in	+91 22 4088 8100
Jinisha Sharma	jinisha.sharma@capriglobal.in	+91 22 4088 8100
Raghav Sharma	rajesh.sharma@capriglobal.in	+91 22 4088 8100
JJR Family Trust	cgprop@capriglobal.in	+9122 4354 7200
Capri Global Ventures Private Limited (formerly known as Capri Global Holdings Private Limited)	cgprop@capriglobal.in	+9122 4354 7200

Debenture Trustee
Catalyst Trusteeship Limited Corporate Office: 901, 9th Floor, Tower – B, Peninsula Business Park, Senapati Bapat Marg, Lower Parel (W), Mumbai – 400013 Tel. No.: +91 (022) 49220555 Email Address: ComplianceCTL-Mumbai@ctltrustee.com; Contact Person: Mr. Umesh Salvi, Managing Director

Rating Agencies	
Infomerics Valuation & Rating Limited (Formerly Infomerics Valuation & Rating Pvt. Ltd.) Corporate Office: Kanakia Wall Street, B Wing, Office No. 1102 - 1104, Off. Andheri – Kurla Road, Andheri (E), Mumbai – 400 093, Maharashtra. Tel. No.: 91 98214 01842 Email Address: amey.joshi@infomerics.com Contact Person: Amey Joshi	**Acuité Ratings & Research Limited** Address: Head Office: 708, Lodha Supremus, Lodha iThink Techno Campus, Kanjurmarg (East), Mumbai 400 042 Telephone No.: +91 99698 98000 Fax No.: NA Website: https://www.acuite.in/ E-mail Address: info@acuite.in Contact Person: Mohit Jain

Registrar to the Issue	Statutory Auditors of the Company
MUFG Intime India Private Limited (Formerly Link Intime India Private Limited) Address: C-101, 247 Embassy Park, L.B.S. Marg, Vikhroli (West), Mumbai – 400 083; Tel. No.: 022 49186000; Fax No.: NA; Website: www.in.mpms.mufg.com; Email Address: debtca@in.mpms.mufg.com Contact Person: Ganesh Jadhav	**M/s MSKA & Associates LLP (Formerly known as MSKA & Associates), Chartered Accountants** Address: 602, Floor 6, Raheja Titanium, Western Express Highway, Geetanjali Railway Colony, Ram Nagar, Goregaon (E) Mumbai 400013, INDIA; Tel. No.: +91 22 6238 0519; Fax No.: NA; Peer review certificate number: 016966 Expiry Date: 31/07/2027 Website: https://www.mska.in/ Email Address: PrateekKhandelwal@mska.in Contact Person: Prateek Khandelwal
	M/s Singhi & Co., Chartered Accountants Address: B2, 402B, Marathon Innova, 4th floor, Off Ganpatrao Kadam Marg, Lower Parel, Mumbai -

	400013; Fax No.: + 91 (22) 4973 6580 ; Peer review certificate number: 021812 Expiry Date: 31-08-2028. Website: https://singhico.com/ Email Address: mumbai@singhico.com Contact Person: Milind Agal

Issue Details

Description of Securities: subordinated, listed, rated, unsecured, redeemable, taxable, transferable non-convertible debentures;
Number of Securities: Up to 30,000 Debentures (including green shoe option of up to 20,000 Debentures)
Price of Security: INR 1,00,000/- per Debenture;
Issue Size (base issue and green shoe issue, if any): Up to INR 100,00,00,000 (Indian Rupees One Hundred Crores), along with green shoe option of up to 20,000 (Twenty Thousand) subordinated, listed, rated, unsecured, redeemable, taxable, transferable non-convertible debentures of face value of INR 1,00,000 each, aggregating to INR 200,00,00,000 (Indian Rupees Two Hundred Crore), with the total issue size aggregating to INR 300,00,00,000 (Indian Rupees Three Hundred Crores);
Interest Rate Parameter: Fixed;
Coupon rate: 9.75% p.a.;
Coupon payment frequency: Monthly and on Redemption Date;
Redemption date: 13 October 2036;
Redemption amount: Each Debenture will be redeemed at par: INR 1,00,000/- per debenture.

Issue Schedule*

Date of opening of the issue: 12 October 2026	Date of closing of the issue: 12 October 2026
Date of earliest closing of the issue, if any: NA	
Pay In Date: 13 October 2026	Deemed Date of Allotment: 13 October 2026

* The Company reserves the right to change the issue schedule including the Deemed Date of Allotment at its sole discretion, without giving any reasons or prior notice. The Issue shall be open for subscription during the banking hours on each day during the period covered by the issue schedule.

Credit Rating of the Debentures, along with the latest press release of the Rating Agencies: IVR AA+ / Stable and Acuite AA+ / Stable (Please refer to Annexure 1 (*Detailed Press Release of the Rating Agency including the Credit Rating Letter and Rating Rationale*) of this Key Information Document for a copy of the press release). The Debentures have been rated by Infomerics Valuation & Rating Limited and Acuité Ratings & Research Limited and/or such other rating agencies as determined by the Issuer.

All the ratings obtained by the Company for the Debentures: IVR AA+ / Stable and Acuite AA+ / Stable
Name(s) of the stock exchange where the securities are proposed to be listed: BSE Limited

Please refer to Annexure 3 (*In Principle Listing Approval*) of this Key Information Document for a copy of the in-principle approval letter dated 7 April 2026 issued by BSE.

Eligible investors

Qualified Institutional Buyers (QIBs):

(a) Mutual Funds,

(b) Public Financial Institutions specified in Section 2(72) of the Companies Act 2013;

(c) Scheduled Commercial Banks;

(d) State Industrial Development Corporations;

(e) Insurance Companies registered with the Insurance Regulatory and Development Authority;

(f) Provident Funds and Pension Funds with minimum corpus of INR 25.00 crore;

(g) National Investment Funds set up by resolution no. F. No. 2/3/2005-DDII dated 23 November, 2005 of the Government of India published in the Gazette of India; and

(h) Insurance funds set up and managed by army, navy or air force of the Union of India.

Non - QIBs:

(a) Companies and Bodies Corporate authorized to invest in bonds/ debentures;

(b) Co-operative Banks and Regional Rural Banks authorized to invest in bonds/ debentures;

(c) Gratuity Funds and Superannuation Funds;

(d) Provident Funds and Pension Funds with corpus of less than INR 25.00 crore;

(e) Societies authorized to invest in bonds/ debentures;

(f) Trusts authorized to invest in bonds/ debentures;

(g) Statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures; and

(h) Resident Individual Investors.

Details about underwriting of the issue including the amount undertaken to be underwritten by the underwriters: Not Applicable

Details pertaining to the uploading of Key Information Document on the electronic book provider platform, if applicable:

The Issuer shall comply with the provisions of the Master Circular with respect to electronic book mechanism and requirements pertaining to the uploading this Key Information Document and the General Information Document in accordance with the Master Circular.

This issuance of the Debentures would be under the electronic book mechanism ("**EBP**") on private placement basis as per Chapter VI of Master Circular read with the "Operational Guidelines for participation on BSEBOND platform (EBP platform of BSE) issued by BSE on 28 December 2017 and updated on 14 November 2025 ("**BSE EBP Guidelines**"), as applicable. The Issuer intends to use the BSEBOND Electronic Bidding Platform ("**BSE EBP**") for the Issue. This Key Information Document is in accordance with all applicable laws, rules, regulations and guidelines

This Key Information Document and the contents hereof are restricted to only those recipients who are permitted to receive it as per extant regulations and laws and only such recipients are eligible to apply for the Debentures.

Other than:

(a) details of the Issue of Debentures;

(b) financial information (if such information provided in the General Information Document is more than six months old);

(c) material changes (if any, in the information provided in the General Information Document); and

(d) any material developments not disclosed in the General Information Document,

which are contained in this Key Information Document, all particulars set out in the General Information Document shall remain unchanged.

DEFINITIONS AND ABBREVIATIONS

General terms

Capitalized terms used but not defined hereunder shall have the meaning ascribed to them in the General Information Document. Unless the context otherwise indicates or requires, the following terms shall have the meanings given below in this Key Information Document.

Term	Description
Applicable Law	means any statute, national, state, provincial, local, municipal, foreign, international, multinational or other law, treaty, code, regulation, ordinance, rule, judgment, order, decree, bye-law, approval of any Governmental Authority, directive, guideline, policy, requirement or other governmental restriction or any similar form of decision of or determination by, or any interpretation or administration having the force of law of any of the foregoing by any Governmental Authority having jurisdiction over the matter in question, whether in effect as of the date of this Key Information Document or at any time thereafter.
Application Form	The form by which, the Eligible Investors shall apply for the Debentures of the Company appended herewith as Annexure 4 (*Application Form*).
Articles of Association	The articles of association of the Company.
Beneficial Owner(s)	Debenture Holder(s) holding Debenture(s) in dematerialized form (Beneficial Owner of the Debenture(s) as defined in clause (a) of subsection of (1) of Section 2 of the Depositories Act, 1996).
Board	Board of Directors of the Company or a committee thereof.
Business Day	means a day on which commercial banks in Mumbai are open for business.
BSE	BSE Limited
BSE-EBP	BSE electronic bidding platform for issuance of debt securities on private placement basis
CDSL	Central Depository Services (India) Limited.
CGHFL	Capri Global Housing Finance Limited
CLCPPL	Capri Loans Car Platform Private Limited
Companies Act	Companies Act, 2013
Company/Issuer	Capri Global Capital Limited
Coupon Rate	9.75% p.a.
Coupon Period	has the meaning given to it in the Debenture Trust Deed.
Coupon Payment Date	has the meaning given to it in the Debenture Trust Deed.
Debenture(s)	means up to 10,000 subordinated, unsecured, rated, listed, redeemable, taxable, transferable non-convertible debentures

Term	Description
	with nominal value of INR 1,00,000 each, aggregating to not more than INR 100,00,00,000,along with green shoe option of up to 20,000 subordinated, listed, rated, unsecured, redeemable, taxable, transferable non-convertible debentures of face value of INR 1,00,000 each, aggregating to INR 200,00,00,000, with the total issue size aggregating to INR 300,00,00,000, to be issued by the Company in dematerialised form, and to be listed on the Exchange pursuant to the Debenture Trust Deed and in terms of the Disclosure Documents.
Debenture Holder(s)	means the persons who are, for the time being and from time to time, the holders of the Debentures and whose names appear in the Register of Beneficial Owners, and "Debenture Holder" means each such person.
Debenture Trustee	The trustee of the Debenture Holder(s), in this case being Catalyst Trusteeship Limited.
Debenture Trust Deed	The debenture trust deed dated [●] entered into between, *inter alia*, the Company and the Debenture Trustee in relation to the Debentures in terms of which the Debentures are being issued.
Deemed Date of Allotment	13 October 2026
Default Interest	Any interest payable or paid in accordance with Clause 4.4 (*Default Interest*) of the Debenture Trust Deed, calculated at the Default Interest Rate.
Default Interest Rate	means interest at the rate of 2% per annum over and above the Coupon.
Depositories	means NSDL and/or CDSL, as the context requires.
Depositories Act	means the (Indian) Depositories Act, 1996.
Depository Participant / DP	A depository participant as defined under the Depositories Act.
Director(s)	Director(s) of Company unless otherwise mentioned.
Disclosure Documents	means, collectively, the General Information Document and the Key Information Document and "Disclosure Document" means any of them
DP ID	Depository Participant identification number that is allocated to the Depository Participant by the Depository.
Eligible Investors	Refers to such category of investors referred to below: 1. QUALIFIED INSTITUTIONAL BUYERS ("QIBS"): a. Mutual Funds, b. Public Financial Institutions specified in Section 2(72) of the Companies Act 2013; c. Scheduled Commercial Banks;

Term	Description
	d. State Industrial Development Corporations; e. Insurance Companies registered with the Insurance Regulatory and Development Authority; f. Provident Funds and Pension Funds with minimum corpus of INR 25.00 crore; g. National Investment Funds set up by resolution no. F. No. 2/3/2005-DDII dated 23 November, 2005 of the Government of India published in the Gazette of India; and h. Insurance funds set up and managed by army, navy or air force of the Union of India. 2. NON - QIBS: a. Companies and Bodies Corporate authorized to invest in bonds/ debentures; b. Co-operative Banks and Regional Rural Banks authorized to invest in bonds/ debentures; c. Gratuity Funds and Superannuation Funds; d. Provident Funds and Pension Funds with corpus of less than INR 25.00 crore; e. Societies authorized to invest in bonds/ debentures; f. Trusts authorized to invest in bonds/ debentures; g. Statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures; and h. Resident Individual Investors.
Event of Default	has the meaning given to it in the Debenture Trust Deed.
Face Value/ Nominal Value	INR 1,00,000 being the nominal value of each Debenture.
Fee Letter	A fee letter dated 17 September 2026 issued by the Debenture Trustee and accepted by the Company.
Final Redemption Date	13 October 2036
General Information Document	The general information document dated 30 March 2026 issued by the Company.
ICDR Regulations	"**ICDR Regulations**" means the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended.
INR/Rs.	The lawful currency of the Republic of India.

Term	Description
Issue	Issue of the Debentures by the Company in accordance with the Terms and Conditions.
Key Information Document	This disclosure document dated 8 October 2026 for private placement of the Debentures.
Master Circular	Master Circular for issue and listing of Non-convertible Securities, Securities Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Papers' bearing no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137, dated 15 October 2025, as amended from time to time issued by SEBI.
Memorandum of Association	The memorandum of association of the Company.
NBFC	Non-Banking Financial Company
NBFC Regulations	means the Reserve Bank of India Act, 1934, means the Reserve Bank of India Act, 1934, Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025, the Reserve Bank of India (Non-Banking Financial Companies – Governance) Directions, 2025, the Reserve Bank of India (Non-Banking Financial Companies - Income Recognition, Asset Classification and Provisioning) Directions, 2025, the Reserve Bank of India (Non-Banking Financial Companies – Prudential Norms on Capital Adequacy) Directions, 2025 and all other conditions, directions, regulations, circulars, guidelines and notifications applicable to non-banking financial companies and all other conditions, directions, regulations, circulars, guidelines and notifications applicable to non-banking financial companies.
NSDL	National Securities Depository Limited.
PAN	Permanent Account Number.
Pay In Date	13 October 2026
Promoter	has the meaning ascribed to the term "promoter" under the ICDR Regulations.
Promoter Group	has the meaning ascribed to the term "promoter group" under the ICDR Regulations.
Rating Agencies	Infomerics Valuation & Rating Limited (formerly Infomerics Valuation & Rating Pvt. Ltd.) and Acuité Ratings & Research Limited
RBI	Reserve Bank of India.
Registrar and Transfer Agent	MUFG Intime India Private Limited A part of MUFG Corporate Markets, a division of MUFG Pension & Market Services (Formerly Link Intime India Private Limited)
RoC/ROC	Registrar of Companies, Mumbai

Term	Description
RTGS	Real Time Gross Settlement.
SEBI	Securities and Exchange Board of India.
SEBI Debenture Trustee Circular	SEBI 'Master Circular for Debenture Trustee' bearing no. SEBI/HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated 28 September 2026 issued by SEBI, as amended, modified, supplemented or substituted from time to time.
SEBI Debt Regulations	Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 (as amended from time to time) read together with the Master Circular.
Stock Exchange(s)	BSE Limited (formerly known as Bombay Stock Exchange Limited)
Tax	means all forms of present and future taxes (including but not limited to indirect taxes such as service tax, goods and services tax, value added tax or other similar taxes), deductions, withholdings, duties, imposts, levies, cesses, fees, charges, social security contributions and rates imposed, levied, collected, withheld or assessed by any Governmental Authority or other taxing authority in India or elsewhere and any interest, additional taxation penalty, surcharge, cess or fine in connection therewith, and "**Taxes**" shall be construed accordingly.
Terms and Conditions	Terms and conditions of the Debentures as set out in the Debenture Trust Deed.
Transaction Documents/ Debenture Documents	means: a. the Debenture Trust Deed; b. the Debenture Trustee Agreement; c. any other document that may be designated as a Debenture Document by the Debenture Trustee, and "Debenture Document" or "Transaction Document" means any of them.
Debenture Trustee Agreement	The debenture trustee agreement dated 7 October 2026 entered into between the Company and the Debenture Trustee.
WDM	Wholesale Debt Market Segment of the Stock Exchange.

This Key Information Document shall be read in conjunction with the General Information Document, the Debenture Trust Deed and the other Transaction Documents and it is agreed between the Debenture Trustee and the Company that in case of any inconsistency or conflict between this Key Information Document and the General Information Document, this Key Information Document shall prevail, and in case of any inconsistency or conflict between this Key Information Document and the Debenture Trust Deed, the provisions of the Debenture Trust Deed shall prevail and override the provisions of this Key Information Document.

DISCLAIMERS

THIS KEY INFORMATION DOCUMENT, READ WITH THE RELEVANT GENERAL INFORMATION DOCUMENT, IS NEITHER A PROSPECTUS NOR A STATEMENT IN LIEU OF A PROSPECTUS AND SHOULD NOT BE CONSTRUED TO BE A PROSPECTUS OR A STATEMENT IN LIEU OF PROSPECTUS AND DOES NOT CONSTITUTE AN OFFER TO THE PUBLIC GENERALLY TO SUBSCRIBE FOR OR OTHERWISE ACQUIRE THE DEBENTURES TO BE ISSUED BY THE COMPANY UNDER THE COMPANIES ACT OR ANY OTHER PREVAILING RULES AND REGULATIONS. THIS IS ONLY AN INFORMATION BROCHURE INTENDED FOR PRIVATE USE. THIS KEY INFORMATION DOCUMENT HAS BEEN PREPARED IN CONFORMITY WITH THE SEBI DEBT REGULATIONS, THE COMPANIES ACT AND FORM PAS-4 OF THE COMPANIES (PROSPECTUS AND ALLOTMENT OF SECURITIES) RULES, 2014, EACH AS AMENDED FROM TIME TO TIME. THE ISSUE OF DEBENTURES TO BE LISTED ON THE BSE IS BEING MADE STRICTLY ON A PRIVATE PLACEMENT BASIS. THIS KEY INFORMATION DOCUMENT DOES NOT CONSTITUTE AND SHALL NOT BE DEEMED TO CONSTITUTE AN OFFER OR AN INVITATION TO SUBSCRIBE TO THE DEBENTURES TO THE PUBLIC IN GENERAL. IT IS THE RESPONSIBILITY OF INVESTORS TO ENSURE THAT THEY WILL SELL THESE DEBENTURES IN STRICT ACCORDANCE WITH THE RELEVANT GENERAL INFORMATION DOCUMENT AND THIS KEY INFORMATION DOCUMENT, TRANSACTION DOCUMENTS AND OTHER APPLICABLE LAWS SO THAT THE SALE DOES NOT CONSTITUTE AN OFFER TO THE PUBLIC WITHIN THE MEANING OF THE COMPANIES ACT. APART FROM THIS KEY INFORMATION DOCUMENT AND THE RELEVANT GENERAL INFORMATION DOCUMENT, NO OFFER DOCUMENT OR PROSPECTUS HAS BEEN PREPARED IN CONNECTION WITH THE OFFERING OF THIS ISSUE OR IN RELATION TO THE COMPANY NOR IS SUCH A PROSPECTUS REQUIRED TO BE REGISTERED UNDER THE APPLICABLE LAWS. THE POTENTIAL INVESTORS SHALL AT ALL TIMES BE RESPONSIBLE FOR ENSURING THAT IT SHALL NOT DO ANY ACT DEED OR THING WHICH WOULD RESULT THIS KEY INFORMATION DOCUMENT BEING RELEASED TO ANY THIRD PARTY (WHERE SUCH PARTY IS NOT AN INTENDED RECIPIENT FROM THE COMPANY) AND IN TURN CONSTITUTES AN OFFER TO THE PUBLIC HOWSOEVER.

THE CONTENTS HEREOF ARE RESTRICTED ONLY FOR THE INTENDED RECIPIENT(S) WHO HAVE BEEN ADDRESSED DIRECTLY AND SPECIFICALLY THROUGH A COMMUNICATION BY THE COMPANY AND ONLY SUCH RECIPIENTS ARE ELIGIBLE TO APPLY FOR THE DEBENTURES. ALL INVESTORS ARE REQUIRED TO COMPLY WITH THE RELEVANT REGULATIONS/GUIDELINES APPLICABLE TO THEM FOR INVESTING IN THIS ISSUE. THE CONTENTS OF THIS KEY INFORMATION DOCUMENT ARE INTENDED TO BE USED ONLY BY THOSE INVESTORS TO WHOM IT IS ISSUED. IT IS NOT INTENDED FOR DISTRIBUTION TO ANY OTHER PERSON AND SHOULD NOT BE REPRODUCED BY THE RECIPIENT. THE POTENTIAL INVESTORS SHALL BE REQUIRED TO INDEPENDENTLY PROCURE ALL THE LICENSES AND APPROVALS, IF APPLICABLE, PRIOR TO SUBSCRIBING TO THE DEBENTURES AND THE COMPANY SHALL NOT BE RESPONSIBLE FOR THE SAME.

NO INVITATION IS BEING MADE TO ANY PERSONS OTHER THAN THOSE TO WHOM APPLICATION FORMS ALONG WITH THIS KEY INFORMATION DOCUMENT HAVE BEEN SENT. ANY APPLICATION BY A PERSON TO WHOM THE KEY INFORMATION DOCUMENT HAVE NOT BEEN SENT BY OR ON BEHALF OF THE COMPANY SHALL BE REJECTED WITHOUT ASSIGNING ANY REASON.

THE PERSON WHO IS IN RECEIPT OF THIS KEY INFORMATION DOCUMENT SHALL MAINTAIN UTMOST CONFIDENTIALITY REGARDING THE CONTENTS OF KEY INFORMATION DOCUMENT AND SHALL NOT REPRODUCE OR DISTRIBUTE IN WHOLE OR PART OR MAKE ANY ANNOUNCEMENT IN PUBLIC OR TO A THIRD PARTY REGARDING THE CONTENTS HEREOF WITHOUT THE PRIOR WRITTEN CONSENT OF THE COMPANY. THE RECIPIENT AGREES TO KEEP CONFIDENTIAL ALL INFORMATION PROVIDED (OR MADE AVAILABLE HEREAFTER), INCLUDING, WITHOUT LIMITATION, THE EXISTENCE AND TERMS OF THE ISSUE, ANY SPECIFIC PRICING INFORMATION RELATED TO THE ISSUE OR THE AMOUNT OR TERMS OF ANY FEES PAYABLE TO OTHER PARTIES IN CONNECTION WITH THE ISSUE. THIS KEY INFORMATION DOCUMENT MAY NOT BE PHOTOCOPIED, REPRODUCED, OR DISTRIBUTED TO

OTHERS AT ANY TIME WITHOUT THE PRIOR WRITTEN CONSENT OF THE COMPANY. UPON REQUEST, THE RECIPIENTS WILL PROMPTLY RETURN ALL MATERIAL RECEIVED FROM THE COMPANY AND/OR ANY OF THEIR AFFILIATES (INCLUDING THIS KEY INFORMATION DOCUMENT) WITHOUT RETAINING ANY COPIES HEREOF. IF ANY RECIPIENT OF THIS KEY INFORMATION DOCUMENT DECIDES NOT TO PARTICIPATE IN THE ISSUE, THAT RECIPIENT MUST PROMPTLY RETURN THIS KEY INFORMATION DOCUMENT AND ALL REPRODUCTIONS WHETHER IN WHOLE OR IN PART AND ANY OTHER INFORMATION STATEMENT, NOTICE, OPINION, MEMORANDUM, EXPRESSION OR FORECAST MADE OR SUPPLIED AT ANY TIME IN RELATION THERETO OR RECEIVED IN CONNECTION WITH THE ISSUE, TO THE COMPANY.

IN THE EVENT OF CONFLICT BETWEEN THE PROVISIONS OF THE GENERAL INFORMATION DOCUMENT AND THIS KEY INFORMATION DOCUMENT, THE TERMS OF THIS KEY INFORMATION DOCUMENT SHALL PREVAIL AND IN CASE OF ANY INCONSISTENCY OR CONFLICT BETWEEN THIS KEY INFORMATION DOCUMENT AND THE DEBENTURE TRUST DEED, THE PROVISIONS OF THE DEBENTURE TRUST DEED SHALL PREVAIL AND OVERRIDE THE PROVISIONS OF THE KEY INFORMATION DOCUMENT.

GENERAL DISCLAIMER

EACH COPY OF THIS KEY INFORMATION DOCUMENT IS SERIALLY NUMBERED AND THE PERSON TO WHOM A COPY OF THIS KEY INFORMATION DOCUMENT IS SENT, IS ALONE ENTITLED TO APPLY FOR THE DEBENTURES.

DISCLAIMER IN RESPECT OF JURISDICTION

THIS ISSUE IS MADE IN INDIA TO THE ELIGIBLE INVESTORS, WHO SHALL BE SPECIFICALLY APPROACHED BY THE COMPANY. THE DISTRIBUTION OF THIS KEY INFORMATION DOCUMENT AND THE GENERAL INFORMATION DOCUMENT OR THE APPLICATION FORMS AND THE OFFER, SALE, PLEDGE OR DISPOSAL OF THE DEBENTURES MAY BE RESTRICTED OR PROHIBITED BY LAW IN CERTAIN JURISDICTIONS. RECIPIENTS ARE REQUIRED TO OBSERVE SUCH RESTRICTIONS.

THIS KEY INFORMATION DOCUMENT AND THE GENERAL INFORMATION DOCUMENT DO NOT CONSTITUTE AN OFFER TO SELL OR AN INVITATION TO SUBSCRIBE TO THE DEBENTURES OFFERED HEREBY TO ANY PERSON TO WHOM IT IS NOT SPECIFICALLY ADDRESSED. ANY DISPUTES ARISING OUT OF THIS ISSUE WILL BE SUBJECT TO THE EXCLUSIVE JURISDICTION OF THE COURTS AND TRIBUNALS OF NEW DELHI. THIS KEY INFORMATION DOCUMENT AND THE GENERAL INFORMATION DOCUMENT DO NOT CONSTITUTE AN OFFER TO SELL OR AN INVITATION TO SUBSCRIBE TO THE DEBENTURES HEREIN, IN ANY OTHER JURISDICTION AND TO ANY PERSON TO WHOM IT IS UNLAWFUL TO MAKE AN OFFER OR INVITATION IN SUCH JURISDICTION. THE SALE OR TRANSFER OF THESE DEBENTURES OUTSIDE INDIA MAY REQUIRE REGULATORY APPROVALS IN INDIA, INCLUDING WITHOUT LIMITATION, THE APPROVAL OF THE RBI OR OTHER REGULATORY AUTHORITY.

DISCLAIMER OF THE COMPANY

THE COMPANY HAS NOT OMITTED ANY MATERIAL FACT NECESSARY TO MAKE AND THE STATEMENTS MADE HEREIN ARE NOT MISLEADING IN THE LIGHT OF THE CIRCUMSTANCES UNDER WHICH THEY ARE MADE. NO PERSON HAS BEEN AUTHORIZED TO GIVE ANY INFORMATION OR TO MAKE ANY REPRESENTATION NOT CONTAINED OR INCORPORATED BY REFERENCE IN THIS KEY INFORMATION DOCUMENT OR IN ANY MATERIAL MADE AVAILABLE BY THE COMPANY TO ANY POTENTIAL INVESTOR PURSUANT HERETO AND, IF GIVEN OR MADE, SUCH INFORMATION OR REPRESENTATION MUST NOT BE RELIED UPON AS HAVING BEEN AUTHORIZED BY THE COMPANY. THE COMPANY CONFIRMS THAT ALL INFORMATION CONSIDERED ADEQUATE AND RELEVANT TO THE ISSUE HAS BEEN MADE AVAILABLE IN THIS KEY INFORMATION DOCUMENT FOR THE USE AND PERUSAL OF THE POTENTIAL INVESTORS AND NO SELECTIVE OR ADDITIONAL INFORMATION WOULD BE MADE AVAILABLE TO ANY SECTION OF INVESTORS IN ANY MANNER WHATSOEVER.

THE COMPANY DOES NOT UNDERTAKE TO UPDATE THE KEY INFORMATION DOCUMENT TO REFLECT SUBSEQUENT EVENTS AFTER THE DATE OF THE KEY INFORMATION DOCUMENT AND THUS IT SHOULD NOT BE RELIED UPON WITH RESPECT TO SUCH SUBSEQUENT EVENTS WITHOUT FIRST CONFIRMING ITS ACCURACY WITH THE COMPANY.

NEITHER THE DELIVERY OF THIS KEY INFORMATION DOCUMENT NOR ANY ISSUE OF DEBENTURES MADE HEREUNDER SHALL, UNDER ANY CIRCUMSTANCES, CONSTITUTE A REPRESENTATION OR CREATE ANY IMPLICATION THAT THERE HAS BEEN NO CHANGE IN THE AFFAIRS OF THE COMPANY SINCE THE DATE HEREOF.

THE COMPANY, HAVING MADE ALL REASONABLE INQUIRIES, ACCEPTS RESPONSIBILITY FOR, AND CONFIRMS THAT THIS KEY INFORMATION DOCUMENT CONTAINS ALL INFORMATION WITH REGARD TO THE COMPANY AND THE ISSUE, WHICH IS MATERIAL IN THE CONTEXT OF THE ISSUE, THAT THE INFORMATION CONTAINED IN THIS KEY INFORMATION DOCUMENT IS TRUE AND CORRECT IN ALL MATERIAL ASPECTS AND IS NOT MISLEADING, THAT THE OPINIONS AND INTENTIONS EXPRESSED HEREIN ARE HONESTLY HELD AND THAT THERE ARE NO OTHER FACTS, THE OMISSION OF WHICH MAKES THIS KEY INFORMATION DOCUMENT AS A WHOLE OR ANY OF SUCH INFORMATION OR THE EXPRESSION OF ANY SUCH OPINIONS OR INTENTIONS MISLEADING.

THE COMPANY ACCEPTS NO RESPONSIBILITY FOR STATEMENTS MADE OTHERWISE THAN IN THIS KEY INFORMATION DOCUMENT OR IN THE ADVERTISEMENT OR ANY OTHER MATERIAL ISSUED BY OR AT THE INSTANCE OF THE COMPANY AND ANYONE PLACING RELIANCE ON ANY OTHER SOURCE OF INFORMATION WOULD BE DOING SO AT THEIR OWN RISK.TO IDENTIFIED POTENTIAL INVESTORS.

DISCLAIMER OF THE STOCK EXCHANGE

AS REQUIRED, A COPY OF THIS KEY INFORMATION DOCUMENT AND THE GENERAL INFORMATION DOCUMENT HAS BEEN FILED WITH BSE PURSUANT TO THE SEBI DEBT REGULATIONS. IT IS TO BE DISTINCTLY UNDERSTOOD THAT SUBMISSION OF THIS KEY INFORMATION DOCUMENT AND THE GENERAL INFORMATION DOCUMENT TO THE BSE SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THIS KEY INFORMATION DOCUMENT AND THE GENERAL INFORMATION DOCUMENT HAVE BEEN REVIEWED, CLEARED OR APPROVED BY BSE; NOR DOES BSE IN ANY MANNER WARRANT, CERTIFY OR ENDORSE THE CORRECTNESS OR COMPLETENESS OF ANY OF THE CONTENTS OF THIS KEY INFORMATION DOCUMENT AND THE GENERAL INFORMATION DOCUMENT, OR THAT THE COMPANY'S DEBENTURES WILL BE LISTED OR WILL CONTINUE TO BE LISTED ON BSE. BSE DOES NOT TAKE ANY RESPONSIBILITY FOR THE SOUNDNESS OF THE FINANCIAL AND OTHER CONDITIONS OF THE COMPANY, ITS PROMOTERS, ITS MANAGEMENT OR ANY SCHEME OR PROJECT OF THE COMPANY. EVERY PERSON WHO DESIRES TO APPLY FOR OR OTHERWISE ACQUIRE ANY DEBENTURES OF THIS COMPANY MAY DO SO PURSUANT TO INDEPENDENT INQUIRY, INVESTIGATION AND ANALYSIS AND SHALL NOT HAVE ANY CLAIM AGAINST BSE WHATSOEVER BY REASON OF ANY LOSS WHICH MAY BE SUFFERED BY SUCH PERSON CONSEQUENT TO OR IN CONNECTION WITH SUCH SUBSCRIPTION/ ACQUISITION WHETHER BY REASON OF ANYTHING STATED OR OMITTED TO BE STATED HEREIN OR ANY OTHER REASON WHATSOEVER.

DISCLAIMER OF THE SECURITIES AND EXCHANGE BOARD OF INDIA

THE DEBENTURES HAVE NOT BEEN RECOMMENDED OR APPROVED BY SEBI NOR DOES SEBI GUARANTEE THE ACCURACY OR ADEQUACY OF THIS KEY INFORMATION DOCUMENT. IT IS TO BE DISTINCTLY UNDERSTOOD THAT THIS KEY INFORMATION DOCUMENT AND THE GENERAL INFORMATION DOCUMENT SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO HAVE BEEN APPROVED OR VETTED BY SEBI. SEBI DOES NOT TAKE ANY RESPONSIBILITY EITHER FOR THE FINANCIAL SOUNDNESS OF ANY PROPOSAL FOR WHICH THE DEBENTURES ISSUED HEREOF IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE

STATEMENTS MADE OR OPINIONS EXPRESSED IN THIS KEY INFORMATION DOCUMENT AND THE GENERAL INFORMATION DOCUMENT. SEBI RESERVES THE RIGHT TO TAKE UP AT ANY POINT OF TIME, WITH THE COMPANY, ANY IRREGULARITIES OR LAPSES IN THIS KEY INFORMATION DOCUMENT AND THE GENERAL INFORMATION DOCUMENT.

AS PER THE PROVISIONS OF THE SEBI DEBT REGULATIONS, IT IS NOT STIPULATED THAT A COPY OF THIS KEY INFORMATION DOCUMENT AND THE GENERAL INFORMATION DOCUMENT HAS TO BE FILED WITH OR SUBMITTED TO THE SEBI FOR ITS REVIEW / APPROVAL. IT IS TO BE DISTINCTLY UNDERSTOOD THAT FILING OF THIS KEY INFORMATION DOCUMENT AND THE GENERAL INFORMATION DOCUMENT WITH THE SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI) SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THE SAME HAS BEEN CLEARED OR APPROVED BY SEBI. SEBI DOES NOT TAKE ANY RESPONSIBILITY EITHER FOR THE FINANCIAL SOUNDNESS OF ANY SCHEME OR THE PROJECT FOR WHICH THE ISSUE IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THIS KEY INFORMATION DOCUMENT AND THE GENERAL INFORMATION DOCUMENT.

DISCLAIMER OF THE RATING AGENCIES

AS AT THE DATE OF THIS KEY INFORMATION DOCUMENT, INFOMERICS VALUATION & RATING LIMITED AND ACUITÉ RATINGS & RESEARCH LIMITED HAVE ASSIGNED 'IVR AA+ / STABLE' AND 'ACUITE AA+ / STABLE' RATING RESPECTIVELY TO THE DEBENTURES. THE RATING ASSIGNED BY THE RATING AGENCIES IS AN OPINION ON CREDIT QUALITY AND IS NOT A RECOMMENDATION TO BUY, SELL OR HOLD THE RATED DEBENTURES. INVESTORS SHOULD TAKE THEIR OWN DECISIONS. THE RATING AGENCIES HAVE BASED ITS RATING ON INFORMATION OBTAINED FROM SOURCES BELIEVED BY THEM TO BE ACCURATE AND RELIABLE. THE RATING AGENCIES DO NOT, HOWEVER, GUARANTEE THE ACCURACY, ADEQUACY OR COMPLETENESS OF ANY INFORMATION AND IS NOT RESPONSIBLE FOR ANY ERRORS OR OMISSIONS OR FOR THE RESULTS OBTAINED FROM THE USE OF SUCH INFORMATION.

RATINGS DO NOT COMMENT ON THE ADEQUACY OF MARKET PRICE, THE SUITABILITY OF ANY INVESTMENT, LOAN OR SECURITY FOR A PARTICULAR INVESTOR (INCLUDING WITHOUT LIMITATION, ANY ACCOUNTING AND/OR REGULATORY TREATMENT), OR THE TAX-EXEMPT NATURE OR TAXABILITY OF PAYMENTS MADE IN RESPECT OF ANY INVESTMENT, LOAN OR SECURITY. THE RATING AGENCIES ARE NOT YOUR ADVISOR, NOR IS IT PROVIDING TO YOU OR ANY OTHER PARTY ANY FINANCIAL ADVICE, OR ANY LEGAL, AUDITING, ACCOUNTING, APPRAISAL, VALUATION OR ACTUARIAL SERVICES. THE RATING MAY BE RAISED, LOWERED, WITHDRAWN OR PLACED ON RATING WATCH DUE TO CHANGES IN, ADDITIONS TO, ACCURACY OF, OR THE INADEQUACY OF, INFORMATION OR FOR ANY OTHER REASON THE RATING AGENCIES DEEM SUFFICIENT.

THE RATING MAY BE SUBJECT TO REVISION OR WITHDRAWAL AT ANY TIME BY THE RATING AGENCIES AND SHOULD BE EVALUATED INDEPENDENTLY OF ANY OTHER RATING. THE RATING AGENCIES HAVE THE RIGHT TO SUSPEND OR WITHDRAW THE RATING AT ANY TIME BASIS OF FACTORS SUCH AS NEW INFORMATION OR UNAVAILABILITY OF INFORMATION OR ANY OTHER CIRCUMSTANCES.

THE RATING AGENCIES SHALL NEITHER CONSTRUED TO BE NOR ACTING UNDER THE CAPACITY OR NATURE OF AN 'EXPERT' AS DEFINED UNDER SECTION 2(38) OF THE COMPANIES ACT, 2013.

DISCLAIMER OF INFOMERICS VALUATION & RATING LIMITED ("INFOMERICS")

INFOMERICS RATINGS ARE BASED ON INFORMATION PROVIDED BY THE ISSUER ON AN 'AS

IS WHERE IS' BASIS. INFOMERICS CREDIT RATINGS ARE AN OPINION ON THE CREDIT RISK OF THE ISSUE / ISSUER AND NOT A RECOMMENDATION TO BUY, HOLD OR SELL SECURITIES. INFOMERICS RESERVES THE RIGHT TO CHANGE OR WITHDRAW THE CREDIT RATINGS AT ANY POINT IN TIME. INFOMERICS RATINGS ARE OPINIONS ON FINANCIAL STATEMENTS BASED ON INFORMATION PROVIDED BY THE MANAGEMENT AND INFORMATION OBTAINED FROM SOURCES BELIEVED BY IT TO BE ACCURATE AND RELIABLE. THE CREDIT QUALITY RATINGS ARE NOT RECOMMENDATIONS TO SANCTION, RENEW, DISBURSE OR RECALL THE CONCERNED BANK FACILITIES OR TO BUY, SELL OR HOLD ANY SECURITY. WE, HOWEVER, DO NOT GUARANTEE THE ACCURACY, ADEQUACY OR COMPLETENESS OF ANY INFORMATION WHICH WE ACCEPTED AND PRESUMED TO BE FREE FROM MISSTATEMENT, WHETHER DUE TO ERROR OR FRAUD. WE ARE NOT RESPONSIBLE FOR ANY ERRORS OR OMISSIONS OR FOR THE RESULTS OBTAINED FROM THE USE OF SUCH INFORMATION. MOST ENTITIES WHOSE BANK FACILITIES/INSTRUMENTS ARE RATED BY US HAVE PAID A CREDIT RATING FEE, BASED ON THE AMOUNT AND TYPE OF BANK FACILITIES/INSTRUMENTS. IN CASE OF PARTNERSHIP/PROPRIETARY CONCERNS/ASSOCIATION OF PERSONS (AOPS), THE RATING ASSIGNED BY INFOMERICS IS BASED ON THE CAPITAL DEPLOYED BY THE PARTNERS/PROPRIETOR/ AOPS AND THE FINANCIAL STRENGTH OF THE FIRM AT PRESENT. THE RATING MAY UNDERGO CHANGE IN CASE OF WITHDRAWAL OF CAPITAL OR THE UNSECURED LOANS BROUGHT IN BY THE PARTNERS/PROPRIETOR/ AOPS IN ADDITION TO THE FINANCIAL PERFORMANCE AND OTHER RELEVANT FACTORS.

DISCLAIMER OF ACUITÉ RATINGS & RESEARCH LIMITED ("ACUITE")

AN ACUITE RATING DOES NOT CONSTITUTE AN AUDIT OF THE RATED ENTITY AND SHOULD NOT BE TREATED AS A RECOMMENDATION OR OPINION THAT IS INTENDED TO SUBSTITUTE FOR A FINANCIAL ADVISER'S OR INVESTOR'S INDEPENDENT ASSESSMENT OF WHETHER TO BUY, SELL OR HOLD ANY SECURITY. ACUITE RATINGS ARE BASED ON THE DATA AND INFORMATION PROVIDED BY THE ISSUER AND OBTAINED FROM OTHER RELIABLE SOURCES. ALTHOUGH REASONABLE CARE HAS BEEN TAKEN TO ENSURE THAT THE DATA AND INFORMATION IS TRUE, ACUITE, IN PARTICULAR, MAKES NO REPRESENTATION OR WARRANTY, EXPRESSED OR IMPLIED WITH RESPECT TO THE ADEQUACY, ACCURACY OR COMPLETENESS OF THE INFORMATION RELIED UPON. ACUITE IS NOT RESPONSIBLE FOR ANY ERRORS OR OMISSIONS AND ESPECIALLY STATES THAT IT HAS NO FINANCIAL LIABILITY WHATSOEVER FOR ANY DIRECT, INDIRECT OR CONSEQUENTIAL LOSS OF ANY KIND ARISING FROM THE USE OF ITS RATINGS. ACUITE RATINGS ARE SUBJECT TO A PROCESS OF SURVEILLANCE WHICH MAY LEAD TO A REVISION IN RATINGS AS AND WHEN THE CIRCUMSTANCES SO WARRANT. PLEASE VISIT OUR WEBSITE (WWW.ACUITE.IN) FOR THE LATEST INFORMATION ON ANY INSTRUMENT RATED BY ACUITE, ACUITE'S RATING SCALE AND ITS DEFINITIONS.

ANY INADVERTENT OMISSION OR ERROR IN THE RATING LETTER WHICH IS DISCOVERED OR BROUGHT TO THE NOTICE OF ACUITE SHALL BE RECTIFIED AS SOON AS REASONABLY PRACTICABLE NOT LATER THAN 48 HOURS OF SUCH DISCOVERY OR NOTICE. SUCH ERROR OR OMISSION SHALL NOT RENDER ACUITE LIABLE TO ANY PERSON FOR ANY KIND OF LOSS OR DAMAGE INCLUDING, BUT NOT LIMITED TO, ANY SPECIAL, INCIDENTAL, INDIRECT OR CONSEQUENTIAL DAMAGES CAUSED BY ERRORS OR OMISSIONS, PROVIDED SUCH OMISSION OR ERROR IS RECTIFIED AS SOON AS POSSIBLE AFTER DISCOVERY/NOTICE.

DISCLAIMER OF THE DEBENTURE TRUSTEE

I) THE DEBENTURE TRUSTEE DOES NOT UNDERTAKE TO REVIEW THE FINANCIAL CONDITION OR AFFAIRS OF THE COMPANY DURING THE LIFE OF THE ARRANGEMENTS CONTEMPLATED BY THIS KEY INFORMATION DOCUMENT AND DOES NOT HAVE ANY RESPONSIBILITY TO ADVISE ANY INVESTOR OR PROSPECTIVE INVESTOR IN THE DEBENTURES OF ANY INFORMATION AVAILABLE WITH OR SUBSEQUENTLY COMING TO THE ATTENTION OF THE DEBENTURE TRUSTEE, ITS AGENTS OR ADVISORS EXCEPT AS SPECIFICALLY PROVIDED FOR IN THE DEBENTURE TRUST DEED.

II) THE DEBENTURE TRUSTEE HAS NOT SEPARATELY VERIFIED THE INFORMATION CONTAINED IN THIS KEY INFORMATION DOCUMENT. ACCORDINGLY, NO REPRESENTATION, WARRANTY OR UNDERTAKING, EXPRESS OR IMPLIED, IS MADE AND NO RESPONSIBILITY IS ACCEPTED BY DEBENTURE TRUSTEE AS TO THE ACCURACY OR ANY OTHER INFORMATION PROVIDED BY THE COMPANY. ACCORDINGLY, DEBENTURE TRUSTEE ASSOCIATED WITH THE ISSUE SHALL HAVE NO LIABILITY IN RELATION TO THE INFORMATION CONTAINED IN THIS KEY INFORMATION DOCUMENT OR ANY OTHER INFORMATION PROVIDED BY THE COMPANY IN CONNECTION WITH THE ISSUE.

III) THE DEBENTURE TRUSTEE IS NEITHER A PRINCIPAL DEBTOR NOR A GUARANTOR OF THE DEBENTURES.

DISCLAIMER OF THE RESERVE BANK OF INDIA

THE DEBENTURES HAVE NOT BEEN RECOMMENDED OR APPROVED BY RBI NOR DOES RBI GUARANTEE THE ACCURACY OR ADEQUACY OF THIS KEY INFORMATION DOCUMENT. IT IS TO BE DISTINCTLY UNDERSTOOD THAT THIS KEY INFORMATION DOCUMENT SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO HAVE BEEN APPROVED OR VETTED BY RBI. RBI DOES NOT TAKE ANY RESPONSIBILITY EITHER FOR THE FINANCIAL SOUNDNESS OF ANY PROPOSAL FOR WHICH THE DEBENTURES ISSUED HEREOF IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THIS KEY INFORMATION DOCUMENT. RBI RESERVES THE RIGHT TO TAKE UP AT ANY POINT OF TIME, WITH THE COMPANY, ANY IRREGULARITIES OR LAPSES IN THIS KEY INFORMATION DOCUMENT.

CAUTIONARY NOTE

THE INVESTORS ACKNOWLEDGE BY THE RECEIPT OF THIS KEY INFORMATION DOCUMENT THAT THEY, (I) ARE KNOWLEDGEABLE AND EXPERIENCED IN FINANCIAL AND BUSINESS MATTERS, HAVE EXPERTISE IN ASSESSING CREDIT, MARKET AND ALL OTHER RELEVANT RISK AND ARE CAPABLE OF EVALUATING, AND HAVE EVALUATED, INDEPENDENTLY THE MERITS, RISKS AND SUITABILITY OF PURCHASING THE DEBENTURES, (II) UNDERSTAND THAT THE COMPANY HAS NOT PROVIDED, AND WILL NOT PROVIDE, ANY MATERIAL OR OTHER INFORMATION REGARDING THE DEBENTURES, EXCEPT AS INCLUDED IN THE KEY INFORMATION DOCUMENT, (III) HAVE NOT REQUESTED THE COMPANY TO PROVIDE IT WITH ANY SUCH MATERIAL OR OTHER INFORMATION, (IV) HAVE NOT RELIED ON ANY INVESTIGATION THAT ANY PERSON ACTING ON THEIR BEHALF MAY HAVE CONDUCTED WITH RESPECT TO THE DEBENTURES, (V) HAVE MADE THEIR OWN INVESTMENT DECISION REGARDING THE DEBENTURES BASED ON THEIR OWN KNOWLEDGE (AND INFORMATION THEY HAVE OR WHICH IS PUBLICLY AVAILABLE) WITH RESPECT TO THE DEBENTURES OR THE COMPANY, (VI) HAVE HAD ACCESS TO SUCH INFORMATION AS DEEMED NECESSARY OR APPROPRIATE IN CONNECTION WITH PURCHASE OF THE DEBENTURES, (VII) ARE NOT RELYING UPON, AND HAVE NOT RELIED UPON, ANY STATEMENT, REPRESENTATION OR WARRANTY MADE BY ANY PERSON, INCLUDING, WITHOUT LIMITATION, THE COMPANY, AND (VIII) UNDERSTAND THAT, BY PURCHASE OR HOLDING OF THE DEBENTURES, THEY ARE ASSUMING AND ARE CAPABLE OF BEARING THE RISK OF LOSS THAT MAY OCCUR WITH RESPECT TO THE DEBENTURES, INCLUDING THE POSSIBILITY THAT THEY MAY LOSE ALL OR A SUBSTANTIAL PORTION OF THEIR INVESTMENT IN THE DEBENTURES.

NEITHER THIS KEY INFORMATION DOCUMENT NOR ANY OTHER INFORMATION SUPPLIED IN CONNECTION WITH THE ISSUE OF DEBENTURES IS INTENDED TO PROVIDE THE BASIS OF ANY CREDIT ANALYSIS OR OTHER EVALUATION AND ANY RECIPIENT OF THIS KEY INFORMATION DOCUMENT SHOULD NOT CONSIDER SUCH RECEIPT AS A RECOMMENDATION TO PURCHASE ANY DEBENTURES. EACH INVESTOR CONTEMPLATING PURCHASING ANY DEBENTURES SHOULD MAKE ITS OWN INDEPENDENT INVESTIGATION OF THE FINANCIAL CONDITION AND AFFAIRS OF THE COMPANY, AND ITS OWN APPRAISAL OF THE

CREDITWORTHINESS OF THE COMPANY. POTENTIAL INVESTORS SHOULD CONSULT THEIR OWN FINANCIAL, LEGAL, TAX AND OTHER PROFESSIONAL ADVISORS AS TO THE RISKS AND INVESTMENT CONSIDERATIONS ARISING FROM AN INVESTMENT IN THE DEBENTURES AND SHOULD POSSESS THE APPROPRIATE RESOURCES TO ANALYZE SUCH INVESTMENT AND THE SUITABILITY OF SUCH INVESTMENT TO SUCH INVESTOR'S PARTICULAR CIRCUMSTANCES. PROSPECTIVE INVESTORS ARE REQUIRED TO MAKE THEIR OWN INDEPENDENT EVALUATION AND JUDGMENT BEFORE MAKING THE INVESTMENT AND ARE BELIEVED TO BE EXPERIENCED IN INVESTING IN DEBT MARKETS AND ARE ABLE TO BEAR THE ECONOMIC RISK OF INVESTING IN SUCH INSTRUMENTS.

THIS KEY INFORMATION DOCUMENT ARE MADE AVAILABLE TO POTENTIAL INVESTORS ON THE STRICT UNDERSTANDING THAT IT IS CONFIDENTIAL. RECIPIENTS SHALL NOT BE ENTITLED TO USE ANY OF THE INFORMATION OTHERWISE THAN FOR THE PURPOSE OF DECIDING WHETHER OR NOT TO INVEST IN THE DEBENTURES. THE PERSON WHO IS IN RECEIPT OF THIS KEY INFORMATION DOCUMENT SHALL NOT REPRODUCE OR DISTRIBUTE IN WHOLE OR PART OR MAKE ANY ANNOUNCEMENT IN PUBLIC OR TO A THIRD PARTY REGARDING THE CONTENTS HEREOF WITHOUT THE CONSENT OF THE COMPANY. THE RECIPIENT AGREES TO KEEP CONFIDENTIAL ALL INFORMATION PROVIDED (OR MADE AVAILABLE HEREAFTER), INCLUDING, WITHOUT LIMITATION, THE EXISTENCE AND TERMS OF THE ISSUE, ANY SPECIFIC PRICING INFORMATION RELATED TO THE ISSUE OR THE AMOUNT OR TERMS OF ANY FEES PAYABLE TO OTHER PARTIES IN CONNECTION WITH THE ISSUE. THIS KEY INFORMATION DOCUMENT MAY NOT BE PHOTOCOPIED, REPRODUCED, OR DISTRIBUTED TO OTHERS AT ANY TIME WITHOUT THE PRIOR WRITTEN CONSENT OF THE COMPANY. UPON REQUEST, THE RECIPIENTS WILL PROMPTLY RETURN ALL MATERIAL RECEIVED FROM THE COMPANY AND/OR ANY OF THEIR AFFILIATES (INCLUDING THIS KEY INFORMATION DOCUMENT) WITHOUT RETAINING ANY COPIES HEREOF. IF ANY RECIPIENT OF THIS KEY INFORMATION DOCUMENT DECIDES NOT TO PARTICIPATE IN THE ISSUE, THAT RECIPIENT MUST PROMPTLY RETURN THIS KEY INFORMATION DOCUMENT AND ALL REPRODUCTIONS WHETHER IN WHOLE OR IN PART AND ANY OTHER INFORMATION STATEMENT, NOTICE, OPINION, MEMORANDUM, EXPRESSION OR FORECAST MADE OR SUPPLIED AT ANY TIME IN RELATION THERETO OR RECEIVED IN CONNECTION WITH THE ISSUE, TO THE COMPANY.

NO PERSON, INCLUDING ANY EMPLOYEE OF THE COMPANY, HAS BEEN AUTHORISED TO GIVE ANY INFORMATION OR TO MAKE ANY REPRESENTATION NOT CONTAINED IN THIS KEY INFORMATION DOCUMENT. ANY INFORMATION OR REPRESENTATION NOT CONTAINED HEREIN MUST NOT BE RELIED UPON AS HAVING BEEN AUTHORISED BY OR ON BEHALF OF THE COMPANY. NEITHER THE DELIVERY OF THIS KEY INFORMATION DOCUMENT AT ANY TIME NOR ANY STATEMENT MADE IN CONNECTION WITH THE OFFERING OF THE DEBENTURES SHALL UNDER THE CIRCUMSTANCES IMPLY THAT ANY INFORMATION/ REPRESENTATION CONTAINED HEREIN IS CORRECT AT ANY TIME SUBSEQUENT TO THE DATE OF THIS KEY INFORMATION DOCUMENT.

Table indicating references of disclosure requirements under Form PAS-4

Sr. No.	Particulars	Page No.
	PART A	
1.	**GENERAL INFORMATION**	
(a)	Name, address, website, if any, and other contact details of the company indicating both registered office and corporate office;	Please refer to the cover page of this KID
(b)	Date of incorporation of the company;	Please refer to the cover page of this KID
(c)	Business carried on by the company and its subsidiaries with the details of branches or units, if any; (i) The description of the company's principal business activities; (ii) Details about the subsidiaries of the company with the details of branches or units;	Please refer to Section III of the GID
(d)	Brief particulars of the management of the company; (i) Details of Board of Directors of the company & their profile; (ii) Details of key management personnel of the company & their profile;	Please refer to Section III of the GID
(e)	Names, addresses, DIN and occupations of the directors;	Please refer to Section III of the GID
(f)	Management's perception of risk factors;	Please refer to Section IV of the GID
(g)	Details of default, if any, including therein the amount involved, duration of default and present status, in repayment of – (i) statutory dues; (ii) debentures and interest thereon; (iii) deposits and interest thereon; (iv) loan from any bank or financial institution and interest thereon;	Please refer to Section III of the GID
(h)	Names, designation, address and phone number, email ID of the nodal/ compliance officer of the company, if any, for the private placement offer process;	Please refer to the cover page of this KID and Section III of the GID
(i)	Registrar of the issue	Please refer to

		the cover page of this KID
(j)	Valuation Agency	Not Applicable
(k)	Auditors	Please refer to the cover page of this KID
(l)	Any default in annual filing of the company under the Companies Act, 2013 or rules made thereunder;	Please refer to Section III of the GID
2.	**PARTICULARS OF THE OFFER**	
(a)	Financial position of the company for the last 3 financial years;	Please refer to section on General Information in this KID and section on "Material Changes to Information provided in General Information Document" under this KID
(b)	Date of passing of board resolution;	Please refer to Annexure 5 of this KID
(c)	Date of passing of resolution in the general meeting, authorizing the offer of securities;	Please refer to Annexure 6 of this KID
(d)	Kinds of securities offered (i.e. whether share or debenture) and class of security; the total number of shares or other securities to be issued;	Please refer to the cover page of this KID
(e)	Price at which the security is being offered including the premium, if any, along with justification of the price;	INR 1,00,000 (Indian Rupees One Lakh) per Debenture. The Debentures are being offered at par value of INR 1,00,000 (Indian Rupees One Lakh) per Debenture
(f)	Name and address of the valuer who performed valuation of the	Not Applicable

	security offered; and basis on which the price has been arrived at along with report of the registered valuer;	
(g)	Relevant date with reference to which the price has been arrived at; (Relevant Date means a date at least thirty days prior to the date on which the general meeting of the company is scheduled to be held.)	Not Applicable
(h)	The class or classes of persons to whom the allotment is proposed to be made;	Please refer to the cover page of this KID
(i)	Intention of promoters, directors or key managerial personnel to subscribe to the offer	Not Applicable
(j)	The proposed time within which the allotment shall be completed;	Please refer to Section on Particulars of the Offer in this KID
(k)	The names of the proposed allottees and the percentage of post private placement capital that may be held by them;	Not applicable
(l)	The change in control, if any, in the company that would occur consequent to the private placement;	There will be no change in control of the Company consequent to the private placement of the Debentures as this is an issue of non-convertible debentures.
(m)	The number of persons to whom allotment on preferential basis/private placement/rights issue has already been made during the year, in terms of number of securities as well as price;	Please refer to Section III of the GID and section on "Material Changes to Information provided in General Information Document" under this KID
(n)	The justification for the allotment proposed to be made for consideration other than cash together with valuation report of the registered valuer;	Not applicable
(o)	Amount which the company intends to raise by way of securities;	Please refer to the cover page of this KID
(p)	Terms of raising of securities: Duration, if applicable, Rate of	Please refer to

<table>
<tr><td></td><td>dividend or rate of interest, mode of payment and repayment;</td><td>Section on Particulars of the Offer in this KID</td></tr>
<tr><td>(q)</td><td>Proposed time schedule for which the Key Information Document is valid;</td><td>Please refer to Section on Particulars of the Offer in this KID</td></tr>
<tr><td>(r)</td><td>Purposes and objects of the offer;</td><td>Please refer to Section on Particulars of the Offer in this KID</td></tr>
<tr><td>(s)</td><td>Contribution being made by the promoters or directors either as part of the offer or separately in furtherance of such objects;</td><td>Not applicable</td></tr>
<tr><td>(t)</td><td>Principle terms of assets charged as security, if applicable;</td><td>Please refer to Section on Particulars of the Offer in this KID</td></tr>
<tr><td>(u)</td><td>The details of significant and material orders passed by the Regulators Courts and Tribunals impacting the going concern status of the company and its future operations;</td><td>Please refer to Annexure 18 of this KID</td></tr>
<tr><td>(v)</td><td>The pre-issue and post issue shareholding pattern of the company in the following format;
<table>
<tr><th rowspan="2">S. No.</th><th rowspan="2">Category</th><th colspan="2">Pre Issue</th><th colspan="2">Post Issue</th></tr>
<tr><th>No. of shares held</th><th>% of shareholding</th><th>No. of shares held</th><th>% of shareholding</th></tr>
<tr><td>A</td><td>Promoter's Holding</td><td></td><td></td><td></td><td></td></tr>
<tr><td>1</td><td>Indian</td><td></td><td></td><td></td><td></td></tr>
<tr><td></td><td>Individual</td><td></td><td></td><td></td><td></td></tr>
<tr><td></td><td>Bodies Corporate</td><td></td><td></td><td></td><td></td></tr>
<tr><td></td><td>Sub-Total</td><td></td><td></td><td></td><td></td></tr>
<tr><td>2</td><td>Foreign Promoters</td><td></td><td></td><td></td><td></td></tr>
<tr><td></td><td>Sub-Total (A)</td><td></td><td></td><td></td><td></td></tr>
<tr><td>B</td><td>Non-promoter's holding</td><td></td><td></td><td></td><td></td></tr>
<tr><td>1</td><td>Institutional investors</td><td></td><td></td><td></td><td></td></tr>
</table></td><td>There will be no change in the Shareholding Pattern of the Company as this is an NCD issue. Please refer to the pre-issue and post-issue shareholding pattern under the section on "Material Changes to Information provided In General Information Document" of this KID (Table indicating references of disclosure requirements under Form PAS-4)</td></tr>
</table>

	2	Non-institutional investors						
		Private corporate bodies						
		Director and relatives						
		Indian Public						
	Others (Including Non-resident Indians (NRIs)							
	Sub-Total (B)							
	GRAND TOTAL (A+B)							
3.	**MODE OF PAYMENT OF SUBSCRIPTION**							Please refer to Section on Particulars of the Offer in this KID
4.	**DISCLOSURES WITH REGARD TO INTEREST OF DIRECTORS, LITIGATION ETC.**							
(a)	Any financial or other material interest of the directors, promoters or key managerial personnel in the offer and the effect of such interest in so far as it is different from the interests of other persons;							Please refer to Section VI of the GID
(b)	Details of any litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority against any promoter of the offeree company during the last three years immediately preceding the year of the circulation of the General Information Document and any direction issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action shall be disclosed;							Please refer to Annexure 18 of this KID
(c)	Remuneration of directors (during the current year and last three financial years);							Please refer to section on

		Material Changes to Information Provided in General Information Document in this KID and Section VI of the GID
(d)	Related party transactions entered during the last three financial years immediately preceding the year of circulation of General Information Document including with regard to loans made or, guarantees given or securities provided;	Please refer to section on Material Changes to Information Provided in General Information Document in this KID
(e)	Summary of reservations or qualifications or adverse remarks of auditors in the last five financial years immediately preceding the year of circulation of General Information Document and of their impact on the financial statements and financial position of the company and the corrective steps taken and proposed to be taken by the company for each of the said reservations or qualifications or adverse remark;	Please refer to Annexure 18 of this KID
(f)	Details of any inquiry, inspections or investigations initiated or conducted under the Companies Act or any previous company law in the last three years immediately preceding the year of circulation of General Information Document in the case of company and all of its subsidiaries. Also if there were any prosecutions filed (whether pending or not) fines imposed, compounding of offences in the last three years immediately preceding the year of the General Information Document and if so, section-wise details thereof for the company and all of its subsidiaries;	Please refer to Annexure 18 of this KID
(g)	Details of acts of material frauds committed against the company in the last three years, if any, and if so, the action taken by the company.	Please refer to Annexure 18 of this KID
5.	**FINANCIAL POSITION OF THE COMPANY**	

<table>
<tr><td>(a)</td><td>The capital structure of the company in the following manner in a tabular form –
<table>
<tr><th></th><th>Authorised Capital</th><th>Issued Capital (In INR)</th><th>Subscribed Capital (In INR)</th><th>Paid Up Capital (In INR)</th></tr>
<tr><td>Number of Equity Shares</td><td>2,00,00,00,000</td><td>96,21,53,962</td><td>96,21,53,962</td><td>96,21,53,962</td></tr>
<tr><td>Nominal Amount per equity share</td><td>INR 1/-</td><td>INR 1/-</td><td>INR 1/-</td><td>INR 1/-</td></tr>
<tr><td>Total amount of equity shares</td><td>2,00,00,00,000/-</td><td>96,21,53,962/-</td><td>96,21,53,962/-</td><td>96,21,53,962/-</td></tr>
<tr><td>Number of preference shares</td><td>Nil</td><td>Nil</td><td>Nil</td><td>Nil</td></tr>
<tr><td>Nominal amount per preference shares</td><td>Nil</td><td>Nil</td><td>Nil</td><td>Nil</td></tr>
<tr><td>Total amount of preference shares</td><td>Nil</td><td>Nil</td><td>Nil</td><td>Nil</td></tr>
</table></td><td></td></tr>
<tr><td>(ii)</td><td>size of the present offer;</td><td>Please refer to Section on Particulars of the Offer in this KID</td></tr>
<tr><td>(iii)</td><td>paid up capital:
a. After the offer
b. after conversion of convertible instruments (if applicable)
c. share premium account (before and after the offer)
i. Before the Offer
ii. After the Offer</td><td>Please refer to Section VII of the GID</td></tr>
<tr><td>(v)</td><td>the details of the existing share capital of the issuer company in a tabular form, indicating therein with regard to each allotment, the date of allotment, the number of shares allotted, the face value of the shares allotted, the price and the form of consideration</td><td>Please refer to section on Material Changes to Information Provided in General Information</td></tr>
</table>

		Document in this KID
(vi)	the number and price at which each of the allotments were made in the last one year preceding the date of the General Information Document;	Please refer to section on Material Changes to Information Provided in General Information Document in this KID
(b)	Profits of the company, before and after making provision for tax, for the three financial years immediately preceding the date of circulation of General Information Document;	Please refer to section on Material Changes to Information Provided in General Information Document in this KID
(c)	Dividends declared by the company in respect of the said three financial years; interest coverage ratio for last three years (cash profit after tax plus interest paid/interest paid)	Please refer to section VII of the General Information Document
(d)	A summary of the financial position of the company as in the three audited balance sheets immediately preceding the date of issue of General Information Document;	Please refer to section on General Information in this KID
(e)	Audited Cash Flow Statement for the three years immediately preceding the date of issue of General Information Document;	Please refer to section on General Information in this KID
(f)	Any change in accounting policies during the last three years and their effect on the profits and the reserves of the company.	Please refer to section on Material Changes to Information Provided in General Information Document in this KID
	PART B	

	(To be filed by the Applicant) (i) Name (ii) Father's name (iii) Complete Address including Flat/House Number, Street, Locality, Pin Code (iv) Phone number, if any (v) Email ID, if any (vi) PAN Number (vii) Bank Account Details: (viii) Tick whichever is applicable:- (a) The applicant is not required to obtain Government approval under the Foreign Exchange Management (Non-debt Instruments) Rules, 2019 prior to subscription of shares.- ☐ (b) The applicant is required Government approval under the Foreign Exchange Management (Non-debt Instruments) Rules, 2019 prior to subscription of shares and the same has been obtained, and is enclosed herewith. - ☐ Signature Initial of the Officer of the company designated to keep the record	To be filed by Applicant as a part of the Application Form
6.	**A DECLARATION BY THE DIRECTORS THAT-** (a) the company has complied with the provisions of the Companies Act and the rules made thereunder; (b) the compliance with the Companies Act and the rules does not imply that payment of dividend or interest or repayment of debentures, if applicable, is guaranteed by the Central Government; and (c) the monies received under the offer shall be used only for the purposes and objects indicated in the General Information Document. I am authorised by the Board of Directors of the company vide resolution number _____dated _____to sign this form and declare that all the requirements of the companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. Whatever is stated in this form and the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association. It is further declared and verified that all the required attachments have been	Yes - Please refer to the section 'Declaration by the Directors' of this Key Information Document.

	completely, correctly and legibly attached to this form. Date: ..... Place Attachments: • Copy of Board resolution • Copy of shareholders resolution • Terms of Issue • Valuation Report. • Cash Flow Statements • Application Form	

GENERAL INFORMATION

Company

Name: Capri Global Capital Limited
Date of incorporation: 15 November 1994
Registered office: 502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400 013, Maharashtra, India
Corporate Office: 502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400 013, Maharashtra, India
Website: www.capriloans.in
Tel: +91 22 4088 8100
Fax: NA

Use of proceeds (in the order of priority for which the said proceeds will be utilized):
(i) purpose of the placement; Please refer to "Objects of the Issue" in the Particulars of the Offer section of this Key Information Document
(ii) break-up of the cost of the project for which the money is being raised; Not Applicable
(iii) means of financing for the project; Not Applicable
(iv) proposed deployment status of the proceeds at each stage of the project. Not Applicable

Key Operational, columnar representation and financial parameters for the last three audited years
For Financial Sector Entities:
Standalone basis:

(INR Million)

Particulars	As at 30 June 2026	As at 31 March 2026	As at 31 March 2025	As at 31 March 2024
BALANCE SHEET				
Assets				
Property, Plant and Equipment	3,096.37	3,116.73	3,075.81	3,283.46
Financial Assets	2,93,743.66	2,59,878.86	1,59,130.47	1,06,188.13
Non-financial Assets excluding property, plant and equipment	2,293.86	2,105.38	1,790.52	1,690.46
Total Assets	**2,99,124.89**	**2,65,100.97**	**163,996.80**	**1,11,162.05**
Liabilities				
Financial Liabilities				
-Derivative financial instruments	-	-	478.31	-
-Trade Payables	2,216.77	2,141.74	921.50	993.65
-Debt Securities	26,103.80	22,733.21	5,086.57	1,521.65
-Borrowings (other than Debt Securities)	1,92,362.49	1,66,293.23	1,12,559.42	69,584.86
-Subordinated liabilities	-	-		
-Other financial liabilities	6,284.64	5,596.02	4,413.83	3,069.38
Non-Financial Liabilities				
-Current tax liabilities (net)	946.09	381.52	393.30	6.98
-Provisions	325.85	273.51	316.96	199.95
-Deferred tax liabilities (net)			-	-
-Other non-financial liabilities	258.76	345.40	178.52	178.62

Equity (Equity Share Capital and Other Equity)	70,626.49	67,366.34	39,648.39	35,606.96
Total Liabilities and Equity	**2,99,124.89**	**265,100.97**	**1,63,996.80**	**1,11,162.05**
PROFIT AND LOSS				
Revenue from operations	12,325.20	36,449.18	24100.90	17,782.39
Other Income	63.17	238.40	134.08	49.50
Total Income	**12,388.37**	**36,687.58**	**24234.98**	**17,831.89**
Total Expense	**8,194.54**	**25,724.55**	**18712.71**	**15,212.30**
Profit after tax for the year	3,140.83	8,249.55	4,148.94	1,980.59
Other Comprehensive income	118.27	-35.66	-76.75	-43.95
Total Comprehensive Income	3,259.10	8,213.89	4,072.19	1,936.64
Earnings per equity share (Basic)	3.26	8.82	5.03	2.40
Earnings per equity share (Diluted)	3.25	8.80	5.00	2.38
Cash Flow				
Net cash from / used in(-) operating activities	(24,027.36)	(70,810.28)	-34,314.37	-26,895.92
Net cash from / used in(-) investing activities	2,410.43	(13,205.50)	-1,361.22	-2,322.99
Net cash from / used in (-) financing activities	29,184.33	90,125.77	46,102.30	16,922.21
Net increase/decrease (-) in cash and cash equivalents	7,567.40	6,109.99	10,426.71	-12,296.70
Cash and cash equivalents as per Cash Flow Statement as at end of Year	26,253.91	18,686.51	12,576.53	2,149.82
Additional Information				
Net worth	69,752.10	66,653.42	39,648.39	35,606.96
Cash and cash equivalents	26,253.91	18,686.51	12,576.53	2,149.82
Loans	2,46,675.81	2,17,924.36	1,37,895.09	96,232.83
Loans (Principal Amount)	2,46,953.36	2,19,779.14	1,41,727.95	99,317.98
Total Debts to Total Assets	0.73	0.71	0.72	0.64
Interest Income	10,997.94	30,295.69	20,789.35	14,207.68

Interest Expense	4,661.35	13,320.67	9,541.96	6,198.03
Impairment on Financial Instruments	394.05	1,638.46	8,59.93	691.31
Bad Debts to Loans	(288.93)	139.42	290.40	110.53
% Stage 3 Loans on Loans(Principal Amount)	1.02%	0.88%	1.56%	2.16%
% Net Stage 3 Loans on Loans (Principal Amount)	0.56%	0.50%	0.91%	1.18%
Tier I Capital Adequacy Ratio (%)	24.08%	25.31%	22.43%	26.15%
Tier II Capital Adequacy Ratio (%)	0.58%	0.54%	0.41%	0.48%

*Face value of Equity share as on (Mar'26 FV Rs 1, Mar'25 FV Rs 1, Mar'24 FV Rs 1)

Consolidated Basis:

(INR Million)

Particulars	As at 30 June 2026	As at 31 March 2026	As at 31 March 2025	As at 31 March 2024
BALANCE SHEET				
Assets				
Property, Plant and Equipment	3,372.31	3,391.58	3,444.93	3,686.79
Financial Assets	3,57,610.77	3,20,374.50	2,01,628.32	1,45,529.52
Non-financial Assets excluding Property, Plant and Equipment	3,185.60	2,993.88	3,239.86	2,280.66
Total Assets	**3,64,168.68**	**3,26,759.96**	**2,08,313.11**	**1,51,496.97**
Liabilities				
Financial Liabilities				
-Derivative financial instruments	-	-	556.84	-
-Trade Payables	1,367.19	1,271.07	1,025.27	1,310.76
-Other Payables	1,834.89	1,760.31	626.69	211.32
-Debt Securities	26103.8	22,733.21	5,086.57	1,521.65
-Borrowings (other than Debt Securities)	250193.09	2,18,387.77	1,50,681.54	1,02,547.48
-Deposits	-		-	-
-Subordinated liabilities	-		-	-
-Lease liabilities	2,960.34	2,926.48	2,589.03	2,591.66
-Other financial liabilities	4,288.11	6,490.51	3,611.94	4,402.78

Particulars	As at 30 June 2026	As at 31 March 2026	As at 31 March 2025	As at 31 March 2024
Non-Financial Liabilities				
-Current tax liabilities (net)	1008.94	387.46	410.69	24.53
-Provisions	423.67	348.18	457.90	274.90
-Deferred tax liabilities (net)	-	-	-	-
-Other non-financial liabilities	334.11	420.17	225.67	246.18
Equity (Equity Share Capital and Other Equity)	**75,65.54**	**72,034.80**	**43,040.97**	**38,365.71**
Non-controlling interest				
Total Liabilities and Equity	**36,41,68.68**	**3,26,759.96**	**2,08,313.11**	**1,51,496.97**
PROFIT AND LOSS				
Revenue from operations	15,764.75	47,311.37	32,475.00	23,128.57
Other Income	47.27	108.72	33.36	13.40
Total Income	**15,812.02**	**47,420.09**	**32,508.36**	**23,141.97**
Total Expenses	11,112.33	34,846.00	26,175.18	19,485.57
Profit after tax for the year	3,533.81	9,491.52	4,785.33	2,794.06
Other Comprehensive Income	82.59	(4.32)	-79.30	-51.06
Total Comprehensive Income	3,616.40	9,487.20	4,706.03	2,743.00
Earnings per equity share (Basic)	3.67	10.15	5.80	3.39
Earnings per equity share (Diluted)	3.66	10.12	5.77	3.36
Cash Flow				
Net cash from / used in(-) operating activities	(28,558.12)	(87,277.75)	-43,116.35	-37,000.66
Net cash from / used in(-) investing activities	1,478.08	(10,883.99)	600.48	-70.51
Net cash from / used in (-)financing activities	34,911.62	1,03,914.38	51,184.86	28,702.52
Net increase/decrease(-) in cash and cash equivalents	7,831.58	5,752.64	8,668.99	-8,368.65
Cash and cash equivalents as per Cash Flow Statement as at end of quarter ended	28,649.69	20,818.11	15,065.48	6,396.49

Particulars	As at 30 June 2026	As at 31 March 2026	As at 31 March 2025	As at 31 March 2024
Additional Information				
Net worth	75,654.54	72,034.80	43,040.97	38,365.71
Cash and cash equivalents	28,649.69	20,818.11	15,065.48	6,396.49
Loans	3,12,855.32	2,81,499.21	1,82,515.02	1,34,211.83
Total Debts to Total Assets			0.75	0.69
Interest Income	13,228.58	37,276.94	26,055.64	18,227.83
Interest Expense	5,864.75	17,298.07	12,735.98	8,359.01
Impairment on Financial Instruments	621.52	1,895.48	1,008.16	912.78
Bad Debts to Loans	30.70	285.69	372.75	199.33

**Face value of Equity share has on (Mar'26 FV Rs 1, Mar'25 FV Rs 1, Mar'24 FV Rs 1)*

Debt: equity ratio prior to and after issue of the debt security

Before the issue of debt securities	3.13
After the issue of debt securities	3.18

Additional Disclosures and Reports

(a) If the proceeds, or any part of the proceeds, of the Issue are or is to be applied directly or indirectly: **NOT APPLICABLE**

(i) in the purchase of any business; or

(ii) in the purchase of an interest in any business and by reason of that purchase, or anything to be done in consequence thereof, or in connection therewith,

the Company shall become entitled to an interest in either the capital or profits and losses or both, in such business exceeding fifty per cent. thereof, a report made by a chartered accountant (who shall be named in the Key Information Document) upon –

A. the profits or losses of the business for each of the three financial years immediately preceding the date of the issue of this Key Information Document; and

B. the assets and liabilities of the business as on the latest date to which the accounts of the business were made up, being a date not more than one hundred and twenty days before the date of the issue of the Key Information Document.

(iii) In purchase or acquisition of any immoveable property including indirect acquisition of immoveable property for which advances have been paid to third parties, disclosures regarding: **NOT APPLICABLE**

A. the names, addresses, descriptions and occupations of the vendors:

B. the amount paid or payable in cash, to the vendor and where there is more than one vendor, or the company is a sub-purchaser, the amount so paid or payable to each vendor, specifying separately the amount, if any, paid or payable for goodwill:

C. the nature of the title or interest in such property proposed to be acquired by the company:

D. the particulars of every transaction relating to the property completed within the two preceding years, in which any vendor of the property or any person who is or was at the time of the transaction, a promoter or a director or proposed director of the company, had any interest, direct or indirect, specifying the date of the transaction and the name of such promoter, director or proposed director and stating the amount payable by or to such vendor, promoter, director or proposed director in respect of the transaction:

Provided that the disclosures specified in sub-paragraphs (A) to (D) above shall be provided for the top five vendors on the basis of value viz. sale consideration payable to the vendors. Provided further that for the remaining vendors, such details may be provided on an aggregated basis in the offer document, specifying number of vendors from whom it is being acquired and the aggregate value being paid; and the detailed disclosures as specified in sub-paragraphs (A) to (D) above may be provided by way of static QR code and web link. If the issuer provides the said details in the form of a static QR code and web link, the same shall be provided to the debenture trustee as well and kept available for inspection as specified in sub-paragraph (f) below. A checklist item in the 'Security and Covenant Monitoring System' shall also be included for providing the detailed disclosures, as specified in sub-paragraphs (A) to (D) above, to the Debenture Trustee and confirmation of the same by the Debenture Trustee.

NOT APPLICABLE

(b) If:

(i) the proceeds, or any part of the proceeds, of the Issue are or are to be applied directly or indirectly and in any manner resulting in the acquisition by the Company of shares in any other body corporate; and

(ii) by reason of that acquisition or anything to be done in consequence thereof or in connection therewith, that body corporate shall become a subsidiary of the Company, a report shall be made by a Chartered Accountant (who shall be named in the Key Information Document) upon –

A. the profits or losses of the other body corporate for each of the three financial years immediately preceding the issue of the issue document; and

B. the assets and liabilities of the other body corporate as on the latest date to which its accounts were made up.

NOT APPLICABLE

(c) The said report shall:

(iii) indicate how the profits or losses of the other body corporate dealt with by the report would, in respect of the shares to be acquired, have concerned members of the issuer company and what allowance would have been required to be made, in relation to assets and liabilities so dealt with for the holders of the balance shares, if the issuer company had at all material times held the shares proposed to be acquired; and

(iv) where the other body corporate has subsidiaries, deal with the profits or losses and the assets and liabilities of the body corporate and its subsidiaries in the manner as provided in paragraph (c) (ii) above.

NOT APPLICABLE

(d) The broad lending and borrowing policy including summary of the key terms and conditions of the term loans such as re-scheduling, prepayment, penalty, default; and where such lending or borrowing is between the Company and its subsidiaries or associates, matters relating to terms and conditions of the term loans including rescheduling, prepayment, penalty, default:

As set out in Annexure 10 of the General Information Document; there is no lending or borrowing between the Company and its subsidiaries or associates, matters relating to terms and conditions of the term loans including rescheduling, prepayment, penalty, default.

(e) The aggregate number of securities of the Company and its subsidiary companies purchased or sold by the promoter group, and by the directors of the company which is a promoter of the Company, and by the directors of the Company and their relatives, within six months immediately preceding the date of filing the General Information Document with the Registrar of Companies:

NIL

(f) The matters relating to:

(i) Material Contracts:

1. the Debenture Trust Deed;
2. the Debenture Trustee Agreement;
3. any other document that may be designated as a Debenture Document by the Debenture Trustee

(ii) Time and place at which the contracts together with documents will be available for inspection from the date of this Key Information Document until the date of closing of subscription list:

Address: 502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400 013, Maharashtra, India

Time: 10:30 AM – 5:00 PM

Contact Person: Yashesh Pankaj Bhatt (Compliance Officer and Company Secretary)

Email: secretarial@capriglobal.in

Telephone No.: +91 2240888100

Debenture redemption reserve

As per Section 71 read with Rule 18(7) of the Companies (Share Capital and Debentures) Rules, 2014, debenture redemption reserve is not required to be created by the Company being a listed company.

Issue/ instrument specific regulations: The issuance has been made in compliance with the Companies Act and regulations thereunder, SEBI Debt Regulations and Master Circular.

Delay in listing

Please refer to the section "Default Interest Rate" in the Particulars of the Offer as set out in Key Information Document

Delay in allotment of securities

Please refer to the section "Interest on application money" in the Particulars of the Offer as set out in this Key Information Document.

Default in payment

Please refer to the section "Default Interest Rate" in the Particulars of the Offer as set out in Key Information Document

Disclosure required under form PAS-4 under Companies (Prospectus and Allotment of Securities), Rules, 2014 but not contained in this Key Information Document, if any.

All required disclosures under form PAS-4 are covered in the General Information Document read together with this Key Information Document.

Delay in executing Debenture Trust Deed (DTD)

Please refer to the section "Default Interest Rate" in the Particulars of the Offer as set out in Key Information Document.

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

Not Applicable

Compliance officer of the Company

Yashesh Pankaj Bhatt, Company Secretary and Compliance Officer
Address: 502, Tower A, Peninsula Business Park, Senapati Bapat Marg
Lower Parel, Mumbai 400 013, Maharashtra, India

Email: secretarial@capriglobal.in
Tel No.: +91 22 4088 8100
Fax No.: NA

Investors can contact the compliance officer in case of any Pre-Issue or Post-Issue related problems such as non-receipt of letters of allotment, if any, etc. in the respective beneficiary account or refund orders, etc.

Debenture Trustee of the Issue

The Debenture Trustee has given its consent for its appointment as Debenture Trustee to the Issue and inclusion of its name in the form and context in which it appears in this Key Information Document vide its letter dated 17 September 2026 issued to the Company by the Debenture Trustee and such consent has not been withdrawn as of the time of filing this Key Information Document with the BSE. The copy of the consent letter from the Debenture Trustee to act as trustee for and on behalf of the holders of Debentures is annexed as Annexure 8 (*Debenture Trustee Consent and Fee Letter*).

Rating Agency of the Issue

As at the date of this Key Information Document, Infomerics Valuation & Rating Limited and Acuité Ratings & Research Limited have assigned a rating of 'IVR AA+ / Stable' and 'Acuite AA+ / Stable', respectively for the issuance of Debentures. Instruments with IVR AA+ / Stable (Rating Assigned) and ACUITE AA+ Stable/ Reaffirmed rating are considered to have high degree of safety regarding timely service of financial obligations. Such securities carry very low credit risk. Please refer to Annexure 1 (*Detailed Press Release of the Rating Agency including the Credit Rating Letter* and *Rating Rationale*) of this Key Information Document for copies of the credit rating letters dated 18 September 2026 and 22 September 2026 which *inter alia,* provides for the rationale of the credit rating and a copy of the press release dated 21 September 2026 and 22 September 2026. The Company hereby declares that the rating is valid on the date of this Key Information Document and listing of the Debentures.

Legal Counsel of the Company (if any)

Name: Talwar Thakore & Associates, Advocates and Solicitors

Address: 3rd Floor, Kalpataru Heritage, 127, M.G. Road, Fort, Mumbai 400 001

Website: www.tta.in

Email address: ncd.tta@tta.in

Telephone Number: +91-22-66136900

Contact Person: Priyanka Kumar

TT&A
Advocates and Solicitors

Guarantor (if applicable)

NA
Address: NA
Contact person: NA
Email: NA
Tel No.: NA
Fax No.: NA
Contact person: NA
Website: NA
Logo: NA

Arrangers
Not Applicable

Recognised stock exchange where the debt securities are proposed to be listed

The Debentures are proposed to be listed on the wholesale debt market segment of BSE. The Company has obtained an "in-principle" approval for listing from BSE on 7 April 2026. Please refer to Annexure 3 (*In-Principle Listing Approval*) for a copy of the in-principle approval.

The details of the BSE are as provided below:

BSE
The Power of Vibrance
BSE Limited

Tel No.: 91-22-22721233
Fax No.: 91-22-22721919
Website: https://www.bseindia.com/

Expenses of the Issue

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

Particulars	Amount (INR in lakhs)	% of the total issue expense	% of the total issue size
Arranger(s) fees	Nil	0.00%	0.00%
Underwriting commission	Nil	0.00%	0.00%
Brokerage, selling commission and upload fees	Nil	0.00%	0.00%
Fees payable to the registrars to the issue	0.15	0.84%	0.00%
Fees payable to the legal advisors	5.00	28.09%	0.02%
Advertising and marketing expenses	Nil	0.00%	0.00%
Fees payable to the regulators including stock exchanges	1.70	9.55%	0.01%
Expenses incurred on printing and distribution of issue stationary	Nil	0.00%	0.00%
Any other fees, commission or payments under whatever nomenclature	10.95	61.52%	0.04%

**Note: The above expenses have been calculated after considering the current issue of debentures aggregating up to INR 300,00,00,000 (which includes base issue size of INR 100,00,00,000 and green shoe option of INR 200,00,00,000).*

Consents

Consents in writing of:

(a) the Directors of the Company - Resolution of Board of Directors dated 05 May 2025, 10 March 2026 and 30 April 2026 as set out in Annexure 5;

(b) Statutory Auditor - Consent letter dated: (i) 05 October 2026 for M/s MSKA & Associates LLP, Chartered Accountants; and (ii) 30 September 2026 for M/s Singhi & Co., Chartered Accountants, as set out in Annexure 10;

(c) Legal Counsel for the Issue - Consent letter dated 8 October 2026 as set out in Annexure 11;

(d) Bankers to the Issuer - NA;

(e) Registrar to the Issue - Consent letter dated 18 September 2026 as set out in Annexure 12; and

(f) Experts - NA.

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

Catalyst Trusteeship Limited has provided its consent to be appointed as the debenture trustee for the Debentures vide consent letter dated 17 September 2026 and has executed the debenture trustee appointment agreement as attached in Annexure 2 (*Debenture Trustee Appointment Agreement*).

A summary of the financial position of the Company as in the three audited balance sheets, both on a standalone and consolidated basis immediately preceding the date of circulation of General Information Document or issue opening date.

As per Annexure 5 (Audited Financial Statements and Auditors' Reports) of the General Information Document, Annexure 20 of this Key Information Document and as set out below

(All amounts in INR million unless otherwise stated)

STANDALONE BALANCE SHEET					
Particular		**As at 30 June 2026**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2024**
Assets					
Financial assets				159,130.47	1,06,188.13
a.	Cash and cash equivalents	26,253.91	18,686.51	12,576.53	2149.82
b.	Bank Balances other than cash and cash equivalents	148.98	146.92	24.10	138.58
c.	Derivative financial instruments	426.41	685.75	-	31.23
d.	Receivables	0			
	- Trade receivables	262.76	138.01	204.24	981.02
	-Other receivables	121.28	266.73	274.06	51.54
e.	Investments	18,003.66	20,114.16	6,994.25	5815.56
f.	Loans	2,46,675.8	2,17,924.36	137,895.09	96232.83
g.	Other financial assets	1,841.85	1,956.42	1,162.20	787.55
Non-financial assets				4,866.33	4,973.92
a.	Current tax assets (net)	156.06	149.92	333.46	259.96
b.	Deferred tax assets (net)	874.39	712.92	707.03	564.85
c.	Property, plant and equipment	835.93	868.59	697.89	806.98
d.	Capital work-in-progress	27.48	1.51	1.15	0.79
e.	Right of use asset	2,260.44	2,248.14	2,082.11	2187.94
f.	Intangible assets under development	30.35	26.67	28.25	90.43
g.	Other intangible assets	106.98	143.18	266.41	197.32
h.	Other non-financial assets	1,098.60	1,071.18	750.03	865.65
	TOTAL	299,124.89	2,65,100.97	163,996.80	1,11,162.05
Financial liabilities				123,459.63	75,169.54
a.	Derivative financial instruments			478.31	-
b.	Payables				
	- - Trade payables				
	i. total outstanding dues of micro enterprises and small enterprises	4.35	0.96	6.43	4.48
	ii. total outstanding dues of creditors other than micro enterprises and small enterprises	596.84	596.18	338.41	801.12
	- Other payables				
	i. total outstanding dues of micro enterprises and small enterprises	0	-	-	-
	ii. total outstanding dues of creditors other than micro enterprises and small enterprises	1,615.58	1,544.60	576.66	188.05
c.	Debt Securities	26,103.8	22,733.21	5,086.57	1521.65
d.	Borrowings (Other than Debt Securities)	192,362.49	166,293.23	112,559.42	69584.86
e.	Lease liabilities	2,732.88	2,695.09	2,418.54	2396.28
e.	Other financial liabilities	3,551.76	2,900.93	1,995.29	673.1
Non-financial liabilities				**888.78**	**385.55**
a.	Current tax liabilities (net)	946.09	381.52	393.30	6.98
b.	Provisions	325.85	273.51	316.96	199.95
c.	Other non-financial liabilities	258.76	315.40	178.52	178.62

Equity					
a.	Equity share capital	962.15	962.15	825.12	824.94
b.	Other equity	69,664.34	66,404.19	38,823.27	34,782.02
	TOTAL	2,99,124.89	265,100.97	163,996.80	1,11,162.05

(All amounts in INR million unless otherwise stated)

CONSOLIDATED BALANCE SHEET					
Particular		**As at 30 June 2026**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2024**
	Assets				
Financial assets					
a.	Cash and cash equivalents	28,649.69	20,818.11	15,065.48	6,396.49
b.	Bank balances other than cash and cash equivalents	816.1	410.94	246.57	349.72
	Derivative financial instruments	553.58	883.84	-	41.05
c.	Receivables				-
	- Trade receivables	450.78	326.72	587.81	1,366.85
	- Other receivables	127.15	231.75	276.20	52.78
d.	Investments	10,795.76	12,361.00	1,604.17	2,162.29
e.	Loans	3,12,855.32	2,81,499.21	182,515.02	1,34,211.83
f.	Other financial assets	3,362.39	3,842.93	1,333.07	948.51
Non-financial assets					
a.	Current tax assets (net)	215.8	267.00	441.47	279.24
b.	Deferred tax assets (net)	1,027.15	822.31	847.44	706.25
c.	Property, plant and equipment	903.35	928.68	734.92	837.79
d.	Capital work-in-progress	27.47	1.51	1.15	0.79
e.	Right of use asset	2,68.96	2,462.90	2,243.73	2,372.29
f.	Intangible assets under development	30.5	27.18	29.53	190.37
g.	Other intangible assets	168.48	222.36	435.60	285.55
h.	Other non-financial assets	1,716.2	1,653.52	1,950.95	1,295.17
	TOTAL	**3,64,168.68**	**3,26,759.96**	**208,313.11**	**1,51,496.97**
Liabilities					
Financial liabilities					
a.	Derivative financial instruments			556.84	
b.	Payables				
	- Trade payables				
	i. total outstanding dues of micro enterprises and small enterprises	5.41	1.35	7.70	5.44
	ii. total outstanding dues of creditors other than micro enterprises and small enterprises	1,361.78	1,269.72	1,017.57	1,305.32
	- Other Payables			-	-
	i. total outstanding dues of creditors other than micro	1834.89	1,760.31	626.69	211.32

CONSOLIDATED BALANCE SHEET					
Particular		As at 30 June 2026	As at 31 March 2026	As at 31 March 2025	As at 31 March 2024
	and small enterprises				
c.	Debt Securities	26,103.80	22,733.21	5,086.57	1,521.65
d.	Borrowings (other than debt securities)	2,50,193.09	2,18,387.77	150,681.54	1,02,547.48
e.	Lease liabilities	2,960.34	2,926.48	2,589.03	2,591.66
f.	Other financial liabilities	4,288.11	6,490.51	3,611.94	4,402.78
Non-financial liabilities					
a.	Current tax liabilities (net)	1,008.94	387.46	410.69	24.53
b.	Provisions	423.67	348.18	457.90	274.9
c.	Other non-financial liabilities	334.11	420.17	225.67	246.18
a.	Equity share capital	962.15	962.15	825.12	824.94
b.	Other equity	74,692.39	71,072.65	42,215.85	37,540.77
	TOTAL	**3,64,168.68**	**3,26,759.96**	**208,313.11**	**1,51,496.97**

(All amounts in INR million unless otherwise stated)

STANDALONE STATEMENT OF PROFIT AND LOSS					
	Particulars	Quarter ended	Year ended	Year ended	Year ended
		30-June-26	31-Mar-26	31-Mar-25	31-Mar-24
Revenue from operations					
i.	Interest income	10,997.94	30,295.69	20,789.35	14,207.68
ii.	Dividend income	2.69	0.11	1.33	-
iii.	Fees and commission income	658.36	2,841.96	820.05	1,705.56
iv.	Net Gain on Derecognition of Financial Instruments	488.01	3,174.16	397.63	756.48
v.	Net gain on fair value changes	178.2	137.26	1,458.84	273.73
vi.	Sale of service	-	-	-	442.71
vii.	Other operating income	-	-	633.70	396.23
	Total revenue from operations	12,325.20	36,449.18	24,100.90	17,782.39
iii.	Other income	63.17	238.40	134.08	49.5
	Total Income	12388.37	36,687.58	24,234.98	17,831.89
Expenses					
i.	Net loss on fair value changes		0	-	-
ii.	Finance costs	4661.35	13,320.67	9,541.96	6198.03
iii.	Fees and commission expense	-	0.05	6.88	781.49
iv.	Impairment on financial instruments (Net)	394.05	1,638.46	859.93	691.31
v.	Employee benefits expenses	2204.39	7,508.41	5,375.76	5020.45
vi.	Depreciation and amortization expenses	242.84	923.87	862.94	800.18
vii.	Other expenses	691.91	2,333.09	2,065.24	1720.84
Profit before tax		4,193.83	10,963.03	5,522.27	2,619.59

STANDALONE STATEMENT OF PROFIT AND LOSS					
	Particulars	Quarter ended	Year ended	Year ended	Year ended
		30-June-26	31-Mar-26	31-Mar-25	31-Mar-24
Tax Expense:					
i.	Current Tax	1,189.03	2,819.30	1,517.46	845.94
ii.	Deferred Tax	(136.03)	(80.70)	(143.20)	-199.35
iii.	Tax expense for prior years (net)	-	(25.12)	(0.93)	-7.59
Profit after tax		3,140.83	8,249.55	4,148.94	1,980.59
Other comprehensive income					
i.	Items that will not be reclassified to profit or loss				
	(a) Remeasurements gain/(loss) of the defined benefit plans	(4.04)	(47.61)	(20.16)	-24.83
	(b) Income tax relating to items that will not be reclassified to profit or loss	1.02	11.98	5.07	6.25
ii.	Items that will be reclassified to profit or loss				
	(a) Fair Value Gain on time value of forward element of forward contract in hedging relationship	(107.21)	39.99	57.75	-33.9
	(b) Fair Value Gain on loans measured at Fair value through OCI	271.73	(40.03)	(107.35)	-
	(c) Income Tax impact on above	(43.23)	0.01	(12.06)	8.53
Total comprehensive income for the year		**3,259.10**	**8,213.89**	**4072.19**	**1,936.64**

(All amounts in INR million unless otherwise stated)

CONSOLIDATED STATEMENT OF PROFIT AND LOSS					
	Particulars	Quarter ended	Year ended	Year ended	Year ended
		30-June-26	31-Mar-26	31-Mar-25	31-Mar-24
Revenue from operations					
i.	Interest income	13,228.58	37,276.94	26,055.64	18,227.83
	Dividend income	2.69	0.11	2.53	-
	Fee and commission income	1,554.01	5,748.44	3,279.28	2,306.35
ii.	Net gain on fair value changes	193.59	182.46	641.71	412.61
	Net gain on derecognition of financial instruments under amortised cost category	651.39	3639.95	1,650.77	1,018.10
	Sale of services	134.49	463.47	-	630.99
	Other operating income	-	-	845.07	532.69
	Total revenue from operations	**15,764.75**	**47,311.37**	**32,475.00**	**23,128.57**
iii.	Other income	47.27	108.72	33.36	13.4
	Total Income	**15,812.02**	**47,420.09**	**32,508.36**	**23,141.97**

CONSOLIDATED STATEMENT OF PROFIT AND LOSS					
Particulars		Quarter ended	Year ended	Year ended	Year ended
		30-June-26	31-Mar-26	31-Mar-25	31-Mar-24
Expenses					
i.	Net loss on fair value changes		-	-	-
ii.	Finance costs	5,864.75	17298.07	12,735.98	8,359.01
iii.	Fees and commission expense	442.27	1540.31	1,444.17	1,093.48
iv.	Impairment on financial instruments	621.52	1895.48	1,008.16	912.78
v.	Employee benefits expenses	3,013.86	10,086.98	7,429.62	6,236.92
vi.	Depreciation, amortization and impairment	288.14	1095.54	1,017.13	878.7
vii.	Other expenses	881.79	2929.62	2,540.12	2,004.68
	Total expenses	**11,112.33**	**34,846.00**	**26,175.18**	**19,485.57**
Profit before tax		**4,699.69**	**12,574.09**	**6,333.18**	**3,656.40**
Tax Expense:					
i.	Current Tax	1,339.79	3,153.38	1,695.65	1,099.90
ii.	Deferred Tax	(173.91)	(47.39)	(141.78)	-227.54
iii.	Short / (Excess) provision for earlier years	-	(23.42)	(6.02)	-10.02
iv.	Tax expense for prior years (net)	-	-	-	-
Profit after tax		**3,533.81**	**9,491.52**	**4,785.33**	**2,794.06**
Other comprehensive income					
i.	Items that will not be reclassified to profit or loss				
	(i) Remeasurement on defined benefit plans	(5.14)	(58.27)	(33.84)	-28.77
	(ii) Income Tax impact on above	1.30	14.67	8.06	7.24
ii.	Items that will be reclassified to profit and loss				-
	(i) Fair Value Gain on time value of forward element of forward contract in hedging relationship	(127.12)	61.48	61.89	-39.46
	(ii) Fair Value Gain on loans measured at Fair value through OCI	237.83	(8.99)	(105.36)	-
	Income Tax impact on above (i & ii)	(24.28)	(13.21)	-10.05	9.93
Total comprehensive income for the year		**3,616.40**	**9,487.20**	**4,706.03**	**2,743.00**

(All amounts in INR million unless otherwise stated)

STANDALONE STATEMENT OF CASH FLOWS				
Particulars	Quarter ended 30-June-26	Year ended 31-Mar-26	Year ended 31-Mar-25	Year ended 31-Mar-24
Cash Flow From Operating activities				
Profit before tax from continuing operations	4,193.83	10,963.03	5,522.27	2619.59
Adjustments for:				
Depreciation & amortisation	242.84	923.87	862.94	800.18
Impairment on financial instruments	394.05	1,638.46	859.93	691.31
Net gain on fair valuation of financial instruments	(178.20)	(137.26)	(397.63)	-273.73
Net Gain on Derecognition of Financial Instruments	(488.01)	(3,174.16)	(1,458.84)	-756.48
Loss/(Gain) on sale of Fixed Assets	0.06	3.47	0.98	-3.02
Gain on Sale of assets held for sale	(12.76)	-		
Write off - Fixed Assets	-	0.57	4.19	2.41
Write off – Others	-	6.63	0.65	1.82
Gain on early termination of Lease	-	-	(4.53)	-1.35
Gain on sale of Investment Property	-	(1.21)	(2.11)	-2.91
Gain on sale of Investments	-	-	-	-
Share Based Payments to employees	6.01	39.06	100.74	70.63
Dividend income	(2.69)	(0.11)	(1.33)	-
Operational loss	(0.98)	11.56	29.02	
Fair value of Derivative		346.04	-	-
Interest on Lease liability	92.64	(30,295.69)	317.47	322.76
Interest income	(10,997.9)	12,974.63	(20,789.35)	-14,207.68
Finance cost	4,568.71	28,718.89	9,224.49	5875.27
Interest received	8,775.49	(12,940.03)	20,170.71	13699.95
Interest Paid	(4,513.89)	(5.45)	(9,471.86)	-6201.06
Contribution to gratuity fund	40.98	77.18		
Interest on income tax refund	-	(31.28)		
Operating Profit before working capital changes	**2,120.14**	**9,118.20**	**4,967.74**	**2,637.69**
Working capital changes				
Decrease / (Increase) in loans	(26,815.7)	(80,451.89)	(41,597.77)	-27,192.88
Decrease / (Increase) in trade receivables	(31.08)	27.81	459.88	62.51
Decrease / (Increase) in other financial assets	606.31	2,386.07	1,142.73	-84.35
Decrease / (Increase) in other non-financial assets	(14.55)	(310.27)	41.27	195.59
(Decrease) / Increase in Trade payables	75.03	1,225.69	(54.54)	42.26
(Decrease) / Increase in other financial liabilities	650.83	905.55	1,322.20	-1647.11
(Decrease) / Increase in Derivative instrument	152.13	(1,124.07)	567.29	-123.18
(Decrease) / Increase in other non-financial liabilities	(56.64)	136.88	(22.47)	66.77
(Decrease) / Increase in provisions	(15.60)	(219.88)	68.98	40.08
Cash flows (used in)/ generated from operating activities	**(23,329.1)**	**(68,305.91)**	**(33,104.69)**	**-26,002.92**
Income tax paid	(698.21)	(2,504.37)	(1,209.68)	-893
Net cash flows (used in)/ generated from operating activities	**(24,027.36)**	**(70,810.28)**	**(34,314.37)**	**-26,895.92**
Cash Flow From Investing activities				

STANDALONE STATEMENT OF CASH FLOWS				
Particulars	Quarter ended	Year ended	Year ended	Year ended
	30-June-26	31-Mar-26	31-Mar-25	31-Mar-24
Increase in Fixed deposits not considered as cash and cash equivalent	**(1.99)**	(122.95)	114.48	-4.33
Purchase of fixed and intangible assets	(50.86)	(536.23)	(453.30)	-519.91
Intangible Assets Under Development	(3.38)	1.58	62.18	-16.72
Capital work in progress	(25.96)	(0.36)	(0.36)	24.43
Proceeds from sale of property and equipment	5.59	9.49	0.35	73.12
Sale of investment in Mutual Funds (net)	68,694.61	(229,360.46)	118,955.86	497.58
Purchase of Mutual Fund units	(65,596.7)	227,210.63	(119,274.04)	-
Proceeds from / (Purchase of) shares/bonds (Net)	(21,690.6)	(64,646.77)	(2,216.85)	52.81
Sale of Shares	20,915.75	57,035.41	1,923.03	
Purcase of Security Receipts	-	(624.24)	(542.39)	-
Investment in shares of subsidiaries	-	(2,747.50)	(499.90)	-2,000.10
Proceeds from Sale of investment (PTC)	-	-	537.24	113.59
Purchase of investment (PTC)	-	-		-602.37
Interest received on PTC	-	575.79	31.15	58.91
Dividend received	-	0.11	1.33	-
Proceed of security receipt	4.81	-		
Interest received on investment	156.80	-		
Dividend received	2.69	-		
Net cash flows (used in)/ generated from investing activities	**2,410.43**	**(13,205.50)**	**(1,361.22)**	**-2322.99**
Cash Flow From Financing activities				
Debt securities Issued	12,711.14	26,270.00	10,880.00	-
Debt securities Redeemed	(9,500.00)	(8,600.00)	(7,230.00)	-2,666.67
Proceed from Borrowings other than debt securities	39,165.01	91,250.86	72,219.53	32,988.37
Repayment of Borrowings other than debt securities Repaid	(13,161.1)	(39,135.00)	(29,227.80)	-15,924.68
Other short term loan (net)	170.00	1,560.00	145.13	3151.37
Payments for the principal portion of the lease liability	(103.08)	(339.05)	(235.59)	-197.99
Payments for the interest portion of the lease liability	(92.64)	(346.04)	(317.47)	-322.76
Dividends paid	-	(192.33)	(123.74)	-103.08
Issue of Equity Share	-	20,000.51	6.64	11.74
Right issue expenses	-	(381.09)	-	-18.81
Proceeds from ESOP	(4.96)	37.91	(14.40)	4.72
Net cash flows (used in)/ generated from financing activities	**29,184.33**	**90,125.77**	**46,102.30**	**16,922.21**
Net increase in cash and cash equivalents	7,567.40	6,109.99	10,426.71	-12,296.70
Cash and cash equivalents at the beginning of the Year	18,686.51	12,576.52	2,149.82	14,446.52
Cash and cash equivalents at the end of the Year	**26,253.91**	**18,686.51**	**12,576.53**	**2,149.82**

(All amounts in INR million unless otherwise stated)

CONSOLIDATED STATEMENT CASH FLOWS				
Particulars	**Quarter ended 30 June 2026**	**Year ended 31 March 2026**	**Year ended 31 March 2025**	**Year ended 31 March 2024**
Cash Flow From Operating activities				
Profit before tax from continuing operations	4,699.69	12,574.09	6,333.18	3,656.40
Adjustments for:				
Depreciation & amortisation	288.14	1,095.54	1,017.13	878.7
Impairment on financial instruments	621.52	1,895.48	1,008.16	896.32
Net gain on fair valuation of financial instruments	(193.58)	(182.46)	(641.71)	-412.61
Net gain on derecognition of financial instruments	(651.39)	(3,639.95)	(1,650.77)	-1,009.98
Loss/(Gain) on sale of fixed assets	0.55	4.17	0.61	-2.89
Write off - Fixed Assets			6.43	2.55
Write off – Software		9.78		
Write off - Others		7.29	0.65	-
Gain on early termination of Lease		-	(4.84)	-0.9
Gain on sale of assets held for sale	(12.76)	(1.21)		
Loss/(Gain) on sale of Investment Property		-	(2.11)	-1.35
Gain on sale of Investments		-		-2.91
Share Based Payments to employees	3.33	53.10	91.63	70.63
Dividend income	(2.69)	(0.11)	(2.53)	-
Fair value of derivative		-	-	-
Operational loss	(0.98)	11.56	29.02	
Interest on lease liability	98.99	370.02	327.57	342.25
Interest income	(13,228.59)	(37,276.94)	(26,055.64)	-18,220.90
Finance cost	5,765.75	16,928.05	12,408.41	8,016.76
Interest received	10,912.70	35,641.18	25,332.50	17,541.17
Interest Paid	(5,723.77)	(16,781.10)	(12,626.83)	-8,437.73
Written back	-	(5.45)		
Contribution to gratuity	58.77	77.18		
Interest on income tax refund	(3.19)	(31.28)		
Operating profit before working capital changes	**2,632.49**	**10,749.53**	**5,570.86**	**3,315.51**
Working capital changes				
(Increase)/Decrease in				
Loans	(29,558.20)	(99,561.05)	(48,367.64)	-39,797.56
Trade receivables & other financial assets	(72.07)	197.85	649.59	-67.45
Other financial assets	1,135.67	1,842.30	1,134.32	-171.29
Other Non-financial Assets	(49.54)	(389.26)	(730.12)	-212.82
Increase/(Decrease) in				
Trade payables	175.67	1,373.35	152.56	412.48
Other financial liability	(2,202.40)	2,878.34	(792.36)	633.37
Derivative instrument	203.15	(1,379.20)	659.78	-156.23
Other non-financial liability	(86.33)	180.21	(47.92)	113.39
Provision	(18.84)	(296.37)	121.69	77.86
Cash flows (used in)/generated from operating activities	**(27,840.40)**	**(84,404.30)**	**(41,649.24)**	**-35,852.74**
Income tax paid (net of refunds received)	(717.72)	(2,873.45)	(1,467.11)	-1,147.92
Net cash flows (used in)/generated	**(28,558.12)**	**(87,277.75)**	**(43,116.35)**	**-37,000.66**

CONSOLIDATED STATEMENT CASH FLOWS				
Particulars	**Quarter ended 30 June 2026**	**Year ended 31 March 2026**	**Year ended 31 March 2025**	**Year ended 31 March 2024**
from operating activities				
Cash Flow From Investing activities				
Increase/(decrease) in Fixed deposits not considered as cash and cash equivalent	(402.58)	(158.59)	109.37	-7.23
Purchase of fixed and intangible assets	(68.11)	(596.31)	(653.89)	-635.74
Intangible Assets Under Development	(3.32)	2.35	160.85	-42.33
Capital work-in-progress	(25.96)	(0.36)	(0.37)	24.43
Proceeds from sale of property and equipment	5.59	11.51	2.89	73.32
Proceeds from sale of Investment Properties	-	-		-
Sale/(Purchase) of investment in Mutual Funds (net)	-	-		-
Purchase of Mutual Fund units	(69,687.51)	(2,69,948.43)	(156,252.19)	-410.43
Proceed from sale of mutual fund units	71,896.33	2,67,844.85	157,595.36	497.58
Purchase of shares/bonds	(21,888.63)	(65,808.84)	(7,055.89)	112.51
Proceed from sale of shares & bonds	21,463.20	57,827.89	6,619.94	-
Purchase of Security Receipt	4.81	(624.24)	(542.39)	-
Proceeds from Sale of investment	-	-		-
Purchase of investment	-	-		-
Dividend received	2.69	0.11	2.53	-
Proceeds from sale of Investment Properties	-	-		-
Proceeds from Sale of investment (PTC)	-	-	580.40	807.65
Purchase of Investment (PTC)	-	-	-	-602.37
Interest received on PTC	181.57	566.07	33.87	112.1
Net cash flows (used in)/generated from investing activities	**1,478.08**	**(10,883.99)**	**600.48**	**-70.51**
Cash Flow From Financing activities				
Debt securities Issued	12,711.14	26,270.00	10,880.00	-
Debt securities Redeemed	(9,500.00)	(8,600.00)	(7,230.00)	-2,666.67
Proceed from Borrowings other than debt securities	47,935.01	1,13,975.86	86,199.52	57,086.81
Repayment of Borrowings other than debt securities Repaid	(16,182.19)	(47,999.92)	(38,077.23)	-28,194.44
Other short term loan (net)	170.00	1,560.00	145.13	3,151.37
Payments for the principal portion of the lease liability	(118.39)	(386.56)	(282.59)	-226.88
Payments for the interest portion of the lease liability	(98.99)	(370.02)	(327.57)	-342.25
Dividends paid	-	(192.33)	(123.74)	-103.08
Issue of Equity Share	-	20,000.53	6.63	11.75
Right issue expenses	-	(381.09)		-18.81
Proceeds from ESOP	(4.96)	37.91	(5.29)	4.72
Net cash flows (used in)/generated from financing activities	**34,911.62**	**1,03,914.38**	**51,184.86**	**28,702.52**

CONSOLIDATED STATEMENT CASH FLOWS				
Particulars	**Quarter ended 30 June 2026**	**Year ended 31 March 2026**	**Year ended 31 March 2025**	**Year ended 31 March 2024**
Net increase in cash and cash equivalents	**7,831.58**	**5,752.05**	**8,668.99**	**-8,368.65**
Cash and cash equivalents at Beginning	**20,818.11**	**15,065.47**	**6,396.49**	**14,765.14**
Cash and cash equivalents at Closing	**28,649.69**	**20,818.11**	**15,065.48**	**6,396.49**

MATERIAL CHANGES TO INFORMATION PROVIDED IN GENERAL INFORMATION DOCUMENT

1. Shareholding pattern of the Company as on 30 June 2026:

Notes: Shares pledged or encumbered by the promoters (if any): NIL

Please refer to Annexure 21 of this Key Information Document.

2. List of top 10 holders of equity shares of the Company as on the latest quarter end:

Sr. No.	Name of Shareholders	Total number of Equity Shares	Number of shares in demat form	Total Shareholding as % of total number of equity shares
1.	CAPRI GLOBAL VENTURES PRIVATE LIMITED	395,403,656	395,403,656	41.10
2.	RAJESH SHARMA (Holding as the Trustee of JJR Family Trust)	181,100,140	181,100,140	18.82
3.	LIFE INSURANCE CORPORATION OF INDIA	76,800,506	76,800,506	7.98
4.	QUANT MUTUAL FUND - QUANT SMALL CAP FUND	31,431,940	31,431,940	3.27
5.	GAINFUL INVESTMENTS AND ADVISORS PRIVATE LIMITED	21,762,593	21,762,593	2.27
6.	SMALLCAP WORLD FUND INC	16,500,000	16,500,000	1.71
7.	QUANT MUTUAL FUND- QUANT ELSS TAX SAVER FUND	12,631,600	12,631,600	1.31
8.	QUANT MUTUAL FUND – QUANT LARGE CAP FUND	10,375,634	10,375,634	1.08
9.	SOCIETE GENERALE - ODI	10,238,983	10,238,983	1.06
10.	NOMURA INDIA INVESTMENT FUND MOTHER FUND	9,580,000	9,580,000	0.10

Note: The list of top 10 equity shares of the Company above is as on 30 June 2026.

3. Details of the Directors of the Company

Details of the current Directors of the Company as on 30 June 2026:

Sr. No.	Name, Designation and DIN of Directors	Occupation	Age	Address	Date of Appointment	Other Directorships
1.	Lingam Venkata Prabhakar,	Retired	63	Villa 48, NCC Urban Green Provence,	27 January 2024	1. Indusind Bank Limited

Sr. No.	Name, Designation and DIN of Directors	Occupation	Age	Address	Date of Appointment	Other Directorships
	Chairperson and Independent Director **DIN:** 08110715			Sompura Sarjapura Hobli, Bengaluru - 562125		
2.	Rajesh Sharma, Managing Director **DIN:** 00020037	Business	56	C-1401, Floor - 14, Tower C, Beau Monde, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025	15 May 2007	1. Parshwanath Buildcon Private Limited 2. Dnyaneshwar Trading and Investments Private Limited 3. Capri Sports Foundation 4. Capri Global Ventures Private Limited 5. Capri Global Finance Private Limited 6. Capri Global Housing Finance Limited 7. Capri Global Securities Private Limited 8. Capri Global Capital Markets Private Limited 9. Elnovar Infra Private Limited 10. Kavrith Realty Private Limtied
3.	Ajit Mohan Sharan, Independent Director **DIN:** 02458844	Retired	69	A- 1/88, GF, Safdurjung Enclave, Delhi - 110029	1 June 2019	1. Dabur India Limited 2. SDS Life Sciences Private Limited 3. OIT Infrastructure Management Limited 4. Avon Radio Pharmaceuticals Solutions

Sr. No.	Name, Designation and DIN of Directors	Occupation	Age	Address	Date of Appointment	Other Directorships
						Private Limited
4.	Subramanian Ranganathan, Independent Director **DIN:** 00125493	Retired	62	A-407/408, Golf Scappe, Sunny Estate, Sion Trombay Road, Chembur East, Mumbai – 400071, Maharashtra	31 October 2023	1. Proventus Agrocom Limited 2. Metropolis Healthcare Limited 3. Capri Global Housing Finance Limited 4. Metropolis Foundation 5. Carnelian Capital Private Limited
5.	Shishir Priyadarshi, Independent Director **DIN:** 03459204	Retired	68	B - 25, Somani Nagar South, Delhi 110017	27 January 2024	1. Chintan Research Foundation
6.	Nupur Sunil Mukherjee, Independent Director **DIN:** 10061931	Data AI ESG Banking Expert	47	501 G block, Adarsh Palm Retreat Lake Front , Bellndur, Bengaluru 560035	27 January 2024	1. Deffinux Exponential Solutions (OPC) Private Limited 2. Gencarbon ESG Private Limited 3. Jumpstart Ai and Quantum Labs Private Limited

4. Details of Promoter Holding in the Company as on latest quarter end date, i.e. 30 June 2026:

Sr. No.	Name of the shareholders	Total No. of Equity Shares	No. of shares in demat form	Total shareholding as % of total no of equity shares	No. of Shares Pledged	% of Shares pledged with respect to shares owned
1.	Rajesh Sharma	4,000	4,000	0.0004	NA	NA
2.	Ramesh Chandra Sharma	1,112	1,112	0.0001	NA	NA
3.	Jahnavi Sharma	800	800	0.0001	NA	NA
4.	Jinisha Sharma	800	800	0.0001	NA	NA

Sr. No.	Name of the shareholders	Total No. of Equity Shares	No. of shares in demat form	Total shareholding as % of total no of equity shares	No. of Shares Pledged	% of Shares pledged with respect to shares owned
5.	Raghav Sharma	800	800	0.0001	NA	NA

5. **Pre-issue and post issue shareholding pattern of the company** There will be no change in the shareholding pattern of the Company as this is an issue of Debentures

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

   As set out in Annexure 18 of this Key Information Document.

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

   As set out in Annexure 18 of this Key Information Document.

8. **Changes in its capital structure as on 30 June 2026, for the preceding three financial years and current financial year**

Sr. No.	Date of Change (AGM/EGM)	INR	Particulars
1.	18 June 2021	350,571,610	Allotment pursuant to exercise under ESOP 2009
2.	31 July 2021	350,711,610	
3.	12 October 2021	350,870,610	
4.	15 November 2021	350,893,210	
5.	29 November 2021	350,945,410	
6.	15 December 2021	350,951,410	
7.	12 February 2022	351,308,110	
8.	23 April 2022	351,338,110	
9.	21 May 2022	351,342,910	
10.	6 June 2022	351,492,910	
11.	3 October 2022	351,672,910	
12.	10 November 2022	351,674,110	
13.	16 March 2023	412,305,688	Rights issue
14.	23 October 2023	412,469,986	Allotment pursuant to exercise under ESOP 2009
15.	22 February 2024 (EGM)	412,469,986	Pursuant to a resolution passed by the Board on January 27, 2024, and the Shareholders on February 22, 2024, each fully paid-up equity share of face value of INR 2 each was subdivided into equity share of face value of INR1 each. Accordingly, the issued and paid-up equity share capital of the Company was changed from 206,234,993 equity shares of face value of INR 2 each to 412,469,986 Equity Shares of face value of INR1 each.
16.	7 March 2024	824,939,972	Bonus issue of Equity Shares in the ratio of 1:1
17.	12 November 2024	825,086,352	Allotment pursuant to exercise under ESOP 2009
18.	29 November 2024	825,116,352	
19.	12 June 2025	961,635,122	Allotment pursuant to issue of Qualified Institutional Placement
20.	6 November 2025	962,153,962	Allotment pursuant to exercise under the ESOP 2009

9. Details of the equity share capital of the Company for the preceding three financial years and current financial year

Date of Allotment	Number of Equity Shares	Face Value	Issue Price	Consideration (cash, other than cash, etc.)	Nature of Allotment	Cumulative			Remarks
						Number of Equity Shares	Equity Share Capital	Equity Share Premium	
June 18, 2021	450	2	2	Cash	Allotment pursuant to exercise under ESOP 2009	175,285,805	350,571,610	350,571,610	NA
July 31, 2021	67,500	2	70	Cash		175,355,805	350,711,610	350,711,610	NA
	2,500	2	2	Cash					NA
October 12 2021	79,500	2	2	Cash		175,435,305	350,870,610	350,870,610	NA
November 15, 2021	10,500	2	100	Cash		175,446,605	350,893,210	350,893,210	NA
	800	2	2	Cash					NA
November 29, 2021	8,100	2	100	Cash		175,472,705	350,945,410	350,945,410	NA
	18,000	2	70	Cash					NA
December 15, 2021	3,000	2	100	Cash		175,598,105	350,951,410	350,951,410	NA
	122,400	2	2	Cash					NA
February 12, 2022	3,450	2	2	Cash		175,654,055	351,308,110	351,308,110	NA
	52,500	2	100	Cash					NA
April 23, 2022	3,000	2	2	Cash		175,669,055	351,338,110	351,338,110	NA
	6,000	2	100	Cash					NA
	6,000	2	130	Cash					NA
May 21, 2022	2,400	2	2	Cash		175,671,455	351,342,910	351,342,910	NA
June 6, 2022	67,500	2	70	Cash		175,746,455	351,492,910	351,492,910	NA
	7,500	2	2	Cash					NA
October 3, 2022	90,000	2	70	Cash		175,836,455	351,672,910	351,672,910	NA
November 10, 2022	600	2	100	Cash		175,837,055	351,674,110	351,674,110	NA
March 16, 2023	30,315,789	2	475	Cash	Rights issue	206,152,844	412,305,688	412,305,688	NA
October 23, 2023	2,250	2	174	Cash	Allotment pursuant to exercise under ESOP 2009	206,234,993	412,469,986	412,469,986	NA
	40,284	2	2	Cash					NA
	9,000	2	70	Cash					NA
	27,615	2	100	Cash					NA
	3,000	2	130	Cash					NA
February 22, 2024	Pursuant to a resolution passed by the Board on January 27, 2024, and the Shareholders of the Company on February 22, 2024, each fully paid-up equity share of face value of INR 2 each was subdivided into equity share of face value of INR 1 each. Accordingly, the issued and paid-up equity share capital of the Company was changed from 206,234,993 equity shares of face value of INR 2 each to 412,469,986 Equity Shares of face value of INR1 each.								
March 7,	412,46	1	N.A.	Other than	Bonus	824,939	824,939,9	824,9	NA

Date of Allotment	Number of Equity Shares	Face Value	Issue Price	Consideration (cash, other than cash, etc.)	Nature of Allotment	Cumulative			Remarks
						Number of Equity Shares	Equity Share Capital	Equity Share Premium	
2024	9,986			cash	issue of Equity Shares in the ratio of 1:1	,972	72	39,972	
November 12, 2024	6,000	1	56.25	Cash	Allotment pursuant to exercise under ESOP 2009	825,086,352	825,086,352	825,086,352	NA
	3,600	1	48.73	Cash					NA
	4,800	1	32.5	Cash					NA
	24,000	1	25	Cash					NA
	107,980	1	0.5	Cash					NA
November 29, 2024	30,000	1	0.5	Cash		825,116,352	825,116,352	825,116,352	NA
June 12, 2025	13,65,18,770	1	146.5	Cash	Allotment pursuant to issue of Qualified Institutional Placement	961,635,122	961,635,122	19,863,481,035	NA
November 6, 2025	77,040	1	0.50	Cash	Allotment pursuant to exercise under ESOP 2009	962,153,962	962,153,962	962,153,962	NA
	12,800	1	32.50	Cash					
	12,000	1	48.73	Cash					
	24,000	1	56.25	Cash					
	3,93,000	1	62.50	Cash					

10. Whether the Company has allotted any equity shares in the last one year preceding the date of the General Information Document; if yes, details thereof:

Sr. No.	Particulars (Name of the Shareholder)	Total no. of Equity shares allotted	Form of consideration	Face value of shares allotted	Price at which shares were allotted	Date on which shares were allotted
1.	Allotment pursuant to issue of Qualified Institutional Placement	13,65,18,770	Cash	1	146.5	12 June 2025
2.	Allotment made pursuant to exercise under ESOP 2009	77,040	Cash	1	0.50	4 November 2025
		12,800	Cash	1	32.50	
		12,000	Cash	1	48.73	
		24,000	Cash	1	56.25	
		3,93,000	Cash	1	62.50	
	Total					5,18,850

11. Details of any other contingent liabilities of the Company based on the latest audited financial statements including amount and nature of liability

(INR Million)

Particulars	As at 30 June 2026	As at 31 March 2026	As at 31 March 2025
Income Tax and GST matters under dispute	68.86	68.86	68.86

12. Related Party Transaction for Financial Year 2026

Sr. No.	Name of the Related Party	Relationship
I	**Related Parties over which control exists:**	
	Capri Global Housing Finance Limited	Wholly owned Subsidiary
	Capri Loans Car Platform Private Limited	Wholly owned Subsidiary
	Capri Global Securities Private Limited (Formerly known as Capri Global Broking Private Limited) (Formerly known as Capri Global Wealth Management Private Limited))	Wholly owned Subsidiary (incorporated w.e.f. 15 July 2025)
	Capri Global Capital Markets Private Limited (Formerly known as Capri Global Financial Services Private Limited)	Wholly owned Subsidiary (incorporated w.e.f. 8 July 2025)
	Capri Global Insurance Brokers Private Limited	Wholly owned Subsidiary (incorporated w.e.f. 2 December 2025)
II	**Enterprises over which management, director and/or their relatives have control**	
	Capri Global Ventures Private Limited (Formerly known as Capri Holdings Private Limited)	
	Parshwanath Buildcon Private Limited	
	Carlelo Private Limited	
	Infomerics Valuation And Rating Private Limited	
III	**Key management personnel**	
	Mr. Rajesh Sharma	Managing Director
	Mr. Partha Chakraborti	Chief Financial Officer (ceased to be Chief Financial Officer w.e.f. 1 August 2025)
	Mr. Monu Ratra	Chief Executive Officer (appointed as Chief Executive Officer w.e.f. 7 October 2025 and ceased to be CEO w.e.f. 19 January 2026)
	Mr. Kishore Kumar Lodha	Chief Financial Officer (appointed w.e.f. 1 August 2025
	Mr. Yashesh Bhatt	Company Secretary

Sr. No.	Name of the Related Party	Relationship
	Mr. Ajit Mohan Sharan	Independent Director
	Mr. Desh Raj Dogra	Independent Director (ceased to be director w.e.f 31 January 2026)
	Mr. L V Prabhakar	Independent Director
	Ms. Nupur Sunil Mukherjee	Independent Director
	Mr. Subramanian Ranganathan	Independent Director
	Mr. Shishir Priyadarshi	Independent Director
IV	**Relative of key management personnel**	
	Ms. Jinisha Sharma	Daughter of Rajesh Sharma
	Ms. Aadhya Dhupar	Relative to Chief Financial Officers of Capri Global Capital Markets Private Limited
V	**Trust under common control**	
	Capri Foundation	
	CGCL Employees Group Gratuity Assurance Scheme	
VI	**KMPs of Subsidiaries (with whom transactions where carried out during current and previous year)**	
	Mr. Partha Chakraborti	Chief Financial Officer of Capri Global Housing Finance Limited (appointed w.e.f. 28 July 2025)
	Ms. Divya Sutar	Director of Capri Global Housing Finance Limited (appointed w.e.f. 30 April 2025)
	Mr. Ajay Manglunia	Director of Capri Global Capital Markets Private Limited (appointed w.e.f. July 15, 2025)
	Mr. Vinay Surana	Director of Capri Global Insurance Brokers Private Limited (appointed w.e.f. 02 December 2025)
	Mr. Rohit Chugh	Director of Capri Global Insurance Brokers Private Limited (appointed w.e.f. 02 December 2025)
	Mr. Kalpesh Dhirajbhai Rathod	Company Secretary of Capri Global Securities Private Limited (appointed w.e.f. 25 November 2025)

Sr. No.	Name of the Related Party	Relationship
	Mr. Ankit Mittal	Chief Financial Officer of Capri Loans Car Platform Private Limited

Sr.	Particulars	Transaction	Amount (INR millions)	Amount (INR millions)
			Quarter ended 30 June, 2026	**Year Ended 31 March, 2026**
A	**Transactions with Related parties during the year**			
I.	**INCOMES :**			
	Capri Global Housing Finance Limited	Service Charge Income	24.62	109.67
	Capri Loan Car platform Private Limited	Service Charge Income	2.00	13.03
	Capri Global Securities Private Limited	Service Charge Income	0.05	2.95
	Capri Global Capital Markets Private Limited	Service Charge Income	0.39	3.66
	Capri Global Insurance Brokers Private Limited	Service Charge Income	1.12	1.06
	Capri Global Capital markets Private Limited	Rent Income	0.34	-
II.	**EXPENSES**			
	Parshwanath Buildcon Private Limited	Rent paid	0.03	0.10
	Capri Global Housing Finance Limited	Service charge expenses	-	-
	Capri Global Ventures Private Limited (Formerly known as Capri Global Holdings Private Limited)	Sponsorship Fees	1.09	-
	Capri Global Housing Finance Limited	Gratuity and leave encashment (Transfer IN and OUT)	-	-
	Capri Loan Car platform Private Limited	Gratuity and leave encashment (Transfer IN and OUT)	-	-
	Infomerics Valuation And Rating Private Limited	Rating & surveillance chargers	-	-
	Carlelo Private Ltd	Commission paid	-	-
	Capri Loans Car platform Private Limited	Commission paid		-
	Mr. Rajesh Sharma	Salaries, commission and other benefits (Including ESOP Grant)	8.14	50.61
	Mr. Partha Chakraborti	Salaries, commission and other benefits (Including ESOP Grant)	-	9.17
	Mr. Yashesh Bhatt	Salaries, commission and other benefits	1.65	5.91

Sr.	Particulars	Transaction	Amount (INR millions)	Amount (INR millions)
			Quarter ended 30 June, 2026	Year Ended 31 March, 2026
		(Including ESOP Grant)		
	Ms. Jinisha Sharma	Salaries, commission and other benefits (Including ESOP Grant)	1.17	6.45
	Ms. Aadhya Dhupar	Salaries, commission and other benefits (Including ESOP Grant)	0.31	0.06
	Ms. Divya Sutar	Salaries, commission and other benefits (Including ESOP Grant)	2.61	44.76
	Mr. Kishore Kumar Lodha	Salaries, commission and other benefits (Including ESOP Grant)	6.49	18.02
	Mr. Ajay Manglunia	Salaries, commission and other benefits (Including ESOP Grant)	-	12.59
	Mr. Ankit Mittal	Salaries, commission and other benefits (Including ESOP Grant)	0.59	2.72
	Mr. Kalpesh Dhirajbhai Rathod	Salaries, commission and other benefits (Including ESOP Grant)	-	0.12
	Mr. Rohit Chugh	Salaries, commission and other benefits (Including ESOP Grant)	-	3.08
	Mr. Vinay Surana	Salaries, commission and other benefits (Including ESOP Grant)	3.81	23.47
	Mr. Monu Ratra	Salaries, commission and other benefits (Including ESOP Grant)	-	14.73
	Mr. Beni Prasad Rauk*	Director sitting fees		
	Ms. Bhagyam Ramani*	Director sitting fees		
	Mr. Desh Raj Dogra	Director sitting fees and commission	-	2.99

Sr.	Particulars	Transaction	Amount (INR millions)	Amount (INR millions)
			Quarter ended 30 June, 2026	Year Ended 31 March, 2026
	Mr. Ajit Sharan	Director sitting fees and commission	0.90	3.44
	Mr. L V Prabhakar	Director sitting fees and commission	1.28	4.74
	Ms. Nupur Sunil Mukherjee	Director sitting fees and commission	0.84	3
	Mr. S Ranganathan	Director sitting fees and commission	1.12	3.97
	Mr. Shishir Priyadarshi	Director sitting fees and commission	0.95	3.22
	CGCL Employees Group Gratuity Assurance Scheme	Employee benefits	-	80.80
	Capri Global Securities Private Limited	Sale of Laptop	-	0.10
	Capri Global Capital Markets Private Limited	Sale of Laptop	-	0.14
	Capri Global Securities Private Limited	Reimbursement of expense	-	0.07
	Capri Global Capital Markets Private Limited	Reimbursement of expense	-	0.07
	Capri Global Capital Markets Private Limited	Insurance recoverable	-	0.05
	Capri Global Insurance Brokers Private Limited	Insurance recoverable	0.01	-
	Capri Global Housing Finance Limited	Balance transfer (sale)	2.48	-
	Capri Global Housing Finance Limited	Balance transfer (Acquisition)	28.99	-
	Capri Global Housing Finance Limited	ESOP	5.83	
	Capri Global Housing Finance Limited	ESOP	0.77	
	Capri Global Insurance Broking Private Limited	ESOP	0.09	
III.	**Balance Sheet Items (Transaction during year):**			
	Capri Global Housing Finance Limited	Investment in Equity Shares	-	2,000.00
	Capri Global Securities Private Limited	Investment in Equity Shares	-	100.00
	Capri Global Capital Markets Private Limited	Investment in Equity Shares	-	600.00
	Capri Global Insurance Brokers Private Limited	Investment in Equity Shares	-	47.50
	Capri Global Housing Finance Limited	Gratuity and leave encashment (Transfer IN and OUT)	2.24	0.78
	Capri Loans Car Platform Private Limited	Gratuity and leave encashment (Transfer IN and OUT)	-	0.06
	Capri Global Ventures Private Limited (Formerly known as Capri Global Holdings Private Limited)	Gratuity and leave encashment (Transfer IN and OUT)	-	0.09
	Capri Global Securities Private Limited	Gratuity and leave encashment	-	0.03

Sr.	Particulars	Transaction	Amount (INR millions)	Amount (INR millions)
			Quarter ended 30 June, 2026	Year Ended 31 March, 2026
		(Transfer IN and OUT)		
	Capri Global Capital Markets Private Limited	Gratuity and leave encashment (Transfer IN and OUT)	-	0.17
	Capri Global Insurance Brokers Private Limited	Gratuity and leave encashment (Transfer IN and OUT)	0.00	0.16
	Capri Global Housing Finance Limited	Acquisition of assets		-
IV	**Closing balances with related parties as at year end**			
	Capri Global Housing Finance Limited	Investment in equity shares	7,250.00	7,250.00
	Capri Loans Car Platform Private Limited	Investment in equity shares	500.00	500.00
	Capri Global Housing Finance Limited	Other financial assets	26.99	25.65
	Capri Global Capital Markets Private Limited	Investment in equity shares	600.00	600.00
	Capri Global Securities Private Limited	Investment in equity shares	100.00	100.00
	Capri Global Insurance Brokers Private Limited	Investment in equity shares	47.50	47.50
	Capri Loans Car Platform Private Limited	Other financial assets		-
	Capri Global Capital Markets Private Limited	Other financial assets	0.14	0.05
	Capri Global Insurance Brokers Private Limited	Other financial assets	1.31	-
	Capri Housing Finance Limited	Other financial assets	2.00	0.91
	Capri Global Housing Finance Limited	Other financial liabilities	5.83	0.03
	Capri Global Insurance Brokers Private Limited	Provisions	0.17	0.03
	Mr. Rajesh Sharma	Provisions	1.32	-
	Ms. Divya Sutar	Provisions	1.09	0.05
	Mr. Yashesh Bhatt	Provisions	0.84	-
	Mr. Kishore Kumar Lodha	Provisions	0.73	0.03
	Ms. Jinisha Sharma	Provisions	0.39	
	Mr. Rohit Chugh	Provisions	-	0.03
	Mr. Vinay Surana	Provisions	1.82	0.07
	Mr. Ankit Mittal	Provisions	0.17	-
	Ms.Aadhya Dhupar	Provisions	0.07	-
	Parshwanath Buildcon Private Limited	Provisions	0.01	0.03

13. Details with regard to the lending done by the Company out of the issue proceeds of debt securities in last three years, including details regarding the following:

(a) Lending policy: Should contain overview of origination, risk management, monitoring and collections – Please refer to Annexure 10 of the General Information Document. Further, pursuant to the latest RBI guidelines, the Company has updated its lending policy and is now permitted to lend up to 85% of the value of the gold content in the ornaments (previously 75%),

determined on the basis of the average closing price of 22-carat gold for the preceding 30 days.

(b) Classification of loans/ advances given to associates, entities/ person relating to board, senior management, promoters, others, etc.: - NIL as on 30 June 2026

(c) Classification of loans/ advances given, according to type of loans, denomination of loan outstanding by loan to value, sectors, denomination of loans outstanding by ticket size, geographical classification of borrowers, maturity profile etc.: Please refer to Section 15 of Section III of the General Information Document.

(d) Aggregated exposure to the top 20 borrowers with respect to the concentration of advances, exposures to be disclosed in the manner as prescribed by RBI in its stipulations on Corporate Governance for NBFCs or HFCs, from time to time:

Particulars	As on 30.06.2026 in INR Million
Total Advances to twenty largest borrowers	27,359.27
Percentage of Advances to twenty largest borrowers to Total Advances of the applicable NBFC	10.84%

(e) Details of loans, overdue and classified as non-performing in accordance with RBI stipulations: - Please refer to Section 15 of Section III of the General Information Document.

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

S. No.	Name of the Borrower	Amount of Advances/exposures to such borrower (Group) (INR Crore) (B)	Percentage of Exposure (C)= B/Total Assets Under Management
NIL			

Additional disclosures by the Company for better assessment of the debt securities

Portfolio summary with regard to industries/ sectors to which borrowings have been granted: **Please refer to Section 15 of Section III of the General Information Document and to the section on Material Changes to Information Provided in General Information Document in this KID.**

NPA exposures of the Company for the last three financial years (both gross and net exposures) and provisioning made for the same as per the last audited financial statements of the Company: **Please refer to Section 15 of Section III of the General Information Document and to the section on Material Changes to Information Provided in General Information Document in this KID.**

Quantum and percentage of secured vis-à-vis unsecured borrowings granted by the Issuer:- as on 30 June 2026: **Please refer to Section 15 of Section III of the General Information Document and Section and to the section on Material Changes to Information Provided in General Information Document in this KID.**

Any change in promoters' holdings in the Company during the preceding financial year beyond the threshold, as prescribed by RBI from time to time: **NIL**

14. Profits of the company, before and after making provision for tax, for the last three financial years;

Parameters	FY 2025-26	FY 2024-25	FY 2023-24
Profit Before Tax	10,963.03	5,522.27	2,619.59
Profit After Tax	8,249.55	4148.94	1,980.59

15. Any change in accounting policies during the last three years and their effect on the profits and the reserves of the company: No change

16. Refusal of listing of any security of the issuer during preceding three financial years and current

financial year by any of the stock exchanges in India or abroad: No

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

18. **Details of change in directors in the preceding three financial years and current financial year**:

List of changes in Directors from FY 23-24 to FY 2025-26

Sr. No.	Name of the Director	DIN	Designation	Date of Appointment	Date of Cessation
1.	Mr. Lingam Venkata Prabhakar	08110715	Chairperson and Non Executive -Independent Director	January 27, 2024	--
2.	Mr. Rajesh Sharma	00020037	Executive - Managing Director	Date of Appointment May 15, 2007 / Re-appointed on 17.07.2017 Appointed as Managing Director (w.e.f. 04.07.2018) re-appointed as Managing Director (w.e.f. 04.07.2023)	--
3.	Mr. Beni Prasad Rauka	00295213	Non Executive -Independent Director	Appointed on 12.01.2011 / Re-appointed on 28.07.2012/ Appointed as Independent Director w.e.f. 01.04.2014/Re-appointed as Independent Director w.e.f. 01.04.2019	March 31, 2024
4.	Ms. Bhagyam Ramani	00107097	Non Executive -Independent Director	28.07.2012 / 28.09/2013/ Appointed as Independent Director w.e.f. 01.04.2014 / Appointed as Independent Director for 2nd term w.e.f.01.04.2019	March 31, 2024
5.	Mr. Mukesh Kacker	01569098	Non Executive -Independent Director	11.02.2012 / Re-appointed 28.07.2012/Appointed as Independent Director w.e.f. 01.04.2014 /Re-appointed as Independent Director 01.04.2019.	March 31, 2024

6.	Mr. Subramanian Ranganathan	00125493	Non Executive -Independent Director	October 31, 2023	--
7.	Dr. Nupur Mukherjee	10061931	Non Executive -Independent Director	January 27, 2024	
8.	Mr. Ajit Mohan Sharan	02458844	Non Executive -Independent Director	Appointed as Independent Director w.e.f. June 1, 2019. Further, re-appointed as Independent Director w.e.f. April 1, 2024.	--
9.	Mr. Shishir Priyadarshi	03459204	Non Executive -Independent Director	January 27, 2024	--
10.	Mr. Desh Raj Dogra	00226775	Non Executive -Independent Director	Appointed as Independent Director w.e.f. May 10, 2017 and ceased to be Independent Director w.e.f. September 19, 2018. Further, appointed as Independent Director w.e.f. February 1, 2021.	January 31, 2026

19. Details of change in auditor for preceding three financial years and current financial year: No change, except as disclosed in the General Information Document

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

The following table sets forth the details of remuneration paid by the Company to the Executive Director of the Company during the current Fiscal from 1 April 2026, till date of this Key Information Document and for the Fiscals 2026, 2025 and 2024:

(in ₹ million)

S. No.	Name of Director	Remuneration for the current Fiscal (as of quarter end dated June 30, 2026)	Remuneration for the Fiscal 2026	Remuneration for the Fiscal 2025	Remuneration for the Fiscal 2024
1.	Rajesh Sharma	-	30.00	30.00	2.40

The following table sets forth the details of remuneration paid by Company's subsidiaries to the executive director of the Company during the current Fiscal from 1 April 2026, till date of this Key Information Document, and for the Fiscals 2026, 2025 and 2024:

S. No.	Name of Director	Remuneration for the current Fiscal (as of quarter end dated June 30, 2026)	Remuneration for the Fiscal 2026	Remuneration for the Fiscal 2025	Remuneration for the Fiscal 2024
1.	Rajesh Sharma	0.30	1.20	1.28	1.20
2.	Divya Sutar	2.62	14.20	0	0

Remuneration to Independent Directors

Each Independent Director is entitled to receive sitting fees of INR 0.10 million per meeting for attending each meeting of our Board and Audit Committee of our Board and INR 0.05 million per meeting for attending each meeting of any other committee of our Board. Further, our Non-Executive Directors are entitled to receive commission of INR 1.50 million per annum payable on quarterly basis and INR 2.50 million per annum for Non-Executive Chairman payable on quarterly basis.

The following table sets forth the compensation paid/payable by the Company to the Non-Executive Independent Directors of the Company during the current Fiscal from 1 April 2026 till date of this Key Information Document and Fiscals 2026, 2025 and 2024:

(in ₹ million)

S. No.	Name of Director	Remuneration			
		Remuneration for the current Fiscal (as of quarter end dated June 30, 2026)	Fiscal 2026	Fiscal 2025	Fiscal 2024
1.	Lingam Venkata Prabhakar	1.17	4.35	4.00	0.20
2.	Ajit Mohan Sharan	0.87	3.15	3.05	0.75
3.	Desh Raj Dogra	NA	2.75	2.90	0.90
4.	Subramanian Ranganathan	1.02	3.65	5.68	0.30
5.	Shishir Priyadarshi	0.87	2.95	2.90	0.20
6.	Nupur Sunil Mukherjee	0.77	2.75	2.80	0.20

21. Classification of loans/ advances given according to:

(i) Type of loans

Details of types of loans (as on last quarter ending 30 June 2026)

S. N.	Type of loans	(INR millions)
1.	Secured	322,770.52
2.	Unsecured	183.87
	Total assets under management (AUM)*^	322,954.40

**Information required at borrower level (and not by loan account as customer may have multiple loan accounts); ^Issuer is also required to disclose off balance sheet items*

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

Details of LTV

S. N.	LTV (at the time of origination)	Percentage of AUM
1.	Upto 40%	5.42%
2.	40-50%	4.38%
3.	50-60%	5.85%
4.	60-70%	15.75%
5.	70-80%	46.40%
6.	80-90%	2.58%
7.	>90%	0.00%
	Total	80.39%

Note: Construction Finance Loan & Unsecured Loan aggregating to 19.61% not included above.

(iii) Sectoral exposure

Details of sectoral exposure

S. N.	Segment-wise break-up of AUM	Percentage of AUM
1.	**Retail**	
A.	Mortgages (home loans and loans against property)	-
B.	Gold loans	59.38%
C.	Vehicle finance	-
D.	MFI	-
E.	MSME	20.99%
F.	Capital market funding (loans against shares, margin funding)	-
G.	Others	0.00%
2.	**Wholesale**	
A.	Infrastructure	-
B.	Real estate (including builder loans)	19.61%
C.	Promoter funding	-
D.	Any other sector (as applicable)	-
E.	Others	0.02%
	Total	100.00%

(iv) Denomination of loans outstanding by ticket size*

Details of outstanding loans category wise

S. N.	Ticket size (at the time of origination)	Percentage of AUM
1.	Upto INR 2 lakhs	14.78%
2.	INR 2-5 lakhs	16.90%
3.	INR 5-10 lakhs	18.67%
4.	INR 10-25 lakhs	17.54%
5.	INR 25-50 lakhs	6.75%
6.	INR 50 lakhs – 1 crore	3.60%
7.	INR 1-5 crore	2.23%
8.	INR 5-25 crore	4.16%
9.	INR 25-100 crore	10.99%
10.	> INR 100 crore	4.38%
	Total	100.00%

**Information required at the borrower level (and not by loan account as a customer may have multiple loan accounts)*

(v) Geographical classification of borrowers

Top 5 states borrower wise

S. N.	Top 5 states	Percentage of AUM
1.	Rajasthan	19.66%
2.	Gujarat	15.76%
3.	Madhya Pradesh	12.67%
4.	Uttar Pradesh	12.06%
5.	Maharashtra	11.66%
	Total	71.82%

(vi) Details of loans overdue and classified as non-performing in accordance with RBI's stipulations:

Movement of gross NPA

Movement of gross NPA*	(INR Million)
Opening gross NPA	1,960.26
Additions during the year	1,195.60
Reductions during the year	(571.90)
Closing balance of gross NPA	2,583.96

Movement of provisions for NPA

Movement of provisions for NPA	(INR Million)
Opening balance	844.83
Provisions made during the year	591.71
Write-off/ write-back of excess provisions	(267.36)
Closing balance	1,169.18

Please indicate the gross NPA recognition policy (Day's Past Due)

Movement of NPAs	Quarter ended June 26 (INR millions)	FY 26 (INR millions)	FY25 (INR millions)	FY24 (INR millions)
(i) Net NPAs to net advances (%) (Net of provisions on NPA)	0.56%	0.50%	0.91%	1.18%
(ii) Movement of NPAs (gross)				
(a) Opening balance	1960.26	2,216.60	2,142.91	1,379.50
(b) Additions during the year	1,195.60	1,529.68	1,845.07	1,600.34
(c) Reductions during the year	(571.90)	(1,786.0)	(1,771.38)	(836.93)
(d) Closing balance	**2,583.96**	**1,960.26**	**2,216.60**	**2,142.91**
(iii) Movement of net NPA				
(a) Opening balance	1,115.43	1,278.11	1,162.73	979.60
(b) Additions during the year	603.89	914.68	1,156.57	781.40
(c) Reductions during the year	(304.54)	(1,077.3)	(1,041.19)	(598.27)
(d) Closing balance	**1,414.78**	**1,115.43**	**1278.11**	**1,162.73**
(iv) Movement of provisions for NPAs (excluding provision on standard assets)				
(a) Opening balance	844.83	938.49	980.18	399.90
(b) Additions during the year	591.71	615.00	688.50	818.94
(c) Write off/ write back of excess provision	(267.36)	(708.66)	(730.19)	(238.66)
(d) Closing balance	**1,169.18**	**844.83**	**938.49**	**980.18**

(vii) Segment-wise gross NPA as on 30 June 2026 -

S. N.	Segment-wise gross NPA	Gross NPA
1.	**Retail**	
A.	Mortgages (home loans and loans against property)	-
B.	Gold loans	18.25%
C.	Vehicle finance	-
D.	MFI	-
E.	MSME	63.60%
F.	Capital market funding (loans against shares, margin funding)	-
G.	Others	0.17%
2.	**Wholesale**	
A.	Infrastructure	-
B.	Real estate (including builder loans)	17.98%

S. N.	Segment-wise gross NPA	Gross NPA
C.	Promoter funding	-
D.	Any other sector (as applicable)	-
E.	Others	-
	Total	100.00%

(viii) **Residual maturity profile of assets and liabilities (in line with the RBI format)**

Residual maturity profile of assets and liabilities (INR millions)

Category	Up to 30/31 days	>1 month – 2 months	>2 months – 3 months	>3 months – 6 months	>6 months – 1 year	>1 years – 3 years	>3 years – 5 years	>5years	Total
Deposit	-	-	-	-	-	-	-		-
Advances	5,186.21	6,840.32	8,904.78	21,338.53	1,37,750.63	1,37,750.63	31,735.13	51,684.14	3,56,006.95
Investments	8,904.17	0.00	0.00	0.00	0.00	0.00	602	8,497.5	18,003.67
Borrowings	11,464.83	4,431.75	11,983.91	15,909.45	26,568.48	99,036.11	41,197.14	7,874.63	2,18,466.29
FCA*	-		-	-	-	-	-	-	-
FCL*	-		-	-	-	-	-	-	-

**FCA – Foreign Currency Assets; FCL – Foreign Currency Liabilities; FCNR-B is part of Borrowings*

22. Details of the following liabilities of the Company, as at the end of the preceding quarter, being 30 June 2026:

Details of outstanding secured loan facilities:

Lender's Name	Type of Facility	Amount Sanctioned (INR Millions)	Principle Amount Outstanding (INR Millions)	Repayment Date/ Schedule	Security
Union Bank of India	Term Loan	500.00	39.87	Quarterly	First pari-passu charge by way of hypothecation of the company's loan receivables/book debts, bank balance and investments
Union Bank of India	Term Loan	1,000.00	384.16	Quarterly	
Union Bank of India	Term Loan	1,000.00	422.85	Quarterly	
Union Bank of India	Term Loan	1,000.00	422.86	Quarterly	
Union Bank of India	Term Loan	2,000.00	922.63	Quarterly	

Lender's Name	Type of Facility	Amount Sanctioned (INR Millions)	Principle Amount Outstanding (INR Millions)	Repayment Date/ Schedule	Security
Union Bank of India	Term Loan	1,000.00	576.70	Quarterly	
Union Bank of India	Term Loan	4,000.00	1,799.55	Quarterly	
Union Bank of India	Term Loan	2,500.00	1,624.72	Quarterly	
Union Bank of India	Term Loan	4,000.00	2,999.65	Quarterly	
Union Bank of India	Term Loan		2,249.91	Quarterly	
Union Bank of India	Term Loan	7,500.00	4,499.87	Quarterly	
Union Bank of India	Term Loan	5,000.00	5,000.00	Quarterly	
Bank of Maharashtra	Term Loan	1,500.00	623.67	Quarterly	
Bank of Maharashtra	Term Loan	1,500.00	808.05	Quarterly	
Bank of Maharashtra	Term Loan	1,500.00	698.92	Quarterly	
Bank of Maharashtra	Term Loan	2,500.00	1,973.03	Quarterly	
Bank of Maharashtra	Term Loan	2,500.00	2,368.30	Quarterly	
Bank of Maharashtra	Term Loan	2,500.00	2,499.95	Quarterly	
Bank of Baroda	Term Loan	3,000.00	935.00	Quarterly	
Bank of India	Term Loan	500.00	249.05	Quarterly	
Bank of India	Term Loan	1,500.00	974.80	Quarterly	
Bank of India	Term Loan	1,500.00	1,499.99	Quarterly	
UCO Bank	Term Loan	500.00	145.00	Quarterly	
UCO Bank	Term Loan	1,000.00	290.88	Quarterly	
UCO Bank	Term Loan	1,000.00	463.25	Quarterly	
UCO Bank	Term Loan	1,000.00	498.76	Quarterly	
UCO Bank	Term Loan	2,000.00	1,098.65	Quarterly	
UCO Bank	Term Loan	3,000.00	2,246.96	Quarterly	
UCO Bank	Term Loan	4,000.00	3,333.17	Quarterly	
UCO Bank	Term Loan	5,000.00	4,583.28	Quarterly	
Indian Bank	Term Loan	1,500.00	567.07	Quarterly	
Indian Bank	Term Loan	500.00	168.04	Quarterly	
Indian Bank	Term Loan	500.00	168.08	Quarterly	

Lender's Name	Type of Facility	Amount Sanctioned (INR Millions)	Principle Amount Outstanding (INR Millions)	Repayment Date/ Schedule	Security
Indian Bank	Term Loan		358.29	Quarterly	
Indian Bank	Term Loan	1,500.00	397.86	Quarterly	
Indian Bank	Term Loan	1,500.00	955.28	Quarterly	
Indian Bank	Term Loan	1,000.00	840.00	Quarterly	
Indian Bank	Term Loan	2,000.00	1,846.67	Quarterly	
Indian Bank	Term Loan	5,000.00	5,037.60	Quarterly	
Punjab Sind Bank	Term Loan	250.00	110.97	Quarterly	
Punjab Sind Bank	Term Loan	900.00	473.42	Quarterly	
Punjab Sind Bank	Term Loan	1,000.00	631.62	Quarterly	
Punjab Sind Bank	Term Loan	2,000.00	1,578.61	Quarterly	
Punjab Sind Bank	Term Loan	2,000.00	1,899.94	Quarterly	
Canara Bank	Term Loan	750.00	85.30	Quarterly	
Canara Bank	Term Loan	1,500.00	632.86	Quarterly	
Canara Bank	Term Loan	2,000.00	698.69	Quarterly	
Canara Bank	Term Loan	500.00	174.31	Quarterly	
Canara Bank	Term Loan	1,500.00	823.67	Quarterly	
Canara Bank	Term Loan	500.00	274.36	Quarterly	
Canara Bank	Term Loan		2,202.40	Quarterly	
Canara Bank	Term Loan	3,000.00	199.66	Quarterly	
Canara Bank	Term Loan	3,000.00	1,957.17	Quarterly	
Canara Bank	Term Loan	3,000.00	2,197.39	Quarterly	
Canara Bank	Term Loan	5,000.00	1,799.44	Quarterly	
Canara Bank	Term Loan		449.81	Quarterly	
Canara Bank	Term Loan		2,249.92	Quarterly	
Canara Bank	Term Loan	4,500.00	4,500.00	Quarterly	
Canara Bank	Term Loan	500.00	500.00	Quarterly	
Indian Overseas Bank	Term Loan	1,000.00	44.38	Quarterly	
Indian Overseas Bank	Term Loan	1,000.00	452.72	Quarterly	

Lender's Name	Type of Facility	Amount Sanctioned (INR Millions)	Principle Amount Outstanding (INR Millions)	Repayment Date/ Schedule	Security
Indian Overseas Bank	Term Loan	2,000.00	1,262.72	Quarterly	
Indian Overseas Bank	Term Loan	4,000.00	2,903.33	Quarterly	
Indian Overseas Bank	Term Loan	3,000.00	2,453.69	Quarterly	
Indian Overseas Bank	Term Loan	5,000.00	4,829.19	Quarterly	
Indian Overseas Bank	Term Loan	5,000.00	4,999.95	Quarterly	
IDBI Bank	Term Loan	2,000.00	1,000.00	Quarterly	
IDBI Bank	Term Loan	2,000.00	1,481.48	Quarterly	
IDBI Bank	Term Loan	2,000.00	1,833.33	Quarterly	
Punjab National Bank	Term Loan	2,000.00	1,069.21	Quarterly	
Punjab National Bank	Term Loan	2,000.00	1,283.72	Quarterly	
Punjab National Bank	Term Loan	2,000.00	713.21	Quarterly	
Punjab National Bank	Term Loan		713.21	Quarterly	
Punjab National Bank	Term Loan	2,500.00	1,114.68	Quarterly	
Punjab National Bank	Term Loan	2,500.00	743.11	Quarterly	
Punjab National Bank	Term Loan	3,000.00	2,624.15	Quarterly	
Punjab National Bank	Term Loan	5,000.00	4,999.99	Quarterly	
Central Bank of India	Term Loan	500.00	333.03	Quarterly	
Central Bank of India	Term Loan	2,000.00	1,666.37	Quarterly	
Central Bank of India	Term Loan		999.87	Quarterly	
Central Bank of India	Term Loan	3,000.00	1,999.87	Quarterly	
Central Bank of India	Term Loan	5,000.00	4,999.79	Quarterly	
State Bank of India	Term Loan	2,000.00	85.84	Quarterly	
State Bank of India	Term Loan	3,000.00	1,047.35	Quarterly	
State Bank of India	Term Loan	5,000.00	2,180.04	Quarterly	
State Bank of India	Term Loan	10,000.00	5,601.11	Quarterly	
State Bank of India	Term Loan	15,000.00	6,889.16	Quarterly	
State Bank of India	Term Loan	4,000.00	3,832.19	Quarterly	
Yes Bank	Term Loan	2,500.00	425.00	Quarterly	

Lender's Name	Type of Facility	Amount Sanctioned (INR Millions)	Principle Amount Outstanding (INR Millions)	Repayment Date/ Schedule	Security
Yes Bank	Term Loan		93.75	Quarterly	
Yes Bank	Term Loan		156.25	Quarterly	
Yes Bank	WCDL		350.00	On Maturity	
Yes Bank	WCDL		1,250.00	On Maturity	
Yes Bank	WCDL		1,000.00	On Maturity	
Yes Bank	WCDL		1,000.00	On Maturity	
Yes Bank	WCDL		700.00	On Maturity	
Yes Bank	WCDL	5,000.00	720.00	On Maturity	
Axis Bank Ltd	Term Loan	600.00	399.89	Quarterly	
Axis Bank Ltd	Cash Credit	150.00	150.00	On demand	
Axis Bank Ltd	Term Loan	1,000.00	916.61	Quarterly	
Karnataka Bank	Term Loan	500.00	82.34	Quarterly	
Karnataka Bank	Term Loan	1,000.00	833.33	Quarterly	
Shivalik Bank	Term Loan	300.00	201.76	Monthly	
Jana Small Finance Bank Ltd	Term Loan		702.68	Monthly	
Jana Small Finance Bank Ltd	Term Loan		391.89	Monthly	
Jana Small Finance Bank Ltd	Term Loan	1,750.00	195.95	Monthly	
Utkarsh Small Finance Bank	Term Loan	400.00	270.27	Monthly	
Suryoday Small Finance Bank	Term Loan	400.00	99.93	Quarterly	
Suryoday Small Finance Bank	Term Loan	400.00	400.00	Quarterly	
SIDBI	Term Loan	2,000.00	180.00	Quarterly	
SIDBI	Term Loan	3,000.00	2,200.00	Quarterly	
SIDBI	Term Loan	3,000.00	3,000.00	Quarterly	
NABARD	Refinance	2,000.00	300.00	Quarterly	Exclusive charge by way of hypothecation of the company's loan receivables
NABARD	Refinance	3,000.00	1,950.00	Quarterly	First pari-passu charge by way of hypothecation of the company's loan

Lender's Name	Type of Facility	Amount Sanctioned (INR Millions)	Principle Amount Outstanding (INR Millions)	Repayment Date/ Schedule	Security
NABARD	Refinance	3,500.00	2,450.00	Quarterly	receivables/book debts, bank balance and investments
NABARD	Refinance	5,000.00	4,736.69	Quarterly	
Nabkisan Finance Ltd	Term Loan	750.00	412.23	Quarterly	
Nabkisan Finance Ltd	Term Loan	500.00	412.10	Quarterly	
Nabkisan Finance Ltd	Term Loan	900.00	906.87	Quarterly	
Nabsamruddhi Finance Limited	Term Loan	700.00	542.32	Quarterly	
LIC Housing Finance Limited	Term Loan	3,000.00	2,416.60	Monthly	
Qatar National Bank	Term Loan		126.00	Quarterly	
Qatar National Bank	Term Loan	750.00	549.00	Quarterly	
Poonawalla Fincorp Limited	Term Loan	1,000.00	851.44	Monthly	
Bajaj Finance Limited	Term Loan	1,000.00	722.22	Monthly	
ESAF Small Finance Bank	Term Loan	500.00	334.58	Monthly	
HDFC Bank	WCDL	500.00	500.00	One Time	
Woori Bank	Term Loan	900.00	843.75	Quarterly	
Tata Capital Limited	Term Loan	1,000.00	958.33	Monthly	
Kookmin Bank	Term Loan	650.00	650.00	Quarterly	
ICICI Bank	Term Loan	1,500.00	1,500.00	Quarterly	
AU Small Finance Bank Limited	Term Loan	1,000.00	1,000.00	Monthly	
IDFC First Bank	Term Loan	2,800.00	2,800.00	Quarterly	
Equitas Small Finance Bank	Term Loan	1,250.00	1,250.00	Quarterly	
Qatar National Bank (ECB I)	Term Loan	2,366.57	2,366.57	Quarterly	
Jammu & Kashmir Bank Ltd	Term Loan	2,000.00	2,000.00	Quarterly	
Total		**2,64,966.57**	**1,90,466.94**		

Note: Excluding INDAS Adjustments.

Note: PTC not included.

Details of outstanding unsecured loan facilities as the end of last quarter, i.e. 30 June 2026 : Nil

Details of outstanding non-convertible securities as the end of last quarter, i.e. 30 June 2026

Series of NCS	ISIN	Tenor/ Period of Maturity in months	Coupon	Amount (in INR Crores)	Date of allotment	Redemption date/ Schedule	Credit rating	Security	Secured / Unsecured
Series IV	INE180C07072	120	10.23%	150.00	09/08/2019	09/08/2029	Informerics & Acuite	Immovable property and book debts of the company. Standard Receivables, including Loan Book, un-encumbered cash and bank balance	Secured
Series XV	INE180C07247	18	8.90%	20.00	01/12/2025	01/06/2027	Informerics & Acuite	Book debts of the company Standard Receivables, including Loan Book, un-encumbered cash and bank balance	Secured
Series XI	INE180C07148	119.5	9.40%	20.00	28/03/2025	09/02/2035	Informerics & Acuite		Secured
Series XII	INE180C07155	39	9.00%	25.00	29/04/2025	31/07/2028	Informerics & Acuite		Secured
Series XII	INE180C07155	39	9.00%	5.00	29/04/2025	31/07/2028	Informerics & Acuite		Secured
Series XII	INE180C07155	39	9.00%	5.00	29/04/2025	31/07/2028	Informerics & Acuite		Secured
Series XII	INE180C07155	39	9.00%	5.00	29/04/2025	31/07/2028	Informerics & Acuite		Secured
Series XII	INE180C07155	39	9.00%	10.00	29/04/2025	31/07/2028	Informerics & Acuite		Secured
Series XVI	INE180C07254	24	9.00%	100.00	28/01/2026	28/01/2028	Informerics & Acuite		Secured
Series XVII Tranche 1	INE180C07270	120	9.25%	47.00	25/03/2026	10/03/2036	Informerics & Acuite		Secured
Series XVII Tranche 2	INE180C07262	36	8.90%	20.00	25/03/2026	30/09/2029	Informerics & Acuite		Secured
Series XIII	INE180C07163	36	9.25%	100.00	08/07/2025	08/07/2028	Informerics & Acuite		Secured
Series XIV	INE180C07239	33	9.25%	50.00	24/11/2025	24/05/2028	Informerics & Acuite		Secured

Series of NCS	ISIN	Tenor/ Period of Maturity in months	Coupon	Amount (in INR Crores)	Date of allotment	Redemption date/ Schedule	Credit rating	Security	Secured / Unsecured
Series I	INE180C07189	18	8.55 %	23.37	13/10/2025	13/04/2027	Informerics & Acuite		Secured
Series II	INE180C07221	18	8.90 %	75.92	13/10/2025	13/04/2027	Informerics & Acuite		Secured
Series III	INE180C07171	36	8.90 %	86.78	13/10/2025	13/10/2028	Informerics & Acuite		Secured
Series IV	INE180C07205	36	9.25 %	41.49	13/10/2025	13/10/2028	Informerics & Acuite		Secured
Series V	INE180C07197	60	9.45 %	112.35	13/10/2025	13/10/2030	Informerics & Acuite		Secured
Series VI	INE180C07213	120	9.70 %	60.09	13/10/2025	13/10/2035	Informerics & Acuite		Secured
Series I	INE180C07288	24	9.00 %	248.13	30/04/2026	30/04/2028	Informerics & Acuite		Secured
Series II	INE180C07304	36	8.80 %	56.70	30/04/2026	30/04/2029	Informerics & Acuite		Secured
Series III	INE180C07320	36	9.15 %	31.99	30/04/2026	30/04/2029	Informerics & Acuite		Secured
Series IV	INE180C07296	60	8.93 %	22.14	30/04/2026	30/04/2031	Informerics & Acuite		Secured
Series V	INE180C07338	60	9.30 %	36.36	30/04/2026	30/04/2031	Informerics & Acuite		Secured
Series VI	INE180C07312	120	9.50 %	93.80	30/04/2026	30/04/2036	Informerics & Acuite		Secured

Details of commercial paper issuances as the end of last quarter, i.e. 30 June 2026

Series of NCS	ISIN	Tenor/ Period of Maturity in days	Coupon	Amount (INR in Cr)	Date of allotment	Redemption date/ Schedule	Credit rating	Secured/ Unsecured	Security	Other details viz. details of Issuing and Paying Agent, details of Credit Rating Age Agencies
NA	INE180C14672	130	8.75 %	250	27/02/2026	07/07/2026	CRISIL A1+	Unsecured	NA	See note below

Series of NCS	ISIN	Tenor/ Period of Maturity in days	Coupon	Amount (INR in Cr)	Date of allotment	Redemption date/ Schedule	Credit rating	Secured/ Unsecured	Security	Other details viz. details of Issuing and Paying Agent, details of Credit Rating Age Agencies
NA	INE180C14714	177	8.40%	25	18/03/2026	11/09/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14698	114	8.85%	250	09/03/2026	01/07/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14839	91	8.25%	50	04/05/2026	03/08/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14854	91	7.80%	10	13/05/2026	12/08/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14730	129	9.25%	100	24/03/2026	31/07/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14771	186	8.00%	25	10/04/2026	13/10/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14680	185	8.50%	10	06/03/2026	07/09/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14706	184	8.40%	10	17/03/2026	17/09/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14722	273	8.75%	10	20/03/2026	18/12/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14748	194	8.80%	20	25/03/2026	05/10/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14797	91	8.00%	7	16/04/2026	16/07/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14805	91	8.00%	5	20/04/2026	20/07/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14805	91	8.00%	5	20/04/2026	20/07/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14821	103	8.20%	5	23/04/2026	04/08/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14763	182	8.20%	25	13/04/2026	12/10/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14763	182	8.20%	5	13/04/2026	12/10/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14813	183	8.40%	5	20/04/2026	20/10/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14789	211	8.50%	10	16/04/2026	13/11/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14862	185	8.35%	25	30/06/2026	01/01/2027	CRISIL A1+	Unsecured	NA	
NA	INE180C14862	185	8.35%	5	30/06/2026	01/01/2027	CRISIL A1+	Unsecured	NA	
NA	INE180C14888	30	7.75%	225	30/06/2026	30/07/2026	CRISIL A1+	Unsecured	NA	
NA	INE180C14870	93	8.10%	75	30/06/2026	01/10/2026	CRISIL A1+	Unsecured	NA	

Note : Details of IPA – Bank of Maharashtra, Fort, Mumbai & Credit Rating – CRISIL

List of Top 10 holders of non-convertible securities in terms of value (in cumulative basis):

Sr. No.	Name of holders of Non-convertible Securities	Category of holder	Face value of holding (INR Crore)	Holding as a % of Total NCS Outstanding
1.	LIFE INSURANCE CORPORATION OF INDIA	Insurance Company	150.00	10.37%
2.	THE KARUR VYSYA BANK LTD	Non Nationalised Banks	100.00	6.92%
3.	CANARA BANK-MUMBAI	Nationalised Bank	116.50	8.06%
4.	DCB BANK LIMITED	Non Nationalised Banks	50.00	3.46%
5.	THE COSMOS CO-OPERATIVE BANK LIMITED	Non Nationalised Banks	75.00	5.19%
6.	UCO BANK	Non Nationalised Banks	50.00	3.46%
7.	BOARD OF TRUSTEES M .S. R.T.C. CPF	Trusts	82.00	5.67%
8.	SHREE PUSHKAR CHEMICALS AND FERTILISERS LIMITED	Corporate	40.00	2.77%
9.	BHARAT DYNAMICS LTD PROVIDENT FUND TRUST BOARD	Trusts	25.00	1.73%
10.	QUANT MUTUAL FUND	Mutual Fund	25.00	1.73%
11.	ADITYA BIRLA MONEY LIMITED	Mutual Fund	25.00	1.73%
		Total	**738.50**	**51.07%**

Note: Top 10 holders' (in value terms, on cumulative basis for all outstanding debentures issues) details should be provided.

List of Top 10 holders of Commercial Paper in terms of value (in cumulative basis):

Sr. No.	Name of holders of Non-convertible Securities	Category of holder	Face value of holding (INR Crore)	Holding as a % of Total NCS Outstanding
1	ADANI PORTS AND SPECIAL ECONOMIC ZONE LIMITED	Corporate	250.00	22%
2	ADANI POWER LIMITED	Corporate	250.00	22%
3	UNION BANK OF INDIA	Nationalised Bank	300.00	26%
4	QUANT MUTUAL FUND	Mutual Fund	100.00	9%
5	PUNJAB AND SIND BANK	Non Nationalised Bank	50.00	4%
6	RAYMOND LIFESTYLE LIMITED	Corporate	25.00	2%
7	THE MAHARASHTRA STATE CO-OPERATIVE BANK LIMITED	Non Nationalised Bank	50.00	4%
8	THE NAINITAL BANK LIMITED	Non Nationalised Bank	25.00	2%
9	RAJARAMBAPU SAHAKARI BANK LTD	Non Nationalised Bank	20.00	2%
10	LATUR DISTRICT CENTRAL CO OP BANK LTD	Non Nationalised Bank	10.00	1%
	Total		**1,080.00**	**93.34%**

Details of the bank fund based facilities / rest of the borrowing (if any including hybrid debt like

Foreign Currency Convertible Bonds (FCCB), Optionally Convertible Debentures / Preference Shares) from financial institutions or financial creditors: Nil

23. Disclosures on Asset Liability Management as per the latest audited financials:

S. N.	Particulars of disclosure	Details
1.	Details with regard to lending done out of the issue proceeds of earlier issuances of debt securities (whether public issue or private placement) by the Company	Lending Policy: Please refer to Section 13 (a) of Section III of the General Information Document and Section 13 of Material Changes to Information Provided in General Information Document of this KID. Classification of Loans given to associate or entities related to Board, Senior management, promoters, etc.: - Nil as on 30 June 2026 Classification of loans into several maturity profile denomination: Please refer to Section 13 of Material Changes to Information Provided in General Information Document of this KID Aggregated exposure to top 20 borrowers as on 30 June 2026 – Please refer to Section 13 (d) of Section III of the General Information Document and the Section 13 of Material Changes to Information Provided in General Information Document of this KID. Details of loans, overdue and classified as Non performing assets (NPA): Please refer to Section 13 of Material Changes to Information Provided in General Information Document of this KID.
2.	Details of borrowings granted by the Company	Portfolio summary of borrowings made by issuer: Please refer to section on Material Changes to Information Provided in General Information Document of this KID. Quantum and percentage of Secured vs. Unsecured borrowings: Please refer to section on Material Changes to Information Provided in General Information Document of this KID.
3.	Details of change in shareholding	Any change in promoters' shareholding in the Issuer during preceding financial year beyond the threshold prescribed by Reserve Bank of India: NIL
4.	Disclosure of Assets under management	Segment wise break up and type of loans: Please refer to section on Material Changes to Information Provided in General Information Document of this KID
5.	Details of borrowers	Geographical location wise: Please refer to section on Material Changes to Information Provided in General Information Document of this KID
6.	Details of gross NPA	Segment wise: Please refer to section on Material Changes to Information Provided in General Information Document of this KID
7.	Details of Assets and Liabilities	Residual maturity profile wise into several bucket: Please refer to section on Material Changes to Information Provided in General Information Document of this KID
8.	Additional details of loans made by, the issuer where it is a Housing Finance	N.A.

S. N.	Particulars of disclosure	Details
	Company (if applicable)	
9.	Disclosure of latest ALM statements to stock exchange	The latest ALM Statement for the Company as on 31 August 2026 has been enclosed as Annexure 19.

24. Specific information on the issuances during the Financial Year ended 31 March 2026:

Serial no.	Details of the Key Information Document	Allotment Date	Base Issue	Green Shoe Option	Green Shoe Option exercised
1.	Key Information Document dated 24 April 2025	29 April 2025	INR 50,00,00,000	NIL	NIL
2	Key Information Document dated 02 June 2025	08 July 2025	INR 100,00,00,000	NIL	NIL
3	Prospectus dated 22 September 2025	13 October 2025	INR 200,00,00,000	INR 200,00,00,000	INR 200,00,00,000
3	Key Information Document dated 19 November 2025	24 November 2025.	INR 50,00,00,000	NIL	NIL
4	Key Information Document dated 26 November 2025	01 December 2025	INR 20,00,00,000	INR 80,00,00,000	NIL
5	Key Information Document dated 22 January 2026	28 January 2026	INR 100,00,00,000	NIL	NIL
6	Key Information Document dated 20 March 2026	25 March 2026	INR 40,00,00,000	INR 10,00,00,000	INR 7,00,00,000
			INR 25,00,00,000	INR 25,00,00,000	NIL
7	Shelf Prospectus dated 30 March 2026	As per Tranches	INR 2000,00,00,000	As per Tranches	As per Tranches
	Tranch I - Prospectus dated 30 March 2026	04 April 2026	INR 100,00,00,000	INR 400,00,00,000	INR 389,11,00,000

25. Details of any acquisition or amalgamation in the preceding one year: NIL

26. Details of reorganization or reconstruction in the preceding one year:

Type of Event	Date of Announcement	Date of Completion	Details
NIL			

PARTICULARS OF THE OFFER

Authority for the placement

This private placement of Debentures is being made pursuant to the resolution of the Board of Directors passed at its meeting held on 05 May 2025, 10 March 2026 and 30 April 2026 which has approved the placement of Debentures upto INR 35,000 crores. The shareholders of the Company have vide resolutions dated 22 September 2026 approved the issuance of Debentures upto an aggregate amount of INR 35,000 crores.

The present issue of **INR 300,00,00,000 (Rupees Three Hundred Crores)** is within the general borrowing limits of the Company and does not exceed the aggregate of its paid-up share capital and free reserves.

Security Name	9.75% Subordinated, Unsecured, Rated, Listed, Redeemable, Transferable Taxable Non-Convertible Debentures
Series	Series 18
Issuer	Capri Global Capital Limited
Type of Instrument	Subordinated, Unsecured, Rated, Listed, Redeemable, Taxable, Transferable Non-Convertible Debentures
Nature of Instrument (Secured or Unsecured)	Unsecured
Seniority (Senior or Subordinated)	Debentures shall rank subordinate to the existing lenders/ debenture holders of the Company.
Eligible Investors	QUALIFIED INSTITUTIONAL BUYERS ("**QIBS**"): (a) Mutual Funds, (b) Public Financial Institutions specified in Section 2(72) of the Companies Act 2013; (c) Scheduled Commercial Banks; (d) State Industrial Development Corporations; (e) Insurance Companies registered with the Insurance Regulatory and Development Authority; (f) Provident Funds and Pension Funds with minimum corpus of INR 25.00 crore; (g) National Investment Funds set up by resolution no. F. No. 2/3/2005-DDII dated 23 November 2005 of the Government of India published in the Gazette of India; and (h) Insurance funds set up and managed by army, navy or air force of the Union of India. NON - QIBS: (a) Companies and Bodies Corporate authorized to invest in bonds/ debentures; (b) Co-operative Banks and Regional Rural Banks authorized to invest in bonds/ debentures;

	(c) Gratuity Funds and Superannuation Funds; (d) Provident Funds and Pension Funds with corpus of less than INR 25.00 crore; (e) Societies authorized to invest in bonds/ debentures; (f) Trusts authorized to invest in bonds/ debentures; (g) Statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures; and (h) Resident Individual Investors
Listing (including name of stock Exchange(s) where it will be listed and timeline for listing)	On the WDM of BSE within 3 Business Days of the Issue Opening Date
Rating of the Instrument	IVR AA+ / Stable (IVR double AA plus with stable outlook) by Infomerics Valuation and Rating Ltd. Acuite AA+ / Stable by Acuite Ratings & Research Limited
Issue Size	Up to INR 100,00,00,000 (Indian Rupees One Hundred Crores only) with green shoe option of up to INR 200,00,00,000 (Indian Rupees Two Hundred Croes only), with total issue size aggregating to up to INR 300,00,00,000 (Indian Rupees Three Hundred Crores only).
Minimum Subscription	100 (Hundred) Debentures of INR 1,00,000 (Indian Rupees One Lakh Only) aggregating upto INR 1,00,00,000 (Indian Rupees One Crores) and in multiple of 1 (One) Debenture thereafter.
Option to retain oversubscription (Amount)	Up to INR 200,00,00,000 (Indian Rupees Two Hundred Crores only)
Objects of the Issue/ Purpose for which there is requirement of funds	(a) The funds raised by the Issue shall be utilised by the Company solely for the following (and for no other purpose): (i) Augmenting the Issuer's Tier 2 Capital; or (ii) general corporate purposes of the Issuer; and (iii) onward lending purposes, refinancing and working capital requirements, in each case, in compliance with Applicable Law. The proceeds of the Debentures shall not be utilised for any specific project. (b) any capital market instrument such as equity, debt, debt linked, and equity linked instruments or any other capital market related activities (whether directly or indirectly) (c) any speculative purposes; and (d) in contravention of applicable law (including without limitation, any

	guidelines, rules or regulations of the RBI and SEBI). PROVIDED HOWEVER THAT until the funds raised by the Issue are utilised by the Issuer in accordance with the Purposes, the Issuer shall be entitled to temporarily invest the funds raised by the Issue in overnight and/or liquid schemes of mutual funds, Corporate NCDs and/or deposits held with scheduled commercial banks
In case the Issuer is an NBFC and the objects of the issue entail loan to any entity who is a 'group company' then disclosures shall be made in the format provided in the SEBI Debt Regulations.	Not Applicable
Details of the utilisation of the Proceeds	The funds raised through this private placement are not meant for any specific project. The proceeds of this Issue shall be utilized as described in '*Objects of the Issue*' above.
Interest Rate Parameter	Fixed Coupon
Coupon / Dividend Rate	9.75 % p.a.
Step Up/Step Down Coupon Rate	N.A
Coupon/ Dividend Payment Frequency	Monthly
Coupon/ Dividend Payment Dates	As provided in Illustration of debenture cash flows below
Cumulative/ non cumulative, in case of dividend	NA
Coupon Type (*Fixed, floating or other structure*)	Fixed
Coupon Reset Process (including rates,	Not Applicable

spread, effective date, interest rate cap and floor etc).	
Day Count Basis (Actual/ Actual)	Actual/ actual basis.
Interest on Application Money	NA
Default Interest Rate	If: (a) Without prejudice to the other rights of the Debenture Holders and/or Debenture Trustee under the Debenture Documents, in the case of any delay in listing of the Debentures beyond 3 Business Days from closure of the Issue, the Company will pay additional interest on the Nominal Value of the Debentures to the Debenture Holders at the rate of 1% per annum from the Deemed Date of Allotment till the actual listing of the Debentures. (b) Without prejudice to the other obligations of the Company under the Debenture Documents and the rights of the Debenture Holders and/ or the Debenture Trustee under the Debenture Documents upon the occurrence of an Event of Default pursuant to Clause 8.1 (Non Payment) of the Debenture Trust Deed, the Company shall unconditionally pay to, or to the order of, each Debenture Holder, the Default Interest (if any) payable on the outstanding Nominal Value of the Debentures held by such Debenture Holder calculated at the Default Interest Rate on a daily basis for the period from (and including) the occurrence of such Event of Default to (but excluding) the date which is the earlier of (i) the date on which such Event of Default is waived in writing by or remedied to the satisfaction of the Debenture Trustee, and (ii) the Final Settlement Date. (c) Any Default Interest payable pursuant to Clause 4.4 (Default Interest) of the Debenture Trust Deed within will be in addition to the Coupon and such Default Interest, upon demand by the Debenture Trustee, will be payable on the immediately succeeding Coupon Payment Date. The Company agrees that the Default Interest is a genuine pre-estimate of the loss likely to be suffered by the Debenture Holders on account of any default by the Company. (d) In case the Company has failed to execute the Debenture Trust Deed within the time period specified by SEBI, the Company shall pay additional interest of 2 percent per annum (or such other higher rate as specified by SEBI) over and above the Coupon on the Nominal Value of the Debentures, from the date of such non-compliance till the date of execution of the Debenture Trust Deed within. (e) In case the Company fails to allot the Debentures to the Debenture Holders within the timelines prescribed under Applicable Law, the Company shall pay to each Debenture Holder, additional interest at the rate prescribed under Applicable Law, over and above the Coupon on the Nominal Value of the Debentures.
Tenor	120 months from the deemed date of allotment

Redemption Date(s)	13 October 2036
Redemption Amount	INR 1,00,000 /- per debenture
Redemption Premium /Discount	Not Applicable
Issue Price	INR 1,00,000 /- per debenture
Discount at which security is issued and the effective yield as a result of such discount.	Not Applicable
Premium / Discount at which security is redeemed and the effective yield as a result of such premium / discount.	Not Applicable
Put Date	Not Applicable
Put Price	Not Applicable
Call Date	Not Applicable
Call Price	Not Applicable
Put Notification Time (Timelines by which the investor needs to intimate the Company before exercising the put)	Not Applicable
Call Notification Time (Timelines by which the Company needs to intimate the investors before exercising the call)	Not Applicable
Face Value	INR 1,00,000 per Debenture
Minimum Application and	100 (Hundred) Debentures of INR 1,00,000 (Indian Rupees One Lakh Only) aggregating upto INR 1,00,00,000 (Indian Rupees One Crore Only) and in

<table>
<tr><td>in multiples of thereafter</td><td>multiple of 1 (One) Debenture thereafter.</td></tr>
<tr><td>Issue Timing
1. Issue Opening Date
2. Issue Closing Date
3. Date of Earliest Closing of the Issue, if any
4. Pay-in Date
5. Deemed Date of Allotment</td><td><table>
<tr><td>Issue Opening Date</td><td>12 October 2026</td></tr>
<tr><td>Issue Closing Date</td><td>12 October 2026</td></tr>
<tr><td>Date of Earliest Closing of the Issue, if any</td><td>NA</td></tr>
<tr><td>Pay-in Date</td><td>13 October 2026</td></tr>
<tr><td>Deemed Date of Allotment</td><td>13 October 2026</td></tr>
</table></td></tr>
<tr><td>Settlement mode of the Instrument</td><td>Payment of Interest and Redemption Amount of the Debentures shall be made by way of cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through direct credit/ ECS/ RTGS/ NEFT or any other online payment mechanism allowed by the banks</td></tr>
<tr><td>Depository</td><td>NSDL and/or CDSL, as the context may require.</td></tr>
<tr><td>Disclosure of Interest/ Dividend/ Redemption Dates</td><td>As provided below in Illustration of Debenture Cash flows</td></tr>
<tr><td>Record Date</td><td>Record date shall be 15 days prior to the due date of payment of interest or repayment of principal or any other corporate actions.</td></tr>
<tr><td>All covenants of the issue (including side letters, accelerated payment clause, etc.)</td><td>Please refer to Annexure 13 (Covenants and Undertakings) of this KID

The Company has no side letter with any Debenture Holders. Any covenants later added will be disclosed on the stock exchange website where the debt is listed.</td></tr>
<tr><td>Description regarding Security (where applicable) (including, type of security (movable/ immovable/ tangible/ intangible etc.), type of charge (pledge/ hypothecation/</td><td>The Debentures shall be unsecured</td></tr>
</table>

mortgage/ etc.), date of creation of security/ likely date of creation of security, minimum security cover, revaluation	
Replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Debenture Trust Deed and disclosed in the Key Information Document	Not Applicable
Transaction Documents	(a) The Debenture Trust Deed; (b) the Debenture Trustee Agreement; and (c) any other document that may be designated as a Debenture Document by the Debenture Trustee,
Conditions Precedent to Disbursement	The conditions precedent to pay in include all such conditions as included under Annexure 14 (*Conditions precedent*) of this Key Information Document
Condition Subsequent to Disbursement	The conditions subsequent to pay in include all such conditions as included under Annexure 15 (*Conditions subsequent*) of this Key Information Document
Event of Default (including manner of voting/ conditions of joining inter creditor agreement)	The events of default include all such conditions as included under Annexure 16 (*Events of Default*) of this Key Information Document
Creation of recovery expense fund	If required under Applicable Law, the Company shall create the recovery expense fund in accordance with Regulation 11 of the SEBI NCS Regulations and the SEBI Debenture Trustee Circular which shall be utilised in the manner and for such purposes as required under Applicable Law, and inform the Debenture Trustee about the same
Conditions for breach of covenants (as specified in Debenture Trust	Please refer to Annexure 16 (*Events of Default*) of this Key Information Document.

Deed)	
Provisions related to Cross Default Clause	Not Applicable
Role and Responsibilities of Debenture Trustee	As per SEBI (Debenture Trustees) Regulations, 1993, SEBI Debt Listing Regulations, the Companies Act, the simplified listing agreement(s), each as amended from time to time, the Debenture Trust Deed and the Debenture Trustee Agreement. The Debenture Trustee, in the course of performance of its duties under the Transaction Documents, shall not be required to take any actions which would result in the Debenture Trustee being in breach of Applicable Law. The Debenture Trustee, subject to these presents, shall perform its duties and obligations, and exercise its rights and discretions, in keeping with the trust reposed in the Debenture Trustee by the Debenture Holders, and shall further conduct itself, and comply with the provisions of the Indian Trusts Act, 1882 and all other Applicable Law.
Risk factors pertaining to the issue	Please see Section IV (*Risk Factors*) of the General Information Document
Governing Law and Jurisdiction	The Debentures are governed by and will be construed in accordance with the Indian Law. The Debentures and documentation will be governed by and construed in accordance with the laws of India and the parties submit to the jurisdiction of the courts and tribunals in New Delhi.
Manner of bidding in the Issue, i.e., open bidding or closed bidding	Open Bidding
Manner of allotment in the Issue i.e. uniform yield allotment or multiple yield allotment	Uniform yield allotment
Manner of settlement in the Issue i.e. through clearing corporation or through escrow bank account of the Issuer	Through Indian Clearing Corporation Limited (ICCL)
Settlement cycle i.e. T+1 or T+2 day	T+1
Issuance mode	Dematerialized form

of the Instrument	
Trading mode of the Instrument	Dematerialized form
Business Day Convention	If the interest payment date falls on a holiday, the payment may be made on the following working day however the dates of the future coupon payments would be as per the schedule originally stipulated at the time of issuing the security. In other words, the subsequent coupon schedule would not be disturbed merely because the payment date in respect of one particular coupon payment has been postponed earlier because of it having fallen on a holiday. If the Redemption Date and Coupon Payment Date of the Debentures falls together on a day that is not a Business Day, the redemption proceeds shall be paid by the Issuer on previous working Business Day along with interest accrued on the Bonds until but excluding the date of such payment. For the purposes of this clause, "Business Day" means a day on which commercial banks in Mumbai are open for business.
Terms and conditions of the debenture trustee agreement including fees charged by debenture trustees(s), details of security to be created and process of due diligence carried out by the debenture	Please refer to Annexure 7 (*Due Diligence Certificate*) of this Key Information Document for a copy of the due diligence certificate issued by the Debenture Trustee. The Debenture Trustee confirms that it has undertaken the necessary due diligence in accordance with applicable law, including the SEBI (Debenture Trustees) Regulations, 1993, read with the SEBI circular titled "Monitoring and Disclosures by Debenture Trustee(s)" dated 12 November 2020 read together with the SEBI circular titled "Revised format of security cover certificate, monitoring and revision in timelines" dated 19 May 2022. The due diligence certificate issued by the Debenture Trustee is annexed to the Key Information Document.
Details of consents/ permissions, if any, required for security creation	Please refer to details set out under the section "Conditions precedent" above.

Notes:

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

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

   The proposed debenture issue does not form part of non-equity regulatory capital mentioned under Chapter V & XIII of SEBI Master circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated 15 October, 2025.

MODE OF PAYMENT FOR SUBSCRIPTION

1. Cheque: Not applicable.

2. Demand Draft: Not applicable.

3. Other Banking Channels: Electronic transfer of funds/ RTGS from the bank account(s) registered with the BSE EBP to the issue proceeds account of the Issuer below ("**Issue Proceeds Account**") through Indian Clearing Corporation Limited (ICCL) and BSE:

Collection Banker:	State Bank of India
Beneficiary A/c Name	CAPRI GLOBAL CAPITAL LIMITED
Beneficiary A/c Number	00000039940008354
IFSC Code	SBIN0004791
Bank Branch Name	OVERSEAS BRANCH, MUMBAI

4. **Illustration of Debenture Cash Flows**

As per the Master Circular, the cash flows emanating from the Debentures are mentioned below by way of an illustration.

Name of the issuer	Capri Global Capital Limited
Face value (per security)	INR 1,00,000 /- Per debenture
Tranche Issue date/ Date of allotment	13 October 2026
Date of redemption	13 October 2036
Tenure and coupon rate	120 Months and 9.75 % p.a.
Frequency of the interest/ dividend payment (with specified dates)	Monthly and on redemption date
Day count basis	Actual/Actual

Particulars	Interest Payment Date	No. of days in Coupon Period	Total Cash flow per Bond
1st Coupon	Fri, 13 Nov, 2026	31	828.09
2nd Coupon	Sun, 13 Dec, 2026	30	801.37
3rd Coupon	Wed, 13 Jan, 2027	31	828.09
4th Coupon	Sat, 13 Feb, 2027	31	828.09
5th Coupon	Sat, 13 Mar, 2027	28	747.95
6th Coupon	Tue, 13 Apr, 2027	31	828.09
7th Coupon	Thu, 13 May, 2027	30	801.37
8th Coupon	Sun, 13 Jun, 2027	31	828.09
9th Coupon	Tue, 13 Jul, 2027	30	801.37
10th Coupon	Fri, 13 Aug, 2027	31	828.09
11th Coupon	Mon, 13 Sep, 2027	31	828.09
12th Coupon	Wed, 13 Oct, 2027	30	801.37
13th Coupon	Sat, 13 Nov, 2027	31	828.09
14th Coupon	Mon, 13 Dec, 2027	30	801.37
15th Coupon	Thu, 13 Jan, 2028	31	825.82
16th Coupon	Sun, 13 Feb, 2028	31	825.82
17th Coupon	Mon, 13 Mar, 2028	29	772.55
18th Coupon	Thu, 13 Apr, 2028	31	825.82
19th Coupon	Sat, 13 May, 2028	30	799.19
20th Coupon	Tue, 13 Jun, 2028	31	825.82

21st Coupon	Thu, 13 Jul, 2028	30	799.19
22nd Coupon	Sun, 13 Aug, 2028	31	825.82
23rd Coupon	Wed, 13 Sep, 2028	31	825.82
24th Coupon	Fri, 13 Oct, 2028	30	799.19
25th Coupon	Mon, 13 Nov, 2028	31	825.82
26th Coupon	Wed, 13 Dec, 2028	30	799.19
27th Coupon	Sat, 13 Jan, 2029	31	828.09
28th Coupon	Tue, 13 Feb, 2029	31	828.09
29th Coupon	Tue, 13 Mar, 2029	28	747.95
30th Coupon	Fri, 13 Apr, 2029	31	828.09
31st Coupon	Sun, 13 May, 2029	30	801.37
32nd Coupon	Wed, 13 Jun, 2029	31	828.09
33rd Coupon	Fri, 13 Jul, 2029	30	801.37
34th Coupon	Mon, 13 Aug, 2029	31	828.09
35th Coupon	Thu, 13 Sep, 2029	31	828.09
36th Coupon	Sat, 13 Oct, 2029	30	801.37
37th Coupon	Tue, 13 Nov, 2029	31	828.09
38th Coupon	Thu, 13 Dec, 2029	30	801.37
39th Coupon	Sun, 13 Jan, 2030	31	828.09
40th Coupon	Wed, 13 Feb, 2030	31	828.09
41st Coupon	Wed, 13 Mar, 2030	28	747.95
42nd Coupon	Sat, 13 Apr, 2030	31	828.09
43rd Coupon	Mon, 13 May, 2030	30	801.37
44th Coupon	Thu, 13 Jun, 2030	31	828.09
45th Coupon	Sat, 13 Jul, 2030	30	801.37
46th Coupon	Tue, 13 Aug, 2030	31	828.09
47th Coupon	Fri, 13 Sep, 2030	31	828.09
48th Coupon	Sun, 13 Oct, 2030	30	801.37
49th Coupon	Wed, 13 Nov, 2030	31	828.09
50th Coupon	Fri, 13 Dec, 2030	30	801.37
51st Coupon	Mon, 13 Jan, 2031	31	828.09
52nd Coupon	Thu, 13 Feb, 2031	31	828.09
53rd Coupon	Thu, 13 Mar, 2031	28	747.95
54th Coupon	Sun, 13 Apr, 2031	31	828.09
55th Coupon	Tue, 13 May, 2031	30	801.37
56th Coupon	Fri, 13 Jun, 2031	31	828.09
57th Coupon	Sun, 13 Jul, 2031	30	801.37
58th Coupon	Wed, 13 Aug, 2031	31	828.09
59th Coupon	Sat, 13 Sep, 2031	31	828.09
60th Coupon	Mon, 13 Oct, 2031	30	801.37
61st Coupon	Thu, 13 Nov, 2031	31	828.09
62nd Coupon	Sat, 13 Dec, 2031	30	801.37
63rd Coupon	Tue, 13 Jan, 2032	31	825.82
64th Coupon	Fri, 13 Feb, 2032	31	825.82
65th Coupon	Sat, 13 Mar, 2032	29	772.55
66th Coupon	Tue, 13 Apr, 2032	31	825.82
67th Coupon	Thu, 13 May, 2032	30	799.19
68th Coupon	Sun, 13 Jun, 2032	31	825.82
69th Coupon	Tue, 13 Jul, 2032	30	799.19
70th Coupon	Fri, 13 Aug, 2032	31	825.82
71st Coupon	Mon, 13 Sep, 2032	31	825.82
72nd Coupon	Wed, 13 Oct, 2032	30	799.19
73rd Coupon	Sat, 13 Nov, 2032	31	825.82
74th Coupon	Mon, 13 Dec, 2032	30	799.19
75th Coupon	Thu, 13 Jan, 2033	31	828.09

76th Coupon	Sun, 13 Feb, 2033	31	828.09
77th Coupon	Sun, 13 Mar, 2033	28	747.95
78th Coupon	Wed, 13 Apr, 2033	31	828.09
79th Coupon	Fri, 13 May, 2033	30	801.37
80th Coupon	Mon, 13 Jun, 2033	31	828.09
81st Coupon	Wed, 13 Jul, 2033	30	801.37
82nd Coupon	Sat, 13 Aug, 2033	31	828.09
83rd Coupon	Tue, 13 Sep, 2033	31	828.09
84th Coupon	Thu, 13 Oct, 2033	30	801.37
85th Coupon	Sun, 13 Nov, 2033	31	828.09
86th Coupon	Tue, 13 Dec, 2033	30	801.37
87th Coupon	Fri, 13 Jan, 2034	31	828.09
88th Coupon	Mon, 13 Feb, 2034	31	828.09
89th Coupon	Mon, 13 Mar, 2034	28	747.95
90th Coupon	Thu, 13 Apr, 2034	31	828.09
91st Coupon	Sat, 13 May, 2034	30	801.37
92nd Coupon	Tue, 13 Jun, 2034	31	828.09
93rd Coupon	Thu, 13 Jul, 2034	30	801.37
94th Coupon	Sun, 13 Aug, 2034	31	828.09
95th Coupon	Wed, 13 Sep, 2034	31	828.09
96th Coupon	Fri, 13 Oct, 2034	30	801.37
97th Coupon	Mon, 13 Nov, 2034	31	828.09
98th Coupon	Wed, 13 Dec, 2034	30	801.37
99th Coupon	Sat, 13 Jan, 2035	31	828.09
100th Coupon	Tue, 13 Feb, 2035	31	828.09
101st Coupon	Tue, 13 Mar, 2035	28	747.95
102nd Coupon	Fri, 13 Apr, 2035	31	828.09
103rd Coupon	Sun, 13 May, 2035	30	801.37
104th Coupon	Wed, 13 Jun, 2035	31	828.09
105th Coupon	Fri, 13 Jul, 2035	30	801.37
106th Coupon	Mon, 13 Aug, 2035	31	828.09
107th Coupon	Thu, 13 Sep, 2035	31	828.09
108th Coupon	Sat, 13 Oct, 2035	30	801.37
109th Coupon	Tue, 13 Nov, 2035	31	828.09
110th Coupon	Thu, 13 Dec, 2035	30	801.37
111th Coupon	Sun, 13 Jan, 2036	31	825.82
112th Coupon	Wed, 13 Feb, 2036	31	825.82
113th Coupon	Thu, 13 Mar, 2036	29	772.55
114th Coupon	Sun, 13 Apr, 2036	31	825.82
115th Coupon	Tue, 13 May, 2036	30	799.19
116th Coupon	Fri, 13 Jun, 2036	31	825.82
117th Coupon	Sun, 13 Jul, 2036	30	799.19
118th Coupon	Wed, 13 Aug, 2036	31	825.82
119th Coupon	Sat, 13 Sep, 2036	31	825.82
120th Coupon	Mon, 13 Oct, 2036	30	799.19
Principal	Mon, 13 Oct, 2036		100,000.00
TOTAL			**197,505.02**

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

Not Applicable

Issue Schedule

Issue opens on	12 October 2026
Issue closes on	12 October 2026
Pay In Date	13 October 2026
Deemed Date of Allotment	13 October 2026

Note: In the case of full subscription to the Issue Amount, the Company may at its own discretion, close the Issue earlier than the date mentioned hereinabove.

Price at which the security is being offered including the premium, if any, along with justification of the price

INR 1,00,000 each

Name and address of the valuer who performed valuation of the security offered and basis on which the price has been arrived: Not Applicable

Relevant date with reference to which the price has been arrived at: Not Applicable

The class or classes of persons to whom the allotment is proposed to be made:

Eligible Investors

Intention of promoters, directors or key managerial personnel to subscribe to the offer

Not applicable.

The proposed time within which the allotment shall be completed: Please refer to the table on Issue Schedule above.

The names of proposed allottees and the percentage of post private placement capital that may be held by them (not required in case of non-convertible debentures): Not Applicable

The change in control, if any, in the company that would occur consequent to the private placement: Not Applicable

The number of persons to whom allotment on preferential basis/private placement/rights issue has already been made during the year, in terms of number of securities as well as price: Not Applicable.

The justification for the allotment proposed to be made for consideration other than cash together with valuation report of the registered valuer: Not applicable

Details of contribution made by the promoters or directors either as part of the Issue or separately in furtherance of the Objects of the Issue: NIL

The details of significant and material orders passed by the Regulators, Courts and Tribunals impacting the going concern status of the company and its operations:

As on 28 August 2026, there are no significant and material orders that have been passed by the regulators, courts and tribunals impacting the going concern status of the Company and its future operations, other than as disclosed in Annexure 7 of the GID and Annexure 18 of this KID.

The pre-issue and post-issue shareholding pattern of the company: There will be no change in the Shareholding Pattern of the Company as this is an NCD issue. Please refer to the pre-issue and post-issue shareholding pattern under the section on "Material Changes to Information provided in General Information Document" of this KID (*Table indicating references of disclosure requirements under Form PAS-4*)

TERMS OF OFFER OR PURCHASE

Terms of offer are set out in under the section "Particulars of the Offer" above. Below are the general terms and conditions.

Issue

Issue of the Debentures of the face value INR 1,00,000 each, aggregating to INR 100,00,00,000 (Rupees One Hundred Crores), along with green shoe option of INR 200,00,00,000 (Rupees Two Hundred Crores).

Compliance with laws

The Issue of Debentures is being made in reliance upon Section 42 of the Companies Act, Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014, relevant provisions of the Companies Act, the SEBI Debt Regulations, Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended and other applicable laws in this regard.

Compliance with BSE EBP Guidelines

The Issue of Debentures is made in compliance with the electronic book mechanism as per the BSE EBP Guidelines.

Who Can Apply

Only the persons who are specifically addressed through a communication by or on behalf of the Company directly are eligible to apply for the Debentures. The registration /enrolment process for the eligible investors must be guided by the BSE EBP Guidelines and the operating guidelines for issuance of debt securities on a private placement basis through an electronic book mechanism as available on the website of the BSE, for the registration process on the BSE EBP. All eligible investors (who are specifically addressed through a communication by or on behalf of the Company directly) will have access to the Key Information Document and other issue specific information uploaded by the Company on the BSE. An application made by any other person will be deemed as an invalid application and rejected. In order to subscribe to the Debentures a person must be registered on the BSE and must be either:

1. QUALIFIED INSTITUTIONAL BUYERS ("QIBS"):
    a. Mutual Funds,
    b. Public Financial Institutions specified in Section 2(72) of the Companies Act 2013;
    c. Scheduled Commercial Banks;
    d. State Industrial Development Corporations;
    e. Insurance Companies registered with the Insurance Regulatory and Development Authority;
    f. Provident Funds and Pension Funds with minimum corpus of INR 25.00 crore;
    g. National Investment Funds set up by resolution no. F. No. 2/3/2005-DDII dated 23 November 2005 of the Government of India published in the Gazette of India; and
    h. Insurance funds set up and managed by army, navy or air force of the Union of India.
2. NON - QIBS:
    a. Companies and Bodies Corporate authorized to invest in bonds/ debentures;
    b. Co-operative Banks and Regional Rural Banks authorized to invest in bonds/ debentures;
    c. Gratuity Funds and Superannuation Funds;
    d. Provident Funds and Pension Funds with corpus of less than INR 25.00 crore;

e. Societies authorized to invest in bonds/ debentures;

f. Trusts authorized to invest in bonds/ debentures;

g. Statutory Corporations/ Undertakings established by Central/ State legislature authorized to invest in bonds/ debentures; and

h. Resident Individual Investors

All Investors are required to comply with the relevant regulations/ guidelines applicable to them for investing in this issue of Debentures.

(a) **Application by Eligible Financial Institutions**

The application must be accompanied by certified true copies of (i) Board Resolution authorising investments or letter of authorization or power of attorney, and (ii) specimen signatures of authorized signatories.

(b) **Application by Insurance Companies**

The applications must be accompanied by certified true copies of (i) Memorandum and Articles of Association/Constitution/Bye-laws, (ii) resolution authorising investment and containing operating instructions, (iii) specimen signatures of authorised signatories, and (iv) Form 15 AA for claiming exemption from deduction of Tax on the interest income (including interest on application money), if applicable.

(c) **Applications by Corporate Bodies/ Companies/ Statutory Corporations/ NBFCs and RNBCs**

The applications must be accompanied by certified true copies of (i) Memorandum and Articles of Association, (ii) resolution authorizing investment and containing operating instructions, and (iii) specimen signatures of authorized signatories.

(d) **Application by Mutual Funds**

(i) A separate application can be made in respect of each scheme of an Indian mutual fund registered with SEBI and that such applications shall not be treated as multiple applications.

(ii) The applications made by the asset management companies or custodians of a mutual fund shall clearly indicate the name of the concerned scheme for which application is being made.

(iii) The applications must be accompanied by certified true copies of (i) SEBI registration certificate and trust deed, (ii) resolution authorizing investment and containing operating instructions, and (iii) specimen signatures of authorized signatories.

(e) **Application by FIIs, FPIs, sub-accounts of FIIs and sub-accounts of FPIs**

In case of an application made by, FIIs, FPIs or sub-accounts of FIIs, a certified true copy of their SEBI registration certificate must be attached to the Application Form at the time of making the application, failing which, the Company reserves the full, unqualified and absolute right to accept or reject any application in whole or in part and in either case without assigning any reason thereto.

DISCLAIMER: PLEASE NOTE THAT ONLY THOSE PERSONS TO WHOM THIS KEY INFORMATION DOCUMENT HAS BEEN SPECIFICALLY ADDRESSED ARE ELIGIBLE TO APPLY. HOWEVER, AN APPLICATION, EVEN IF COMPLETE IN ALL RESPECTS, IS LIABLE TO BE REJECTED WITHOUT ASSIGNING ANY REASON FOR THE SAME. THE LIST OF DOCUMENTS PROVIDED ABOVE IS ONLY INDICATIVE, AND AN INVESTOR IS REQUIRED TO PROVIDE ALL THOSE DOCUMENTS / AUTHORIZATIONS / INFORMATION, WHICH ARE LIKELY TO BE REQUIRED BY THE COMPANY. THE COMPANY MAY, BUT IS NOT BOUND TO, RESPOND TO ANY INVESTOR FOR ANY ADDITIONAL DOCUMENTS / INFORMATION, AND CAN ACCEPT OR REJECT AN APPLICATION AS IT DEEMS FIT. INVESTMENT BY INVESTORS FALLING IN THE CATEGORIES MENTIONED ABOVE ARE MERELY INDICATIVE AND THE COMPANY DOES NOT WARRANT THAT THEY ARE PERMITTED TO INVEST AS PER EXTANT LAWS, REGULATIONS, ETC. EACH OF THE ABOVE

CATEGORIES OF INVESTORS IS REQUIRED TO CHECK AND COMPLY WITH EXTANT RULES/REGULATIONS/ GUIDELINES, ETC. GOVERNING OR REGULATING THEIR INVESTMENTS AS APPLICABLE TO THEM AND THE COMPANY IS NOT, IN ANY WAY, DIRECTLY OR INDIRECTLY, RESPONSIBLE FOR ANY STATUTORY OR REGULATORY BREACHES BY ANY INVESTOR, NEITHER IS THE COMPANY REQUIRED TO CHECK OR CONFIRM THE SAME.

The debentures being offered under the Issue are subject to the provisions of the Companies Act, the Memorandum of Association and the Articles of Association of the Company, the terms of the General Information Document, this Key Information Document, Application Form and other terms and conditions as may be incorporated in the Transaction Documents.

How to Apply

The detailed procedures to apply for the Debentures in dematerialized form are:

(a) This being a private placement issue, ONLY the eligible investors who have been addressed through this communication directly are eligible to apply by bidding for the issue on the BSE by entering the bid amount in Rupees (INR), during the period commencing on the issue/ bid opening time on the issue/bid opening date and ending on the issue/ bid closing time on the issue/bid closing date. The minimum number of Debentures that can be applied for and the multiples thereof will be as set out by the Company at the time of initiation of the issue on the BSE. No bidding can be made for a fraction of a Debenture.

(b) If applicable, the arranger/Company should be registered on BSE EBP.

(c) Bid modification is allowed during the bidding period. In last 10 minutes of the bidding period, revision is allowed for: (i) downward revision of coupon/ spread or upward modification of price; and/ or (ii) upward revision in terms of the bid size/value/quantum. Bid cancellation is not permitted in the last 10 minutes of the bidding period.

(d) For further details in relation to the bidding, pre-bidding and post bidding procedure, invited eligible investors should refer to the BSE EBP Guidelines and the operating guidelines for issuance of debt securities on a private placement basis through an electronic book mechanism as available on the website of the BSE.

(e) The full amount of the Issue price of the Debentures applied for has to be paid along with the delivery of the fully completed and executed Debenture Application Form together with other applicable documents described below. The Application Form should also mentioned the following details in relation to the applicant:

- Name
- Father's name
- Complete address including Flat/House Number, Street, Locality, Pin Code
- Phone number, if any
- PAN Number
- Bank Account details

The application form shall be signed by the applicant and initialed by the officer of the Company designated to keep the record.

(f) On the pay-in date, the successful invited Eligible Investors must remit/ transfer in full, monies for subscription to the Debentures allocated to them by electronic transfer of funds/ RTGS from the bank account(s) registered with the BSE EBP, if applicable, to the bank account of the clearing bank of the BSE as set out in this Key Information Document on or before 10:30 am of next business day in accordance with the SEBI Debt Regulations.

(g) Funds for the allocation of the Debentures for bids made by an arranger on behalf of the successful invited Eligible Investors must also be made from the bank account of such eligible participants.

(h) The entire amount of INR 1,00,000 /- per Debenture is payable on the Pay In Date.

(i) An Application Form must be accompanied by the details of the payment made to bank account of the clearing bank of BSE along with other enclosures stated elsewhere in this document.

Applicants can remit the application amount through NEFT/RTGS on the Pay In Date, to the bank account of the Company as per the details mentioned in the Application Form.

(j) The Company reserves the right to change the issue schedule including the deemed date of allotment at its sole discretion, without giving any reasons or prior notice. The issue will be open for subscription during the banking hours on each day during the period covered by the issue schedule.

Fictitious Application

All fictitious applications will be rejected.

As a matter of abundant caution and although not applicable in the case of the Debentures, attention of applicants is specially drawn to the provisions of subsection (1) of Section 38 of the Companies Act: "Any person who: (a) makes or abets making an application in a fictitious name to a company for acquiring, or subscribing for, its securities; or (b) makes or abets making of multiple applications to a company in different names or in different combinations of his name or surname for acquiring or subscribing for its securities; or (c) otherwise induces directly or indirectly a company to allot, or register any transfer of, shares therein, to him, or any other person in a fictitious name, shall be liable for action under Section 447 of the Companies Act".

Basis of Allotment

The Allotment will be in accordance with the Act, SEBI Debt Regulations, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Master Circular and all other applicable law.

Deemed Date of Allotment for the Issue is 13 October 2026.

Applications under Power of Attorney

A certified true copy of the power of attorney or the relevant authority as the case may be along with the names and specimen signature(s) of all the authorized signatories of the investor and the tax exemption certificate/ document, if any, of the investor must be lodged along with the submission of the completed Application Form. Further modifications/ additions in the power of attorney or authority should be notified to the Company or to its agents or to such other person(s) at such other address(es) as may be specified by the Company from time to time through a suitable communication.

In case of an application made by companies under a power of attorney or resolution or authority, a certified true copy thereof along with memorandum and articles of association and/ or bye-laws along with other constitutional documents must be attached to the Application Form at the time of making the application, failing which, the Company reserves the full, unqualified and absolute right to accept or reject any application in whole or in part and in either case without assigning any reason thereto. Names and specimen signatures of all the authorized signatories must also be lodged along with the submission of the completed application.

PAN Number

Every applicant should mention its Permanent Account Number (PAN) allotted under Income Tax Act, 1961, on the Application Form and attach a self attested copy as evidence. Application Forms without PAN will be considered incomplete and are liable to be rejected.

Issue Schedule

Particulars	**Date**
Issue Opening Date :	12 October 2026
Issue Closing Date :	12 October 2026
Date of Earliest Closing of the Issue, if any	NA
Pay In Date:	13 October 2026
Deemed Date of Allotment:	13 October 2026

The Company reserves the right to change the Issue Schedule, including the Deemed Date of Allotment, at its sole discretion, without giving any reasons therefore or prior notice. The Debentures will be open for subscription at the commencement of banking hours and close at the close of banking hours on the dates specified in this Key Information Document.

Submission of Completed Application Form

All applications duly completed and accompanied with all necessary documents shall be submitted to the Company at its Registered Office.

Post the provisional allocation of the Debentures, the successful eligible investors must submit the Application Form for the Debentures in Annexure 4 (*Application Form*) in block letters in English as per the instructions contained therein. Application Forms should be duly completed in all respects and must be accompanied by the bank account details of the successful Eligible Investors and the magnetic ink character reader code of the bank for the purpose of availing direct credit of all amounts payable to the Debenture Holder(s) through electronic transfer of funds or RTGS. All duly completed Application Forms should be scanned and emailed to the Company along with all the relevant documents (as specified below) on the Issue Closing Date and forthwith followed by the original Application Form to the correspondence office of the Company but no later than 10 (ten) days from the Issue Closing Date. An Application Form, which is not complete in all respects, shall be liable to be rejected.

Depository Arrangements

The Company shall make necessary depository arrangements with the Depositories for issue and holding of Debentures in dematerialised form.

Debentures held in Dematerialised form

The Debentures will be issued in dematerialised form. The Company has made arrangements with the Depositories for the issue of Debentures in dematerialised form. The Depository Participant's (DP) name, depository participant identification number and beneficiary account number must be mentioned at the appropriate place in the Application Form. The Company shall take necessary steps to credit the Debentures allotted to the depository account of the investor. Splitting and consolidation of the Debentures is not applicable in the dematerialised form since the saleable lot is one Debenture.

Investors may note that subject to applicable law, the Debentures of the Company would be issued and traded in dematerialised form only.

Procedure for Applying for Dematerialised Facility

(a) The applicant must have at least one beneficiary account with any of the DP's of the Depositories prior to making the application.

(b) The applicant must necessarily fill in the details (including the beneficiary account number and DP - ID) appearing in the Application Form.

(c) Debentures allotted to an applicant will be credited to the applicant's respective beneficiary account(s) with the DP.

(d) For subscribing to the Debentures, names in the Application Form should be identical to those appearing in the details with the Depository. In case of joint holders, the names should necessarily be in the same sequence as they appear in the account details maintained with the DP.

(e) Non-transferable allotment advice/refund orders will be directly sent to the applicant by the Registrar and Transfer Agent.

(f) If incomplete/incorrect details are given in the Application Form, it will be deemed to be an incomplete application and the same may be held liable for rejection at the sole discretion of the Company.

(g) For allotment of Debentures, the address, nomination details and other details of the applicant as registered with its DP shall be used for all correspondence with the applicant. The applicant is therefore responsible for the correctness of its demographic details given in the Application Form vis-a-vis those with its DP. In case the information is incorrect or insufficient, the Company

would not be liable for the losses, if any.

(h) The redemption amount or other benefits would be paid to those Debenture Holders whose names appear on the list of beneficial owners maintained by the Registrar and Transfer Agent as on the Record Date. In case of those Debentures for which the beneficial owner is not identified in the records of the Registrar and Transfer Agent as on the Record Date, the Company would keep in abeyance the payment of the redemption amount or other benefits, till such time that the beneficial owner is identified by the Registrar and Transfer Agent and its details are conveyed to the Company, whereupon the redemption amount and benefits will be paid to the beneficiaries, as identified.

Debenture Trustee Instructions – Voting

Please see below the key voting thresholds for various approvals required under the Debenture Trust Deed and Annexure 17 (*Provisions For The Meetings And Instructions Of The Debenture Holders*) of this KID.

Documents to be provided by Investors

Investors need to submit the following documents, as applicable:

(a) Memorandum and articles of association or other constitutional documents of the investors;

(b) Resolution authorising investment;

(c) Certified true copy of their power of attorney;

(d) Specimen signatures of their authorised signatories duly certified by an appropriate authority;

(e) Copy of their PAN card; and

(f) Duly completed Application Form (including RTGS details).

Right to accept or reject Applications

The Board reserves its full, unqualified and absolute right to accept or reject any application for subscription to the Debentures, in part or in full, without assigning any reason thereof.

List of Beneficiaries

The Company shall request the Depositories to provide a list of beneficiaries as at the end of the relevant Record Date. This shall be the list, which will be used for repayment of redemption monies, as the case may be.

Trustee for the Debenture Holder(s)

The Company has appointed Catalyst Trusteeship Limited to act as trustee for the Debenture Holder(s). The Company and the Debenture Trustee entered into the Debenture Trust Deed *inter alia*, specifying the powers, authorities and obligations of the Debenture Trustee and the Company, as specified in section [●] of the Debenture Trust Deed.

Any payment made by the Company to the Debenture Trustee on behalf of the Debenture Holder(s) shall discharge the Company *pro tanto* to the Debenture Holder(s). No Debenture Holder shall be entitled to proceed directly against the Company unless the Debenture Trustee, having become so bound to proceed, fails to do so. The Debenture Trustee Agreement and Debenture Trust Deed shall more specifically set out rights and remedies of the Debenture Holders and the manner of enforcement thereof.

The Debenture Trustee *ipso facto* does not have the obligations of a borrower or a principal debtor or a guarantor as to the monies paid/invested by investors for the Debentures.

Sharing of Information

The Company may, at its option, but subject to applicable laws, use on its own, as well as exchange, share or part with any financial or other information about the Debenture Holder(s) available with the Company, with its subsidiaries and affiliates and other banks, financial institutions, credit bureaus, agencies, statutory bodies, as may be required and neither the Company nor its subsidiaries and

affiliates nor their agents shall be liable for use of the aforesaid information.

Debenture Holder not a Shareholder

The Debenture Holder(s) will not be entitled to any of the rights and privileges available to the shareholders of the Company. The Debentures shall not confer upon the Debenture Holders the right to receive notice(s) or to attend and to vote at any general meeting(s) of the shareholders of the Company.

Notices

Notices and communications will be sent in accordance with the provisions of the Debenture Trust Deed.

Succession

In the event of winding-up of a Debenture Holder, the Company will recognize the executor or administrator of the concerned Debenture Holder, or the other legal representative as having title to the Debenture(s). The Company shall not be bound to recognise such executor or administrator or other legal representative as having title to the Debenture(s), unless such executor or administrator obtains probate or letter of administration or other legal representation, as the case may be, from a court in India having jurisdiction over the matter.

The Company may, in its absolute discretion, where it thinks fit, dispense with production of probate or letter of administration or other legal representation, in order to recognise such holder as being entitled to the Debenture(s) standing in the name of the concerned Debenture Holder on production of sufficient documentary proof or indemnity.

Mode of Transfer/ Transmission of Debentures

The Debentures shall be transferable freely to all Eligible Investors. It is clarified that the Debentures are not intended to be held by any category of persons who are not Eligible Investors. Subject to the foregoing, the Debentures may be transferred and/or transmitted in accordance with the applicable provisions of the Companies Act. The provisions relating to transfer, transmission and other related matters in respect of shares of the Company contained in the Articles of Association of the Company and the Companies Act shall apply, mutatis mutandis (to the extent applicable to debentures), to the Debentures as well. The Debentures held in dematerialised form shall be transferred subject to and in accordance with the rules/procedures as prescribed by Depositories and the relevant Depository Participants of the transfer or transferee and any other applicable laws and rules notified in respect thereof. The transferee(s) should ensure that the transfer formalities are completed prior to the record date. In the absence of the same, interest will be paid/redemption will be made to the person, whose name appears in the register of Debenture Holders maintained by the Depositories. In such cases, claims, if any, by the transferees would need to be settled with the transferor(s) and not with the Company.

Provided further that nothing in this section shall prejudice any power of the Company to register as Debenture Holder any person to whom the right to any Debenture of the Company has been transmitted by operation of law.

The normal procedure followed for transfer of securities held in dematerialized form shall be followed for transfer of these Debentures held in electronic form. The seller should give delivery instructions containing details of the buyer's depository participant account to his depository participant. The Company undertakes that there will be a common transfer form / procedure for transfer of Debentures.

The Debentures shall be issued only in dematerialised form in compliance with the provisions of the Depositories Act, 1996 (as amended from time to time), any other applicable regulations (including of any relevant stock exchange) and these conditions. No physical certificates of the Debentures would be issued. The issue of the Debentures shall be made in dematerialised form. However, the Company will use a common transfer form for physical Debentures if at a later stage there, pursuant to a change in applicable law, is any holding in physical form due to the Depository giving any investor the option to rematerialise the Debentures.

Purchase and Sale of Debentures by the Company

The Company may, at any time and from time to time, purchase Debentures in accordance with the applicable laws and the Debenture Trust Deed. Such Debentures may be cancelled and on such terms and conditions as permitted by law and the Debenture Trust Deed. In the event of purchase of Debentures by the Company, the Company will not be entitled to any of the rights and privileges available

to the Debenture Holders including right to receive notices of or to attend and vote at meetings of the Debenture Holders.

Effect of Holidays

If the interest payment date falls on a holiday, the payment may be made on the following working day however the dates of the future coupon payments would be as per the schedule originally stipulated at the time of issuing the security. In other words, the subsequent coupon schedule would not be disturbed merely because the payment date in respect of one particular coupon payment has been postponed earlier because of it having fallen on a holiday.

If the Redemption Date and Coupon Payment Date of the Bonds falls together on a day that is not a Business Day, the redemption proceeds shall be paid by the Issuer on previous working Business Day along with interest accrued on the Bonds until but excluding the date of such payment.

In the event the Record Date/ Payment Date or Due Date falls on a day which is not a Business Day, the immediately succeeding Business Day will be considered as the Record Date/ Payment Date or Due Date.

Letters of Allotment

The Company shall issue a letter of allotment in demat form to each Debenture Holder on the Deemed Date of Allotment evidencing the Debentures allotted to it. The aforesaid letter of allotment shall be replaced with the actual credit of Debentures, in dematerialised form, within 2 Business Days from the Deemed Date of Allotment.

Deemed Date of Allotment

All the benefits under the Debentures will accrue to the investor from the specified Deemed Date of Allotment. The Deemed Date of Allotment for the Issue is 13 October 2026.

Record Date

The record date for payment of interest amounts and repayment of redemption amounts shall be 15 days prior to the relevant coupon payment date or the relevant date of redemption of such Debentures, as applicable.

Refunds

For applicants whose applications have been rejected or allotted in part, refund orders will be dispatched within 7 Business Days from the Deemed Date of Allotment of the Debentures.

In case the Company has received money from applicants for Debentures in excess of the aggregate of the application money relating to the Debentures in respect of which allotments have been made, the Registrar shall upon receiving instructions in relation to the same from the Company repay the moneys to the extent of such excess, if any.

In case of applicants who are foreign portfolio investors, if the Debentures are not listed on the WDM within 15 days of the Deemed Date of Allotment, the entire amount will be refunded to the Debenture Holders.

Tax Deduction at Source

Tax as applicable under the Income Tax Act, 1961 will be deducted at source. Tax exemption certificate/document, under Section 195(3) or Section 197(1) of the Income Tax Act, 1961, if any, must be lodged at the office of the Company before the Record Date. Tax exemption certificate for interest on application money, if any, should be lodged along with the Application Form.

Payment on Redemption

No action is required on the part of the Debenture Holder(s) for redemption purposes and the redemption proceeds will be paid by cheque(s)/ interest/ redemption warrant(s)/ demand draft(s)/ credit through direct credit/ ECS/ RTGS/ NEFT or any other online payment mechanism allowed by the banks to those Debenture Holders whose names appear on the list of beneficiaries maintained by the Registrar and Transfer Agent. The names would be as per the Registrar and Transfer Agent's records on the relevant

Record Date fixed for the purpose of redemption. All such Debentures will be simultaneously redeemed through appropriate debit corporate action.

Payments on each redemption date will be made by way of cheque(s)/ demand draft(s)/ credit through RTGS system/ funds transfer in the name of Debenture Holder(s) whose names appear on the list of beneficial owners given by the Depositories to the Company and the Registrar as on the Record Date.

The Debentures shall be taken as discharged to the relevant extent on payment of the applicable (in full or in part, as applicable) redemption amount by the Company on the related redemption date to the registered Debenture Holder(s) whose name appears in the Register of Debenture Holder(s) on the relevant Record Date. Such payment will be a legal discharge of the liability of the Company towards the Debenture Holder(s). On such payment being made, the Company will inform the Depository and accordingly the account of the Debenture Holder(s) with the Depository will be adjusted.

On the Company dispatching the amount as specified above in respect of the Debentures, the liability of the Company shall stand extinguished.

Governing Law and the Jurisdiction of the Courts

The Debentures are governed by and shall be construed in accordance with Indian law. Any dispute arising thereof will be subject to the exclusive jurisdiction of courts and tribunals of New Delhi and the Company irrevocably submits to and accepts for itself and in respect of its property, generally and unconditionally, the jurisdiction of those courts or tribunals.

Permission / Consent from the prior creditors and undertaking on creation of charge and maintenance of security cover

Not applicable.

Undertaking by the Company

The Company, having made all reasonable inquiries, accepts responsibility for, and confirms that this Key Information Document and the General Information Document contains all information with regard to the Company and the Issue, that the information contained in this Key Information Document and the General Information Document is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other facts, the omission of which makes this Key Information Document and the General Information Document as a whole or any of such information or the expression of any such opinions or intentions misleading.

I am authorized by the board of Directors of the Company by resolution dated 5 May 2025 read with the board resolution dated 10 March 2026 and 30 April 2026 to sign this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with.

For Capri Global Capital Limited

……

[Name]

[Designation]

Place: Mumbai

Date: [●] 2026

For Capri Global Capital Limited

……

[Name]

[Designation]

Place: Mumbai

Date: [●] 2026

DECLARATION

It is hereby confirmed and declared that:

(a) the Company is in compliance with the provisions of Securities Contracts (Regulation) Act, 1956 and the Securities and Exchange Board of India Act, 1992, Companies Act and the rules and regulations made thereunder;

(b) nothing in the Key Information Document is contrary to the provisions of Securities Contracts (Regulation) Act, 1956, the Securities and Exchange Board of India Act, 1992, Companies Act and the rules and regulations made thereunder;

(c) the compliance with the Securities and Exchange Board of India Act, 1992 and the Companies Act and the rules and regulations does not imply that payment of dividend or interest or repayment of Securities, if applicable, is guaranteed by the Central Government;

(d) the monies received under the offer shall be used only for the purposes and objects indicated in the Key Information Document;

(e) whatever is stated in this Key Information Document and in the attachments thereto is true, correct and complete and no information material to the subject matter of this Key Information Document has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum and the Articles;

(f) the content of the Transaction Documents, including this Key Information Document have been perused by the Board of Directors of the Issuer and the final and ultimate responsibility of the contents of the Transaction Documents, including this Key Information Document, lies with the Board of Directors of the Issuer,

(g) the permanent account number, Aadhaar Number, driving license number, bank account number(s). passport number and personal address of the promoters of the Company and permanent account number of the directors of the Company have been submitted to the BSE: and

(h) the Issuer has no side letter with any debt securities holder except the ones disclosed in this General Information Document. Any covenants later added shall be disclosed on the stock exchange website where the Securities are listed, exchange website where the Securities are listed,

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

We are authorised by the Board of Directors of the Company by resolution dated 5 May 2025, 10 March 2026 and 30 April 2026 to sign this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. The General Information Document read along with the Key Information Documents contains full disclosures in accordance with the SEBI Debt Regulations, as amended from time to time. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association. It is further declared and verified that all the required attachments have been completely, correctly and legibly attached to this form.

The contents of the document have been perused by the Board of Directors, and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors.

We are duly authorised to attest as per this clause by the board of directors or the governing body, as the case may be, by a resolution, a copy of which is also disclosed in the offer document.

Enclosed:

(a) A copy of the board resolution dated 5 May 2025, 10 March 2026 and 30 April 2026 authorizing the issuance of the Debentures attached as Annexure 5 (Board Resolution (in relation to the Debentures)) of this Key Information Document.

(b) A copy of the shareholders resolution dated 22 September 2026 under Sections 180(1)(a) and 180(1)(c) of the Companies Act, 2013, attached as Annexure 6 (Shareholders Resolution under Sections 180(1)(a) and Section 180(1)(c) of the Companies Act, 2013) of this Key Information Document.

(c) Valuation report (if any)

(d) Cash flow statements

(e) Application form

For Capri Global Capital Limited

……

[Name]

[Designation]

Place: Mumbai

Date: [●] 2026

For Capri Global Capital Limited

……

[Name]

[Designation]

Place: Mumbai

Date: [●] 2026

ANNEXURE 1: DETAILED PRESS RELEASE OF THE RATING AGENCY INCLUDING THE CREDIT RATING LETTER AND RATING RATIONALE

[ATTACHED]

ANNEXURE 2: DEBENTURE TRUSTEE APPOINTMENT AGREEMENT

QR Code:

[●]

Web Link:

[●]

ANNEXURE 3: IN-PRINCIPLE LISTING APPROVAL

[ATTACHED]

ANNEXURE 4: APPLICATION FORM

Capri Global Capital Limited
Registered Office and Corporate Office:
502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400 013, Maharashtra, India
Tel. No.: +91 22 4088 8100

APPLICATION FORM FOR PRIVATE PLACEMENT OF SECURED, RATED, LISTED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES ("Debentures")

ISSUE OPENS ON: 12 October 2026 CLOSING ON: 12 October 2026

Date of Application: _____ 2026

Dear Sirs,

We have received, read, reviewed and understood all the contents, terms and conditions and required disclosures in the key information document dated 8 October 2026 and the general information document dated 30 March 2026. We have also done all the required due diligence (legal or otherwise) without relying upon the information contained in the private placement offer cum application letter. Now, therefore, we hereby agree to accept the Debentures mentioned hereunder or such smaller number as may be allocated to us, subject to the terms of the said private placement offer cum application letter, this application form and the documents. We undertake that we will sign all such other documents and do all such other acts, if any, necessary on our part to enable us to be registered as the holder(s) of the Debentures which may be allotted to us.

We authorise you to place our name(s) on the Register of Debenture Holders of the Company that may be so allocated and to register our address(es) as given below. We note that the Company is entitled in their absolute discretion to accept or reject this application in whole or in part without assigning any reason whatsoever.

Yours faithfully,

For _____

(Name of the Applicant)

(Name and Signature of Authorised Signatory)
The details of the application are as follows:

DEBENTURES APPLIED FOR _____ Nominal value of INR 1,00,000 per Debenture

FOR BANK USE ONLY

Paid-up Amount (INR) (in figures)				Date of clearance of cheque	
Paid-up Amount (INR) (In words)				PARTICULARS OF DP ID	
RTGS/Cheque/Fund Transfer/ Demand Draft drawn on (Name of Bank and Branch)	Cheque/Demand Draft No./UTR No. in case of RTGS/ A/c no incase of FT	RTGS/Cheque/ Demand Draft/ fund transfer Date		DP Name DP ID No.	
				Client ID No.	
Tax status of the Applicant (please tick one) 1. Non Exempt 2. Exempt under Self-declaration Under Statute Certificate from I.T. Authority					

PAYMENT PREFERENCE

Cheque Draft RTGS Payable at _____

APPLICANT'S NAME IN FULL:

Tax payer's PAN or GIR No. if allotted		IT Circle/ Ward/ District	

FATHER'S NAME IN FULL:

MAILING ADDRESS IN FULL (Do not repeat name) (Post Box No. alone is not sufficient)

Pin							Tel							Fax					

BANK ACCOUNT DETAILS:

CONTACT PERSON

NAME		DESIGNATION	
TEL.NO.		FAX NO.	
Email			

TO BE FILLED IN BY THE APPLICANT

Name of the Authorized Signatory(ies)	Designation	Signature

…….…… TEAR ….……

Regd office:

APPLICATION FORM FOR PRIVATE PLACEMENT OF NON CONVERTIBLE DEBENTURES

(To be filled by the Applicant) **ACKNOWLEDGEMENT SLIP**

Received from _____ an application for _____ Debentures under Series __

Address_____ cheque/ draft No._____ dated

_____ _____	Drawn on
_____ _____	for INR (in figures)_____
_____ Pin Code _____ _____	for INR (in words)

1. Application must be completed in full BLOCK LETTERS IN ENGLISH except in case of signature. Applications, which are not complete in every respect, are liable to be rejected.

2. Payments must be made by through the Clearing Corporation of India in the manner set out in the SEBI Guidelines.

   Payment shall be made from the bank account of the person subscribing. In case of joint holders, monies payable shall be paid from the bank account of the person whose name appears first in the application. No cash will be accepted.

3. The Original Application Form along with relevant documents should be forwarded to the Registered Office of the Company to the attention of _____, on the same day the application money is deposited in the Bank. A copy of PAN Card must accompany the application.

4. In the event of the Debentures offered being over-subscribed, the same will be allotted on a first come first serve basis by the Company.

5. The Debentures shall be issued in demat form only and subscribers may carefully fill in the details of Client ID/ DP ID.

6. In the case of application made under Power of Attorney or by limited companies, following documents (attested by Company Secretary /Directors/Authorised Signatories) must be lodged along with the application or sent directly to the Company at its Registered Office to the attention of _____ along with a copy of the Application Form.

   (a) Certificate of Incorporation and Memorandum & Articles of Association;

   (b) Resolution of the Board of Directors and identification of those who have authority to operate; or power of attorney granted to its managers, officers, authorized persons or employees to transact business on its behalf (or in the case of application by a custodian on behalf of a SEBI registered FPI, the power of attorney provided to the custodian);

   (c) Certificate of registration;

   (d) PAN (otherwise exemption certificate by IT authorities);

   (e) DP ID, Client ID, DP Name;

   (f) Bank Account Details; and

   (g) Tax Residency Certificate.

7. The attention of applicants is drawn to Sub-Section (1) of Section 38 of the Companies Act, 2013, which is reproduced below:

   Any person who:

   (a) makes or abets making an application in a fictitious name to a company for acquiring, or subscribing for, its securities; or

   (b) makes or abets making of multiple applications to a company in different names or in different combinations of his name or surname for acquiring or subscribing for its securities; or

(c) otherwise induces directly or indirectly a company to allot, or register any transfer of, shares therein, to him, or any other person in a fictitious name,

shall be liable for action under Section 447 of the Companies Act, 2013.

8. The applicant represents and confirms that it has understood the terms and conditions of the Debentures and is authorised and eligible to invest in the same and perform any obligations related to such investment.

9. The participants should complete the funds pay-in to the Issue Proceeds Account through the Indian Clearing Corporation (ICCL) and BSE in the manner set out in the BSE EBP Guidelines.

PART B

(To be filed by the Applicant)

(i) Name

(ii) Father's name

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

(iv) Phone number, if any

(v) Email ID, if any

(vi) PAN Number

(vii) Bank Account Details:

(viii) Tick whichever is applicable:-

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

(a) The applicant is required Government approval under the Foreign Exchange Management (Non-debt Instruments) Rules, 2019 prior to subscription of shares and the same has been obtained, and is enclosed herewith. -

Signature

Initial of the Officer of the company designated to keep the record

ANNEXURE 5: BOARD RESOLUTION

[ATTACHED]

ANNEXURE 6: SHAREHOLDERS RESOLUTION UNDER 180(1)(C) OF THE COMPANIES ACT

[ATTACHED]

ANNEXURE 7: DUE DILIGENCE CERTIFICATE

[●]

ANNEXURE 8: DEBENTURE TRUSTEE CONSENT AND FEE LETTER
[ATTACHED]

ANNEXURE 10: CONSENT LETTER FROM STATUTORY AUDITORS

PART A - M/s MSKA & Associates, Chartered Accountants

[ATTACHED]

PART B - M/s Singhi & Co., Chartered Accountants

[ATTACHED]

ANNEXURE 11: CONSENT LETTER FROM LEGAL COUNSEL FOR THE ISSUE

[●]

ANNEXURE 12: CONSENT LETTER FROM REGISTRAR TO THE ISSUE

[*ATTACHED*}

ANNEXURE 13: COVENANTS AND UNDERTAKINGS

[●]

ANNEXURE 14: CONDITIONS PRECEDENT

[●]

ANNEXURE 15: CONDITIONS SUBSEQUENT

[●]

ANNEXURE 16: EVENTS OF DEFAULT AND REMEDIES

[●]

ANNEXURE 17: PROVISIONS FOR THE MEETINGS AND INSTRUCTIONS OF THE DEBENTURE HOLDERS

[●]

ANNEXURE 18 – LITIGATION

Except as disclosed below, there are no outstanding: (a) criminal proceedings; (b) actions by regulatory authorities and statutory authorities (including any show cause notices by such authorities); (c) claims related to direct and indirect taxes; and (d) civil/ arbitration legal proceedings, involving the Company, Subsidiaries, Directors and Promoters (collectively "**Relevant Parties**").

For the purpose of all civil/ arbitration legal/ tax proceedings in relation to the Relevant Parties, the materiality threshold shall be 5% of the average of the absolute value of the profit/loss after tax as per the Financial Information for the preceding three financial years. Accordingly, the materiality threshold is ₹ 284.52 million.

Save as disclosed below, there are no:

i. outstanding criminal proceedings (including matters which are at the first information report stage even if no cognizance has been taken by any court).

ii. outstanding actions (including penalties, show cause notices and any findings/observations or warning letters of any of the inspections by SEBI or any other regulatory authority and all penalties) by statutory and/or regulatory authorities.

iii. pending litigation involving the Company, promoter, director, subsidiaries, group companies or any other person, whose outcome could have material adverse effect on the financial position of the issuer, which may affect the issue or the investor's decision to invest /continue to invest in the debt securities of the Company.

iv. acts of material frauds committed against the Company in the preceding three financial years and current financial year, if any, and if so, the action taken by the Company;

v. pending proceedings initiated against the issuer for economic offences.

vi. litigation or legal action pending or taken by a Government Department or a statutory body or regulatory body during the three years immediately preceding the year of the issue of this Key Information Document, against the promoter of the Company.

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

viii. Material development or change having implications on the financials/credit quality (e.g. any material regulatory proceedings against the issuer/promoters, litigations resulting in material liabilities, corporate restructuring events etc.) at the time of issue which may affect the issue or the investor's decision to invest /continue to invest in the non-convertible securities; and

ix. any inquiry, inspections or investigations initiated or conducted under the Securities laws or the Companies Act, 2013 or any previous companies law in the last three years immediately preceding the year of issue of this Key Information Document in the case of the Company and all of its Subsidiaries; and if there were any prosecutions filed (whether pending or not); fines imposed or compounding of offences done in the last three years immediately preceding the year of this Key Information Document for the Company and all of its Subsidiaries.

Further, there are no findings/observations of any inspections by SEBI or any other regulator involving the Relevant Party, which are material, and which need to be disclosed or non-disclosure of which may have bearing on the investment decision in relation to the Issue.

I. Litigation involving the Company

Litigation against the Company

Criminal proceedings

1. Praveen Khera and Pinky Khera ("**Complainants**") had filed a complaint dated November 21, 2021 ("**Complaint**") against the Company and the directors alleging offences under Sections 420, 406, 468, 471, 506 and 120 B of the Indian Penal Code, 1860 for fraudulently increasing the monthly instalments payable by the Complainant and sanctioning an additional loan without the consent of the Complainants. The Complaint was dismissed *vide* an order dated October 13, 2023 passed by Metropolitan Magistrate, Tis

Hazari Court, Delhi ("**Order**"). Subsequently, the Complainants have filed a criminal revision petition dated January 30, 2024, before the District and Session Judge, Tis Hazari Court, Delhi against the Order *inter alia*, requesting that the Order be set aside. The matter is currently pending.

2. Ramesh Chandra Jaat ("**Complainant**") has filed a complaint dated October 9, 2024 before the Judicial Magistrate, Kapsan, Rajasthan under Sections 351(2), and 351(3) of the Bharatiya Nyaya Sanhita, 2023 against the Company. The Complainant has alleged that the Company had granted a loan to the Complainant's son without his consent and has deposited insufficient amount of the loan to him. Additionally, the Complainant has alleged that agents of the Company have harassed the Complainant regarding payment of installments. The matter is currently pending.

3. A chargesheet no. 167/2022 was filed in the Gomtipur Police Station dated October 23, 2022 by Madhavsingh Takhatsingh Rajpurohit ("**Complainant**") against Vitthalbhai Patni, Dineshbhai Khemchandbhai Shah (the original property owner), employees of the Company namely Chirag Dilipbhai Chavda and Tusharbhai Manubhai Kadia ("**Employees**") and others. The Complainant has alleged that he had agreed to purchase a property from the original owner and had cleared the existing mortgage loan held by Company by securing a new loan from Indian Bank. It is alleged that the said Employees had released the original title documents of the property to the original owner instead of depositing with the Indian Bank, as required. Subsequently, the original owner executed a sale document for the said property in favor of Vitthalbhai Patni. The proceedings have been initiated under Sections 406, 420, 506(1), and 114 of the Indian Penal Code, 1860 and the said matter is currently pending before the Metropolitan Magistrate Court, Ahmedabad ("**Court**"). The Employees have filed a discharge application dated October 2023 before the concerned Court. Further, the Employees have filed a petition dated July 27, 2026 before the High Court of Gujarat to quash all the proceedings related to the matter based on an amicable settlement between the parties. The matter is currently pending.

4. Ashutosh Mahindru ("**Petitioner**") has initiated proceedings against the Company before the Hon'ble High Court of Punjab and Haryana, Chandigarh, challenging the order dated September 25, 2024 passed by Ld. Court of JMFC, Gurugram in favour of the Company under Section 138 read with Sections 141 and 142 of the Negotiable Instrument Act, 1881 filed by the Company against Shri Krishna Tankers Pvt. Ltd ("**Borrower**") in respect of the loan transaction of amount INR 28,00,000 and the value involved in the proceedings is INR 23,00,000. Under the aforesaid order, the application filed by the Petitioner, being the director of the Borrower, under section 96 of Insolvency and Bankruptcy Code, 2016 was also dismissed. The Company has since filed applications before the Court dated July 1, 2025 to dispose off the said interim orders. The matters are currently pending.

5. Ashutosh Mahindru ("**Petitioner**"), has initiated proceedings against the Company before the Hon'ble High Court of Punjab and Haryana, Chandigarh, challenging the order dated September 25, 2024 passed by Ld. Court of JMFC, Gurugram in favour of the Company under Section 138 read with Sections 141 and 142 of the Negotiable Instrument Act, 1881 filed by the Company against Shri Krishna Tankers Pvt. Ltd ("**Borrower**") in respect of the loan transaction of amount INR 4,95,88,000 and the value involved in the proceedings is INR 4,50,00,000. Under the aforesaid order, the application filed by the Petitioner, being the director of the Borrower, under section 96 of Insolvency and Bankruptcy Code, 2016 was also dismissed. The Company has since filed applications before the Court dated July 1, 2025 to dispose off the said interim orders. The matters are currently pending.

6. Ranjit Suresh Jadhav ("**Complainant**"), being the proprietor/authorized representative of M/s Chetan Hair and Beauty Saloon ("**Borrower**"), has initiated proceedings against the Company and Director namely, Rajesh Sharma and other senior officials of the Company before the Judicial Magistrate First Class, Peth - Vadgaon, Kolhapur to register an FIR and order an investigation under Sections 198, 212, 227, 316(2), 316(5), 318(1), 318(4), 319(1), 324(5), 336(1), 336(3), 336(4), 338, 343, 344, 45 and 3(5) of the Bharatiya Nyaya Sanhita 2023.The Complainant has alleged that the Borrower did not receive the complete disbursement amount under the sanctioned loan, was compelled to obtain an insurance policy, and that excessive interest and various charges have been levied in contravention of the applicable RBI guidelines. The sanction amount of the loan is INR 26,93,538 and the value involved is INR 28,07,431. The matter is

presently at the stage of completion of pleadings.

7. Parshottambhai Kanjibhai Prajapati ("**Complainant**") has lodged an FIR against the employees of the Company under Sections 296(b), 351(2), 351(3) and 54 of the Bharatiya Nyaya Sanhita, 2023 alleging that they have threatened the Borrowers in the garb of recovery. Upon registration of the FIR and filing of the charge sheet, the case is being prosecuted by the Government of Gujarat before the Taluka Courts, Sihori against Pavanbhai Arvindbhai Modi and another, employees of the Company, in relation to loan sanctioned to the Complainant for an amount of INR 22,15,143. The Company's employees have been served with warrant under Section 75 of the Criminal Procedure Code, 1973. The matter is currently pending.

8. The Company has received summons in connection with a criminal revision petition filed by Shankar Parwani ("**Borrower**") before the Hon'ble Court of Sessions Judge, Gurugram. The revision arises from a criminal complaint under Section 138 of the Negotiable Instruments Act, 1881, initiated by the Company after the Borrower's cheque was dishonoured. During the trial proceedings, the Borrower's right to cross-examine the Company's authorized representative was closed, due to the Borrower's absence on medical grounds. Subsequently, the Borrower filed an application under section 311 of the Criminal Procedure Code for recalling the authorised representative of the Company for cross examination. The present revision petition challenges the order dated September 10, 2025, passed by the JMFC, Gurugram, which dismissed the said Section 311 application. In the revision petition, the Borrower has prayed for setting aside the September 10, 2025 order, and staying the proceedings of the Ld. Trial Court until the revision is decided.

9. A first information report bearing number 209/2022 was filed by Pramod Kumar ("**Complainant**") on June 16, 2022 with the Sector 63 Police Station, Gautam Budhh Nagar under Section 154 of the Code of Criminal Procedure, 1973 against the Company alleging offenses under Sections 120-B, 420, 467, 468, 471 and 504 of the Indian Penal Code, 1860 for fraudulently increasing the monthly instalments payable by the Complainant. The matter is currently pending.

10. A first information report bearing number 700/2022 was filed by Chandrakala ("**Complainant**") on December 3, 2022 with the Sumerpur Police Station, Pali under Section 154 of the Code of Criminal Procedure, 1973 against Mr. Jayanti Lal and the Company alleging offenses under Sections 120-B, 191, 192, 193, 420, 467, 468, 471, and 472 of the Indian Penal Code, 1860 for *inter alia* cheating and forgery by making the Complainant a co-borrower in relation to a loan availed by Jayanti Lal from the Company. The matter is currently pending.

11. A first information report was filed by Lehar Enterprises through Mahesh Sharma ("**Complainant**") on September 16, 2024 with the Maharanapratap Police Station, Bhopal under Section 154 of the Code of Criminal Procedure, 1973 against a Mr. Lalit Sharma and employees of the Company alleging an offense under Section 420 of the Indian Penal Code, 1860 for forging the signature of the Complainant in relation to the loan facility availed by Lalit Sharma from the Company. The matter is currently pending.

12. Raju Jatav ("**Complainant**") has filed a first information report bearing number 0077/2025 dated March 10, 2025 with the Vaishali Nagar Police Station, Jaipur (West) under section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against the Company alleging offences under sections 318(4), 336(3), 338, 340(2) and 61(2) of the Bharatiya Nyaya Sanhita, 2023. The Complainant has asserted that he is the sole and lawful owner of the mortgaged property and that his late brother, Sanju Kumar (the borrower), colluded with Company officials to create forged documents to fraudulently obtain a loan from the company. The Complainant further alleges that, the Company officials forcefully trespassed into the mortgaged property. The matter is currently pending.

13. A first information report was filed by Shobhalal Bairwa ("**Complainant**"), being an ex-employee, with the Kotwali Police Station, Chittorgarh dated August 21, 2025 under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against employees of the Company alleging that five employees ("**Accused**") committed caste-based discrimination, harassment, physical assault under sections 3(1)(r), 3(1)(s), 3(1)(u) and 3(1)(za)(E) of the SC/ST Act, 1989 and sections 61(2), 115(2), 133, 351(2), 308(2) and 336(2) of the Bharatiya Nyaya Sanhita, 2023. The Complainant alleges that the Accused used casteist slurs and forcibly removed the Complainant from the workplace. The matter is currently pending.

14. Mr. Vikram Aditya, homebuyer of Project Hari Niketan II ("**Complainant**") in Deolali, Nashik registered the first information report ("**FIR**") no. 0159/2025 dated December 2, 2025 against M/s. Karda Infrastructures ("**Karda**"), a partnership firm in Nashik and borrower of the Company under sections 318(4), 316(2), 336(2), 338, 336(3) and 3(5) of the Bharatiya Nyaya Sanhita, 2023 and also made all the directors of the Company party to the said proceeding. It is alleged that Karda had forged the charge created over the flat in Project Hari Niketan II which was purchased by the Complainant. The Complainant further alleged that despite paying the full consideration for the flat, Karda colluded with the Company's directors to falsely show 'balance receivable' in an e-auction notice. Post the FIR, Complainant has shared all the relevant ownership documents and papers based on which, the Company clarified it had never created a mortgage charge on the flat itself and released the charge on balance receivables with respect to the flat by way of issuing a release letter dated December 10, 2025. As on date, the Company does not have any claim over the said flat and the said matter is currently pending.

15. A first information report bearing number 0096/2026 was filed by Parmeshwar Soni ("**Complainant**") on April 22, 2026 with the Luni Police Station, Jodhpur City West under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Om Singh, Tejsingh and others, employees of the Company ("**Accused**") alleging offenses under Sections 316(2) and 318(4) of the Bharatiya Nyaya Sanhita, 2023 for *inter alia* breach of trust and cheating. The complaint alleges that the Accused induced the Complainant on the representation that his loan would be transferred and his EMIs reduced, but caused the relevant amounts to be transferred into their personal accounts instead of being credited towards the Complainant's loan account. The matter is currently pending.

16. The Company has received summons in relation to an application filed by Jiwan Singh Thakur ("**Complainant**") under Sections 497 and 503 of the Bharatiya Nagarik Suraksha Sanhita, 2023, before the court of Ld. Chief Judicial Magistrate, Shimla seeking release/de-freezing of amounts frozen in the bank account. The amounts of the Complainant was frozen on account of investigation in connection with FIR No. 0040/2025 registered at Cyber Crime Police Station, Shimla, in relation to a serious cyber fraud wherein unknown cyber criminals impersonated police, CBI and ED officials and falsely implicated the Complainant and his wife in a fictitious money-laundering case. The Company has been implicated in the case owing to the suspected forged amount transferred by a loanee in the Company's account. The Company has separately filed an application seeking de-freezing of its account, stating that the relevant amount had been transferred by a loanee into his loan account with the Company and that the Company had no connection with the alleged fraud. The matter is currently pending.

17. A first information report bearing number 0243/2026 was filed by Sohanlal ("**Complainant**") on May 2, 2026 with the Kotwali Police Station, Pali under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Rahul Kumar Agarwal, Deepak Parmar, Sanjay Mishra, employees of the Company and Bharat Kumar ("**Accused**") alleging offenses under Sections 316(2), 336(2), 61(2) and 318(4) of the Bharatiya Nyaya Sanhita, 2023 for *inter alia* breach of trust and cheating. The complaint alleges that the Accused forged the Complainant's signatures to make him a co-borrower to a loan availed by Bharat Kumar without the Complainant's knowledge or consent. Bharat Kumar is alleged to have misappropriated the loan amount, causing loss to the Complainant. The matter is currently pending.

Material Civil proceedings

None of the civil proceedings filed against the Company falls above the Materiality Threshold.

Regulatory and Statutory Proceedings

S.No.	Date of Notice	Name of Authority	Details
1.	June 16, 2023	RoC	The Company received a show cause notice dated June 16, 2023, from the RoC in relation to a delay in filings of Form BEN-2 during the financial year 2021-22. The Company had previously paid the additional fee relating to the

			delay in filing on April 13, 2022. The Company responded to the show cause notice by way of a letter dated June 27, 2023 requesting for a condonation of the delay and a waiver of penalty as leviable by the RoC.
2.	August 25, 2026	BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE")	The Company received notices dated August 25, 2026 from BSE and NSE, under the SEBI master circular dated July 11, 2023 (as last updated on January 30, 2026), levying a fine of INR 74,000 (plus applicable taxes) each for alleged non-compliance/delayed compliance with Regulations 17(1), 19(1) and 19(2) of the SEBI LODR Regulations for the quarter ended March 31, 2026. The Company has, by way of a letter dated August 28, 2026, submitted its clarification to BSE and NSE and requested a waiver of the fines levied. The matter is currently pending.

Recovery proceedings under the SARFAESI Act

Various parties (collectively, the "**Petitioners**") have challenged the actions of auctioning the mortgaged property, taking possession of the mortgaged property, among others, taken by the Company under the SARFAESI Act against the Petitioners. The Petitioners have filed 278 applications before the Debt Recovery Tribunal under Section 17 of the SARFAESI Act, and High Courts of various jurisdictions, contesting, *inter alia*, the action of the Company in claiming rights over the mortgaged property and seeking restraining orders against the actions initiated by the Company against the Petitioners. The total pecuniary value involved in these matters aggregates to INR 1,482.85 million, along with interest and these are currently pending at various stages of adjudication.

Other material litigations

1. A provisional attachment order dated August 2, 2022, was issued by the enforcement directorate ("**ED**") attaching property in possession of the Company and an original complaint ("**OC**") was filed before the Adjudicating Authority, PMLA, New Delhi which was confirmed by order dated January 27, 2023. The Company filed an appeal dated March 1, 2023, submitting that the Company was in possession of the property pursuant to proceedings under SARFAESI Act, 2002 with respect to loan advanced to certain borrowers ("**Borrowers**"). The ED has filed a reply dated February 28, 2024, stating that the action taken by the ED is against the property and not against the Company and that the Company has no involvement in the offence of money laundering committed by the Borrowers. Canara Bank has further filed an appeal against the provisional attachment order dated August 2, 2022 wherein the Company has been made a respondent and summons have been served to us. The matter is currently pending.

Material Tax Litigation

None of the tax proceedings/litigations of the Company are expected to have a material impact on the Notes or the investor's decision to invest/continue to invest in the Notes.

Please see below the table setting out details of tax proceedings/litigations of the Company – (i) in the case of direct tax, under various sections of the Income Tax Act, 1961 (now Income Tax Act, 2025), and (ii) in case of indirect tax, cases pertaining to mismatch in input tax credit, under declaration of GST, levy of penalty on the grounds that the Tax invoices are issued without rendition of underlying services.

1. For the Issuer		
Nature of case	**Number of cases**	**Amount involved (INR in million) ***
Direct Tax	7	47.80
Indirect Tax	13	34.72
2. For CGHFL		
Nature of case	**Number of cases**	**Amount involved (INR in million) ***
Direct Tax	7	18.10
Indirect Tax	11	18.84

Litigation by the Company

Criminal Proceedings

1. The Company, in the ordinary course of business, has initiated 2,676 recovery proceedings against several of its borrowers for dishonor of cheques issued to the Company under Section 138 of the Negotiable Instruments Act, 1881. These proceedings are pending at various stages of adjudication before various courts. The aggregate amount involved in such proceedings is INR 3,725.40 million, to the extent ascertainable.

2. The Company, in the ordinary course of business, has initiated 70 recovery proceedings against several of its borrowers for dishonor of electronic funds transfer under Section 25 of the Payment and Settlement Systems Act, 2007. These proceedings are pending at various stages of adjudication before various courts. The aggregate amount involved in such proceedings is INR 2.17 million, to the extent ascertainable.

3. The Company has filed a first information report bearing No. 0202/2026 dated May 23, 2026, under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023, with the N.M. Joshi Marg Police Station, Mumbai, Maharashtra, against Mr. Jatin Chandrakant Modi, Mr. Prakash Manjibhai Patel and Mr. Manjibhai Govindbhai Patel, partners of M/s. Divya Enterprises (the "**Accused**"), alleging offences under Sections 3(5) and 318(4) of the Bharatiya Nyaya Sanhita, 2023. The allegations relate to the fraudulent sale of flats in the project "Shree Abhishek CHSL", which were mortgaged in favour the Company, without obtaining the Company's mandatory no-objection certificate, diversion/misappropriation of sale proceeds to the personal and corporate bank accounts of the Accused instead of the designated escrow account, thereby causing wrongful loss to the Company. The matter is presently pending.

4. The Company has filed a criminal complaint dated September 19, 2022, against Ganesh Patel and Laad Kunwar Bai (collectively, the "**Accused**") under Section 156(3) of the Code of Criminal Procedure, 1973 before the Judicial Magistrate, I Class, Tonk Khurd, Dewas ("**Magistrate**") alleging, *inter alia*, offences under Sections 446 of the Indian Penal Code, 1860, criminal trespass which is punishable under Section 447 of the Indian Penal Code, 1860. Simultaneously, the Company also filed a criminal complaint dated September 19, 2022 against the Accused under Section 200 of the Code of Criminal Procedure, 1973 before the Magistrate, praying, *inter alia*, for registering the case against the Accused and directing the relevant police station to file the investigation report before the Magistrate. The matter is currently pending.

5. The Company has filed a criminal complaint dated July 21, 2023 against Jay Bipinchandra Bhatt, a collection executive of the Company, under Section 210 of the Code of Criminal Procedure, 1973 before the court of Chief Judicial Magistrate of Anand alleging offences under Sections 406 and 420 of the Indian Penal Code, 1860 for *inter alia* cheating and criminal breach of trust by appropriating installment amounts paid by borrowers of the Company. The matter is currently pending.

6. The Company has obtained possession orders under Section 14 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**") in relation to the mortgaged properties of Rushabh Enterprises. However, the Company has been informed that the said mortgaged properties have been attached by the Economic Offences Wing ("**EOW**") under the provisions of the Maharashtra Protection of Interest of Depositors (in Financial Establishments) Act, 1999 ("**MPID Act**"). Accordingly, the Company has filed a miscellaneous application dated 24 December 2024 before the Court of Sessions, Greater Bombay ("**Court**") in MPID Case no. 23/2018 in pursuance to order dated February 22, 2021 with a prayer to take on record the valuation reports procured from valuers and permit the auction of the secured asset of the Company. The Court has vide its order dated June 30, 2026 lifted the attachment on the mortgage properties and allowed the Company to auction them.

7. The Company has filed a petition under Section 175(3) of the Bharatiya Nagarik Suraksha Sanhita, 2023 before the Judicial Magistrate First Class, Bhopal, seeking directions for registration of an FIR against M/s Nalini Plastic & Electrical Goods and its borrowers, namely Suhas Agnihotri, Kiran Agnihotri and Suresh Agnihotri (collectively, the "**Borrowers**"), alleging offences under Sections 61(2), 316(2), 318(4), 336(3), 338, 340(2)/ 3(5) of the BNS, in connection with them preparing forged and fabricated documents of the mortgaged property and not having ownership or possession of the same. Prior to the complaint filed by us, the Company also filed complaint applications with the local police authorities with no action being initiated. The matter is currently pending.

8. The Company has filed a Criminal Revision Application dated June 20, 2025 before the Sessions Court, Thane, under Section 438 of the Bharatiya Nagarik Suraksha Sanhita, 2023, against an order dated May 19, 2025 of the Judicial Magistrate (First Class) ("**Order**"), Thane, directing Shreenagar Police Station to register a first information report against the Company and M/s Wirmon Solar Power LLP ("**LLP**"), in the matter involving Intouch Fashion ("**Borrower**"). As per the Order, an FIR bearing no. 542/2025 dated July 6, 2025 was registered against the Company and LLP under Section 173 of the Bharatiya Nagarik Suraksha Sanhita alleging offences under Sections 120-B, 406, 409, 447, 469, 471 and 34 of the Indian Penal Code, 1860. The Order was passed pursuant to a complaint filed by Kalpesh N. Dharmshi (sole proprietor of the Borrower) ("**Co-Borrower**") in relation to a loan facility of INR 4,50,00,000 availed from the Company in 2016, which upon default, was classified as a non-performing asset ("**NPA**") in accordance with RBI guidelines. Enforcement proceedings were initiated under the SARFAESI Act, 2002 against the Borrower and the mortgaged property was sold in auction in May 2022 to LLP. The Co-Borrower has alleged, *inter alia*, fraud in execution of loan documents, wrongful classification of his account as NPA during the Covid-19 moratorium, and irregularities in the auction process. Subsequently, The Company has filed a writ petition dated January 30, 2026 seeking cancellation of the first information report before the Bombay High Court. The matter is currently pending.

9. The Company has received allegations from one Mrs. Shrimati Gupta ("**Co-Borrower**") in the loan account of Deepak Gupta ("**Borrower**") that she neither executed the loan documents nor deposited the title documents on the basis of which the loan for INR 35,00,000 was granted. The Co-Borrower has also initiated a civil suit against the Company in this regard. In view of this suspected fraud, the Company has filed a police complaint with the Station House Officer, Rajinder Nagar Police Station. Upon inaction by the police authorities, the Company has further filed a petition under Section 210 of the Bharatiya Nagarik Suraksha Sanhita, 2023 ("**BNSS**") read with Sections 316, 317, 319, 322, 333, 334, 336 of the Bharatiya Nyaya Sanhita, 2023 before the Chief Judicial Magistrate, Central, Tis Hazari Courts, New Delhi seeking appropriate directions to the police under Section 175 of BNSS to register a first information report and conduct investigation. The matter is currently pending.

10. The Company has filed a complaint dated July 2023 before the Chief Judicial Magistrate, Rajkot ("**Court**") against Sadhnaben Monani, Amit Monani and Vimal Bipinbhai Thadeshwar (collectively, the "**Accused**") alleging offences under Sections 406, 420, 467, 468, 471 and 120-B of the Indian Penal Code, 1860 for *inter alia* breach of trust, fraud and cheating with the Company by not paying due installments and making false documents in relation to the loan facility availed by the Accused from the Company. The matter is currently pending.

11. The Company has filed an appeal dated April 21, 2025 before the Bombay High Court under Section 483(3) of the Bharatiya Nagarik Suraksha Sanhita, 2023, against an order of the Learned Additional Sessions Judge, Mumbai dated February 24, 2025 granting anticipatory bail to Vandana Suresh Pote, Balu Tukaram Auti and Sachin Sambhaji Dhore (collectively, the "**Accused**") in connection with a first information report bearing no. 647/2024 dated October 23, 2024 with the NM Joshi Marg Police Station, Brihan Mumbai City under Section 154 of the Code of Criminal Procedure, 1973 against Gayatri Industries and the Accused alleging offences under Sections 474, 468, 467, 465, 464, 463, 423, 420, 418, 417, 415, 406, 405, 120-B, and 120-A of the Indian Penal Code, 1860, for *inter alia* cheating and breach of trust by way of submitting forged property documents and mortgaging a commercial shop that did not actually exist, thereby defrauding the Company to avail loan facility. The matter is currently pending.

12. The Company, through its Chief Manager Yogesh Kumar, ("**Complainant**") has filed a first information report dated April 12, 2018 with the Civil Lines Police Station, Gurugram under Section 154 of the Code of Criminal Procedure, 1972 against M/s O.P. Timber through its Proprietor, Ram Narayan and Raj Bai (the "**Accused**") alleging offences under Sections 406, 415, 120-B and 420 read with Section 34 of the Indian Penal Code, 1860. The complaint alleges that the Accused conspired to cheat and defraud the Company by fraudulently selling a property mortgaged to the Company in connection with a loan facility. Upon the filing of the charge sheet, the matter is being prosecuted by the State of Haryana and is pending before the Chief Judicial Magistrate, Gurugram.

13. The Company has filed a first information report dated October 14, 2015 with the Economic Offences Wing Mandir Marg, New Delhi under Section 154 of the Code of Criminal Procedure, 1973 against Vinay Mittal proprietor of M/s Delhi Trading Company, Vipin Mittal, and Namrata Sahani (collectively, the "**Accused**") alleging offences under Sections 420, 467, 468, 471 and 120-B of the Indian Penal Code, 1860 for forgery, breach of trust, misappropriation of money and cheating the Company by not paying due instalments and concealing material facts and selling the mortgage property to a third party during the subsistence of loan account. Upon the filing of the charge sheet, the matter is being prosecuted by the State of Delhi and is pending before the Chief Metropolitan Magistrate, Tis Hazari Courts, Delhi.

14. The Company has filed a complaint under Section 175(3) read with Section 173(4) of the Bharatiya Nagarik Suraksha Sanhita, 2023 alleging offences under Section 316, 318, 319, 322, 333, 334 and 336 of the Bharatiya Nyaya Sanhita, 2023 before the Ld. Chief Judicial Magistrate, Central District, Tis Hazari Courts, New Delhi, seeking directions for registration of an FIR and conduct of an investigation against Mr. Anuj Goyal and others, being the borrowers of the Company, in connection with their fraudulent activities. The complaint was filed after the police failed to register an FIR despite a formal complaint being submitted. The matter is presently pending and the police report is awaited.

15. The Company has filed a first information report bearing number 55/2023 dated January 24, 2023 with the Nandgram Police Station, Ghaziabad under Section 154 of the Code of Criminal Procedure, 1973 against Sauveer Singh Rana and Rajdeep, alleging offences under Sections 309, 353, 504, and 506 of the Indian Penal Code, 1860 for behaving inappropriately with the Company officials and creating hinderances at the time of attempting physical possession after possession was granted to the Company. The matter is currently pending.

16. The Company has filed a first information report bearing number 408/2024 dated October 5, 2024 with the Vishwakarma Police Station, Jaipur under Section 173B of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Mahavir Singh Shekhawat, Laxmi Kanwar, Pradeep Singh Shekhawat, M/s/ Laxmi Steel through its proprietor, and M/s Jalmahal Housing Cooperative Society Limited through its secretary (collectively, the "**Accused**"), alleging offences under Sections 120-B, 420, 467, 468 and 471 of the Indian Penal Code, 1860 for *inter alia* cheating and breach of trust by making false documents in relation to the loan facility availed by the Accused from the Company. The matter is currently pending.

17. The Company has filed first information report bearing No. 0207/2024 dated September 16, 2024 at Police Station Baadi, Madhya Pradesh, against Yogesh Thakur in relation to the loan account of Devraj Traders (the "**Borrower**") alleging an offence under section 448 of the Indian Penal Code, 1860. After the Company obtained physical possession of the mortgaged property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**"), the Borrower allegedly trespassed into the said mortgaged property. The matter is currently pending.

18. The Company has filed first information report bearing No. 286/2024 dated October 18, 2024 with the Siroli M.I.D.C Police Station, Kolhapur under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Ranjit Suresh Jadhav and Sanika Ranjit Jadhav (collectively, the "**Accused**") alleging offences under Sections 3(5), 324(4), 324(5), 329(3) and 329(4) of the Bharatiya Nyaya Sanhita, 2023 in relation to the loan account of M/s Chetan Hair and Beauty Saloon (through its proprietor) (the "**Borrower**"). After the Company obtained physical possession of the mortgaged property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**"), the Borrower allegedly trespassed into the said mortgaged property. The matter is currently pending.

19. The Company has filed first information report bearing No. 212/2025 dated October 17, 2024 with the Deputy Commissioner of Police, Trans Hindon Division, Ghaziabad District at Police Station Shalimar Garden, Delhi, against M/s Nidhi Buildco, Dhanpal Singh, Sushila Singh, Sunil Kumar, and Vinod Kumar (collectively, the "**Accused**"), alleging offences under Sections 120-B, 420, 467, 468 and 471 of the Indian Penal Code, 1860, that the Accused has cheated in relation to the loan facility availed by the Accused by not paying the monthly installation payments and the Accused has sold the mortgaged property to a third party during the subsistence of the loan without obtaining the Company's no-objection certificate and/or without foreclosing the existing loan. The matter is currently pending.

20. The Company has filed a first information report bearing number 514/2024 dated October 28, 2024 with the Amalner Police Station, Jalgaon, under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Yogesh Chudamal Shethe, Shaila Chudamal Shethe, Bhumika Chudamal Shethe, and Chudamal Sonu Shethe, (collectively, the "**Accused**") in relation to the loan account of Om Shree Traders alleging offences under Sections 3(5), 329(4), 223, 351(2), and 352 of the Bharatiya Nyaya Sanhita, 2023 for breaking the seal and locks of the mortgaged property after the Company had already taken physical possession, illegally trespassing into the premises, and behaving inappropriately with the Company officials. The matter is currently pending.

21. The Company has filed first information report bearing No. 487/2024 dated October 18, 2024 at Police Station Amhiya, Madhya Pradesh under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023, against Ram Suresh Chaurasia, Rani Chaurasia, and Abhishek Chaurasia (collectively, the "**Accused**") in relation to the loan account of Shri Ram Associates (the "**Borrower**"). The Company has alleged offences under Sections 447 and 448 of the Indian Penal Code, 1860, for breaking the locks and trespassing into the mortgaged property in possession of the Company by virtue of non-payment of due installments on loan facility availed by the Accused under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**"). The matter is currently pending.

22. The Company has filed first information report bearing No. 623/2023 at Police Station Bisrakh, Delhi, in relation to the loan account of Saraswati Education and Social Welfare Society (the "**Borrower**"). After the Company obtained physical possession of the mortgaged property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**"), the Borrower allegedly trespassed into the said mortgaged property. A case has subsequently been filed in the District Court, Gautambudh Nagar against the Accused advancing the same allegations. The matter is currently pending.

23. Sub-Inspector Manoj Kumar Tomar has filed first information report bearing No. 644/2023 dated August 8, 2023 at Police Station Bisrakh, Police Station, Gautam Budha Nagar under Section 154 of the Code of Criminal Procedure, 1973 against Ram Kishore Awasthi, Yashodha Devi, Isha, Chinki, Priya, and Girish Tomar (collectively, the "**Accused**") in relation to the loan account of Saraswati Education and Social Welfare Society (the "**Borrower**"). The FIR alleges offences under Sections 147, 148, 186, 309, 332, 352 and 504 of the Indian Penal Code, 1860. The incident occurred when Company officials, accompanied by the police, attempted to re-seal the mortgaged property pursuant to a court order. The Accused obstructed the public servants and attacked the Company's employees with sticks and axes, and two of the Accused climbed the roof and attempted suicide at the time the Company attempted to re-take physical possession of the mortgaged property. The matter is currently pending.

24. The Company has filed first information report bearing No. 359/2023 dated June 28, 2023 at Police Station Laxmipuri, Kolhapur, Maharashtra under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Puja Sujay Jadhav Kasbekar, and Sujay Jaysing Jadhav Kasbekar (collectively, the "**Accused**") in relation to the loan account of Samarth Bakery (the "**Borrower**"). The Company has alleged offences under Sections 34, 427, 447 and 448 of the Indian Penal Code, 1860, for breaking the locks and trespassing into the mortgaged property in possession of the Company by virtue of non-payment of due installments on loan facility availed by the Accused under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**"). The matter is currently pending.

25. The Company has filed first information report bearing No. 16/2025 dated February 4, 20258, 2024 at Police Station Jodhewal, Punjab, under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Pradeep Yadav, Pramod Yadav, Poonam Yadav and Raj Dev Yadav (collectively, the "**Accused**"), alleging offences under Sections 447, 448, 453, and 34 of the Indian Penal Code, 1860 in relation to the loan account of Yadav Fabrics (the "**Borrower**"). After the Company obtained physical possession of the mortgaged property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**"), the Borrower allegedly trespassed into the said mortgaged property, by breaking locks. The matter is currently pending.

26. The Company has filed first information report bearing no. 16/2025 dated February 4, 2025 at Police Station

Jodhewal, Punjab under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Pradeep Yadav, Pramod Yadav, Poonam Yadav and Raj Dev Yadav (collectively, the "**Accused**"), alleging offences under Sections 405, 406, 441, 447, 34 and 120Bof the Indian Penal Code, 1860 in relation to the loan account of Yadav Fabrics (the "**Borrower**"). After the Company obtained physical possession of the mortgaged property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**"), the Borrower allegedly trespassed into the said mortgaged property by breaking locks. The matter is currently pending.

27. The Company has filed a complaint dated June 10, 2024 with Kalwad Police Station, Jaipur West, against Ramniwas Chaudhary, and Vimla Devi (collectively, the "**Accused**"), alleging offences under Sections 120-B and 452 of the Indian Penal Code, 1860. It is alleged that the Accused broke the locks and trespassed into the property, of which Company had previously taken lawful physical possession from the Accused, following the Accused's failure to pay the due installments on their loan facility. The matter is currently pending.

28. The Company has filed first information report bearing no. 631/2024 dated December 3, 2024 with the Old City Police Station, Akola under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Avinash Satendranath Chauhan, Gopal Satendranath Chauhan and Satendranath Rathunath Chauhan (collectively, the "**Accused**") alleging offences under Sections 3(5), 115(2), 223, 329(4) and 352 of the Bharatiya Nyaya Sanhita, 2023, in relation to the loan account of New Kedar Mens Wear (the "**Borrower**"). After the Company obtained physical possession of the mortgaged property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**"), the Borrower allegedly trespassed into the said mortgaged property. The matter is currently pending.

29. The Company has filed first information report bearing No. 452/2018 at Civil Lines, Gurugram Police Station under Sections 120-B, 34, 406, 408 and 420 of the Indian Penal Code, 1860 against Mr. Kaushik Chatterjee and others, in relation to the loan account of Zillion Infraprojects Pvt. Ltd. (the "**Borrower**"), inter alia, in connection with allegations that the loan was originally availed under the category of "*Purchase of Property*" for business expansion but was used for an investment into real estate knowing fully well that the Borrower is in no condition of repaying the loan to the Company. The matter is currently pending.

30. The Company has filed first information report bearing no. 748/2017 dated November 23, 2017 at Civil Lines, Gurugram Police Station under Section 154 of the Code of Criminal Procedure, 1973 against Haji Aiyyubbhai Ibrahimbhai Kapadia as an individual and as a Proprietor of M/s. Al-Fateh Tours Travels, Hajiyani Sabina Kapadia and Hakim Shaikh (collectively, the "**Accused**"). The Company alleged sections 114, 120-B, 406, 420, 467, 468, 471 of the Indian Penal Code, 1860 against Mr. Haji and others, for *inter alia* cheating and breach of trust in relation to the loan facility availed by the Accused in relation to the loan account of Al Fatah Tours & Travels (the "**Borrower**") by forging documents regarding the mortgaged property. Subsequent to disbursement of the loan, it came to the knowledge of the Company that the Accused had manipulated the unit numbers of the flat and created fake ownership documents to fraudulently mortgage the same property to multiple financial institutions. The matter is currently pending.

31. The Company has filed first information report bearing no. 147/2022 dated November 24, 2022, with the Khadakvasla Police Station, Pune City under Section 154 of the Code of Criminal Procedure, 1973, against Prabhakar Bhau Sathe and Rakhi Sushil Sathe, (collectively, the "**Accused**") alleging offences under Sections 34, 447 and 448 of the Indian Penal Code, 1860 in relation to the loan account of Hotel Arpita and Snacks Center (the "**Borrower**"). After the Company obtained physical possession of the mortgaged property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**"), the Borrower allegedly trespassed into the said mortgaged property. The matter is currently pending.

32. The Company has filed first information report bearing no. 0506 dated June 21, 2025 at Bachau, Kutch, Gujarat, alleging offences under Sections 451, 454, 457, and 114 of the Indian Penal Code, 1860 in relation to the loan account of Kudrat Pan Center (the "**Borrower**"). After the Company obtained physical

possession of the mortgaged property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**"), the Borrower allegedly trespassed into the said mortgaged property. The matter is currently pending.

33. The Company has filed first information report bearing no. 74/2025 dated July 2, 2025 at Police Station Mishroli, Jhalawar, Rajasthan under sections 324(2), 329(3) and 189(2) of the Bharatiya Nyaya Sanhita, 2023 in relation to the loan account of Late Brajraj Bairagi (through his legal heirs) (the "**Borrower**"). After the Company obtained physical possession of the mortgaged property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**"), the Borrower allegedly trespassed into the said mortgaged property. The matter is currently pending.

34. The Company has filed a first information report dated February 1, 2025 with the Kotwali Police Station, Pali under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Bharat Kumar, Shrimati Gudu and Dipak Panvar, (collectively, the "**Accused**"), alleging offences under Sections 61(2)(a), 316(2), 318(2) and 318(4) of the Bharatiya Nyaya Sanhita, 2023, for inter alia cheating and breach of trust by forging signatures in relation to the documents regarding the loan facility availed by the Accused from the Company. After due investigation, a final report bearing no. 215/2025 ("**Final Report**") dated December 12, 2025 with result as 'false' has been submitted by Station House Officer, Kotwali Police Station before the Ld. ACJM (Danga), Pali. A protest application has been filed against the Final Report seeking cancellation of the Final Report and taking cognizance of the crime committed by the Accused under Sections 61(2)(a), 316(2), 318(2) and 318(4) of the Bharatiya Nyaya Sanhita, 2023.

35. The Company has filed a first information report no. 0356/2019 dated August 20, 2019 with the Civil Lines Police Station, Gurgaon under Section 154 of the Code of Criminal Procedure, 1973 against Kaushik Chatterjee, M S Hotel through its proprietor Shankar Parwani, Varsha Parwani, Dipesh Parwani, Vrishab Parawani and Riddhi Siddhi Mobiles (collectively, the "**Accused**"), alleging offences under Sections 34, 120-B, 406, 408 and 420 of the Indian Penal Code, 1860, for *inter alia* cheating and breach of trust in relation to the loan facility availed by the Accused by forging documents, using the loan for purposes other than for which it was sanctioned for, and by not disclosing material facts regarding the mortgaged property. The matter is currently pending.

36. The Company has filed a first information report no. 0364/2024 dated July 26, 2024 with the Bandikui Police Station, Dausa under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Rahul Saini (the "**Accused**") alleging offences under Sections 324(4), 324(5) and 329(4) of the Bharatiya Nyaya Sanhita, 2023. It is alleged that the Accused broke the locks and trespassed into the property, of which Company had previously taken lawful physical possession from the Accused, following the Accused's failure to pay the due installments on their loan facility. The matter is currently pending.

37. The Company has filed a first information report dated May 14, 2025, with the Dausa Police Station, Kolwa under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Ratanlal Sharma, Bhagwati Prasad, Rameshwari Devi, Surendra Kumar and Revendra Kumar (collectively, the "**Accused**") alleging offences under Sections 189(2), 331(1) and 351(2) of the Bharatiya Nyaya Sanhita, 2023. It is alleged that the Accused broke the locks and trespassed into the property, of which Company had previously taken lawful physical possession from the Accused, following the Accused's failure to pay the due installments on their loan facility. The matter is currently pending.

38. The Company has submitted a complaint with the Hon'ble Chief Judicial Magistrate, First Class, Sehore, on January 22, 2025, against Gaurav Tyagi, Harinarayan, Magta Tyagi, Kamna Tyagi and Gautam Tyagi ("**Accused**") alleging offences under Sections 329 and 330 of the Bharatiya Nyaya Sanhita, 2023 and the Contempt of Courts Act, 1971. It is alleged that the Accused broke the locks and trespassed into the property, of which Company had previously taken lawful physical possession from the Accused, following the Accused's failure to pay the due installments on their loan facility. The matter is currently pending.

39. The Company has filed a first information report bearing no. 0002/2026 dated January 3, 2026 under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 with the Gangapur Police Station, Nashik City, Maharashtra against Mr. Naresh Manohar Karda and other directors of Karda Construction Limited

("**Accused**"), alleging fraudulent sale of mortgaged flats, inflation of receivables, and misappropriation of funds. The dispute arose when the Accused fraudulently sold flats across three mortgaged projects (*Hari Vasant*, *Hari Akruti Phase II*, and *Hari Niketan Phase II*) without the Company's mandatory no-objection certificate and diverted the sale proceeds to their personal and corporate bank accounts instead of the designated escrow account, resulting in a wrongful loss to the Company. The matter is currently pending.

40. The Company has filed a first information report bearing number 0118/2026 dated May 1, 2026 with the Devnagar Police Station, Jodhpur City West under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Vikram Singh, an employee of the Company ("**Accused**"), alleging offenses under Sections 316(2) and 318(4) of the Bharatiya Nyaya Sanhita, 2023. It is alleged that the Accused, in breach of trust while serving as a collection manager, collected but failed to deposit EMI received from Vikram Solanki, a debtor of the Company, against his loan account. The matter is currently pending.

41. The Company has filed an application under Section 175(3) of the Bharatiya Nagarik Suraksha Sanhita, 2023, seeking a direction to the police to investigate and register a first information report under Sections 318, 336, 337, 334, 316 and 61(2) of the Bharatiya Nyaya Sanhita, 2023 against M/s Sejal Jewellers, through its proprietor Mr. Ashoksingh Jalam Singh Godavat and others ("**Accused**") before the J.M.F.C Court, Andheri alleging, *inter alia*, cheating and fraud. It is alleged that the Accused defaulted on the loan agreement and produced forged, fabricated and submitted false title documents to dishonestly avail business loan from the Company. The matter is currently pending.

42. The Company has filed a first information report bearing number 0320/2025 dated July 16, 2025 with the Kotwali Police Station, Sriganganagar under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Tushar Jain ("**Accused**"), alleging offences under Sections 316(2) and 318(4) of the Bharatiya Nyaya Sanhita, 2023 for pledging stolen gold jewellery with the Company and fraudulently obtaining loans. A chargesheet has been filed and the matter is currently pending before the court of Chief Judicial Magistrate, Sriganganagar.

43. The Company has filed a first information report bearing number 0435/2024 dated October 24, 2024 with the Mansarovar Park Police Station, Shahdara under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Dipanshu Gupta, Pooja Yadav and other employees of the Company ("**Accused**"), alleging offences under Sections 316(4), 318(4), 61(2) and 3(5) of the Bharatiya Nyaya Sanhita, 2023 for committing fraud and misappropriating 5074 grams of gold from the vault of the Company's Shahdara branch, thereby causing substantial losses to the Company and its customers. The matter is currently pending.

44. The Company has filed a first information report bearing number 0472/2024 dated December 15, 2024 with the Kalanaur Police Station, Rohtak under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Kuldeep Singh, former employee of the Company ("**Accused**") alleging offences *inter alia* under Section 316(5) of the Bharatiya Nyaya Sanhita, 2023 for fraudulently removing 25 gold packets weighing 1810.88 grams from the Kalanaur branch on December 11, 2024 and December 12, 2024 under the pretext of depositing the same at another branch for auction and not returning the same. Upon investigation, it was found that the Accused has pledged the stolen gold with Muthoot Fincorp Limited ("**Complainant**") and thus, a notice under section 94 of the Bharatiya Nagarik Suraksha Sanhita, 2023 dated February 25, 2025 was issued to the Complainant by the Incharge, Kalanaur Police Station, Rohtak to deposit the gold ornaments with the Police Station, Rohtak ("**Notice**"). Pursuant to this, an application under Section 528 of the Bharatiya Nagarik Suraksha Sanhita, 2023 was filed by the Complainant before the High Court of the State of Punjab and Haryana praying for quashing the Notice.

45. The Company has filed a first information report bearing number 0175/2025 dated March 25, 2025 with the Sikandra Police Station, Agra under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Ajay Pratap Singh, Rohit Upadhyay and others, who are certain customers and employees of the Company ("**Accused**") alleging offences under Section 420, 406 and 409 of the Indian Penal Code, 1860 for fraudulently sanctioning 37 fake gold loans by passing counterfeit jewellery as genuine, thereby causing substantial financial loss to the Company. The matter is currently pending.

46. The Company has filed a first information report bearing number 0071/2026 dated February 25, 2026 with the Sihani Gate Police Station, Ghaziabad under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Rashmi Yadav and Ankur Yadav ("**Accused**"), alleging offences under Sections 318(4), 336(3) and 61(2) of the Bharatiya Nyaya Sanhita, 2023 for fraudulently obtaining a gold loan by pledging fake (bentex) gold ornaments. The matter is currently pending.

47. The Company has filed a first information report bearing number 0211/2025 dated June 1, 2025 with the Kotwali Police Station, Fatehpur under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Shivam Kumar, his brother and Karuna Nidhi Shukla ("**Accused**"), alleging offences under Sections 318(4), 316(2), 352 and 351(2) of the Bharatiya Nyaya Sanhita, 2023 in relation to the fraudulent obtaining of a balance transfer gold loan from the Company without pledging any gold and thereafter refusing to return the money. Post investigation, a charge sheet under Section 193 of the Bharatiya Nagarik Suraksha Sanhita, 2023 has been submitted before the court of Judicial Magistrate, Fatehpur on September 8, 2025. The matter is currently pending.

48. The Company has filed a first information report bearing number 1085/2024 dated December 11, 2024 with the Buldhana City Police Station, Buldhana under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Pravin Baban, Ashwini Vijay and others, employees of the Company ("**Accused**"), alleging offences under Sections 318(4), 316(2) and 3(5) of the Bharatiya Nyaya Sanhita, 2023 for fraudulently approving gold loans against fake gold jewellery deposited by customers, thereby causing a loss to the Company. The matter is currently pending.

49. The Company has filed a first information report bearing number 0434/2024 dated December 3, 2024 with the Jhalrapatan Police Station, Jhalawar under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Arjun Shrangi, Abhishek Shrangi and other persons, including employees of the Company ("**Accused**"), alleging offences under Sections 420 and 406 of the Indian Penal Code, 1860 for conspiring with the Company's staff and fraudulently obtaining gold loans by pledging fake and impure gold ornaments at the branch, thereby causing loss to the Company. The matter is currently pending.

50. The Company has filed a first information report bearing number 0098/2024 dated April 3, 2024 with the Tara Nagar Police Station, Churu under Section 154 of the Criminal Procedure Code, 1973 against Pooja, Bhagvanaram, and others, being certain employees and customers of the Company ("**Accused**"), alleging offences under Sections 420, 406 and 120-B of the Indian Penal Code, 1860 for fraudulently obtaining gold loans by pledging fake and bentex ornaments instead of gold at the Tara Nagar branch, thereby causing loss to the Company. The matter is currently pending.

51. The Company, through Mahavir Jain,branch area manager of the Company ("**Complainant**"), has filed a first information report bearing number 0207/2025 dated May 22, 2025 with the Ramganj Mandi Police Station, Kota under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Jitendra Singh Rajawat and Umashankar Prajapat, former employees of the Company ("**Accused**") alleging an offence under Section 316(4) of the Bharatiya Nyaya Sanhita, 2023 for embezzling Company funds in relation to four customer loan accounts by diverting loan amounts for personal use, creating dummy loans, and releasing gold without depositing money into the Company's accounts, thereby causing loss to the Company. A settlement agreement dated September 4, 2025, was entered into between the parties wherein the Complainant has agreed to withdraw the first information report in lieu of Jitendra Singh Rajawat issuing a cheque to cover the loan amounts.

52. The Company has filed a first information report bearing number 0029/2024 dated January 31, 2024 with the Prem Nagar Police Station, Bareilly under Section 154 of the Criminal Procedure Code, 1973 against Gaurav Singh, and Shivam Rastogi ("**Accused**"), alleging offences under Sections 420 and 506 of the Indian Penal Code, 1860 for cheating and criminal intimidation in relation to a gold loan transaction wherein the Accused submitted fake gold ornaments and thereafter threatened the employees of the Company. The matter is currently pending.

53. The Company has filed a first information report bearing number 0066/2024 dated March 28, 2024 with the Pratapnagar Sadar Police Station, Jodhpur under Section 154 of the Criminal Procedure Code, 1973

against Sunil Kumar Bishnoi ("**Accused**"), alleging offence under Section 420 of the Indian Penal Code, 1860 for cheating and making false representations to obtain money from the Company for transfer of a gold loan without actually closing the original loan account. The matter is currently pending.

54. The Company has filed a first information report bearing number 0711/2024 dated September 12, 2024 with the Aerodrome Police Station, Indore Urban under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Punit Gupta ("**Accused**"), alleging offence under Section 316(2) of the Bharatiya Nyaya Sanhita, 2023 for fraudulently obtaining a loan from the Company on the pretext of transferring a gold loan from ICICI Bank without delivering the gold with the Company's branch, and thereafter repaying only INR 7,99,500 in instalments, leaving an outstanding balance of approximately INR 13,20,500. The matter is currently pending.

55. The Company has filed a first information report bearing number 0400/2024 dated December 31, 2024 with the Urban Estate Hisar Police Station, Hisar under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Rohtash ("**Accused**"), alleging offences under Sections 316(2) and 318(4) of the Bharatiya Nyaya Sanhita, 2023 in relation to a fraudulent balance transfer of a gold loan from another bank to the Company on the condition that the gold ornaments would be deposited with the Company, which the Accused failed to deposit. Furthermore, the Accused has failed to repay the loan amount. Post investigation, a charge sheet under Section 193 of the Bharatiya Nagarik Suraksha Sanhita, 2023 has been submitted before the court of J.M.F.C, Hisar on April 21, 2025. The matter is currently pending.

56. The Company has filed a first information report bearing number 0124/2025 dated May 8, 2025 with the Manak Chowk Police Station, Jaipur under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against unknown accused persons, alleging offences under Sections 316(5), 338, 336(3) and 340(2) of the Bharatiya Nyaya Sanhita, 2023 for misappropriating loan repayment amounts collected directly from customers in cash and through phone transfers by branch staff, including Jayesh Sharma, and for not depositing the same into the Company's accounts. The matter is currently pending.

57. The Company has filed an application under Section 175(3) of the Bharatiya Nagarik Suraksha Sanhita, 2023 before the Court of the Chief Judicial Magistrate, Saket Court, South District, Delhi, seeking a direction to the police to investigate and register a first information report under Sections 318 and 316 of the Bharatiya Nyaya Sanhita, 2023 against Mr. Gaurav Chaudhary ("**Accused**") alleging, *inter alia*, cheating and criminal breach of trust. It is alleged that the Company had sanctioned a balance transfer process for gold loan of the Accused. However, the Accused neither submitted the gold ornaments nor remitted the loan amount. The Company has further filed the application against the State for non-registration of the FIR by the police officials. The matter is currently pending.

58. The Company has filed an application under Section 175(3) of the Bharatiya Nagarik Suraksha Sanhita, 2023 before the Chief Judicial Magistrate First Class, Faridabad, seeking a direction to the police to investigate and register a first information report against Mohan ("**Accused**") and Kapil Kaushik alleging, *inter alia*, cheating, criminal conspiracy and criminal breach of trust. It is alleged that the Company had sanctioned a balance transfer process for gold loan of the Accused. However, the Accused colluded with Kapil Kaushik, an employee of the Company, and neither submitted the gold ornaments nor remitted the loan amount. The Company has further filed the application against the State for non-registration of the FIR by the police officials. The matter is currently pending.

59. The Company has filed a first information report bearing No. 11196036260298 dated August 22, 2026, under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023, with the Harni Police Station, Vadodara, Gujarat, against Mr. Sureshbhai Bhadabhai Pansuriya, Mr. Manishbhai Bhadabhai Pansuriya, Mr. Pravinbhai Bhadabhai Pansuriya, Mr. Kishorbhai Bhadabhai Pansuriya and Mr. Ravi Sureshbhai Pansuriya, partners of M/s. S P Infra (the "**Accused**"), alleging offences under Sections 316(2), 318(4), 314, 54 and 61(2)(b) of the Bharatiya Nyaya Sanhita, 2023, including cheating, criminal breach of trust, dishonest misappropriation, fraud and criminal conspiracy. The allegations arise from the fraudulent sale of 127 flats in the project "Shree Siddheshwar Prime Plus", which were mortgaged in favour of the Company, without obtaining the Company's mandatory no-objection certificate, along with inflation of receivables and diversion/misappropriation of sale proceeds to the personal and corporate bank accounts of the Accused

instead of the designated escrow account, thereby causing wrongful loss to the Company. The matter is presently pending.

60. The Company has filed an application dated July 2, 2026 under Section 175(3) of the Bharatiya Nagarik Suraksha Sanhita, 2023 before the Chief Judicial Magistrate First Class, Anand, seeking a direction to the police to investigate and register a first information report against Aniket Pratapsinh Solanki ("**Accused**"), an ex-employee of the Company, alleging, *inter alia*, cheating and dishonest misappropriation of property. It is alleged that the amounts collected by the Accused from several customers of the Company were not deposited into the account of the Company. The matter is currently pending.

61. The Company has filed an application dated July 7, 2026 under Section 175(3) of the Bharatiya Nagarik Suraksha Sanhita, 2023 before the Judicial Magistrate First Class, Pune, seeking a direction to the police to investigate and register a first information report against M/s Silver Jubilee Motors Ltd, Sanjay Chandrakant Jagtap and others ("**Accused**"), alleging, *inter alia*, breach of trust, cheating and fraud. It is alleged that the Accused fraudulently sold the mortgaged property to a third party. The matter is currently pending.

62. The Company has filed a first information report bearing number 0264/2026 dated July 20, 2026 with the Jayasingpur Police Station, Kolhapur under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Akesh Kumar Rajan Palse and Pramila Rajan Palse ("**Accused**") alleging offences *inter alia* under Sections 223, 329(3) and 3(5) of the Bharatiya Nyaya Sanhita, 2023. It is alleged that the Accused broke the locks and trespassed into the property, of which the Company had previously taken lawful physical possession from the Accused, following the Accused's failure to pay the due installments on their loan facility. The matter is currently pending.

63. The Company has filed a first information report bearing number 0101/2026 dated July 21, 2026 with the Kale Police Station, Kolhapur under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Puja Sagar Kamble, Sagar Chandrakant Kamble and others ("**Accused**") alleging offences *inter alia* under Sections 329 and 3(5) of the Bharatiya Nyaya Sanhita, 2023. It is alleged that the Accused have trespassed into the property by breaking seal of the Company, of which the Company had previously taken lawful physical possession from the Accused, following the Accused's failure to pay the due installments on their loan facility. The matter is currently pending.

64. The Company has filed an application under Section 175(3) of the Bharatiya Nagarik Suraksha Sanhita, 2023 before the Judicial Magistrate First Class, Jirapur, seeking a direction to the police to investigate and register a first information report against Parvati Dubey and Manoj Kumar Dubey ("**Accused**"), alleging *inter alia*, the offence of trespass. It is alleged that the Accused criminally trespassed into the property by breaking the seal, lock and stamp, of which the Company had previously taken lawful physical possession from the Accused, following the Accused's failure to pay the due installments on their loan facility. The matter is currently pending.

65. The Company has filed an application under Section 175(3) of the Bharatiya Nagarik Suraksha Sanhita, 2023 before the Judicial Magistrate First Class, Narsinghpur, seeking a direction to the police to investigate and register a first information report against Ram Kumar Kaurav, Nilesh Kaurav and others ("**Accused**"), alleging *inter alia,* fraud, cheating, criminal conspiracy and criminal breach of trust. It is alleged that the Accused fraudulently obtained an MSME Term Loan of ₹14,98,408/- from the Company by mortgaging a property that was, in fact, an illegal construction on government Charnoi (grazing) land, and thereafter wilfully defaulted on loan repayment. The fraud came to light during enforcement proceedings under the SARFAESI Act, 2002, when the Tehsildar, Kareli, and the District Magistrate, Narsinghpur, recorded that the mortgaged property was situated on government land and the underlying ownership documents were fraudulently prepared. The matter is currently pending.

66. The Company has filed a first information report bearing number 0325/2026 dated August 1, 2026 with the Police Station Jawahar Nagar, District Ganga Nagar under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Rajpal Bishnoi son of Hanuman Bishnoi and Poonam wife of Rajpal Bishnoi

(collectively, the "**Accused**"), alleging offences under Sections 318(4) of the Bharatiya Nyaya Sanhita, 2023 for fraudulently obtaining a balance transfer gold loan from the Company. The Accused executed an undertaking to transfer their gold loan from Muthoot Fincorp Limited to the Company but failed to deliver the gold ornaments and absconded with the loan amount of INR 11,18,000, causing wrongful loss to the Company. The matter is currently pending.

67. The Company has filed a first information report bearing number 0264/2026 dated August 8, 2026 with the Kotwali Police Station, Tonk under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Ankit Sharma son of Rameshwar Sharma, Azharuddin, Bhanwar Singh, Deepak Sharma, Sikandar Kumawat, Shahzad and Bhanwar Lal Kharol (collectively, the "**Accused**"), alleging offences under Sections 316(2), 318(4) and 61(2) of the Bharatiya Nyaya Sanhita, 2023 for fraudulently obtaining a gold loan from the Company by pledging spurious gold bangles. The matter is currently pending.

Material Civil proceedings

Except as disclosed below, none of the civil proceedings filed by the Company fall above the Materiality Threshold:

1. The Company, as a financial creditor, had initiated a Corporate Insolvency Resolution Process ("**CIRP**") against Monarch Brookefields LLP ("**Corporate Debtor**") by filing a petition, before the National Company Law Tribunal, Mumbai Bench ("**NCLT**") under Section 7 of the Insolvency and Bankruptcy Code, 2016 ("**IBC**"). The petition was filed on account of the Corporate Debtor's default in repaying the loan amount disbursed under a loan agreement dated December 29, 2013. The total amount claimed to be in default was ₹976.81 million as of May 31, 2018. The Hon'ble NCLT admitted the petition dated September 27, 2019 and a resolution professional was appointed. During the CIRP, the Company was a member of the Committee of Creditors with a voting share of 50.79%. Subsequently, a homebuyer's association filed a miscellaneous application seeking removal of the resolution professional, in which the Company has intervened and challenged the maintainability of the said application. A resolution plan submitted by a resolution applicant, Planet Builders and Developers, was approved by the Committee of Creditors. The Hon'ble NCLT has since approved the said resolution plan, and the matter is currently at the stage of execution.

2. The Company has filed a Commercial Execution Application under Order XXI of the Code of Civil Procedure, 1908, read with Section 36 of the Arbitration and Conciliation Act, 1996, before the High Court of Judicature at Bombay. The application is filed against Monarch Imperial and Ors. ("**Award Debtors**") for the enforcement of an Arbitral Award dated February 29, 2020. The Award arises from defaults in repayment under a loan agreement dated December 29, 2013, pursuant to which the Company had disbursed a term loan of INR 40,00,00,000. The Award directs the Award Debtors to jointly and severally pay INR 79,55,23,221 along with further interest and costs, with the total claim in the execution application amounting to INR 199,11,42,798 as of April 19, 2023. The Award Debtors have failed to make any payment subsequent to the Award, and no appeal has been preferred, necessitating the filing of this application for enforcement and recovery. The matter is currently pending.

3. The Company has issued a demand notice dated May 5, 2026 ("**Demand Notice**") under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**") to M/s. S P Infra ("**Borrower**") in relation to loan facility availed by the Borrower for an amount of INR 35,00,00,000 (Indian Rupees Thirty Five Crores Only) ("**Loan Facility**"). The Demand Notice was issued to call on the entire outstanding amount payable to the Company by the Borrower as on April 30, 2026, together with further interest and other amounts at the contractual rate of interest together with costs, charges and other monies payable as provided under the Loan Facility documents within a period of 60 (sixty) days from the date of the Demand Notice. The Borrower has breached certain terms and conditions of the Loan Facility documents and therefore, an event of default has occurred under clause 10 of the loan agreement dated July 14, 2022. Consequently, the Company has classified the loan account of the Borrower as a non-performing asset on May 1, 2026 and issued the Demand Notice. Furthermore, the

Company has filed an application dated April 27, 2026 under Section 9 of the Arbitration and Conciliation Act, 1996 before the honourable judge of Commercial Court at Vadodara for interim relief of injunction against further selling of portions of the security and protection of the consideration received by the Borrower by selling certain portions of the security without obtaining prior written consent from the Company. The Company has also instituted proceedings under Section 14 of SARFAESI Act against the Borrower, for enforcement of its secured interest in respect of the project "Shree Siddheshwar Prime Plus". The said proceedings are presently pending adjudication.

4. The Company has filed a complaint dated June 26, 2026 under Section 31 of the Real Estate (Regulation and Development) Act, 2016 ("**RERA Act**") before the Gujarat Real Estate Regulatory Authority, Gandhinagar against M/s S P Infra and its partners, namely Mr. Sureshbhai Bhadabhai Pansuriya, Mr. Manishbhai Bhadabhai Pansuriya, Mr. Pravinbhai Bhadabhai Pansuriya, Mr. Kishorbhai Bhadabhai Pansuriya and Mr. Ravi S Pansuriya (collectively, the "**Respondents**"), in relation to the real estate project "Shree Siddheshwar Prime Plus" (the "**Project**"). The Company had sanctioned a term loan facility of INR 350 million ("**Loan**") to the Respondents pursuant to a loan agreement dated July 14, 2022. The Loan was secured by a first and exclusive charge by way of registered mortgage over the Project land and the units of the Project, in favour of the Company. It is alleged that the Respondents unlawfully sold 127 units of the Project without obtaining the mandatory prior written no objection certificate from the Company and diverted the sale proceeds away from the designated RERA and escrow accounts, in violation of Section 4(2)(1)(D) of the RERA Act. The Company has inter alia prayed for directions to compel the Respondents to deposit siphoned sale proceeds into the escrow account, appointment of an independent chartered accountant for forensic audit of the Project, declaration that unauthorized sale agreements executed by the Company are void, revocation of the registration of the Project under Section 7 of the RERA Act, and imposition of penalties upon the Respondents under Sections 60 and 61 of the RERA Act. The matter is currently pending.

Recovery proceedings under the SARFAESI Act

The Company has initiated actions under the SARFAESI Act against various individuals and entities (collectively, the "**Respondents**"), including auctioning the mortgaged property and taking possession of the mortgaged property. The Company has filed 30 applications before the Debt Recovery Tribunal, under Section 17 of the SARFAESI Act, and High Courts of various jurisdictions, asserting its rights over the mortgaged property and seeking enforcement of its claims against the Respondents. The total pecuniary value involved in these matters aggregates to INR 160.00 million, along with interest, and these matters are currently pending at various stages of adjudication.

II. Litigation involving the Company's Material Subsidiaries

Litigation against CGHFL

Criminal Proceedings

1. CGHFL has a criminal complaint filed against them by Ranjit Suresh Jadhav ("**Complainant**") dated April 16, 2025. CGHFL had initiated proceedings under Sections 13(2) and Rule 8(1) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**"), against the Complainant seeking recovery of a loan against property and assistance in taking possession of the mortgaged property. The application was allowed by a possession order dated August 20, 2024 ("**Impugned Order**"), passed by the Chief Judicial Magistrate, Kolhapur. The Complainant has filed a complaint under Sections 175(3) & 223 of the Bharatiya Nagarik Suraksha Sanhita, 2023, read with Sections 198, 212, 227, 316(2), 316(5), 318(1), 318(4), 319(1), 324(5), 336(1), 336(3), 336(4), 338, 343, 344, 45 and 3(5) of the Bharatiya Nyaya Sanhita, 2023, dated April 16, 2025, against CGHFL and its officials, alleging, inter alia, that the Impugned Order was passed by concealing facts, misusing powers, and applying the SARFAESI Act to agricultural land without proper jurisdiction in the Court of Judicial Magistrate First Class, Peth-Vadgaon, Kolhapur. The matter is currently pending.

2. A first information report bearing number 0092/2026 was lodged by Sandeep Khendalwal ("**Complainant**") on April 5, 2026 with the Alwar Gate Police Station, Ajmer under Section 173 of the Bharatiya Nagarik

Suraksha Sanhita, 2023 against Managers of CGHFL ("**Accused**"), alleging an offense under Section 316(2) of the Bharatiya Nyaya Sanhita, 2023 for criminal breach of trust. The allegations relate to arbitrary recovery of excessive amounts from the Complainant and alleged failure of the Accused to periodically inform the Complainant of reductions in the repo rate in accordance with RBI guidelines, thereby causing financial prejudice to the Complainant. The matter is currently pending.

3. A first information report bearing number 0765/2025 was lodged by Ram Kishore Gupta ("**Complainant**") on December 15, 2025 with the Dabri Police Station, Dwarka under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Praveen Sharma, Naveen Sharma, Capri Global Housing Finance Limited and others ("**Accused**") for the offence of cheating by doing criminal impersonation and forgery. The Complainant has alleged that an unknown person conspiring with the Accused, has impersonated the Complainant and wrongly executed three sale deeds over the Complainant's property and procured loan facilities from the Accused.

4. A first information report bearing number 0085/2026 was lodged by Balwan son of Chuni Lal ("**Complainant**") on May 29, 2026 with the Sidhmukh Police Station, Churu under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 The Complainant alleges that on May 26, 2026, employees of Capri Global Housing Finance Limited, while taking possession of the mortgaged property, released cattles of the Complainant and the same have been untraceable since. The matter is currently pending.

Material Civil proceedings

None of the civil proceedings filed against the Company's Material Subsidiary falls above the Materiality Threshold.

Regulatory and Statutory Proceedings

NIL

Recovery proceedings under the SARFAESI Act

Various individuals and entities (collectively, the "**Petitioners**") have challenged the actions of auctioning the mortgaged property, taking possession of the mortgaged property, among others, taken by CGHFL under the SARFAESI Act against the Petitioners. The Petitioners have filed 90 applications before the Debt Recovery Tribunal under Section 17 of the SARFAESI Act, and High Courts of various jurisdictions, contesting, inter alia, the action of CGHFL in claiming rights over the mortgaged property and seeking restraining orders against the actions initiated by CGHFL against the Petitioners. The total pecuniary value involved in these matters aggregates to INR 231.21 million, along with interest and these are currently pending at various stages of adjudication.

Litigation by CGHFL

Criminal Proceedings

1. CGHFL, in the ordinary course of business, has initiated 968 recovery proceedings against several of its borrowers, for the dishonor of cheques under Section 138 of the Negotiable Instruments Act, 1881. These proceedings are pending at various stages of adjudication before various courts. The aggregate amount involved in such proceedings is INR 936.72 million, to the extent ascertainable.

2. CGHFL, in the ordinary course of business, has initiated 15 recovery proceedings against several of its borrowers for dishonour of electronic funds transfer under Section 25 of the Payment and Settlement Systems Act, 2007. These proceedings are pending at various stages of adjudication before various courts. The aggregate amount involved in such proceedings is INR 0.29 million to the extent ascertainable.

3. CGHFL has filed a criminal complaint dated April 13, 2022 against Shahid Ali, Vikas Sahu, Ujjwal Jain, Shailender Jaat, Raghuvir Singh Dangi and Bala Prasad (collectively, the "**Accused**") under Section 156(3) of the Code of Criminal Procedure, 1973 before the Judicial Magistrate, I Class, Bhopal ("**Magistrate**") alleging offences under Sections 406, 420, 467, 468, 471,120B and 34 of the Indian Penal Code, 1860, *inter alia*, cheating, forgery of documents and causing wrongful loss amounting to INR 1.00 million to

CGHFL. Simultaneously, CGHFL also filed a criminal complaint against the Accused under Section 200 of the Code of Criminal Procedure, 1973 before the Magistrate praying, *inter alia,* for registering the case against the Accused and directing the relevant police station to file the investigation report before the Magistrate. The matter is currently pending.

4. CGHFL has filed a criminal complaint dated April 13, 2022 against Rajesh Jain (the "**Accused**") under Section 156(3) of the Code of Criminal Procedure, 1973 before the Judicial Magistrate, I Class, Bhopal ("**Magistrate**") alleging offences under Sections 406, 420, 467, 468, 471, 120B and 34 of the Indian Penal Code, 1860, *inter alia*, cheating, forgery of documents and causing wrongful loss amounting to INR 0.55 million to CGHFL. Simultaneously, CGHFL also filed a criminal complaint against the Accused under Section 200 of the Code of Criminal Procedure, 1973 before the Magistrate, praying, *inter alia,* for registering the case against the Accused and directing the relevant police station to file the investigation report before the Magistrate. The matter is currently pending.

5. CGHFL has filed a criminal complaint dated April 13, 2022 against Ghanshyam Singrole (the "**Accused**") under Section 156(3) of the Code of Criminal Procedure, 1973 before the Judicial Magistrate, I Class, Bhopal ("**Magistrate**") alleging offences under Sections 406, 420, 467, 468, 471,120B and 34 of the Indian Penal Code, 1860, *inter alia*, cheating, forgery of documents and causing wrongful loss amounting to INR 0.65 million to CGHFL. Simultaneously, CGHFL also filed a criminal complaint against the Accused under Section 200 of the Code of Criminal Procedure, 1973 before the Magistrate praying, *inter alia,* for registering the case against the Accused and directing the relevant police station to file the investigation report before the Magistrate. The matter is currently pending.

6. CGHFL has filed a Complaint dated December 2, 2024, before the court of Chief Metropolitan Magistrate (Central) Tis Hazari Court, New Delhi under Section 175(3) read with Section 210 of Bharatiya Nagarik Suraksha Sanhita, 2023 against Mr. Praveen Sharma and others ("**Accused**") alleging offences under Sections 61, 316, 318, 319, 321, 337 and 339 of the Bharatiya Nyaya Sanhita, 2023. CGHFL has alleged that the Accused conspired to fraudulently avail a housing loan by using forged documents, multiple identities, and creating a fraudulent mortgage over a property. Pursuant to the complaint, a first information report dated March 20, 2026, was filed with the Rajinder Nagar Police Station, Central Delhi, under Sections 34 and 420 of the Indian Penal Code, 1860, against the Accused. The matter is currently pending.

7. A police complaint was filed by CGHFL before the police station concerned at Kota against Manohar Lal S/o Mr. Shrikishan, Kalawati and Dipendra Sharma (collectively the "**Accused**"), for trespassing into the mortgage property, after the physical possession was taken lawfully by CGHFL from the Accused on account of the Accused's failure to repay the loan amount. Upon inaction of the police officials concerned, an application under Section 175(3) of the Bharatiya Nagarik Suraksha Sanhita 2023 was filed by CGHFL before the Hon'ble AMJM Ramganjmandi, Kota District Courts against Accused, alleging offences under Section 324, 329, 62 and 3(5) of the Bharatiya Nyaya Sanhita for trespassing into the mortgaged property. The matter is currently pending.

8. CGHFL has filed a petition before the Court of Learned Judicial Magistrate First Class, District Jabalpur against Arjun Kewat, Krishna Bai Kewat and others including the State alleging, offences under Section 318, 338, 336, 340 and 3(5) of the Bharatiya Nyaya Sanhita 2023, that the borrowers had colluded and created false documents to avail the loan facility. CGHFL has further filed the petition against the State for non-registration of the FIR by the police officials. The matter is currently pending.

9. A complaint under Section 175(3) of the Bharatiya Nagarik Suraksha Sanhita 2023, has been filed by CGHFL before the Judicial Magistrate Class, Jabalpur against the State of Madhya Pradesh, Mehar Sachetan Singh and others alleging, offences under the Sections 318, 338, 336, 340 and 3(5) of the Bharatiya Nyaya Sanhita 2023, that the borrowers had colluded with a third party, impersonated the said third party as the seller of the mortgaged property and created a fraudulent title chain. CGHFL has filed the complaint against the State for non-registration of the FIR by the police officials. The matter is currently pending and CGHFL has prayed for the Court to call for an investigation report from the concerned police authorities.

10. A complaint under Section 210 of Bharatiya Nagarik Suraksha Sanhita 2023, has been filed by CGHFL before the Ld. Chief Judicial Magistrate, Tis Hazari Courts (Central) against Ranveer, Kiran, Ram Avatar, Krishna Yadav and Hetram ("**Borrowers**") alleging, offences under Section 316, 317, 319, 322, 333, 334, 336 of the Bharatiya Nyaya Sanhita 2023, that the property documents and the mortgaged property shown by the Borrowers at the time of availing the loan were different and the same came to light during recovery proceedings. CGHFL has filed the petition against the State for non-registration of the FIR by the police officials. CGHFL first filed a complaint with the station house officer, Rajinder Nagar, on December 12, 2024. The matter is currently pending and CGHFL has prayed for the Court to call for an investigation report from the concerned police authorities.

11. An application has been filed by CGHFL dated August 8, 2025 before the CJM, Karkardooma in relation to a property mortgaged with CGHFL, wherein in a Section 14 SARFAESI Act, 2002 application filed by M/s Truhome Finance Ltd., the said finance company, through a court commissioner, took possession of the property mortgaged with CGHFL. CGHFL has filed an application challenging the same. The CJM, Karkardooma vide its order dated May 11, 2026 has dismissed the application on the ground of lack of jurisdiction.

12. A petition has been filed by CGHFL before the Ld. Judicial Magistrate First Class, Ujjain against Bhawarsingh Chandel ("**Accused**") under Section 223 of the Bharatiya Nagarik Suraksha Sanhita, 2023. It is alleged that the Accused, during his employment as a collection executive of CGHFL, collected outstanding instalments from certain borrowers of CGHFL but failed to deposit the amount and subsequently absconded. The complaint alleges offences of cheating, dishonest misappropriation of property, and criminal breach of trust under Sections 318(4), 314, and 316(1) of the Bharatiya Nyaya Sanhita, 2023. The matter is currently pending.

13. CGHFL has filed a first information report dated July 25, 2020 with the Vaishali Nagar Police Station, Jaipur West under Section 154 of the Code of Criminal Procedure, 1973 against Mohit Julani, Deepika, Manoj Ramesh, Om Shiv Grih Nirman Sahkari Samiti Limited, and Ram Singh Rathore (collectively, the "**Accused**") alleging offences under Sections 120-B, 406, 420 of the Indian Penal Code, 1860 for *inter alia* breach of trust, fraud and cheating with CGHFL by not paying due installments and making false documents in relation to the loan facility availed by the Accused from CGHFL. The matter is currently pending.

14. CGHFL has filed first information report bearing No. 824/2024 dated September 22, 2024 at Police Station Shivaji Nagar, Maharashtra, in relation to the loan account of Sunil Parasharam Dhanawade (the "**Borrower**") under Sections 329(4) and 223 of the Bharatiya Nyaya Sanhita, 2023. After CGHFL obtained physical possession of the mortgaged property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**"), the Borrower allegedly trespassed into the said mortgaged property. The matter is currently pending.

15. CGHFL has filed first information report bearing No. 58/2025 dated May 8, 2025 at Police Station Badnor, Beawar, Rajasthan under section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023, alleging offences under sections 324(4), 329(3), 62 and 3(5) of the Bharatiya Nyaya Sanhita, 2023 in relation to the loan account of Dharmichand Gurjar s/o Hari Ram (the "**Borrower**"). After CGHFL obtained physical possession of the mortgaged property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**"), the Borrower allegedly trespassed into the said mortgaged property. The matter is currently pending.

16. A petition has been filed by CGHFL before the Tis Hazari Courts (Central) against Shalu, Nirmala Devi, Nand Kishor, Ankit Malhotra and Ranjit Sharma. It is alleged that the borrowers (Shalu, Nirmala, and Nand Kishor) colluded with Ranjit Sharma, who misused the KYC documents of Ankit Malhotra to impersonate him to execute a forged registered sale deed in favour of Shalu to fraudulently avail the housing loan from CGHFL and subsequently mortgaged the same property to another financial institution. CGHFL seeks a direction for the registration of a first information report and further investigation into the matter. The matter is currently pending.

17. CGHFL filed a petition before the J.M.F.C Court, Vasai dated December, 2025 ("**Petitioner**") against Ritesh

Vijayshankar Mishra, Aradhana Ritesh Mishra, Shalini Sharad Ghave, and Sonu Chandrama Chouhan (collectively the "**Respondents**"). It is alleged that the Respondent individuals submitted forged documents to obtain a housing loan of INR 28,81,717 and that the property offered as collateral was already mortgaged with another financial institution. The Petitioner sought a direction for the registration of a first information report and further investigation into the matter. The matter is currently pending.

18. CGHFL filed a petition before the Judicial Magistrate First Class, Rewa dated October, 2025 against Shivam Dwivedi, Anita Dwivedi and Swastik Tiwari (collectively the "**Respondent**") for offences under Sections 318(4), 338, 336, 336(3) and 61(2) of the Bharatiya Nyaya Sanhita, 2023 (corresponding Sections 420, 467, 468, 469, 120 B of the Indian Penal Code, 1860). It is alleged that the Respondent submitted manipulated and fabricated property documents, misrepresented the property's boundaries and identification (Khasra) numbers, and thereby induced CGHFL to sanction and disburse the loan against an incorrect property, causing wrongful financial loss. CGHFL seeks a direction for the registration of a first information report and further investigation into the matter. The matter is currently pending.

19. A petition has been filed by CGHFL before the Judicial Magistrate First Class, Jabalpur against Shiv Kahar, Shanti Kahar, Mohd. Arif and the State of Madhya Pradesh for offences punishable under sections 318, 338, 336, 340 and 3(5) of the Bharatiya Nyaya Sanhita, 2023, alleging, that the mortgaged property shown at the time of availing the loan was represented as a house, however upon verification, the Khasra numbers as per the title documents pointed to a Shiva Temple and not a house. CGHFL seeks a direction for the registration of a first information report and further investigation into the matter. The matter is currently pending.

20. CGHFL has filed a first information report bearing number 0458/2025 dated February 27, 2025 with the Amaroli Police Station, Surat, under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Rameshbhai Chanabhai Baraiya and Jagrutiben Rameshbhai Baraiya, tenants of the property (collectively, the "**Accused**") alleging offences under Sections 54 and 329(3) of the Bharatiya Nyaya Sanhita, 2023. It is alleged that the Accused broke the locks and trespassed into the property, of which CGHFL had previously taken lawful physical possession following the failure of the original borrowers (Upendrakumar Yogeshbhai Harsora and Pujaben Dineshbhai), being the owners of the property, to pay the due instalments on their loan facility. The matter is currently pending.

21. CGHFL has filed a first information report dated August 26, 2024 with the Badliyas Police Station, Bhilwada under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Gopal Lal Gurjar and Bheri Gurjar (collectively, the "**Accused**") alleging offences under Sections 34, 384, 427 and 448, of the Indian Penal Code, 1860. It is alleged that the Accused broke the locks and trespassed into the property, of which CGHFL had previously taken lawful physical possession from the Accused, following the Accused's failure to pay the due installments on their loan facility. The matter is currently pending.

22. CGHFL has filed first information report bearing No. 653/2025 dated October 15, 2025 at Karveer, Police Station, Kolhapur, Maharashtra, in relation to the loan account of Yash Dhananjay Patil (the "**Borrower**") under Sections 223, 329(4), 352, 351(2) and 3(5) of Bharatiya Nyaya Sanhita, 2023. After CGHFL obtained physical possession of the mortgaged property pursuant to the order of the Hon'ble Chief Judicial Magistrate Court, Kolhapur dated April 4, 2025, the Borrower allegedly trespassed into the said mortgaged property. The matter is currently pending.

23. CGHFL has filed a first information report no. 0115/2024 dated July 1, 2024 with the Baneda Police Station, Shahpura under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Shakti Singh Bhati, Lakshmi Devi, Bhairu Singh Bhati and Vikram Singh Bhati (collectively, the "**Accused**") alleging offences under Sections 120 and 452 of the Indian Penal Code, 1860. It is alleged that the Accused broke the locks and trespassed into the property, of which CGHFL had previously taken lawful physical possession from the Accused, following the Accused's failure to pay the due installments on their loan facility. The matter is currently pending.

24. CGHFL has filed a first information report dated April 17, 2025 with the Kotri Police Station, Bhilwara, under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Kana Gujar, Arami Devi and others

(collectively, the "**Accused**") alleging offences under Sections 3(5), 62, 329(3) and 324(4) of the Bharatiya Nyaya Sanhita, 2023. It is alleged that the Accused broke the locks and trespassed into the property, of which CGHFL had previously taken lawful physical possession from the Accused, following the Accused's failure to pay the due installments on their loan facility. The matter is currently pending.

25. CGHFL has filed a first information report bearing no. 76/2025 dated March 13, 2025 with the Kapasan Police Station, Chittorgarh, under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Gopal Lal Khatik (the "**Accused**") alleging offences under Sections 331(1) of the Bharatiya Nyaya Sanhita, 2023. It is alleged that the Accused broke the locks, manhandled the security guard and trespassed into the property, of which CGHFL had previously taken lawful physical possession from the Accused, following the Accused's failure to pay the due installments on their loan facility. The matter is currently pending.

26. CGHFL has filed a first information report bearing no. 0127/2025 dated April 17, 2025 with the Koregaon Police Station, Satara, under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Sanket Rajendra Bhusari and Rajendra Vishnu Bhusari (collectively, the "**Accused**") alleging offences under Sections 3(5), 115, 223, 329(4), 351(2) and 351(3) of the Bharatiya Nyaya Sanhita, 2023. It is alleged that the Accused broke the locks and trespassed into the property, of which CGHFL had previously taken lawful physical possession from the Accused, pursuant to a court order, following the Accused's failure to pay the due installments on their loan facility. The matter is currently pending.

27. CGHFL has filed a first information report bearing no. 401/2025 dated October 27, 2025, with the Tila Mod, Ghaziabad Police Station, under section 318 (4), 338, 336(3) and 340 (3) Bharatiya Nyaya Sanhita, 2023 against Raju Kumar, Smt. Monika and Gyanendra ("**Accused**") alleging fraud on the ground that the Accused obtained the loan by submitting forged title documents and creating a fabricated ownership chain over a property belonging to a third party. The matter is currently pending.

28. CGHFL has filed a first information report bearing no. 142/2026 dated February 27, 2026 with Kotwali, Ayodhya Police Station under Sections 406 and 420 IPC, 1860 against Kanhaiya Vishwakarma, Ram Dayal, Smt. Sundarpati, Kishan Vishwakarma, Raju Vishwakarma, Smt. Jagruti Pandey and others ("**Accused**") alleging fraud on the ground that during the tenure of the mortgage, the Borrowers proceeded to sell the mortgaged property to Smt Jagruti Pandey without informing CGHFL about the sale. Furthermore, the accused persons have deliberately ceased residing in the mortgaged property and changed their residential address to avoid paying EMIs. Further, a notice has been sent to CGHFL regarding a writ petition filed by the Accused in High Court of Judicature at Allahabad, Lucknow Bench, for quashing the first information report bearing no. 142/2026 dated February 27, 2026. The matter is currently pending.

29. CGHFL, had initiated criminal proceedings by filing a complaint against Mrs. Tannu Mishra, Sanjeev Kumar Mishra, Devendra Singh, and other unknown persons ("**Accused**"), leading to the registration of a first information report on May 8, 2025, with the Bajaj Nagar Police Station, Jaipur under Sections 316(2), 318(4), 338, 61(2) and 336(3) of the Bharatiya Nyaya Sanhita, 2023 ("**BNS**"). The complaint alleges that the Accused committed offenses including cheating, criminal conspiracy, and forgery by fraudulently mortgaging a property to obtain a loan. It is further alleged that the Accused submitted forged documents and subsequently mortgaged the same property to other financial institutions while the loan with CGHFL remained outstanding, thereby causing wrongful loss to CGHFL. The matter is currently pending investigation.

Material Civil Proceedings

None of the civil proceedings filed by Company's Material Subsidiary falls above the Materiality Threshold.

Recovery proceedings under the SARFAESI Act

CGHFL has initiated actions under the SARFAESI Act against various individuals and entities (collectively, the "**Respondents**"), including auctioning the mortgaged property and taking possession of the mortgaged property. CGHFL has filed 12 applications before the Debt Recovery Tribunal and High Courts of various jurisdictions, asserting its rights over the mortgaged property and seeking enforcement of its claims against the Respondents.

The total pecuniary value involved in these matters aggregates to INR 32.32 million, along with interest, and these matters are currently pending at various stages of adjudication.

ANNEXURE 19 – ASSET LIABILITY MANAGEMENT STATEMENT

[ATTACHED]

ANNEXURE 20 – AUDITED FINANCIAL STATEMENTS AND AUDITORS' REPORTS

[ATTACHED]

ANNEXURE 21 – SHAREHOLDING PATTERN

[ATTACHED]