



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 at 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.capri loans.in; Email Address: secretarial@capriglobal.in; Registration number (RBI) as a non-banking financial company: B-13.01882

ISSUE OF SENIOR, LISTED, RATED, SECURED, REDEEMABLE, TAXABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF INR 100,000 EACH, OR SUCH OTHER FACE VALUE AS PERMITTED UNDER APPLICABLE LAW (THE "DEBENTURES"), AND/OR LISTED COMMERCIAL PAPERS OF FACE VALUE OF INR 500,000 EACH, OR SUCH OTHER FACE VALUE AS PERMITTED UNDER APPLICABLE LAW (THE "COMMERCIAL PAPERS") AND/OR OTHER NON-CONVERTIBLE SECURITIES IN ONE OR MORE TRANCHEs INCLUDING DEBENTURES, BONDS, SUCH SECURITY AS DEFINED AS NON-CONVERTIBLE SECURITIES 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")

General Information Document dated 30 March 2026

Capri Global Capital Limited (the "**Issuer**" or "**Company**") proposes to issue senior, listed, rated, secured, redeemable, taxable, rupee denominated non-convertible debentures of face value of INR 1,00,000 each, or such other face value as permitted under applicable law, for an amount as mentioned in the relevant Key Information Document (the "**Debentures**") and/or other non-convertible securities in one or more tranches including debentures, bonds, such security as defined as non-convertible securities under the SEBI NCS Regulations and/or commercial papers (as defined in the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021) of face value of INR 500,000 each, or such other face value as permitted under applicable law (the "**Commercial Papers**") in one or more tranches under this General Information Document, 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 Debentures, the Commercial Papers and other non-convertible securities, are together referred to as the "**Securities**". The issue size/ green shoe option in relation to each Issue of the Debentures will be identified in the relevant Key Information Document. Please refer to the relevant Key Information Document issued by the Issuer for the 'in-principle' listing approval received from the BSE. This disclosure document dated 30 March 2026 (the "**General Information Document**") containing disclosures in accordance with Schedule I of 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 Securities, on a private placement basis, by the Company.

BACKGROUND

This General Information Document is related to the Securities to be issued on a private placement basis by the Issuer and contains relevant information and disclosures required for the purpose of issuing of the Securities.

The Issue has been authorised by the Company through resolutions passed by the Board of Directors of the Company on 5 May 2025 and 10 March 2026 and through resolutions passed by the shareholders of the Company on 26 September 2025, details of which will be set out in the relevant Key Information

Document. Please note that this General Information Document is valid for a period of 1 year from the Issue Opening Date of the first issue of Securities issued pursuant to this General Information Document. In the event the limits mentioned in the abovementioned resolutions are exhausted by the Issuer prior to the expiry of this General Information Document, the Board of Directors and the shareholders of the Issuer may pass fresh resolutions authorising fresh limits in relation to the issuance of Securities by the Issuer (which fresh resolutions shall be shared by the Issuer with the Stock Exchange). It is hereby clarified that Section 26 of the Companies Act, 2013 is not applicable to the Issue, and therefore no additional disclosures have been made in relation to Section 26 of the Companies Act, 2013 under this General Information Document. Given that the Securities proposed to be issued by way of this General Information Document and the relevant Key Information Document shall be on a private placement basis, there shall be no requirement of filing the General Information Document and the relevant Key Information Documents with the RoC pursuant to Section 26(4) of the Companies Act, 2013.

This General 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 General 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.

Key officers of the Company

Designation	Name	Telephone No.	Email Address
Compliance Officer and Company Secretary	Yashesh Pankaj Bhatt	+91 2240888100	yashesh.bhatt@capriglobal.in
Chief Financial Officer	Kishore Kumar Lodha	+91 2240888100	kishore.lodha@capriglobal.in

Promoters of the Company

Name	Telephone No. Landline	Email Address
Ramesh Chandra Sharma	cqprop@capriglobal.in	+9122 4088 8100
Rajesh Sharma	rajesh.sharma@capriglobal.in	+9122 4088 8100
Jahnvi Sharma	accounts@capriglobal.in	+9122 4088 8100
Jinisha Sharma	jinisha.sharma@capriglobal.in	+9122 4088 8100
Raghav Sharma	rajesh.sharma@capriglobal.in	+9122 4088 8100
JJR Family Trust	cqprop@capriglobal.in	+9122 4354 7200
Capri Global Ventures Private Limited	cqprop@capriglobal.in	+9122 4354 7200

Debenture Trustee (as applicable to the Debentures)	Rating Agencies
 <p>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</p>	 <p>Acuite RATINGS & RESEARCH Acuite 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</p>

	<p>Website: https://www.acuite.in/ E-mail Address: info@acuite.in Contact Person: Mohit Jain</p>
Registrar to the Issue	Rating Agencies
 <p>MUFG Intime India Private Limited Address: C-101, Embassy 247, L.B.S. Marg, Vikhroli (West), Mumbai – 400 083; Tel. No.: +91 9766923470; Fax No.: NA; Website: www.in.mpms.mufg.com; Email Address: debtca@in.mpms.mufg.com; Contact Person: Ganesh Jadhav</p>	 <p>Infomerics Valuation & Rating Limited Address: 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</p>
Statutory Auditors of the Company	
<p>MSKA & Associates LLP (Formerly known as M S K A & Associates) Chartered Accountants</p> <p>MSKA & Associates LLP, Chartered Accountants (Formerly known as M S K A & Associates)</p> <p>Address: 602, Floor 6, Raheja Titanium, Western Express Highway, Geetanjali Railway Colony, Ram Nagar, Goregaon (E) Mumbai 400063, INDIA; Tel. No.: +91 9967722931; Fax No.: NA; Peer Review Certificate No.: 016966; Email Address: PrateekKhandelwal@mska.in Contact Person: Prateek Khandelwal</p>	 <p>M/s Singhi & Co., Chartered Accountants</p> <p>Address: B2, 402B, Marathon Innova, 4th floor, Off Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013; Fax No.: NA; Tel. No: +91 (22) 4973 6580 Peer Review Certificate No.: 021812; Email Address: mumbai@singhico.com Contact Person: Milind Agal</p>

Issue Details

Amount of securities offered: As provided under the relevant Key Information Document;
Issue Size (base issue and green shoe issue, if any): As provided under the relevant Key Information Document;
Interest Rate Parameter: As provided under the relevant Key Information Document;
Coupon rate: As provided under the relevant Key Information Document;
Coupon payment frequency: As provided under the relevant Key Information Document;
Redemption date: As provided under the relevant Key Information Document; and
Redemption amount: As provided under the relevant Key Information Document.

Issue Schedule

Date of opening of the issue: The Issue Opening Date will be identified in the relevant Key Information Document.	Date of closing of the issue: The Issue Closing Date will be identified in the relevant Key Information Document.
Date of earliest closing of the issue, if any: The date of earliest closing of the issue will be identified in the relevant Key Information Document.	
Pay In Date: The Pay in Date will be identified	Deemed Date of Allotment: The Deemed Date

under the relevant Key Information Document	of Allotment will be identified under the relevant Key Information Document
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The Company reserves the right to change the issue schedule including the relevant 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.

Details of Credit Rating of the Securities, along with the latest press release of the Rating Agencies: As per the relevant Key Information Document.

All the ratings obtained by the Company for the Securities: As per the relevant Key Information Document.

Name(s) of the stock exchange where the securities are proposed to be listed: BSE, please refer to the relevant Key Information Document for the in-principle approval. Details of listing of other Securities proposed to be issued shall be as mentioned in the relevant Key Information Document.

Eligible investors: This General Information Document and the contents hereof are restricted to only those recipients who are permitted to receive it as per extant regulation and laws and only such recipients are eligible to apply for the Securities. The categories of investors eligible to subscribe to the Securities issued under each Issue will be identified in the relevant Key Information Document to be issued with respect to relevant Issue of Securities.

Details about underwriting of the issue including the amount undertaken to be underwritten by the underwriters: As provided under the relevant Key Information Document.

Details pertaining to the uploading of the relevant 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 the relevant Key Information Document and this 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 17 April 2023 (“**BSE EBP Guidelines**”), as applicable. The Issuer intends to use the BSEBOND Electronic Bidding Platform (“**BSE EBP**”) for the Issues. This General Information Document is in accordance with all applicable laws, rules, regulations and guidelines.

This General 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 will be provided in the relevant Key Information Document, all other information in this General Information Document shall remain unchanged.

SECTION I - DEFINITIONS AND ABBREVIATIONS

General terms

Capitalized terms used but not defined hereunder shall have the meaning ascribed to them in: (i) the debenture trust deed executed by and between the relevant debenture trustee and the Issuer, as amended from time to time and as the context may require or permit. Unless the context otherwise indicates or requires, the following terms shall have the meanings given below in this General Information Document.

Term	Description
Application Form	The form used by the recipient of the relevant Key Information Document, to apply for subscription to the Securities, which is annexed to such Key Information Document.
Arrangers	As defined in the relevant Key Information Document.
Articles of Association	The articles of association of the Company.
Beneficial Owner(s)	In relation to the Debentures, 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	<p>(a) in relation to announcement of bid or issue period, a day, other than Saturdays, Sundays and public holidays, on which commercial banks in Mumbai are open for business;</p> <p>(b) in relation to time period between the Issue closing date and the listing of the Securities on the Exchange, a day on which the Exchange is open for trading, other than Saturdays, Sundays and bank holidays, as specified by SEBI; and</p> <p>(c) in all other cases, a day on which commercial banks in Mumbai are open for business.</p> <p>OR</p> <p>As mentioned in the relevant Key Information Document.</p>
BSE	BSE Limited
CDSL	Central Depository Services (India) Limited
CGHFL	Capri Global Housing Finance Limited
CLCPPL	Capri Loans Car Platform Private Limited
Change of Control	As defined in the relevant Key Information Document.
Commercial Papers	Listed commercial paper of face value of 500,000 each, or such other face value as permitted under applicable law, for the amount mentioned in the relevant Key Information Document.
Companies Act	Companies Act, 2013.

Term	Description
Company/Issuer	Capri Global Capital Limited.
Coupon Rate	As defined in the relevant Key Information Document.
Coupon Period	As defined in the relevant Key Information Document.
Coupon Payment Date	As defined in the relevant Key Information Document.
CP Guidelines	The operational guidelines and the market practice conventions issued by the Fixed Income Money Market and Derivatives Association of India, as may be amended or updated from time to time read together with RBI Master Direction - Reserve Bank of India (Commercial Paper and Non-Convertible Debentures of original or initial maturity upto one year) Directions, 2024.
CP Letter of Offer	The letter of offer to be issued by the Company in relation to any issue of commercial papers by it pursuant to this General Information Document, the relevant Key Information Document and the operational guidelines and the market practice conventions issued by the Fixed Income Money Market and Derivatives Association of India, as may be amended or updated from time to time.
Debenture(s)	INR denominated, senior, listed, rated, secured, redeemable, taxable, non-convertible debentures with nominal value of INR 100,000 each, or such other face value as permitted under applicable law, for the amount mentioned in the relevant Key Information Document, issued on a private placement basis.
Debenture Holder(s)	The holder(s) of the Debenture(s) in dematerialized form.
Debenture Trustee	As defined under the relevant Key Information Document.
Debenture Trust Deed	As defined under the relevant Key Information Document.
Deemed Date of Allotment	As provided under the relevant Key Information Document.
Default Interest	As defined in the relevant Key Information Document.
Default Interest Rate	As defined in the relevant Key Information Document.
Depositories	NSDL and/or CDSL.
Depositories Act	The Depositories Act, 1996, as amended from time to time.
Depository Participant / DP	A depository participant as defined under the Depositories Act.
Director(s)	Director(s) of Company unless otherwise mentioned.
DP ID	Depository Participant identification number that is allocated to the Depository Participant by the Depository.
Eligible Investors	As provided under the relevant Key Information Document.
Event of Default	As defined in the relevant Debenture Trust Deed.
Excluded Receivables	means such receivables which are charged exclusively to National Bank for Agriculture and Rural Development ("NABARD") in relation to the facilities extended by NABARD, from time to time.

Term	Description
Face Value/ Nominal Value	As provided under the relevant Key Information Document.
Fee Letter	As defined under the relevant Key Information Document.
Final Redemption Date	As provided under the relevant Key Information Document.
General Information Document	This disclosure document dated 30 March 2026 in relation to the issue of the Securities.
INR/Rs.	The lawful currency of the Republic of India.
Investor(s)	The holder(s)/investor(s) of the Securities in dematerialised form, including but not limited to, the Debenture Holders.
Issue	Each issue of Securities by the Company in accordance with the Terms and Conditions.
Key Information Document	The relevant key information document issued by the Issuer for each Issue of Securities under this General Information Document, in accordance with the SEBI Debt Regulations.
Master Circular	Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper' 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
NSDL	National Securities Depository Limited.
NSE	National Stock Exchange of India Limited
PAN	Permanent Account Number.
Pay In Date	As provided under the relevant Key Information Document.
Rating Agency(ies)	Infomerics Valuation & Rating Limited and Acuite Ratings & Research Limited
RBI	Reserve Bank of India.
Registrar and Transfer Agent(s)	As defined under the relevant Key Information Document.
RoC/ROC	Registrar of Companies, Mumbai.
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/DDHS-PoD-1/P/CIR/2025/117 dated 13 August 2025 issued by SEBI, as amended, modified, supplemented or substituted from time to time.

Term	Description
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.
Secured Assets	As defined under the relevant Key Information Document
Secured Parties	As defined under the relevant Key Information Document
Security	A mortgage, charge, pledge, lien or other security interest securing any obligation of any person.
Stock Exchange(s)	BSE
Tax	As defined under the relevant Key Information Document.
Terms and Conditions	The terms and conditions pertaining to the Issue as outlined in the relevant Key Information Document and other Transaction Documents.
Transaction Documents	As defined in the relevant Key Information Document.
Debenture Trust Agreement	The debenture trustee agreement as defined under the relevant Key Information Document.
WDM	Wholesale Debt Market Segment of the Stock Exchange.

This General Information Document shall be read in conjunction with the relevant Key Information Document issued for the relevant Issue of the Debentures and the Debenture Trust Deed and the other Transaction Documents executed in relation to such Issue and in case of any inconsistency or conflict between this General Information Document and the relevant Key Information Document, the provisions of the relevant Key Information Document shall prevail and in case of any inconsistency or conflict between the relevant Key Information Document and the respective Debenture Trust Deed, the provisions of the respective Debenture Trust Deed shall prevail and override the provisions of the relevant Key Information Document.

SECTION II - DISCLAIMERS

GENERAL DISCLAIMER

THIS GENERAL INFORMATION DOCUMENT, READ WITH THE RELEVANT KEY 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 SECURITIES 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT HAVE BEEN PREPARED IN CONFORMITY WITH THE SEBI DEBT REGULATIONS, THE CP GUIDELINES (TO THE EXTENT APPLICABLE), 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 SECURITIES TO BE LISTED ON THE BSE IS BEING MADE STRICTLY ON A PRIVATE PLACEMENT BASIS. THIS GENERAL INFORMATION DOCUMENT IS NOT INTENDED TO BE CIRCULATED TO MORE THAN 199 (ONE HUNDRED AND NINETY-NINE) PERSONS IN RELATION TO EACH ISSUANCE UNDER THIS GENERAL INFORMATION DOCUMENT. MULTIPLE COPIES HEREOF GIVEN TO THE SAME ENTITY SHALL BE DEEMED TO BE GIVEN TO THE SAME PERSON AND SHALL BE TREATED AS SUCH. THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT DO NOT CONSTITUTE AND SHALL NOT BE DEEMED TO CONSTITUTE AN OFFER OR AN INVITATION TO SUBSCRIBE TO THE SECURITIES TO THE PUBLIC IN GENERAL. IT IS THE RESPONSIBILITY OF INVESTORS TO ENSURE THAT THEY WILL SELL THESE SECURITIES IN STRICT ACCORDANCE WITH THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY 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 (OTHER THAN IN CASE OF ISSUANCE OF COMMERCIAL PAPERS, CP LETTER OF OFFER). 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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.

THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT AND THE CONTENTS HEREOF ARE RESTRICTED ONLY FOR THE INTENDED RECIPIENT(S) WHO HAVE BEEN ADDRESSED DIRECTLY AND SPECIFICALLY THROUGH A COMMUNICATION BY THE COMPANY OR THE ARRANGERS AND ONLY SUCH RECIPIENTS ARE ELIGIBLE TO APPLY FOR THE SECURITIES. ALL INVESTORS ARE REQUIRED TO COMPLY WITH THE RELEVANT REGULATIONS/GUIDELINES APPLICABLE TO THEM FOR INVESTING IN THIS ISSUE. THE CONTENTS OF THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 SECURITIES 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT HAVE BEEN SENT. ANY APPLICATION BY A PERSON TO WHOM THE GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT SHALL MAINTAIN UTMOST CONFIDENTIALITY REGARDING THE CONTENTS OF THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 THE ARRANGERS OR OTHER PARTIES IN CONNECTION WITH THE ISSUE. THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 OR THE ARRANGERS AND/OR ANY OF THEIR AFFILIATES (INCLUDING THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT) WITHOUT RETAINING ANY COPIES HEREOF. IF ANY RECIPIENT OF THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT DECIDES NOT TO PARTICIPATE IN THE ISSUE, THAT RECIPIENT MUST PROMPTLY RETURN THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT, THE TERMS OF THE RELEVANT KEY INFORMATION DOCUMENT SHALL PREVAIL AND IN CASE OF ANY INCONSISTENCY OR CONFLICT BETWEEN THE RELEVANT KEY INFORMATION DOCUMENT AND THE RESPECTIVE DEBENTURE TRUST DEED, THE PROVISIONS OF THE RESPECTIVE DEBENTURE TRUST DEED SHALL PREVAIL AND OVERRIDE THE PROVISIONS OF THE RELEVANT KEY INFORMATION DOCUMENT.

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 THE GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY 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 AND THE ARRANGERS AND THEIR AFFILIATES ACCEPT NO LIABILITY TO ANY PERSON IN RELATION TO THE DISTRIBUTION OF INFORMATION IN ANY JURISDICTION.

THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT DO NOT CONSTITUTE AN OFFER TO SELL OR AN INVITATION TO SUBSCRIBE TO SECURITIES OFFERED HEREBY TO ANY PERSON TO WHOM IT IS NOT SPECIFICALLY ADDRESSED. ANY DISPUTES ARISING OUT OF THIS ISSUE WILL BE SUBJECT TO THE EXCLUSIVE JURISDICTION OF THE COURTS AND TRIBUNALS AS SET OUT IN THE RELEVANT KEY INFORMATION DOCUMENT. THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT DO NOT CONSTITUTE AN OFFER TO SELL OR AN INVITATION TO SUBSCRIBE TO THE SECURITIES 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 SECURITIES OUTSIDE INDIA MAY REQUIRE REGULATORY APPROVALS IN INDIA, INCLUDING WITHOUT LIMITATION, THE APPROVAL OF THE RBI OR OTHER REGULATORY AUTHORITY. DISCLAIMER OF THE COMPANY

THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT HAVE BEEN PREPARED BY THE COMPANY SOLELY TO PROVIDE GENERAL INFORMATION ABOUT THE COMPANY AND SETTING OUT THE KEY TERMS UPON WHICH THE

SECURITIES ARE BEING ISSUED, TO ELIGIBLE INVESTORS TO WHOM IT IS ADDRESSED AND WHO ARE WILLING AND ELIGIBLE TO SUBSCRIBE TO THE DEBENTURES. THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT DO NOT PURPORT TO CONTAIN ALL THE INFORMATION THAT ANY ELIGIBLE INVESTOR MAY REQUIRE. FURTHER, THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT HAVE BEEN PREPARED FOR INFORMATION PURPOSES RELATING TO THIS TRANSACTION ONLY AND UPON THE EXPRESS UNDERSTANDING THAT IT WILL BE USED ONLY FOR THE PURPOSES SET FORTH HEREIN.

THE COMPANY, HAVING MADE ALL REASONABLE INQUIRIES, ACCEPTS RESPONSIBILITY FOR, AND CONFIRMS THAT THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT CONTAIN 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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.

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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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.

THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT DO NOT CONSTITUTE, NOR MAY IT BE USED FOR OR IN CONNECTION WITH, AN OFFER OR SOLICITATION BY ANYONE IN ANY JURISDICTION IN WHICH SUCH OFFER OR SOLICITATION IS NOT AUTHORIZED OR TO ANY PERSON TO WHOM IT IS UNLAWFUL TO MAKE SUCH AN OFFER OR SOLICITATION. NO ACTION IS BEING TAKEN TO PERMIT AN OFFERING OF THE SECURITIES OR THE DISTRIBUTION OF THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT IN ANY JURISDICTION WHERE SUCH ACTION IS REQUIRED. THE DISTRIBUTION OF THIS OFFER AND THE OFFERING AND ISSUE OF THE SECURITIES MAY BE RESTRICTED BY LAW IN CERTAIN JURISDICTIONS. PERSONS INTO WHOSE POSSESSION THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT COME ARE REQUIRED TO INFORM THEMSELVES ABOUT AND TO OBSERVE ANY SUCH RESTRICTIONS. THE GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT ARE MADE AVAILABLE TO INVESTORS IN THE ISSUE ON THE STRICT UNDERSTANDING THAT THE CONTENTS HEREOF ARE STRICTLY CONFIDENTIAL AND THE DETAILS PROVIDED HEREIN ARE STRICTLY FOR THE SOLE PURPOSE OF INFORMATION TO THE POTENTIAL INVESTORS.

THE COMPANY DOES NOT UNDERTAKE TO UPDATE THE GENERAL INFORMATION DOCUMENT TO REFLECT SUBSEQUENT EVENTS AFTER THE DATE OF THE GENERAL 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT NOR ANY ISSUE OF SECURITIES 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.

DISCLAIMER OF THE STOCK EXCHANGE

AS REQUIRED, A COPY OF THIS GENERAL INFORMATION DOCUMENT HAS BEEN, AND THE RELEVANT KEY INFORMATION DOCUMENT WILL BE FILED WITH BSE PURSUANT TO THE SEBI DEBT REGULATIONS. IT IS TO BE DISTINCTLY UNDERSTOOD THAT SUBMISSION OF THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT TO THE BSE SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT HAVE BEEN REVIEWED, CLEARED OR APPROVED BY BSE; NOR DOES THAT BSE IN ANY MANNER WARRANT, CERTIFY OR ENDORSE THE CORRECTNESS OR COMPLETENESS OF ANY OF THE CONTENTS OF THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT, OR THAT THE COMPANY'S SECURITIES 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 SECURITIES 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 SECURITIES HAVE NOT BEEN RECOMMENDED OR APPROVED BY SEBI NOR DOES SEBI GUARANTEE THE ACCURACY OR ADEQUACY OF THIS GENERAL INFORMATION DOCUMENT. IT IS TO BE DISTINCTLY UNDERSTOOD THAT THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY 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 SECURITIES ISSUED HEREOF IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT. SEBI RESERVES THE RIGHT TO TAKE UP AT ANY POINT OF TIME, WITH THE COMPANY, ANY IRREGULARITIES OR LAPSES IN THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT.

AS PER THE PROVISIONS OF THE SEBI DEBT REGULATIONS, IT IS NOT STIPULATED THAT A COPY OF THIS GENERAL INFORMATION DOCUMENT OR ANY KEY 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 GENERAL INFORMATION DOCUMENT OR ANY KEY 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 GENERAL INFORMATION DOCUMENT OR ANY KEY INFORMATION DOCUMENT.

DISCLAIMER OF THE RESERVE BANK OF INDIA

THE SECURITIES HAVE NOT BEEN RECOMMENDED OR APPROVED BY RBI NOR DOES RBI GUARANTEE THE ACCURACY OR ADEQUACY OF THIS GENERAL INFORMATION DOCUMENT. IT IS TO BE DISTINCTLY UNDERSTOOD THAT THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 SECURITIES ISSUED HEREOF IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT. RBI RESERVES THE RIGHT TO TAKE UP AT ANY POINT OF TIME, WITH THE COMPANY, ANY IRREGULARITIES OR LAPSES IN THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT.

DISCLAIMER OF THE RATING AGENCIES

AS AT THE DATE OF THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT, THE RATING AGENCIES HAVE ASSIGNED SUCH RATING TO THE SECURITIES AS MENTIONED IN THE RELEVANT KEY INFORMATION DOCUMENT. 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 SECURITIES. 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 THE ARRANGER

THE ISSUER HAS AUTHORISED CERTAIN ARRANGER(S) AS SET OUT IN THE RELEVANT KEY INFORMATION DOCUMENT (THE "ARRANGER") TO DISTRIBUTE THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT IN CONNECTION WITH THE SECURITIES PROPOSED TO BE ISSUED BY THE ISSUER. THE ISSUER

HAS PREPARED THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT AND THE ISSUER IS SOLELY RESPONSIBLE FOR ITS CONTENTS. THE ISSUER WILL COMPLY WITH ALL LAWS, RULES AND REGULATIONS AND HAS OBTAINED ALL REGULATORY, GOVERNMENTAL AND CORPORATE APPROVALS FOR THE ISSUANCE OF THE SECURITIES. ALL THE INFORMATION CONTAINED IN THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT HAS BEEN PROVIDED BY THE ISSUER OR IS FROM PUBLICLY AVAILABLE INFORMATION, AND SUCH INFORMATION HAS NOT BEEN INDEPENDENTLY VERIFIED BY THE ARRANGER. NO REPRESENTATION OR WARRANTY, EXPRESSED OR IMPLIED, IS OR WILL BE MADE, AND NO RESPONSIBILITY OR LIABILITY IS OR WILL BE ACCEPTED, BY THE ARRANGER FOR THE ACCURACY, COMPLETENESS, RELIABILITY, CORRECTNESS OR FAIRNESS OF THIS GENERAL INFORMATION DOCUMENT OR THE RELEVANT KEY INFORMATION DOCUMENT OR ANY OF THE INFORMATION OR OPINIONS CONTAINED THEREIN, AND THE ARRANGER HEREBY EXPRESSLY DISCLAIM, TO THE FULLEST EXTENT PERMITTED BY LAW, ANY RESPONSIBILITY FOR THE CONTENTS OF THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT AND ANY LIABILITY, WHETHER ARISING IN TORT OR CONTRACT OR OTHERWISE, RELATING TO OR RESULTING FROM SUCH DOCUMENTS OR ANY INFORMATION OR ERRORS CONTAINED THEREIN OR ANY OMISSIONS THEREFROM. BY ACCEPTING THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT, THE INVESTOR AGREES THAT THE ARRANGER WILL NOT HAVE ANY SUCH LIABILITY.

IT IS HEREBY DECLARED THAT THE ISSUER HAS EXERCISED DUE DILIGENCE TO ENSURE COMPLETE COMPLIANCE OF PRESCRIBED DISCLOSURE NORMS IN THE GENERAL INFORMATION DOCUMENT AND RELEVANT KEY INFORMATION DOCUMENT. EACH PERSON RECEIVING THE GENERAL INFORMATION DOCUMENT AND RELEVANT KEY INFORMATION DOCUMENT ACKNOWLEDGES THAT SUCH PERSON HAS NOT RELIED ON THE ARRANGER, NOR ANY PERSON AFFILIATED WITH THE ARRANGER, IN CONNECTION WITH ITS INVESTIGATION OF THE ACCURACY OF SUCH INFORMATION OR ITS INVESTMENT DECISION, AND EACH SUCH PERSON MUST RELY ON ITS OWN EXAMINATION OF THE ISSUER AND THE MERITS AND RISKS INVOLVED IN INVESTING IN THE SECURITIES. THE ARRANGER: (A) HAS NO OBLIGATIONS OF ANY KIND TO ANY INVITED INVESTOR UNDER OR IN CONNECTION WITH ANY TRANSACTION DOCUMENTS; (B) IS NOT ACTING AS TRUSTEE OR FIDUCIARY FOR THE INVESTORS OR ANY OTHER PERSON; AND (C) IS UNDER NO OBLIGATION TO CONDUCT ANY "KNOW YOUR CUSTOMER" OR OTHER PROCEDURES IN RELATION TO ANY PERSON ON BEHALF OF ANY INVESTOR. NEITHER THE ARRANGER OR ITS RESPECTIVE OFFICERS, DIRECTORS, EMPLOYEES ARE RESPONSIBLE FOR: (A) THE ADEQUACY, ACCURACY, COMPLETENESS AND/ OR USE OF ANY INFORMATION (WHETHER ORAL OR WRITTEN) SUPPLIED BY THE ISSUER OR ANY OTHER PERSON IN OR IN CONNECTION WITH ANY TRANSACTION DOCUMENT INCLUDING THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT; (B) THE LEGALITY, VALIDITY, EFFECTIVENESS, ADEQUACY OR ENFORCEABILITY OF ANY TRANSACTION DOCUMENT OR ANY OTHER AGREEMENT, ARRANGEMENT OR DOCUMENT ENTERED INTO, MADE OR EXECUTED IN ANTICIPATION OF OR IN CONNECTION WITH ANY TRANSACTION DOCUMENT; OR (C) ANY DETERMINATION AS TO WHETHER ANY INFORMATION PROVIDED OR TO BE PROVIDED TO ANY FINANCE PARTY IS NON-PUBLIC INFORMATION THE USE OF WHICH MAY BE REGULATED OR PROHIBITED BY APPLICABLE LAW OR REGULATION RELATING TO INSIDER DEALING OR OTHERWISE. THE ROLE OF THE ARRANGER IN THE ASSIGNMENT IS CONFINED TO MARKETING AND PLACEMENT OF THE SECURITIES ON THE BASIS OF THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT AS PREPARED BY THE ISSUER. THE ARRANGER HAS NEITHER SCRUTINIZED NOR VETTED NOR HAS IT DONE ANY DUE-DILIGENCE FOR VERIFICATION OF THE CONTENTS OF THE GENERAL INFORMATION DOCUMENT OR THE RELEVANT KEY INFORMATION DOCUMENT. THE ARRANGER IS AUTHORIZED TO DELIVER COPIES OF THE GENERAL INFORMATION DOCUMENT AND RELEVANT KEY INFORMATION DOCUMENT ON BEHALF OF THE ISSUER TO ELIGIBLE INVESTORS WHICH ARE CONSIDERING PARTICIPATION IN THE ISSUE AND SHALL USE THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT FOR THE PURPOSE OF SOLICITING SUBSCRIPTIONS FROM ELIGIBLE INVESTORS IN THE SECURITIES TO BE ISSUED BY THE ISSUER ON A PRIVATE PLACEMENT BASIS. IT IS TO BE DISTINCTLY UNDERSTOOD THAT THE USE OF THIS DOCUMENT BY THE

ARRANGER SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THE GENERAL INFORMATION DOCUMENT OR THE RELEVANT KEY INFORMATION DOCUMENT HAS BEEN PREPARED, CLEARED, APPROVED OR VETTED BY THE ARRANGER; NOR DOES IT IN ANY MANNER WARRANT, CERTIFY OR ENDORSE THE CORRECTNESS OR COMPLETENESS OF ANY OF THE CONTENTS OF THE GENERAL INFORMATION DOCUMENT AND RELEVANT KEY INFORMATION DOCUMENT; NOR DOES IT TAKE RESPONSIBILITY FOR THE FINANCIAL OR OTHER SOUNDNESS OF THIS ISSUER, ITS MANAGEMENT OR ANY SCHEME OR PROJECT OF THE ISSUER. THE ARRANGER OR ANY OF THEIR DIRECTORS, EMPLOYEES, ASSOCIATES, AGENTS OR REPRESENTATIVES DO NOT ACCEPT ANY RESPONSIBILITY AND/OR LIABILITY FOR ANY EXPENSES PAID ARISING OF WHATEVER NATURE AND EXTENT IN CONNECTION WITH THE USE OF ANY OF THE INFORMATION CONTAINED IN THIS GENERAL INFORMATION DOCUMENT OR THE RELEVANT KEY INFORMATION DOCUMENT.

THE INVESTORS SHOULD CAREFULLY READ AND RETAIN THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT. HOWEVER, THE INVESTORS ARE NOT TO CONSTRUE THE CONTENTS OF HEREOF OR THEREOF AS INVESTMENT, LEGAL, ACCOUNTING, REGULATORY OR TAX ADVICE, AND THE INVESTORS SHOULD CONSULT WITH THEIR OWN ADVISORS AS TO ALL LEGAL, ACCOUNTING, REGULATORY, TAX, FINANCIAL AND RELATED MATTERS CONCERNING AN INVESTMENT IN THE SECURITIES. THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT IS NOT INTENDED TO BE THE BASIS OF ANY CREDIT ANALYSIS OR OTHER EVALUATION AND SHOULD NOT BE CONSIDERED AS A RECOMMENDATION BY THE ARRANGER OR ANY OTHER PERSON THAT ANY RECIPIENT PARTICIPATES IN THE ISSUE OR ADVICE OF ANY SORT. IT IS UNDERSTOOD THAT EACH RECIPIENT OF THIS GENERAL INFORMATION DOCUMENT AND RELEVANT KEY INFORMATION DOCUMENT WILL PERFORM ITS OWN INDEPENDENT INVESTIGATION AND CREDIT ANALYSIS OF THE PROPOSED FINANCING AND THE BUSINESS, OPERATIONS, FINANCIAL CONDITION, PROSPECTS, CREDITWORTHINESS, STATUS AND AFFAIRS OF THE ISSUER BASED ON SUCH INFORMATION AND INDEPENDENT INVESTIGATION AS IT DEEMS RELEVANT OR APPROPRIATE AND WITHOUT RELIANCE ON THE ARRANGER OR ON THIS GENERAL INFORMATION DOCUMENT OR THE RELEVANT KEY INFORMATION DOCUMENT.

DISCLAIMER OF THE DEBENTURE TRUSTEE (TO THE EXTENT APPLICABLE)

- 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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.

CAUTIONARY NOTE

THE INVESTORS ACKNOWLEDGE BY THE RECEIPT OF THIS GENERAL INFORMATION

DOCUMENT AND THE RELEVANT 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 SECURITIES, (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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 SECURITIES, (V) HAVE MADE THEIR OWN INVESTMENT DECISION REGARDING THE SECURITIES BASED ON THEIR OWN KNOWLEDGE (AND INFORMATION THEY HAVE OR WHICH IS PUBLICLY AVAILABLE) WITH RESPECT TO THE SECURITIES OR THE COMPANY, (VI) HAVE HAD ACCESS TO SUCH INFORMATION AS DEEMED NECESSARY OR APPROPRIATE IN CONNECTION WITH PURCHASE OF THE SECURITIES, (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 SECURITIES, THEY ARE ASSUMING AND ARE CAPABLE OF BEARING THE RISK OF LOSS THAT MAY OCCUR WITH RESPECT TO THE SECURITIES, INCLUDING THE POSSIBILITY THAT THEY MAY LOSE ALL OR A SUBSTANTIAL PORTION OF THEIR INVESTMENT IN THE SECURITIES AND THEY WILL NOT LOOK TO THE ARRANGERS AND/OR ANY OF THEIR AFFILIATES FOR ALL OR PART OF ANY SUCH LOSS OR LOSSES THAT THEY MAY SUFFER.

NEITHER THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT NOR ANY OTHER INFORMATION SUPPLIED IN CONNECTION WITH THE ISSUE OF SECURITIES IS INTENDED TO PROVIDE THE BASIS OF ANY CREDIT ANALYSIS OR OTHER EVALUATION AND ANY RECIPIENT OF THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT SHOULD NOT CONSIDER SUCH RECEIPT AS A RECOMMENDATION TO PURCHASE ANY SECURITIES. EACH INVESTOR CONTEMPLATING PURCHASING ANY SECURITIES 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 SECURITIES 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 SECURITIES. THE PERSON WHO IS IN RECEIPT OF THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 THE ARRANGERS OR OTHER PARTIES IN CONNECTION WITH THE ISSUE. THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 OR THE ARRANGERS AND/OR ANY OF THEIR AFFILIATES (INCLUDING THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY

INFORMATION DOCUMENT) WITHOUT RETAINING ANY COPIES HEREOF. IF ANY RECIPIENT OF THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT DECIDES NOT TO PARTICIPATE IN THE ISSUE, THAT RECIPIENT MUST PROMPTLY RETURN THIS GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT 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 GENERAL INFORMATION DOCUMENT AND THE RELEVANT KEY INFORMATION DOCUMENT AT ANY TIME NOR ANY STATEMENT MADE IN CONNECTION WITH THE OFFERING OF THE SECURITIES SHALL UNDER THE CIRCUMSTANCES IMPLY THAT ANY INFORMATION/ REPRESENTATION CONTAINED HEREIN IS CORRECT AT ANY TIME SUBSEQUENT TO THE DATE OF THIS GENERAL 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 cover page of this General Information Document
(b)	Date of incorporation of the company;	Please refer to cover page of this General Information Document
(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 this General Information Document
(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 this General Information Document
(e)	Names, addresses, DIN and occupations of the directors;	Please refer to Section III of this General

Sr. No.	Particulars	Page No.
		Information Document
(f)	Management's perception of risk factors;	Please refer to Section IV of this General Information Document
(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 this General Information Document
(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 General Information Document
(i)	Registrar of the issue	Please refer to the cover page of this General Information Document
(j)	Valuation Agency	Not Applicable
(k)	Auditors	Please refer to the cover page of this General Information Document
(l)	Any default in annual filing of the company under the Companies Act, 2013 or rules made thereunder;	Please refer to Section III of this General Information Document
2.	PARTICULARS OF THE OFFER	
(a)	Financial position of the company for the last 3 financial years;	Please refer to Annexure 5 of this General Information Document
(b)	Date of passing of board resolution;	Please refer to Annexure 1 of this General

Sr. No.	Particulars	Page No.
		Information Document
(c)	Date of passing of resolution in the general meeting, authorizing the offer of securities;	Please refer to Annexure 2 of this General Information Document
(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 Section V of this General Information Document
(e)	Price at which the security is being offered including the premium, if any, along with justification of the price;	As set out in relevant Key Information Document
(f)	Name and address of the valuer who performed valuation of the security offered; and basis on which the price has been arrived at along with report of the registered valuer;	Not Applicable
(g)	Relevant date with reference to which the price has been arrived at; (Relevant Date means a date atleast 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;	As set out in the relevant Key Information Document of this General Information Document
(i)	Intention of promoters, directors or key managerial personnel to subscribe to the offer	As set out in the relevant Key Information Document of this General Information Document
(j)	The proposed time within which the allotment shall be completed;	As set out in the relevant Key Information Document
(k)	The names of the proposed allottees and the percentage of post private placement capital that may be held by them;	As set out in the relevant Key Information Document
(l)	The change in control, if any, in the company that would occur consequent to the private placement;	As set out in the relevant Key Information

Sr. No.	Particulars	Page No.																
		Document																
(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;	As set out in the relevant Key Information Document																
(n)	The justification for the allotment proposed to be made for consideration other than cash together with valuation report of the registered valuer;	As set out in the relevant Key Information Document																
(o)	Amount which the company intends to raise by way of proposed offer of securities;	As set out in the relevant Key Information Document																
(p)	Terms of raising of securities: Duration, if applicable, Rate of dividend or rate of interest, mode of payment and repayment;	As set out in the relevant Key Information Document																
(q)	Proposed time schedule for which the General Information Document is valid;	As set out in the relevant Key Information Document																
(r)	Purposes and objects of the offer;	As set out in the relevant Key Information Document																
(s)	Contribution being made by the promoters or directors either as part of the offer or separately in furtherance of such objects;	As set out in the relevant Key Information Document																
(t)	Principle terms of assets charged as security, if applicable;	As set out in the relevant Key Information Document																
(u)	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;	Please refer to Section VI of this General Information Document																
(v)	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 shareholdi</th></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	S. No.	Category	Pre Issue		Post Issue		No. of shares held	% of shareholding	No. of shares held	% of shareholdi							There will not be any change in the capital structure of the Company on account of issue of
S. No.	Category			Pre Issue		Post Issue												
		No. of shares held	% of shareholding	No. of shares held	% of shareholdi													

Sr. No.	Particulars						Page No.
						ng	Debentures.
	A	Promoter's Holding					
	1	Indian					
		Individual	7,512	-	7,512	-	
		Bodies Corporate	395,403,656	41.10	395,403,656	41.10	
		Body corporate – JJR Family Trust	181,100,140	18.82	181,100,140	18.82	
		Sub-Total	576,511,308	59.92	576,511,308	59.92	
	2	Foreign Promoters	-	-	-	-	
		Sub-Total (A)	576,511,308	59.92	576,511,308	59.92	
	B	Non-promoter's holding					
	1	Institutional investors	236,785,300	24.61	236,785,300	24.61	
	2	Non-institutional investors					
		Private corporate bodies	112,087,044	11.64	112,087,044	11.64	
		Investor Education and Protection Fund	223,199	0.02	223,199	0.02	
		Director and relatives	-	-	-	-	
		Indian Public	32,741,529	3.41	32,741,529	3.41	
	Others [Including Non-resident		3,805,582	0.40	3,805,582	0.40	

Sr. No.	Particulars						Page No.
	Indians (NRIs)]						
	Sub-Total (B)		385,642,654	40.08	385,642,654	40.08	
	GRAND TOTAL (A+B)		962,153,962	100.00	962,153,962	100.00	
3.	MODE OF PAYMENT OF SUBSCRIPTION						As set out in the relevant Key Information Document
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 this General Information Document
(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 Section VI of this General Information Document
(c)	Remuneration of directors (during the current year and last three financial years);						Please refer to Section VI of this General Information Document
(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 VI of this General Information Document
(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 Section VI of this General Information Document
(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						Please refer to Section VI of this General Information Document

Sr. No.	Particulars	Page No.																																			
	and if so, section-wise details thereof for the company and all of its subsidiaries;																																				
(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 Section VI of this General Information Document																																			
5.	FINANCIAL POSITION OF THE COMPANY																																				
(a)	<div>The capital structure of the company (as on 31 December 2025) in the following manner in a tabular form-</div> <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>		Authorised Capital	Issued Capital (In INR)	Subscribed Capital (In INR)	Paid Up Capital (In INR)	Number of Equity Shares	2,00,00,00,000	96,21,53,962	96,21,53,962	96,21,53,962	Nominal Amount per equity share	INR 1/-	INR 1/-	INR 1/-	INR 1/-	Total amount of equity shares	2,00,00,00,000/-	96,21,53,962/-	96,21,53,962/-	96,21,53,962/-	Number of preference shares	Nil	Nil	Nil	Nil	Nominal amount per preference shares	Nil	Nil	Nil	Nil	Total amount of preference shares	Nil	Nil	Nil	Nil	
	Authorised Capital	Issued Capital (In INR)	Subscribed Capital (In INR)	Paid Up Capital (In INR)																																	
Number of Equity Shares	2,00,00,00,000	96,21,53,962	96,21,53,962	96,21,53,962																																	
Nominal Amount per equity share	INR 1/-	INR 1/-	INR 1/-	INR 1/-																																	
Total amount of equity shares	2,00,00,00,000/-	96,21,53,962/-	96,21,53,962/-	96,21,53,962/-																																	
Number of preference shares	Nil	Nil	Nil	Nil																																	
Nominal amount per preference shares	Nil	Nil	Nil	Nil																																	
Total amount of preference shares	Nil	Nil	Nil	Nil																																	
(b)	size of the present offer;	As set out in the relevant Key Information Document																																			
(c)	paid up capital: <div>a. After the offer</div>	Please refer to Section VII of this General Information																																			

Sr. No.	Particulars	Page No.
	b. after conversion of convertible instruments (if applicable) c. share premium account (before and after the offer) <ul style="list-style-type: none"> i. Before the Offer ii. After the Offer 	Document
(d)	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	Please refer to Section VII of this General Information Document
(e)	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 VII of this General Information Document
(f)	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 VII of this General Information Document
(g)	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 this General Information Document
(h)	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 Annexure 5 of this General Information Document
(i)	Audited Cash Flow Statement for the three years immediately preceding the date of issue of General Information Document;	Please refer to Annexure 5 of this General Information Document
(j)	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 VII of this General Information Document
	PART B	
	(To be filed by the Applicant)	To be filed by Applicant as a part of the Application
(i)	Name	

Sr. No.	Particulars	Page No.
	<p>(ii) Father's name</p> <p>(iii) Complete Address including Flat/House Number, Street, Locality, Pin Code</p> <p>(iv) Phone number, if any</p> <p>(v) Email ID, if any</p> <p>(vi) PAN Number</p> <p>(vii) Bank Account Details:</p> <p>(viii) Tick whichever is applicable:-</p> <p style="margin-left: 40px;">(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.- ☐</p> <p style="margin-left: 40px;">(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. - ☐</p> <p>Signature</p> <p>Initial of the Officer of the company designated to keep the record</p>	Form
6.	<p>A DECLARATION BY THE DIRECTORS THAT-</p> <p>(a) the company has complied with the provisions of the Companies Act and the rules made thereunder;</p> <p>(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</p> <p>(c) the monies received under the offer shall be used only for the purposes and objects indicated in the General Information Document.</p> <p>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 completely, correctly and legibly attached to this form.</p> <p>Date:</p> <p>Place</p>	Please refer to the section 'Declaration by the Directors' mentioned in this General Information Document

Sr. No.	Particulars	Page No.
	Attachments: <ul style="list-style-type: none"> • Copy of Board resolution • Copy of shareholders resolution • Terms of Issue • Valuation Report. • Cash Flow Statements • Application Form 	

SECTION III -GENERAL INFORMATION

1. 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.capriloads.in

Tel: +91 22 4088 8100

Fax: NA

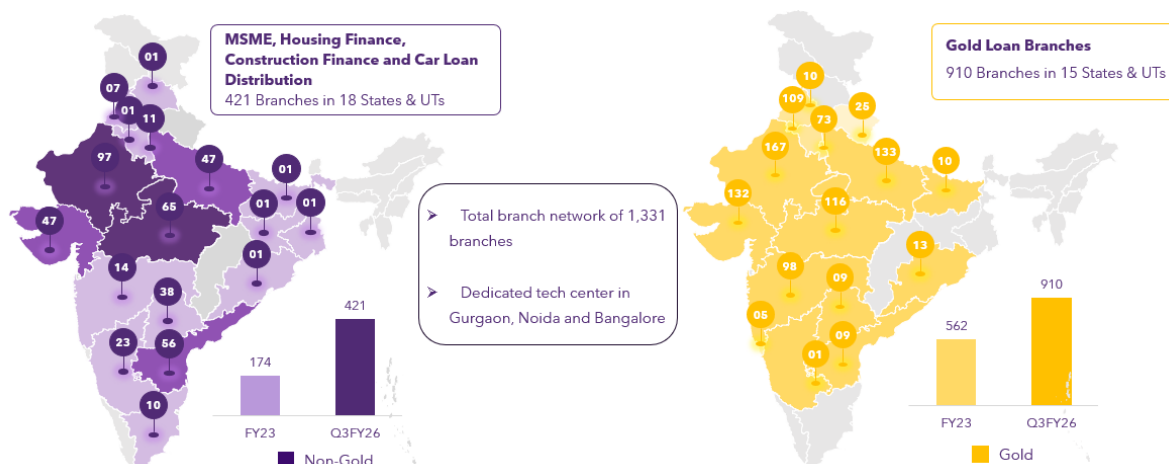
Business carried on by the Company and its subsidiaries with details of the branches or units, where the Company carries on its business activities, if any. Details of branches or units where the issuer carries on its business activities, if any may be provided in the form of a static Quick Response (QR) code and web link.

Overview and a brief summary of the business activities of the Company:

The Company is a well-diversified retail-focused systemically important non-deposit taking non-banking financial company ("NBFC") operating in India. The Company offers a wide range of secured and collateralized loans through four primary lending segments, comprising MSME loans, housing loans, gold loans and construction finance. Under MSME loans, Company has recently launched micro loans against property ("Micro LAP") and indirect lending, following the phasedown of rooftop solar loans. The Company also holds a corporate agent composite license for the distribution of life insurance, general insurance and health insurance policies. The Company received a certificate of registration as a housing finance company in July 2016 from the National Housing Board, and started our housing finance business through Company's wholly owned subsidiary Capri Global Housing Finance Limited ('CGHFL') is a Housing Finance Company ('HFC') engaged in lending to housing segment. Further, through Company's wholly-owned subsidiary, Capri Loans Car Platform Private Limited ("CLCPPL"), Company is also a corporate selling agent for third-party new car loans. The Company has incorporated two new Subsidiaries, Capri Global Securities Private Limited ("CGSPL") and Capri Global Capital Markets Private Limited ("CGCMPL") in July 2025 to enter the stock broking and financial services business and has applied for a stock broking license and merchant banking license by way of applications dated 12 March 2026 and 18 February 2026, respectively. Company's customers, particularly in relation to MSME loan and gold loan segments, primarily comprise of self-employed non-professionals and salaried individuals, who may not have adequate formal income proof or may lack access to formal credit channels. As of 31 December 2025, Company & subsidiaries had 1,331 branches, including 910 gold loan branches, 195 MSME, housing finance and construction finance branches, 148 Micro LAP branches and 19 car loan origination branches with presence across 20 states and union territories in India. The table below sets forth Company's branch network by state and Union Territory as of 31 December 2025.

State / Union Territory	MSME, housing, construction finance and third-party new car loan distribution	Gold loans	Total
(Number of branches)			
Rajasthan	97	167	264
Gujarat	47	132	179
Madhya Pradesh	65	116	181
Uttar Pradesh	47	133	180
Maharashtra	14	98	112
Haryana	1	109	110
Delhi	11	73	84
Uttarakhand	0	25	25
Andhra Pradesh	56	9	65
Telangana	38	9	47

State / Union Territory	MSME, housing, construction finance and third-party new car loan distribution	Gold loans	Total
	(Number of branches)		
Goa	0	5	5
Punjab	6	10	16
Karnataka	23	1	24
Others	16	23	39
Total	421	910	1,331



Note: Others include Bihar, Chandigarh, Himachal Pradesh, Jharkhand, Odisha and West Bengal; Above map excludes support offices and tech centers

The details of the key branches are available at <https://www.capriloads.in/find-branch>

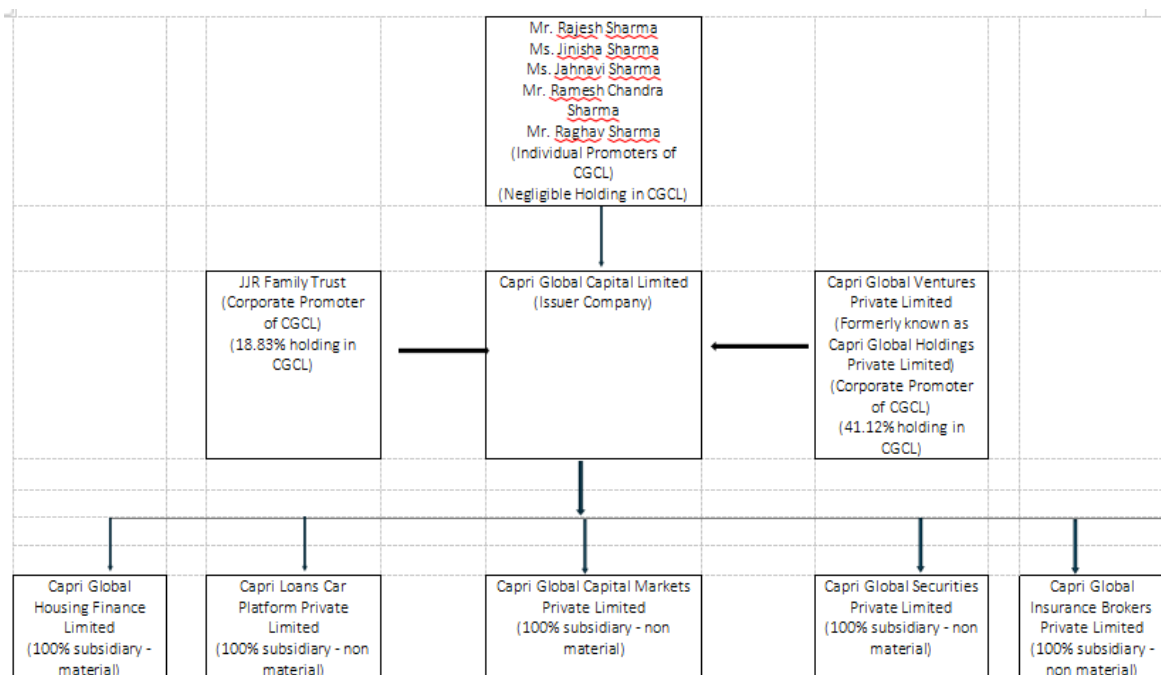
2. A brief summary of the business activities of the subsidiaries of the Company

The Company has five subsidiaries on date of this General Information Document:

S. No.	Name of the Subsidiary	Business activities
1.	Capri Global Housing Finance Limited (CGHFL)	CGHFL is a Housing Finance Company which received its HFC license in July 2016.
2.	Capri Loans Car Platform Private Limited (CLCPPL)	CLCCPL is in the business of third-party car loan distribution and a corporate selling agent for new car loan products of 12 partner banks and financial institutions across India.
3.	Capri Global Insurance Brokers Private Limited (CGIBPL)	Insurance Brokers.
4.	Capri Global Capital Markets Private Limited (CGCMPL)	Merchant Banking, financial & Investment advisory services.
5.	Capri Global Securities Private Limited (CGSPL)	Stock broking services.

3. Corporate Structure of the Group as on the date of this General Information Document

The Company was incorporated under the Companies Act, 1956 as a public company, limited by shares.



It has authorised share capital of INR 2,000,000,000 comprising of 2,000,000,000 Equity Shares (of face value of INR1 each).

4. Details of the Promoters of the Company

	Ramesh Chandra Sharma	Rajesh Sharma	Jinisha Sharma	Jahnavi Sharma	Raghav Sharma
Photograph					
Date of birth/ date of incorporation	03 January 1945	28 February 1970	26 August 1996	15 October 2002	05 April 2007
Age	81	56	29	23	18
Educational qualifications	Diploma (Electric) Engineering	CA	MBA	B.A. (Honours)	H.S.C / 12th Pass
Experience in business or employment	35 Years	25 years	3 years	Nil	Nil
Positions/ posts held in past	NA	MD of Capri Global Capital Limited & Capri Global Housing Finance Limited	NA	NA	NA
Directorships	NA	1.	1. Worthwhile	1. Worthwhile	NA

held		Parshwanath Buildcon Private Limited 2. Dnyaneshwar Trading and Investments Private Limited 3. Capri Global Housing Finance Limited 4. Capri Global Ventures Private Limited (Formerly known as Capri Global Holdings Private Limited) 5. Capri Global Finance Private Limited 6. Capri Sports Foundation 7. Capri Global Capital Markets Private Limited 8. Capri Global Securities Private Limited	Future Foundation 2. Vaganarke Enterprises Private Limited	Future Foundation	
Other ventures	NA	1. Xponentia Fund Partners LLP 2. Capri Finserv Advisors LLP 3. Capri Associates LLP 4. Capri Xponentia Managers LLP	1. She Capital LLP	NA	NA
Special achievements	NA	NA	NA	NA	NA

Business and financial activities	NA	MD of Capri Global Capital Limited & Capri Global Housing Finance Limited	Directorships in aforesaid companies	Directorship in aforesaid companies	NA
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Promoter Trust

JJR Family Trust

Trust information and history

Our Promoter, JJR Family Trust, was settled pursuant to a deed of settlement dated 15 March 2021 between Ramesh Chandra Sharma and Rajesh Sharma. The PAN of JJR Family Trust is AADTJ8710F. The registered office of JJR Family Trust is 1B Court Chambers, 35 Sir V.T Marg New Marine Lines, Mumbai 400020.

Settlor

Ramesh Chandra Sharma is the settlor of JJR Family Trust.

Trustee

Rajesh Sharma is the trustee of JJR Family Trust.

Beneficiaries

The beneficiaries of JJR Family Trust are (i) Raghav Sharma; (ii) Jinisha Sharma; (iii) Jahnavi Sharma; and (iv) Rajesh Sharma.

Objects and purpose

The objects and purpose of JJR Family Trust, inter alia, include a succession planning structure to ensure seamless intergenerational transfer of trust funds amongst the beneficiaries who are family members.

Corporate Promoter

Capri Global Ventures Private Limited (Formerly known as Capri Global Holdings Private Limited) ("CGVPL")

Corporate information

CGVPL was originally incorporated as a private limited company under the Companies Act, 1956 as '*Money Matters India Private Limited*' pursuant to a certificate of incorporation dated 8 December 1995 issued by the RoC. Subsequently, its name was changed from '*Money Matters India Private Limited*' to '*My Idea Investments Private Limited*' on 31 January 2012 and a fresh certificate of incorporation was issued by the RoC. Subsequently, its name was changed from '*My Idea Investments Private Limited*' to '*My Idea Financial Services Private Limited*' on 19 April 2012, and a fresh certificate of incorporation was issued by the RoC. Subsequently, its name was changed from '*My Idea Financial Services Private Limited*' to '*Capri Global Holdings Private Limited*' on 19 August 2013 and a fresh certificate of incorporation was issued by the RoC. Subsequently, its name was changed from '*Capri Global Holdings Private Limited*' to '*Capri Global Ventures Private Limited*' on 18 February 2026 and a fresh certificate of incorporation was issued by the RoC. The registered office of CGVPL is situated at 1-B, Court Chambers, 35 Sir Vithaldas Thackersey Marg, New Marine Lines, Mumbai, Maharashtra, India, 400020.

CGVPL is authorised under its constitutional documents to, *inter alia*, carry on business of real estate, investments & advisory services.

5. Details of Promoter Holding in the Company as on latest quarter end date, i.e. 31 December 2025:

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	0.0005	NA	NA
2.	Ramesh Chandra Sharma	1,112	1,112	0.0001	NA	NA
3.	Jahnvi Sharma	800	800	0.0001	NA	NA
4.	Jinisha Sharma	800	800	0.0001	NA	NA
5.	Raghav Sharma	800	800	0.0001	NA	NA
6.	JJR Family Trust	181,100,140	181,100,140	18.82%	NA	NA
7.	Capri Global Ventures Private Limited (Formerly known as Capri Global Holdings Private Limited)	395,403,656	395,403,656	41.09%	NA	NA

6. Management of the Company

In addition to Rajesh Sharma, who is the Managing Director of our Company, the details of our other Key Managerial Personnel and the members of our Senior Management is as follows:

S. No.	Name	Designation
Key Managerial Personnel		
1.	Kishore Kumar Lodha	Chief Financial Officer
2.	Yashesh Pankaj Bhatt	Company Secretary & Compliance Officer
Senior Management		
1.	Divya Sutar	Director – Business Strategy
2.	Sanjeev Srivastava	Chief Risk Officer
3.	Ravish Gupta	Chief Business Officer (Gold Loan)
4.	Vijay Kumar Gattani	Director (Credit – CF)
5.	Abhishek Yadav	Chief Compliance Officer
6.	Tarun Aggarwal	Group Chief Technology Officer
7.	Jinisha Sharma	Principal – ESG & Impact Investments
8.	Zoheb Sheikh	Head of Internal Audit

7. Details of the Directors of the Company

Details of the current Directors of the Company

Sr. No.	Name, Designation and DIN of Directors	Occupation	Age	Address	Date of Appointment	Other Directorships
1.	Lingam Venkata Prabhakar, Chairperson and Independent Director DIN: 08110715	Retired	63	A-265, Ganpat Andalkar Block Asiad Village, Delhi-110049, Delhi	27 January 2024	1. Indusind Bank Ltd
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 Global Housing Finance Limited 4. Capri Global Ventures Private Limited (Formerly known as Capri Global Holdings Private Limited) 5. Capri Global Finance Private Limited 6. Capri Sports Foundation 7. Capri Global Capital Markets Private Limited 8. Capri Global Securities Private Limited
3.	Ajit Mohan Sharan, Independent Director	Retired	69	Bungalow No. 35, New Moti Bagh, Delhi-110021, Delhi.	1 June 2019	1. Dabur India Limited

Sr. No.	Name, Designation and DIN of Directors	Occupation	Age	Address	Date of Appointment	Other Directorships
	DIN: 02458844					2. SDS Life Sciences Private Limited 3. OIT Infrastructure Management Limited 4. Avon Radio Pharmaceuticals Solutions 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. Prov Foods Private Limited 6. Mysore Steels Limited 7. Carnelian Capital Private Limited
5.	Shishir Priyadarshi, Independent Director DIN: 03459204	Retired	67	A-1/6 Panchsheel Enclave, Delhi-110017, Delhi	27 January 2024	1. Chintan Research Foundation
6.	Nupur Sunil Mukherjee, Independent Director DIN: 10061931	Data AI ESG Banking Expert	46	Flat No. 403, Tower 3, NCC Urban One, Gandipet Kokapet, Rangareddy-500075, Telangana	27 January 2024	1. Deffinux Exponential Solutions (OPC) Private Limited 2. Gencarbon ESG Private Limited

Details of change in directors in the preceding three financial years and current financial year

Name, Designation and DIN	Date of Appointment	Date of Cessation, if applicable	Date of resignation, if applicable	Remarks
Desh Raj Dogra Designation: Independent Director DIN: 00226775	1 February 2021	31 January 2026	N.A.	Retirement pursuant to completion of tenure of 5 years as an Independent Director
Bhagyam Ramani Designation: Independent Director DIN: 00107097	1 April 2014	31 March 2024	N.A.	Retirement pursuant to completion of 2nd tenure of 5 years as an Independent Director.
Beni Prasad Rauka Designation: Independent Director DIN: 00295213	1 April 2014	31 March 2024	N.A.	Retirement pursuant to completion of 2nd tenure of 5 years as an Independent Director.
Mukesh Kacker Designation: Independent Director DIN: 01569098	1 April 2014	31 March 2024	N.A.	Retirement pursuant to completion of 2nd tenure of 5 years as additional Independent Director.
Subramanian Rangathan Designation: Independent Director DIN: 00125493	31 October 2023	N.A.	N.A.	Appointment as Additional Independent Director
Shishir Priyadarshi Designation: Independent Director DIN: 03459204	27 January 2024	N.A.	N.A.	Appointment as Additional Independent Director
Nupur Sunil Mukherjee Designation: Independent Director DIN: 10061931	27 January 2024	N.A.	N.A.	Appointment as Additional Independent Director
Lingam Venkata Prabhakar Designation: Chairperson and Independent Director DIN: 08110715	27 January 2024	N.A.	N.A.	Appointment as Additional Independent Director

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

As set out in the relevant Key Information Document

9. **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 31 March 2025
Income Tax matters under dispute	37.40
Indirect Tax matters under dispute	34.72

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

NIL

11. **Key Operational, columnar representation and financial parameters for the last three audited years**

**For Financial Sector Entities:
Standalone basis:**

(INR Million)

Particulars	Period ended 31 December 2025	As at 31 March 2025	As at 31 March 2024	As at 31 March 2023
BALANCE SHEET				
Assets				
Property, Plant and Equipment	3,200.19	3,075.81	3,283.46	2,810.47
Financial Assets	215,115.16	159,130.47	1,06,188.13	88,500.56
Non-financial Assets excluding property, plant and equipment	2042.87	1,790.52	1,690.46	1,613.18
Total Assets	220,358.22	163,996.80	1,11,162.05	92,924.21
Liabilities				
Financial Liabilities				
-Derivative financial instruments	-	478.31	-	58.05
-Trade Payables	852.23	921.50	993.65	951.39
-Debt Securities	13,452.57	5,086.57	1,521.65	4,386.14
-Borrowings (other than Debt Securities)	134,062.89	112,559.42	69,584.86	49,497.74
-Subordinated liabilities		0.00		
-Other financial liabilities	6,169.49	4,413.83	3,069.38	4,031.26
Non-Financial Liabilities				

Particulars	Period ended 31 December 2025	As at 31 March 2025	As at 31 March 2024	As at 31 March 2023
-Current tax liabilities (net)	273.63	393.30	6.98	5.80
-Provisions	260.03	316.96	199.95	176.86
-Deferred tax liabilities (net)	-	0.00	-	-
-Other non-financial liabilities	246.17	178.52	178.62	111.85
Equity (Equity Share Capital and Other Equity)	65,041.21	39,648.39	35,606.96	33,705.12
Total Liabilities and Equity	220,358.22	163,996.80	1,11,162.05	92,924.21
PROFIT AND LOSS				
Revenue from operations	25,738.02	24,100.91	17,782.39	11,439.71
Other Income	163.6	134.08	49.50	50.22
Total Income	25,901.62	24,234.98	17,831.89	11,489.93
Total Expense	18,140.33	18,712.71	15,212.30	9,591.09
Profit after tax for the year	5,824.17	4,148.94	1,980.59	1,415.37
Other Comprehensive income	80.68	-76.75	-43.95	-19.68
Total Comprehensive Income	5,904.85	4,072.19	1,936.64	1,395.69
Earnings per equity share (Basic)	6.29	5.03	2.40	7.65
Earnings per equity share (Diluted)	6.27	5.00	2.38	7.56
Cash Flow				
Net cash from / used in(-) operating activities	-28,442.99	-34,314.37	-26,895.92	-22,440.95
Net cash from / used in(-) investing activities	-11,476.54	-1,361.22	-2,322.99	1,630.08
Net cash from / used in (-) financing activities	48,757.96	46,102.30	16,922.21	34,347.70
Net increase/decrease (-) in cash and cash equivalents	8,838.43	10,426.71	-12,296.70	13,536.83
Cash and cash equivalents as per Cash Flow Statement as at end of Half Year	21,414.96	12,576.53	2,149.82	14,447.89
Additional Information				
Net worth	64,348.32	38,941.36	35,606.96	33,705.12
Cash and cash equivalents	21,414.96	12,576.53	2,149.82	14,447.89
Loans	172,747.44	137,895.09	96,232.83	69,292.22
Loans (Principal Amount)	173,839.15	139,996.37	99,317.98	71,540.57
Total Debts to Total Assets	0.67	0.72	0.64	0.58
Interest Income	21,385.87	20,789.35	14,207.68	8,892.41
Interest Expense	9,424.61	9,541.96	6,198.03	3,831.38
Impairment on Financial Instruments	1,114.68	859.93	691.31	477.33
Bad Debts to Loans	119.42	290.40	110.53	471.67

Particulars	Period ended 31 December 2025	As at 31 March 2025	As at 31 March 2024	As at 31 March 2023
% Stage 3 Loans on Loans(Principal Amount)	1.11%	1.56%	2.16%	1.93%
% Net Stage 3 Loans on Loans (Principal Amount)	0.60%	0.91%	1.18%	1.38%
Tier I Capital Adequacy Ratio (%)	29.88%	22.43%	26.15%	39.35%
Tier II Capital Adequacy Ratio (%)	0.44%	0.41%	0.48%	0.51%

*Face value of Equity share has on (Dec'25 FV Rs 1, Mar'25 FV Rs 1, Mar'24 FV Rs 1, Mar'23 FV Rs 2)

Consolidated Basis:

(INR Million)

Particulars	Period ended 31 December 2025	As at 31 March 2025	As at 31 March 2024	As at 31 March 2023
BALANCE SHEET				
Assets				
Property, Plant and Equipment	3,576.36	3,444.93	3,686.79	3,082.86
Financial Assets	266,436.51	201,628.32	1,45,529.52	1,13,084.56
Non-financial Assets excluding Property, Plant and Equipment	3,723.86	3,239.86	2,280.66	1,778.73
Total Assets	273,736.73	208,313.11	1,51,496.97	1,17,946.15
Liabilities				
Financial Liabilities				
- Derivative financial instruments	-	556.84	-	75.72
-Trade Payables	1,572.00	1,651.96	1,310.76	967.47
-Other Payables	1,118.20	626.69	211.32	144.99
-Debt Securities	13,452.57	5,086.57	1,521.65	4,386.14
-Borrowings (other than Debt Securities)	180,759.58	150,681.54	1,02,547.48	70,726.65
-Deposits	-		-	-
-Subordinated liabilities	-		-	-
-Lease liabilities	2,845.09	2,589.03	2,591.66	1,928.87
-Other financial liabilities	3,783.45	3,611.94	4,402.78	3,700.98
Non-Financial Liabilities				
-Current tax liabilities (net)	304.45	410.69	24.53	12.92
-Provisions	323.95	457.90	274.90	214.96
-Deferred tax liabilities (net)	-	0.00	-	-
-Other non-financial liabilities	305.19	225.67	246.18	132.79
Equity (Equity Share Capital and Other Equity)	69,271.73	43,040.97	38,365.71	35,654.66
Non-controlling interest				
Total Liabilities and Equity	273,736.73	208,313.11	1,51,496.97	1,17,946.15

Particulars	Period ended 31 December 2025	As at 31 March 2025	As at 31 March 2024	As at 31 March 2023
PROFIT AND LOSS				
Revenue from operations	33,454.74	32,475.00	23,128.57	14,633.45
Other Income	88.39	33.36	13.40	16.52
Total Income	33,543.13	32,508.36	23,141.97	14,649.97
Total Expenses	24,699.34	26,175.18	19,485.57	11,967.13
Profit after tax for the year	6,663.38	4,785.33	2,794.06	2,046.54
Other Comprehensive Income	78.13	-79.30	-51.06	-31.45
Total Comprehensive Income	6,741.51	4,706.03	2,743.00	2,015.09
Earnings per equity share (Basic)	7.20	5.80	3.39	11.06
Earnings per equity share (Diluted)	7.17	5.77	3.36	10.94
Cash Flow				
Net cash from / used in(-) operating activities	- 38,221.90	-43,116.35	-37,000.66	-29,938.48
Net cash from / used in(-) investing activities	- 10,493.20	600.48	-70.51	520.93
Net cash from / used in (-)financing activities	57,152.84	51,184.86	28,702.52	40,960.22
Net increase/decrease(-) in cash and cash equivalents	8,437.74	8,668.99	-8,368.65	11,542.67
Cash and cash equivalents as per Cash Flow Statement as at end of Half Year	23,503.22	15,065.48	6,396.49	14,767.73
Additional Information				
Net worth	68,463.08	42,193.53	38,365.71	35,654.66
Cash and cash equivalents	23,503.22	15,065.48	6,396.49	14,767.73
Loans	227,291.12	182,515.02	1,34,211.83	94,753.52
Total Debts to Total Assets	0.71	0.75	0.69	0.64
Interest Income	26,366.37	26,055.64	18,227.83	11,672.92
Interest Expense	12,312.10	12,735.98	8,359.01	5,311.18
Impairment on Financial Instruments	1,357.47	1,008.16	912.78	641.82
Bad Debts to Loans	209.89	372.75	199.33	570.47

*Face value of Equity share has on (Dec'25 FV Rs 1, Mar'25 FV Rs 1, Mar'24 FV Rs 1, Mar'23 FV Rs 2)

Note: Company has annexed Unaudited Financial Results (Standalone & Consolidated) along with the Limited Review Report of the auditors for the periods ended on 31 December 2025, pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulation"). For the purpose of tables above, Unaudited Financial Results (Standalone & Consolidated) along with the Limited Review Report of the auditors for the quarter ended on 31

December 2025 has been presented alongwith balance sheet and cash flow statement.

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

Before the issue of debt securities	As mentioned in the relevant Key Information Document
After the issue of debt securities	As mentioned in the relevant Key Information Document

12. 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	<p>Lending Policy: Please refer to Section 13 (a) of Section III of this General Information Document below.</p> <p>Classification of Loans given to associate or entities related to Board, Senior management, promoters, etc.: -Please refer to 13 (b) of Section III of this General Information Document below</p> <p>Classification of loans into several maturity profile denomination: Please refer to Section 13 (c) of Section III of this General Information Document below</p> <p>Aggregated exposure to top 20 borrowers as on 31 March 2025 – Please refer to Section 13 (d) of Section III of this General Information Document below</p> <p>Details of loans, overdue and classified as Non performing assets (NPA): Please refer to Section 13 (e) of Section III of this General Information Document below.</p>
2.	Details of borrowings granted by the Company	<p>Portfolio summary of borrowings made by issuer: Please refer to Section 15 of Section III of this General Information Document below.</p> <p>Quantum and percentage of Secured vs. Unsecured borrowings: Please refer to Section 15 of Section III of this General Information Document below.</p>
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 15 of Section III of this General Information Document below.
5.	Details of borrowers	Geographical location wise: Please refer to Section 15 of Section III of this General Information Document below.
6.	Details of gross NPA	Segment wise: Please refer to Section 15 of Section III of this General Information Document below.

S. N.	Particulars of disclosure	Details
		Document below.
7.	Details of Assets and Liabilities	Residual maturity profile wise into several bucket: Please refer to Section 15 of Section III of this General Information Document below.
8.	Additional details of loans made by, the issuer where it is a Housing Finance Company (if applicable)	N.A.
9.	Disclosure of latest ALM statements to stock exchange	The latest ALM Statement for the Financial Year ended 31 March 2025 has been enclosed as Annexure 11.

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 this General Information Document below.**
- (b) Classification of loans/ advances given to associates, entities/ person relating to board, senior management, promoters, others, etc.: - **NIL as on 31 March 2025.**
- (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 this General Information Document below.**
- (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 31 March 2025 in INR Million
Total Advances to twenty largest borrowers	14,252.38
Percentage of Advances to twenty largest borrowers to Total Advances of the applicable NBFC	10.06%

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

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

- (a) Portfolio summary with regard to industries/ sectors to which borrowings have been granted: **Please refer to Section 15 of Section III of this General Information Document below.**
- (b) 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 this General Information Document below.

- (c) Quantum and percentage of secured vis-à-vis unsecured borrowings granted by the Issuer:- as on 31 March 2025: **Please refer to Section 15 of Section III of this General Information Document below.**
- (d) 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. Additional Disclosures and Reports: Disclosure under paragraphs (a) to (d) below, if applicable, will be added in the relevant Key Information Document:

- (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 relevant 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 the relevant 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 relevant Key Information Document.

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

- (i) the names, addresses, descriptions and occupations of the vendors: As provided in the relevant Key Information Document.
 - (ii) the amount paid or payable in cash, to the vendor and where there is more than one vendor, or the company is a sub-purchaser, the amount so paid or payable to each vendor, specifying separately the amount, if any, paid or payable for goodwill: As provided in the relevant Key Information Document.
 - (iii) the nature of the title or interest in such property proposed to be acquired by the company: As provided in the relevant Key Information Document.

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: As provided in the relevant Key Information Document. 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

- (c) 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 relevant 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

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

NOT APPLICABLE

- (e) 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 this General Information Document; there is no 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.**

- (f) 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 this General Information Document with the Registrar of Companies:

NIL

- (g) The matters relating to:

- (i) Material Contracts: As provided in the relevant Key Information Document.
- (ii) Time and place at which the contracts together with documents will be available for inspection from the date of the relevant 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

15. Classification of loans/ advances given according to:

1. Type of loans

Details of types of loans (as on latest audited financials 31 March 2025)

S. N.	Type of loans	(INR Million)
1.	Secured	176,285.87
2.	Unsecured	296.12
	Total assets under management (AUM)*^	1,76,581.99

**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*

2. 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%	6.59%
2.	40-50%	5.32%
3.	50-60%	6.69%
4.	60-70%	15.38%

5.	70-80%	41.51%
6.	80-90%	0.08%
7.	>90%	0.87%
	Total	76.45%

Note: Construction Finance Loan & Unsecured Loan aggregating to 23.55% not included above.

3. Sectoral exposure

Details of sectoral exposure

Sr. No.	Segment-wise break-up of Gross Book	Percentage of Gross Book
1.	Housing Loans:	
A.	Individual	Nil
B.	Builders / Project Loans	Nil
C.	Corporates	Nil
D.	Other (specify)	Nil
2.	Non-Housing Loans:	
A.	Individual	72.77%
B.	Builders / Project Loans	23.41%
C.	Corporates	3.82%
D.	Other (specify)	0.00%
	Total	100.00%

4. 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	16.95%
2.	INR 2-5 lakhs	13.85%
3.	INR 5-10 lakhs	15.10%
4.	INR 10-25 lakhs	15.43%
5.	INR 25-50 lakhs	7.00%
6.	INR 50 lakhs – 1 crore	4.88%
7.	INR 1-5 crore	2.71%
8.	INR 5-25 crore	8.63%

9.	INR 25-100 crore	13.22%
10.	> INR 100 crore	2.24%
	Total	100.00%

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

5. Geographical classification of borrowers

Top 5 states borrower wise as on 31 March 2025

S. N.	Top 5 states	Percentage of Gross Book
1.	Rajasthan	20.74%
2.	Gujarat	19.14%
3.	Madhya Pradesh	15.23%
4.	Maharashtra	13.32%
5.	Delhi-NCR*	7.57%
	Total	76.00%

Note: Delhi-NCR comprises Delhi and its adjoining cities (Gurugram, Noida, Ghaziabad, Faridabad, etc.)

6. 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	2,142.91
Additions during the year	1,845.07
Reductions during the year	(1,771.38)
Closing balance of gross NPA	2,216.60

Movement of provisions for NPA

Movement of provisions for NPA	(INR Million)
Opening balance for FY25	980.18
Additions during the year	688.50
Write-off/ write-back of excess provisions	(730.19)
Closing balance	938.49

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

INR Million

Movement of NPAs	FY25	FY24	FY23
(i) Net NPAs to net advances (%) (Net of provisions on NPA)	0.91%	1.18%	1.38%
(ii) Movement of NPAs (gross)			
(a) Opening balance	2,142.91	1,379.50	1,299.84
(b) Additions during the year	1,845.07	1,600.34	872.22
(c) Reductions during the year	(1,771.38)	(836.93)	(792.56)

(d) Closing balance	2,216.60	2,142.91	1,379.50
(iii) Movement of net NPA			
(a) Opening balance	1,162.73	979.60	901.87
(b) Additions during the year	1,156.57	781.40	729.04
(c) Reductions during the year	(1,041.19)	(598.27)	(651.31)
(d) Closing balance	1,278.11	1,162.73	979.60
(iv) Movement of provisions for NPAs (excluding provision on standard assets)			
(a) Opening balance	980.18	399.90	397.97
(b) Additions during the year	688.50	818.94	143.18
(c) Write off/ write back of excess provision	(730.19)	(238.66)	(141.25)
(d) Closing balance	938.49	980.18	399.90

7. Segment-wise gross NPA -

S. N.	Segment-wise gross NPA	Gross NPA
1.	Retail	
A.	Mortgages (home loans and loans against property)	-
B.	Gold loans	0.81%
C.	Vehicle finance	-
D.	MFI	-
E.	MSME	3.95%
F.	Capital market funding (loans against shares, margin funding)	-
G.	Others	-
2.	Wholesale	
A.	Infrastructure	-
B.	Real estate (including builder loans)	0.18%
C.	Promoter funding	-
D.	Any other sector (as applicable)	-
E.	Others	-
	Gross NPA on Total AUM	1.56%

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

Residual maturity profile of assets and liabilities (INR Million)

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	>5 years	Total
Deposit	-	-	-	-	-	-	-	-	-
Advances	3,312.10	3,209.41	3,515.06	10,473.87	8,145.23	29,389.38	23,285.25	21,564.79	137,895.09
Investments	1,033.95	-	-	-	-	210.30	-	5,750.00	6,994.25
Borrowings	1,967.44	1,969.67	5,440.79	11,082.61	1,264.44	48,418.13	31,702.13	2,800.78	117,645.99
FCA*	-	-	-	-	-	-	-	-	-
FCL*	-	-	-	-	-	-	-	-	-

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

16. Creation of Debenture Redemption Reserve (DRR) / Capital Redemption Reserve (CRR) - relevant legislations and applicability

As provided under the relevant Key Information Document

17. Details of credit rating, along with the latest press release of the credit rating agency in relation to the issue, and a declaration that the rating is valid as on the date of issuance and listing

As provided under the relevant Key Information Document.

18. Issue/instrument specific regulations - relevant details

The issuance has been made in compliance with the Companies Act, 2013 and regulations thereunder, SEBI Debt Regulations and the Master Circular, if any other specific regulations are applicable, such regulations will be provided under the relevant Key Information Document.

19. Default in payment

NIL

20. Details of Default in repayment

Details of default and non-payment for the preceding three financial years and the current financial year, if any, including therein the amount involved, duration of default and present status, in repayment of:

- (a) statutory dues: **NIL**
- (b) debentures and interest thereon: **NIL**
- (c) deposits and interest thereon: **NA**
- (d) loan from any bank or financial institution and interest thereon: **NIL**

21. Delay in listing

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.

22. Delay in allotment of securities

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.

23. Issue/ instrument specific regulations: The issuance has been made in compliance with the Companies Act, 2013 and regulations thereunder, SEBI Debt Regulations and the Master Circular, if any other specific regulations are applicable, such regulations will be provided under the relevant Key Information Document.

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

All required disclosures under form PAS-4 are covered in this General Information Document.

25. Disclosure pertaining to willful defaulter.

Neither the Company, the Directors, nor the Promoters have ever been identified as wilful defaulters.

26. 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. NA

27. 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.: 02240888100
Fax No.: NIL

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.

28. Debenture Trustee of the Issue

The Debenture Trustee for the issuance of each Issue will be identified in the relevant Key Information Document.

29. Due Diligence by the Debenture Trustee

The Debenture Trustee shall also submit the due diligence certificate as per the format specified in Schedule IV of the SEBI NCS Regulations, as amended from time to time, and a due diligence certificate as per the prescribed format, currently as annexed in Annexure 4 shall be annexed to each General Information Document prepared in relation to secured Debentures issued after such date.

30. Rating Agency of the Issue: As per the relevant Key Information Document

31. Legal Counsel of the Company (if any) – As per the relevant Key Information Document

- 32. Legal Counsel of the Arrangers (if any) –** As per the relevant Key Information Document
- 33. Guarantor (if applicable) –** As per the relevant Key Information Document
- 34. Arrangers –** As per the relevant Key Information Document
- 35. Additional details with respect to auditors of the Company**

Name	Address	Date of appointment
MSKA & Associates LLP, Chartered Accountants (formerly, M S K A & Associates, Chartered Accountants)	602, Floor 6, Raheja Titanium, Western Express Highway, Geetanjali Railway Colony, Ram Nagar, Goregaon (E) Mumbai 400063, INDIA,	19 September 2024
Singhi & Co., Chartered Accountant	B2 402B, Marathon Innova, 4th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013, Maharashtra, India	Appointed as joint statutory auditor in the annual general meeting held on September 26, 2025

- 36. Details of change in auditor for preceding three financial years and current financial year:**

Name	Address	Date of Appointment	Date of cessation, if applicable	Date of resignation, if applicable
M M Nissim & Co LLP, Chartered Accountants	Barodawala Mansion, B-Wing, 3rd Floor, 81, Dr. Annie Besant Road, Worli, Mumbai - 400018	15 September 2021	19 September 2024	NA
M/s. MSKA & Associates, Chartered Accountants	601, Floor 6, Raheja Titanium, Western Express Highway, Geetanjali Railway Colony, Ram Nagar, Goregaon (E), Mumbai 400063	19 September 2024	NA	NA
Singhi & Co., Chartered Accountant	B2 402B, Marathon Innova, 4 th Floor, Ganpatrao Kadam Marg, Lower Parel, Mumbai – 400013, Maharashtra, India	26 September 2025	NA	NA

- 37. Recognised stock exchange where the debt securities are proposed to be listed** The Securities are proposed to be listed on the wholesale debt market segment of BSE. Please refer to the relevant Key Information Document for the In-principle approval.

The details of the BSE are as provided below:



Bombay Stock Exchange

Tel No.: 91-22-22721233

Fax No.: 91-22-22721919

Website: <https://www.bseindia.com/>

38. Expenses of the Issue

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

- (a) Lead manager(s) fees: Not Applicable.
- (b) Underwriting commission: As provided in the relevant Key Information Document.
- (c) Brokerage, selling commission and upload fees: As provided in the relevant Key Information Document.
- (d) Fees payable to the registrars to the issue: As provided in the relevant Key Information Document.
- (e) Fees payable to the legal advisors: As provided in the relevant Key Information Document.
- (f) Advertising and marketing expenses: As provided in the relevant Key Information Document.
- (g) Fees payable to the regulators including stock exchanges: As provided in the relevant Key Information Document.
- (h) Expenses incurred on printing and distribution of issue stationary: As provided in the relevant Key Information Document.
- (i) Any other fees, commission or payments under whatever nomenclature: As provided in the relevant Key Information Document.

39. Details of any default in annual filing of the company under the Companies Act, 2013 or the rules made thereunder:

NIL

40. Consents

Consents in writing of:

- (a) **the Directors of the Company-** Resolution of Board of Directors dated 5 May 2025 and 10 March 2026 as set out in Annexure 1 of this General Information Document;
- (b) **Statutory Auditor** - Consent letters dated 25 March 2026 and 27 March 2026 as set out in Annexure 9 of this General Information Document;
- (d) **Legal Counsel for the Issue** – As set out in the relevant Key Information Document;
- (e) **Bankers to the Issuer** - NA;
- (f) **Registrar to the Issue** - Consent letter dated 16 March 2026 as set out in Annexure 8 of this General Information Document;
- (g) **Lenders-** As set out in the relevant Key Information Document; and

(h) **Experts -NA.**

- 41. The name of the Debentures 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: - Consent letter dated 30 March 2026 as set out in Annexure 12 of this General Information Document.**

SECTION IV - RISK FACTORS

Risk Factors

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

Investors are advised to read the risk factors carefully before taking an investment decision in this issue. For taking an investment decision, investors must rely on their examination of the Company and offer including the risks involved in it. The securities have not been recommended or approved by any regulatory authority in India, including the SEBI nor does SEBI guarantee the accuracy or adequacy of this General Information Document. Specific attention of the investors is invited to the statement of risk factors set out below.

The risks and uncertainties described in this section are not the only risks that the Company currently faces. Additional risks and uncertainties not presently known to the Company may also have an adverse effect on the Company's business, results of operations and financial condition. If any particular or some combinations of the following risks or other risks that are not currently known actually occur, the business prospects, results of operations and financial condition of the Company could be adversely affected. The actual occurrence of such risks will also affect the trading price of the Securities and the value of your investment could decline or be lost.

Risk Factors in relation to the Securities

1. *Receipt of coupon or principal is subject to the credit risk of the Company.*

Investors should be aware that the receipt of any coupon payment and principal amount at maturity is subject to the credit risk of the Company. Any stated credit rating of the Company reflects the independent opinion of the referenced rating agency as to the creditworthiness of the rated entity but is not a guarantee of credit quality of the Company. Any downgrading of the credit ratings of the Company by the rating agency may lower the value of the Securities.

2. *Interest Rate Risk*

All securities where a fixed rate of interest is offered are subject to price risk. The price of such securities will vary inversely with changes in prevailing interest rates, i.e. when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fluctuation in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of prevailing interest rates. Any increase in rates of interest is likely to have a negative effect on the price of the Securities.

3. *Downgrading in credit rating*

The Company cannot guarantee that any rating in relation to the Securities issued by a rating agency will not be downgraded. Such a downgrade in the credit rating may lower the value of the Securities and may also affect the Company's ability to raise further debts.

4. *The Company has limited sources of funds to fulfill its obligations under the Securities*

If there is a shortfall in any amounts then due and payable pursuant to the terms of the Securities, the Company may not have sufficient funds to make payments on the Securities and the Debenture Holders may incur a loss on the Debenture amount and redemption premium. The ability of the Company to meet its obligations to pay any amounts due to the Debenture Holders under the Securities will ultimately be dependent upon funds being received from internal accruals and/or borrowings. The Company is therefore generally exposed to the credit risk of the relevant counterparties in respect of such payments.

5. *The Securities may not be a suitable investment for all investors*

Potential investors should ensure that they understand the nature of the Securities and the extent of their exposure to risk, that they have sufficient knowledge, experience and access to professional advisers such as legal, tax, accounting and other advisers to make their own legal, tax, accounting and financial evaluation of the merits and risks of investment in the Securities and that they consider the suitability of the Securities as an investment in the light of their own circumstances and financial condition. These risks may include, among others, equity market risks, debenture market risks, interest rate risks, market volatility and economic, political and regulatory risks and any combination of these and other risks.

6. *Delays in court proceedings in India*

If any dispute arises between the Company and any other party, the Company or such other party may need to take recourse to judicial proceedings before courts in India. It is not unusual for court proceedings in India to continue for extended periods. Disposition of cases may be further subject to various delays including multiple levels of appellate adjudication.

7. *Exercise of powers by the Debenture Trustee/ Investors is subject to equitable principles and supervisory powers of courts*

The exercise by the Debenture Trustee/ Investors of the powers and remedies conferred on it under the Debentures and the Transaction Documents or otherwise vested in it by law, will be subject to general equitable principles regarding the enforcement of security, the general supervisory powers and discretion of the Indian courts in the context thereof and the obtaining of any necessary governmental or regulatory consents, approvals, authorisations or orders.

8. *The right of the Investors to receive payments under the Securities will be junior to certain tax and other liabilities preferred by law*

Payments with respect to Securities may be junior to tax and other liabilities preferred by law.

9. *Taxation*

Potential purchasers and sellers of the Securities should be aware that they may be required to pay taxes in accordance with the laws and practices of India. Payment and/or delivery of any amount due in respect of the Securities will be conditional upon the payment of all applicable taxes, duties and/or expenses.

Potential investors who are in any doubt as to their tax position should consult their own independent tax advisers. In addition, potential investors should be aware that tax regulations and their application by the relevant taxation authorities change from time to time. Accordingly, it is not possible to predict the precise tax treatment which will apply at any given time.

10. *Limited review*

Some of the financial information provided in this General Information Document is based on the unaudited financial information for the stub period ended on 31st December 2025, each of which has been filed with the stock exchanges with the limited review report. Our last audited financial statements as of 31 March 2025 have been submitted to the Debenture Trustee and the stock exchanges, in compliance with the SEBI NCS Regulations.

Risk Factors in relation to the Company

INTERNAL RISKS:

1. ***Our business is vulnerable to interest rate risk. Volatility in interest rates could have an adverse effect on our net interest income and net interest margin, thereby affecting our results of operations and cash flows.***

The core business of the Company is providing loans to MSME, gold loans and construction finance. Company borrow through various financial instruments to finance its core lending activity. These activities expose the Company to interest rate risk. Interest rate risk is measured through earnings at risk from an earnings perspective and through duration of equity from an economic value perspective. Further, exposure to fluctuations in interest rates is also measured by way of gap analysis, providing a static view of the maturity and re-pricing characteristic of balance sheet positions. Interest rate risk arises from the possibility that changes in interest rates will affect future cash flows or the fair values of financial instruments.

Any increase in the rate of interest at which Company borrow from lenders, without a corresponding increase in the interest rates Company is able to charge the borrowers, could expose the Company to interest rate risk.

Interest rates are highly sensitive and volatility in interest rates could be a result of many factors, including the RBI's monetary policies, rate hikes by the U.S. Federal Reserve, deregulation of the financial services sector in India, domestic and international economic and political conditions, inflation and economic policies in India. An increase in interest rate by the Company may add to the financial stress of Company's borrowers, leading to potentially higher delinquencies and may reduce the demand for Company's loans. Company may not be able to reprice their existing loans comprehensively, or retain borrowers if interest rates are increased substantially, which could have an adverse effect on Company's net interest income and net interest margin, thereby affecting business, financial condition and results of operations.

2. ***Company requires substantial capital for its business. If Company is unable to obtain debt on acceptable terms and at competitive rates or raise equity share capital when needed, it could have a material adverse effect on Company's business, financial condition, results of operations and cash flows.***

Company's ability to borrow on acceptable terms and at competitive rates depends on various factors, including, but not limited to, Company's debt ratings; policy initiatives and the regulatory environment; liquidity in the markets; the attractiveness of debt of NBFCs, such as Company, to investors and lenders; and current and future results of operations and financial condition. Company faces potential liquidity risks due to varying periods over which Company's assets and liabilities mature. Consequently, if Company is unable to obtain additional debt or renew Company's existing credit facilities in a timely manner, it could lead to mismatches between Company's assets and liabilities, which in turn could have a material adverse effect on Company's financial condition, results of operations and cash flows.

Company's ability to borrow from various banks may be restricted on account of circulars issued by the RBI imposing restrictions on banks in relation to their exposure to NBFCs.

3. ***If Company is unable to control the level of Stage 3 Assets / NPAs in thier portfolio effectively, or if Company is unable to maintain adequate provisioning coverage, or if there is any change in regulatorily mandated provisioning requirements, Company's financial condition and results of operations may be adversely affected.***

Various factors that are beyond Company's control, such as macro-economic factors (including a rise in unemployment, a sharp and sustained rise in interest rates, developments in the Indian economy, movements in global commodity markets, exchange rates, rise in inflation and decreasing industrial production index), supply chain disruptions, regulatory hurdles and competition as well as customer-specific factors, such as wilful default and mismanagement of a customer's operations, may cause an increase in the level of Stage 3 Assets/ NPAs and have

a material adverse effect on the quality of Company's loan portfolio. In addition, Company's ability to recover the amounts due from customers to whom Company has provided construction finance in a timely manner depends on the effective execution of the projects and the timely sale of the units in the project. Any delay in completion of projects or a decrease in property prices may negatively affect Company's borrowers in construction finance sector and could lead to increases in Stage 3 Assets/ NPAs. This could also affect Company's debt ratings and translate into an increase in cost of funds.

There can be no assurance that Company will be able to maintain the NPA ratios. Any incorrect estimation of risks may result in provisions not being adequate to cover any further increase in the amount of NPAs. Company may also be required to write-off NPAs when Company have no reasonable expectations of recovering the underlying amounts, and such derecognitions can affect Company's balance sheet.

In the event of any further increases in NPAs in Company's portfolio, or if Company's provisioning coverage is insufficient to cover its existing or future levels of NPAs, or if there is any change in regulatory provisioning requirements, Company's ability to raise additional capital and debt funds as well as Company's business prospects, financial condition and results of operations could be adversely affected.

- 4. *Company is subject to various covenants and obligations under financing arrangements. If Company do not comply with these covenants and obligations, Company's business, results of operations, cash flows and financial condition could be adversely affected.***

The financing arrangements that Company has entered into with certain banks and financial institutions, as well as the terms and conditions of the debentures issued by Company contains restrictive covenants, which *inter alia* require Company to obtain prior permission of such banks, financial institutions or debenture trustees or to inform them with respect to various activities, including the alteration of capital structure, changes in management, approaching capital markets for mobilising additional resources either in the form of debt or equity and opening of bank accounts with other lenders. In addition, certain loan agreements require Company to meet and maintain prescribed financial ratios, and also restrict change of control of the Company. Furthermore, some of Company's financing arrangements contain cross default provisions upon the occurrence of an event of default, which could automatically trigger defaults under other financing arrangements, in turn magnifying the effect of an individual default.

Failure to meet these obligations under Company's financing agreements could have an adverse effect on business, results of operations, cash flows and financial condition. If the obligations under any of financing agreements are accelerated, Company may have to dedicate a substantial portion of cash flow from operations to make payments under such financing documents, thereby reducing the availability of cash for working capital requirements and other general corporate purposes.

- 5. *Company's inability to assess and recover the full value of collateral, or amounts outstanding under defaulted loans in a timely manner, or at all, could adversely affect business, results of operations and financial condition.***

Company extend MSME loans and construction finance secured by property/land provided as collateral by the borrower. Company also extend gold loans secured by pledged gold ornaments. If there is a significant fall in property prices or gold prices, there can be no assurance that Company will be able to sell such properties or old at prices sufficient to cover the amounts under default, which could lead to losses. In cases where immovable property is provided as security, its ownership documents may not be duly registered or adequately stamped, which renders such documents inadmissible in evidence, unless stamped prior to enforcement with payment of requisite penalties, or there may be challenges in title verification. Additionally, a significant portion of loans under MSME are given to borrowers who do not have adequate formal proof of income or credit history. Company may not be able to realise the assessed value of its gold collateral, due to, among other things, spurious gold, or defects in the quality of gold. Consequently, should any default arise in relation to the corresponding

loans, Company may be unable to, or may incur additional expenses to, enforce rights in relation to such collateral. There may also be failure by Company's employees to properly appraise the value of the collateral, which provides the Company with no recourse against the borrower and the loan sanctioned may eventually result in bad debt in books of accounts.

Further, if any of the borrowers take recourse of arbitration or litigation against Company's repayment claims, it may cause a further delay in recovery process, leading to depreciation of the secured asset. Thus, Company may be unable to fully recover the outstanding balance, even where it is able to successfully repossess and liquidate the collateral.

6. ***Company had experienced negative cash flows from operating activities in the past. Any negative cash flows in the future would adversely affect the cash flow requirements, which may adversely affect Company's ability to operate business, thereby affecting Company's financial condition.***

Company has, in the past, experienced negative cash flows from operating activities. Negative cash flows over extended periods, or significant negative cash flows in the short term, could materially impact Company's ability to operate business and implement the growth plans. It may strain liquidity, increase reliance on external funding and increase borrowing costs. Company may face a shortfall of capital in future as a result of negative cash flows and there can be no assurance that Company will be able to raise adequate capital in future. As a result, cash flows, business, future financial performance and results of operations could be materially and adversely affected.

7. ***Company's business is concentrated in certain states and any adverse developments in any of these regions could have an adverse effect on Company's business, financial condition, results of operations and cash flows.***

Company's business is concentrated in the states of Rajasthan, Gujarat, Madhya Pradesh, Maharashtra and Delhi-NCR. (Top 5 state contributes 76.16% of total AUM)

Any sustained downturn in the economy of or natural disasters in any of the above referenced states could adversely affect Company's business, financial condition, results of operations and cash flows.

8. ***Company is subject to periodic inspections by the RBI. Non-compliance with observations made during any such inspections could result in penalties, including revocation of registration/ licence or stringent restrictions on operations, and fines and could adversely affect the reputation of Company's business.***

Company is subject to periodic inspections by the RBI of Company's books of accounts and other records. The RBI conducts an annual inspection relating to Company's financial position every year under Section 45N of the RBI Act. RBI inspections are a regular exercise and are carried out periodically by RBI for banks, financial institutions and NBFCs. The RBI has conducted periodic inspections in the past on various matters addressing Company's operations and relating to, among other things, Company's capital adequacy, internal generation of capital, compliance assessment and customer conduct. While Company has responded to the RBI observations, and has taken steps or is in the process of taking steps to rectify the identified deficiencies, if Company fails to comply with the RBI's observations or all of the terms and conditions stipulated in the observations, or fails to seek waivers or extensions of time for complying with these terms and conditions, the RBI may take adverse actions against Company, such as revoking its registration/ licence or placing stringent restrictions on Company's operations. Any major failure to meet the RBI's directions could materially and adversely affect Company's pending applications or requests with the RBI and Company's ability to obtain the regulatory permits and approvals required to expand business, or result in the interruption of all or some of Company's operations, which could have a material adverse effect on Company's business, financial condition and results of operations.

Inspections may temporarily impact operational efficiency by requiring significant resources and time. Company cannot assure that there will be no adverse findings the RBI in future

inspections and that such findings will not have a material adverse effect on Company's reputation and business.

9. *Company operates in a highly regulated industry, and any changes in the laws, rules and regulations applicable to Company may adversely affect Company's business, financial condition and results of operations.*

The Company operates in a highly regulated industry, and have to adhere to various laws, rules and regulations. The Company has a certificate of registration from the RBI to operate as an NBFC and is regulated by the RBI. Accordingly, legal and regulatory risks are inherent and substantial in Company's business. As Company operate under licenses or registrations obtained from the RBI, it is subject to actions that may be taken by the RBI in the event of any non-compliance with any applicable policies, guidelines, circulars, notifications and regulations issued by the RBI.

The RBI is empowered to, amongst other things, remove and replace a director or supersede the board of directors of NBFCs in the public interest, remove or debar auditors, frame schemes for amalgamation and reconstruct or split NBFCs into viable and non-viable businesses to preserve the continuity of the activities of the NBFCs. Company is also subject to any adverse findings that the RBI may have in future inspections.

The regulatory and policy environment in which Company operates is continuously evolving and is subject to change. The Government may implement new laws or other regulations and policies that could affect NBFCs, which could lead to new compliance requirements requiring the Company to obtain approvals and licenses from RBI. Uncertainty in the applicability, interpretation or implementation of any amendment to, or change in, governing laws, rules or regulations in the jurisdictions in which Company operate, including by reason of any absence or ambiguity, or a limited body, of administrative or judicial precedent may be time consuming, as well as costly to resolve and may adversely affect the viability of Company's business or restrict Company's ability to grow business in the future. Clarifications on ambiguous aspects may not be received in time, which may adversely affect the manner in which Company conduct the business. Additionally, if Company is adversely affected, directly or indirectly, by the application or interpretation of any provision of such laws and regulations, or is required to bear any costs in order to comply with such provisions or to defend any proceedings in relation to alleged breaches of such laws and regulations, Company's business, results of operations or financial condition may be adversely affected.

10. *Many of Company's customers do not have any credit history supported by tax returns, financial statements, credit card statements, statements of previous loan exposures or other related documents, which makes it more difficult for the Company to assess the credit risk of loans to such customers. Difficulties in assessing credit risks associated with day-to-day lending operations may lead to an increase in the level of Stage 3 Assets/ NPAs, which could have a material adverse effect on Company's business, financial condition, results of operations and cash flows.*

While deciding whether to extend credit to customers, Company relies, to a significant extent, on the accuracy and completeness of information furnished by the customers for certain key elements of the credit assessment process. Company follows Know Your Customer ("KYC") guidelines prescribed by RBI for potential customers to obtain information such as their income, assets, financial transactions and credit history and verify their place of employment and residence, as applicable, through telephonic conversations and physical visits. Company also relies on third party service providers such as external legal and technical valuers for collateral valuation and credit bureaus for repayment records of prospective customers. However, the provision and collection of erroneous or misleading information may affect Company's judgement of credit worthiness of potential customers, and the value of and title to collateral.

Company may not receive updated information regarding any change in the financial condition of customers or may receive inaccurate or incomplete information as a result of any fraudulent misrepresentation by Company's customers or employees. Further, Company primarily cater to MSMEs, self-employed non-professionals and first-time borrowers that lack access to formal

credit channels. Therefore, many of Company's customers do not have any credit history supported by tax returns, financial statements, credit card statements, statements of previous loan exposures or other related documents. If Company is unable to properly assess the creditworthiness of borrowers, including a failure to predict a borrower's true credit risk profile and/or ability to repay their loan, Company may need to report higher levels of Stage 3 Assets / NPAs and record additional provision expenses, which may adversely affect business, financial condition, results of operations and cash flows.

11. *Company may face asset-liability mismatches, which could affect liquidity and consequently, may adversely affect Company's operations and profitability.*

Any mismatch in the maturity profile of Company's assets and liabilities may lead to a liquidity risk and have an adverse effect on business, cash flows and results of operations. (refer Annexure 11)

12. *Company's borrowers may transfer loan balances to other banks or financial institutions, resulting in a loss of expected interest income expected from such loans.*

If interest rates rise, borrowers with variable interest rates on their loans are exposed to increased EMIs when the loans' interest rate adjusts upward. Such borrowers may seek to refinance their loans through balance transfer to other banks and financial institutions. Even if interest rates do not increase, Company's borrowers may seek to transfer loans to banks or other financial institutions that offer lower interest rates. Loan balance transfers result in a loss of interest income expected from such loans over the course of their tenor. All NBFCs are prohibited from charging pre-payment penalties on any floating rate term loan sanctioned for purposes other than business to individual borrowers. Even where Company is allowed to charge a prepayment penalty, the amount of such penalty will not make up for all of the loss of interest income expected from such loans. Some of Company's borrowers may be able to find balance transfer options at comparably lower interest rates or other financing alternatives, which could have an adverse effect on Company's business, results of operations and financial condition.

13. *A decline in Company's capital adequacy ratios could restrict Company's future growth.*

Company is subject to regulations relating to the capital adequacy of NBFCs, which determine the minimum amount of capital the Company must hold as a percentage of the risk-weighted assets on its loan portfolio, or CRAR. Under the Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated 19 October, 2023, Company is currently required to have a regulatory minimum CRAR of 15.00%, with a minimum Tier I Capital of 10.00%.

There can be no assurance that the Company will be able to maintain CRARs within the regulatory requirements. Further, if Company continues to grow its loan portfolios, Company will be required to raise additional Tier I and Tier II Capital in order to continue to meet applicable capital adequacy ratios with respect to their respective business. There can be no assurance that Company will be able to raise adequate additional capital in the future on terms favourable to them, or at all. This could result in non-compliance with applicable capital adequacy ratios, which could have a material adverse effect on business, financial condition, results of operations and cash flows.

14. *System failures or inadequacy and security breaches in information technology and telecommunication systems may adversely affect operations and result in financial loss and disruption of businesses, regulatory intervention or damage to Company's reputation.*

Company is reliant on information technology systems in connection with, but not limited to, financial controls, risk management and transaction processing. The size and complexity of the computer systems may make them potentially vulnerable to breakdown, system integration problems, malicious intrusion and computer viruses. Company's ability to operate and remain competitive depends in part on Company's ability to maintain and upgrade information

technology systems and infrastructure on a timely and cost-effective basis, including Company's ability to process a large number of transactions on a daily basis. Company's operations also rely on the secure processing, storage and transmission of confidential and other information in the computer systems and networks. Company's financial, accounting and other data processing systems, management information systems and corporate website may fail to operate adequately or become disabled as a result of events beyond control, including a disruption of electrical or communications services.

Company is also vulnerable to risks arising from the failure of employees to adhere to approved procedures, failures of security system, information system disruptions, communication systems failure and data interception during transmission through external communication channels and networks. Failure to detect these breaches in security may adversely affect Company's operations.

15. *Company is subject to the risk of failure of, or a material weakness in, internal control systems, which could have a material adverse effect on Company's reputation, business, financial condition, results of operations and cash flows.*

Company have established internal control systems and processes for internal audit team to scrutinise, and Company periodically test and update all facets of operations, as necessary. Company is exposed to risks arising from the inadequacy or failure of internal systems or processes, and any actions Company take to mitigate these risks, which include investments in technology and digitising operations, may not be sufficient to ensure an effective internal control environment. Given high volume of transactions, errors may be repeated or compounded before they are discovered and rectified. Company has in the past experienced certain deficiencies in its internal control systems. and taken measures for strengthening the overall compliance and risk mitigation framework.

While Company periodically test and update the internal control systems as necessary, Company is exposed to operational risks arising from the potential inadequacy or failure of internal processes or systems and Company cannot assure that the systems and policies will be sufficient or will be fully corrected, or that similar or other deficiencies will not arise in the future. Further, Company management information systems and internal control procedures that are designed to monitor operations and overall compliance may not identify every instance of non-compliance or every suspicious transaction in a timely manner given Company's high volume of transactions. If internal control weaknesses are identified, Company's actions may not be sufficient to fully correct such internal control weakness. As a result, Company may incur expenses or suffer monetary losses, which may not be covered by insurance policies and may result in a material adverse effect on Company's reputation, business, financial condition, results of operations and cash flows.

16. *If Company do not obtain, maintain or renew the statutory and regulatory permits and approvals required to operate the business, it could have a material adverse effect on business, financial condition and results of operations.*

Company is required to maintain a number of statutory and regulatory permits and approvals to operate its business under central, state and local government rules in India. For example, Company need to maintain shops and establishment licenses for some of its branches and maintain licenses under various applicable national and state labour laws for some of Company's offices and employees. Certain approvals, such as shops and establishment licenses, expire from time to time. Accordingly, Company has either made an application to the appropriate authorities for renewal of such approvals or are in the process of making such applications.

There can be no assurance that the relevant authorities will renew such approvals in a timely manner or at all. Moreover, Company cannot assure that approvals and licenses currently held by Company would not be suspended or cancelled in the event of any major non-compliance or alleged non-compliance with any terms or conditions thereof, or pursuant to any regulatory action.

In the future, Company may be required to obtain new registrations, permits and approvals for business, as a result of changes in current regulations or for any proposed expansion strategy or diversification into additional business lines or new financial products. There can be no assurance that the relevant authorities will issue any permits or approvals required by the Company in a timely manner, or at all, and/or on favourable terms and conditions.

If Company fail to obtain any applicable statutory and regulatory permits and approvals in a timely manner or at all, some of Company's contracts with third parties may be terminated and it may not be able to undertake certain operations of business, which would adversely affect Company's business, results of operations and cash flows.

17. *Fraud, theft or misconduct by employees could adversely affect Company's reputation and results of operations.*

In cases where customers repay their loans in cash directly to the Company, Company is exposed to the risk of fraud, misappropriation or unauthorised transactions by employees responsible for dealing with such cash collections.

While Company has procured insurance for cash in safes and in transit and have put in place systems to detect and prevent any unauthorised transaction, fraud or misappropriation by employees, these measures may not be effective in all cases. In the past, Company have been subject to acts of fraud and theft committed by employees of a non-material nature. There can be no assurance that such events will not recur in the future.

Further, Company may be subject to regulatory or other proceedings in connection with any unauthorised transaction, fraud or misappropriation by employees, which could adversely affect reputation and goodwill. Misconduct by employees could bind the Company to transactions that exceed authorised limits or present unacceptable risks, and employees could conceal unauthorised or unlawful activities from the Company. For instance, Company has initiated criminal proceedings against certain former employees under the gold loan business for committing fraud in connivance with borrowers. In the past, Company has also received whistleblower complaints regarding involvement of certain of its employees in fraudulent activities such as transactions in personal accounts, balance transfer to other institutions without approvals etc. The Company took appropriate action against them and such employees were relieved from services. Employee misconduct could also involve front running in securities markets or the improper use or disclosure of confidential information or non-compliance with insider trading rules, which could result in regulatory sanctions against the Company and serious reputational or financial harm. It is not always possible to deter fraud or misconduct by employees, and the precautions Company has taken and the systems Company has put in place to prevent and deter such activities may not be effective in all cases. Any instances of fraud or misconduct could adversely affect Company's reputation, business, results of operations and financial condition.

18. *Company relies on third parties to whom Company has outsourced certain of Company's operations. If these third parties fail to perform their obligations, it could adversely affect Company's business and cause financial loss, which may not be recoverable from such third party in full or at all.*

Company has outsourced some of operations to various third parties, including some of Company's field investigations, some of legal and technical due diligence, repossession activities, document storage, some of IT and cloud storage. As part of Company's customer onboarding process, Company use third-party vendors for account aggregation and bank statement analyses. Company also rely on multiple technical vendors, supported by in-house technical team. However, several of Company's IT systems have been moved in-house with AWS-based snapshot policy and point in time recovery features enabled for all cloud-based vendor systems. Further, Company has also outsourced scanning services, storage services, outbound calling, mandate registration, transaction processing, collections through internet payment gateways, and cash collections. If these third parties fail to perform their obligations, it could adversely affect Company's business and cause financial loss, which may not be recoverable from such third party in full or at all.

19. ***In line with the RBI's co-lending model, Company entered into tie-ups for co-lending in the MSME loan, gold loans segments. If Company is unable to agree on mutual standards and procedures for co-lending loan applications with its co-lending banks, it will have an adverse effect on the growth of co-lending loans vertical.***

In line with the RBI's notification on co-lending, Company has entered into tie-ups for co-lending in the MSME loans segment from November 2021, and in the gold loans segment from July 2023. Under Company's co-lending arrangements with the banks, Company retain 20-30% of co-originated loans on balance sheet while the co-lending banks retain the balance. Company is also entitled to a spread and loan service fee from the co-lending banks. Credit costs are shared proportionately between Company and the co-lending banks. In order to grow Company co-lending loans in a meaningful way, Company will need to have mutually agreed standards and procedures for co-lending loan applications with Company co-lending banks in order to reduce the turn-around time for those applications and develop a common IT platform with co-lending banks for processing co-lending applications. If Company is unable to achieve these two aspects, it will have an adverse effect on the growth of its co-lending loans. The incremental limits under co-lending agreements are subject to review and are given by each bank after it analyses the performance of the co-lending loans made by them, and also Company's performance as a whole. Delinquencies and/or losses on co-lending loans above a co-lending bank's tolerance level may result in that bank not giving additional limits under the co-lending agreement with that bank, which could adversely affect the growth of co-lending loans.

20. ***Company has certain contingent liabilities that have not been provided for in financial statements which, if they materialize, may adversely affect Company's financial condition.***

The Company has prepared its financial statements in accordance with the applicable accounting standards. There may be certain contingent liabilities which have not been provided for in financial statements which, if they materialize, may adversely affect Company's financial condition.

21. ***The Company, subsidiaries and Directors are involved in certain legal and regulatory proceedings. Any adverse decision in such proceedings may have an adverse effect on Company's business, financial condition, cash flows and results of operations.***

From time to time, Company and/or Company promoters, Directors, and subsidiaries are involved in litigation, claims and other proceedings. Currently, there are outstanding legal proceedings against Company, its Directors, and subsidiaries. These proceedings are pending at different levels of adjudication before various courts, tribunals and appellate tribunals. Company cannot assure that these proceedings will be decided in Company, its Directors and/or its subsidiaries' favour, or that no further liability will arise out of these proceedings.

Further, Company may not be able to effectively redress customers' complaints resulting from acts, omissions, or fraud by employees in a timely manner or at all. There can be no assurance that such complaints, claims or requests for information will not result in investigations, enquiries or legal actions by any regulatory authority or third persons against the Company which could adversely affect results of operations, financial condition, cash flows, prospects and reputation.

Litigation and other claims and regulatory proceedings against Company or its management could result in unexpected expenses and liabilities. Any adverse decision in any of these proceedings may have an adverse effect on Company's business, results of operations and financial condition.

22. ***Any non-compliance with mandatory anti-money laundering, combating-terrorism financing and know your customer laws could expose Company to liability and harm its reputation.***

Company is mandated to comply with anti-money laundering (“AML”), combating of financing of terrorism (“CFT”) and know your customer (“KYC”) regulations in India. These laws and regulations require the Company, among other things, to adopt and enforce AML, CFT and KYC policies and procedures. While Company has adopted policies and procedures aimed at collecting and maintaining all relevant AML, CFT and KYC-related information from customers in order to detect and prevent the use of Company’s banking networks for illegal money-laundering and terrorism financing activities, Company runs the risk of collecting information that may be used by other parties in attempts to engage in money-laundering, terrorism financing and other illegal or improper activities.

There can be no assurance that Company will be able to fully control instances of any potential or attempted violation by other parties and Company may accordingly be subject to regulatory actions, including imposition of fines and other penalties by the relevant government agencies to whom Company reports to, including the Financial Intelligence Unit – India. Company’s business and reputation could suffer if any such parties use or attempt to use Company for money-laundering, terrorism financing or illegal or improper purposes and such attempts are not detected or reported to the appropriate authorities in compliance with applicable regulatory requirements.

23. *Company may receive complaints under its whistle blower policy from time to time.*

Company maintains a whistle blower policy to inter alia, develop a procedure for dealing in complaints relating to malpractice, actual or suspected fraud, violation of the code of conduct of Company, instances of leakage of unpublished price sensitive information, breach of any policy, abuse of power and authority by any official or any other acts with an intention of unethical personal gain or to cause damage to Company or employees. Company has previously received complaints under this policy, which have either been resolved or are in the process of being resolved in accordance with the policy. As of the date of this General Information Document, there are nine complaints that are in the process of being addressed under Company’s whistle blower policy. In the event complaints received by the Company result in any legal action or regulatory penalties against the Company in the future, it may adversely affect Company’s reputation, business, financial condition and/or results of operations.

24. *Any downgrade in Company’s credit ratings could increase borrowing costs, affect Company’s ability to obtain financing, and adversely affect its business, results of operations, cash flows and financial condition.*

The cost and availability of capital depends in part on Company’s short-term and long-term credit ratings.

Any downgrade in Company’s credit ratings could increase borrowing costs, result in an event of default under certain of its financing arrangements and adversely affect Company’s access to capital and debt markets, which could in turn adversely affect Company’s interest margins, cash flows and its business.

25. *Company may be unable to adequately protect intellectual property and may be subject to risks of infringement claims.*

With respect to Company’s trademarks that have been applied for, and/or objected or opposed, Company cannot assure that it will be successful in resolving such challenges, nor can Company guarantee that its trademarks will be registered in Company’s name. As a result, Company may not be able to prevent infringement of trademarks and a passing off action may not provide sufficient protection until such time that this registration is granted.

There can be no assurance that third parties will not infringe upon Company’s intellectual property, causing damage to business prospects, reputation, and goodwill. Further, while Company take care to ensure that it comply with the intellectual property rights of third parties, Company cannot determine with certainty whether it is infringing upon any existing third-party intellectual property rights. Company cannot assure that it will not be involved in such disputes in the future, including disputes relating to pending trademark applications. Any intellectual

property claims, with or without merit, could be very time-consuming, could be expensive to settle or litigate and could divert management's attention and other resources. These claims could also subject the Company to significant liability for damages, potentially including enhanced statutory damages if Company is found to have wilfully infringed intellectual property rights.

26. ***Company do not own the premises where its branches are located, not including premises for Registered Office and support offices. Any termination or failure by Company to renew the lease and license agreements in a favorable and timely manner, or at all, could adversely affect Company's business, cash flows and results of operations.***

A large number of branches of the Company are on leased premises. A number of lease deeds are currently under renewal process and Company cannot assure that it will be able to renew the lease deeds on favourable terms. As Company's leases expire, it may fail to negotiate renewals, either on commercially acceptable terms or at all, which could cause the Company to pay increased occupancy costs or to close branches in desirable locations or to shift them, which may not necessarily yield best results. Furthermore, a number of long-term leases are not renewable or extendable, and the lessee would be required to vacate the premises on the expiry of the lease period. Company may also be required to relocate the branches if there is early termination of any of leases due to non-compliance with the terms. Some of the lease or leave and license agreements may also not be adequately stamped or duly registered. Unless such documents are adequately stamped or duly registered, such documents may be rendered inadmissible as evidence in a court in India and may not be authenticated by any public officer and the same may attract a penalty as prescribed under applicable law, any of which could result in an adverse effect on business, results of operations and cash flows.

27. ***Company's inability to compete effectively in an increasingly competitive industry may adversely affect Company's market share, business and financial condition.***

The financial services market is being served by a range of financial entities, including traditional banking institutions, captive finance affiliates of players in various industries, NBFCs and small finance banks approved by RBI to enhance credit penetration. Company's competitors include established Indian banks, other NBFCs, other HFCs, small finance banks, and the private unorganised and informal financiers who principally operate in the local market. Some of the Indian banks have subsidiaries and affiliates operating as NBFCs with significant market share, distribution reach and product portfolio, and since Company is unable to accept deposits, its cost of funds may be higher.

Company is subject to the potential increase in competition brought about by changes in the laws and regulations governing Company's business and those adjacent to Company's. Any changes in the relevant laws or regulations by the RBI to correct, clarify or amend regulatory subject matters may result in the diminishment of the available opportunities for regulatory arbitrage. Company cannot assure that changes in the relevant laws and regulations in the future may not result in an increase in competition from other players. Liberalization of the Indian financial services sector could also lead to a greater presence or new entries of Indian and foreign banks, NBFCs, and other entities operating in the financial services sector offering a wider range of products and services. This could adversely affect Company's competitive environment. Increasing competition may also result in slower growth and a reduction in Company's net interest margin and market share, and consequently may have an adverse effect on Company's results of operations and financial condition.

28. ***Any negative publicity regarding the Company or the financial services industry could damage Company's reputation and adversely impact business and financial results.***

Negative publicity regarding Company or its operations or the financial services industry in generally could adversely affect Company's ability to attract and retain customers and may expose it to litigation and regulatory action. It could erode customer trust and confidence in the Company, particularly if such incidents attract regulatory investigations. Negative publicity could result from Company's actual or alleged conduct in any number of activities, including lending

practices, loan servicing and foreclosure practices, corporate governance, regulatory compliance, mergers and acquisitions and related disclosure, sharing or inadequate protection of customer information, and actions taken by regulators and community organisations in response to Company's conduct. The dissemination of inaccurate information online could harm Company's business, reputation, prospects, financial condition and operating results, regardless of the information's accuracy. Such unverifiable or false information regarding Company may be published online or on social media by third parties, or any other such damage to Company's brand or its reputation may result in withdrawal of business by existing customers and loss of new business from potential customers, could increase Company's costs, lead to litigation or result in negative publicity that could damage reputation and adversely affect business, results of operations and financial condition.

29. *Company is subject to the bankruptcy code in India, the applicability of which may impact Company's ability to recover loans from customers.*

Under the Insolvency and Bankruptcy Code, 2016 ("**Bankruptcy Code**"), upon invocation of an insolvency resolution process, a committee of creditors is constituted by the interim resolution professional, wherein each financial creditor is given a voting share proportionate to the debts owed to it. If insolvency proceedings are initiated against a debtor to Company, it may not have complete control over the recovery of amounts due to the Company. Any decision of the committee of creditors must be taken by a vote of not less than 75% of the voting share of all financial creditors. Any resolution plan approved by committee of creditors is binding upon all creditors, even if they vote against it.

In the case of a liquidation process, the Bankruptcy Code provides for a fixed order of priority in which proceeds from the sale of the debtor's assets are to be distributed. Before sale proceeds are distributed to a secured creditor, they are to be distributed for the costs of the insolvency resolution and liquidation processes and debts owed to workmen and other employees. The claims of secured creditors, workmen and other employee dues and unsecured financial creditors have priority over dues owed to the Central and State Governments. Moreover, other secured creditors may decide to opt out of the process, in which case they are permitted to realise their security interests in priority.

While the applicable provisions of the IBC in relation to insolvency resolution and bankruptcy for individuals, i.e., certain provisions of Part III of the IBC, are currently not notified, when these provisions of the IBC are notified in the future, it may affect how Company recover its loans and enforce its rights in compliance with the IBC with respect to these salaried and self-employed individuals.

30. *Company depends on its Key Managerial Personnel, Senior Management Personnel and employees, and the loss of their services could have a material adverse effect on business, financial condition, results of operations and cash flows.*

Company's continued success depends to a large extent on its ability to recruit and retain Key Managerial Personnel, Senior Management Personnel and key employees. If Company is unable to retain or suitably replace them, it could have a material adverse effect on its business, financial condition, results of operations and cash flows. Company's ability to execute orders and to obtain new clients also depends on its ability to attract, train, motivate and retain highly skilled professionals, particularly at managerial levels. Company might face challenges in recruiting suitably skilled personnel, particularly as it continue to grow and diversify its operations. In the future, Company may also not be able to compete with other larger companies for suitably skilled personnel due to their ability to offer more competitive compensation and benefits. The loss of any of the members of Company's senior management team or other key personnel or an inability on Company's part to manage the attrition levels; may adversely impact business, results of operations, financial condition and growth prospects.

The continued operations and growth of Company's business is dependent upon its ability to attract and retain personnel. Competition for qualified personnel with relevant industry expertise in India is intense. A loss of the services of Company's key personnel may adversely affect Company's business, results of operations, cash flows and financial condition.

- 31. *Certain of Company's corporate records and filings are not traceable. Company cannot assure that regulatory proceedings or actions will not be initiated against the Company in the future and that Company will not be subject to any penalty imposed by the competent regulatory authority in this respect.***

Company has been unable to trace form filings, share transfer forms, and challans for certain allotments of Company as the relevant information was not available in the records maintained by the Company or on the online portal of the Ministry of Corporate Affairs ("MCA Portal") or in the physical records available at the RoC premises. While there have been no regulatory proceedings or actions initiated against the Company in relation to the aforementioned anomalies, non-compliance, inaccuracies or non-availability of the corporate records, Company cannot assure that the relevant corporate records will become available in the future, that regulatory proceedings or actions will not be initiated against the Company in the future, or that it will not be subject to any penalty imposed by the competent regulatory authority in this respect.

- 32. *Company's investments are subject to market risk.***

Company's investments subject to market risks may include units of mutual funds, debt securities, equity instruments, government securities and certificates of deposits. The value of these investments depends on several factors beyond Company's control, including interest rates, the domestic and international economic and political scenario, inflationary expectations and the RBI's monetary policies. Any decline in the value of these investments may have an adverse effect on Company's financial condition and results of operations.

- 33. *Company may not have adequate insurance and may be unable to secure additional insurance to cover all losses it may incur in business operations or otherwise.***

Company has an electronic equipment insurance policy, a standard fire and perils policy, a burglary insurance policy, a bankers indemnity insurance policy covering cash on hand, coverage for which is based on a certain average amount based on industry practice, vehicles insurance, a public liability insurance policy, a money in transit policy and a director and officers liability insurance policy. However, such insurance may not be adequate to cover all losses or liabilities that may arise from Company's operations, including when the loss suffered is not easily quantifiable and in the event of severe damage to Company's reputation. Furthermore, Company may not be able to secure any additional insurance coverage on commercially reasonable terms or at all. Company cannot assure that any claim under the insurance policies maintained by the Company will be honoured fully or on time. Any payments Company make to cover any losses, damages or liabilities or any delays experienced in receiving appropriate payments from Company's insurers could have an adverse effect on business, financial condition, cash flows, and results of operations. Company cannot assure that such instances will not arise in the future.

- 34. *Company has in the past entered into related party transactions and may continue to do so in the future.***

Company has entered into transactions with related parties in the past and from, time to time, may enter into related party transactions in the future. All such transactions have been conducted on an arm's length basis, in accordance with the Companies Act and other applicable regulations pertaining to the evaluation and approval of such transactions. Further, it is likely that Company may enter into additional related party transactions in the future. Such future related party transactions may potentially involve conflicts of interest.

Risks in Relation to Indian Market, Economy and Political Situation

- 1. *Future legal and regulatory obstructions***

The central and state governments serve multiple roles in the Indian economy, including producers, consumers and regulators, which may have a significant influence on the Company. Future government policies and changes in laws and regulations in India, including applicable

foreign exchange laws and comments, statements, policy changes or any adverse interpretation of applicable law by any regulator, including but not limited to the SEBI or the RBI, may adversely affect the Securities. The timing and content of any new law or regulation is not within the Company's control and such new law, regulation, comment, statement, policy change or adverse interpretation by any regulator could have an adverse effect on the market for and the price of the Securities.

Further, the SEBI, the Stock Exchange, the ROC or other regulatory authorities may require clarifications on this General Information Document, which may cause a delay in the issuance of the Securities or may result in the Securities being materially affected or even rejected.

2. *Terrorist attacks, civil unrest, regional conflicts and other acts of violence or war involving India and other countries could adversely affect the financial markets and could have a material adverse effect on the Company's business, financial condition and results of operations.*

Certain events that are beyond the control of the Company such as terrorist attacks and other acts of violence or war may negatively affect the Indian markets and also adversely affect the worldwide financial markets and could potentially lead to a severe economic recession. These acts may also result in a loss of business confidence, make travel and other services more difficult and ultimately adversely affect the Company's business. India has experienced communal disturbances, terrorist attacks and riots during recent years. If such events recur, the Company's business may be adversely affected. Hostilities and tensions may occur in the future and on a wider scale. Military activity or terrorist attacks in India, as well as other acts of violence or war could influence the Indian economy by creating a greater perception that investments in India involve higher degrees of risk. Events of this nature in the future, as well as social and civil unrest in India, could influence the economy and could have a material adverse effect on the market for securities of Indian companies.

Any terrorist attacks or civil unrest as well as other adverse social, economic and political events in India or countries to which Company sells or propose to sell its products could have a negative effect on the Company. Such incidents could also create a greater perception that investment in Indian companies involves a higher degree of risk and could have an adverse effect on Company's business.

3. *India is vulnerable to natural disasters that could severely disrupt normal business operations.*

India has experienced natural calamities, such as tsunamis, floods, cyclones, droughts and earthquakes in the past few years. The extent and severity of these natural disasters determines their impact on the Indian economy and infrastructure. Unforeseen circumstances of below normal rainfall and other natural calamities could also have a negative impact on the Indian economy. Because the Company's business and operations could be interrupted or delayed as a result of a natural disaster in India, such natural disasters could affect its business, financial condition and results of operations.

Natural disasters (such as typhoons, flooding and earthquakes), epidemics, pandemics and man-made disasters, including acts of war, terrorist attacks and other events such as political instability, including strikes, demonstrations, protests, marches or other types of civil disorder, many of which are beyond Company's control, may lead to economic instability, including in India or globally, which may in turn adversely affect Company's business, financial condition, cash flows and results of operations. Company's operations may be adversely affected by fires, natural disasters and/or severe weather, which can result in damage to its property or inventory and generally reduce productivity and may require the Company to evacuate personnel and suspend operations.

A number of countries in Asia, including India, as well as countries in other parts of the world, are susceptible to contagious diseases and, for example, have had confirmed cases of diseases such as the highly pathogenic H7N9, H5N1 and H1N1 strains of influenza in birds and swine and more recently, the COVID-19. As a result, any future outbreak of a contagious disease could have an adverse effect on Company's business and the trading price of the equity

shares.

Risks in relation to the security created in relation to the debt securities, if any

The Debentures are proposed to be secured by the assets described in the relevant Key Information Document. In the event that the Company is unable to meet our payment and other obligations towards potential investors under the terms of the Debentures, the Debenture Trustee may enforce the security. The potential investors' recovery in relation to the Debentures will be *inter alia* subject to: (i) the market value of the underlying security; and (ii) finding a willing buyer for such security at a price sufficient to repay the amounts due and payable to the potential investors' amounts outstanding under the Debentures.

Refusal of listing of any security of the Company during preceding three financial years and the current financial year by any of the stock exchanges in India or abroad

NIL

Limited or sporadic trading of non-convertible securities of the Company on the stock exchanges

The Securities may be Illiquid

It is not possible to predict if and to what extent a secondary market may develop in the Securities or at what price the Securities will trade in the secondary market or whether such market will be liquid or illiquid. As specified in this General Information Document, an application has been made to list the Debentures on the BSE within prescribed timelines. Please refer to the relevant Key Information Document for the 'in-principle' listing approval received from the BSE. If the Securities are listed or quoted or admitted to trading on the BSE, no assurance is given by the BSE that any such listing or quotation or admission to trading will be maintained.

The Company may, but is not obliged to, at any time purchase the Securities in the open market or by tender or private agreement. Any Securities so purchased may be surrendered for cancellation. The more limited the secondary market is, the more difficult it may be for holders of the Securities to realise value for the Securities prior to redemption of the Securities.

In case of outstanding debt instruments or deposits or borrowings, any default in compliance with the material covenants such as creation of security as per terms agreed, default in payment of interest, default in redemption or repayment, non-creation of debenture redemption reserve, default in payment of penal interest wherever applicable

NIL

If secured, any risks in relation to maintenance of security cover or full recovery of the security in case of enforcement

In case of issue of secured debentures, in the event that the value of the assets proposed to be secured is reduced, the assets may not be sufficient to maintain the security cover required under the SEBI Debt Regulations.

Further while the Debentures are secured against a charge to the tune of 100% of the principal and interest amount in favour of the Debenture Trustee, and it is the duty of the Debenture Trustee to monitor that the security is maintained, however, the possibility of recovery of 100% of the amount shall depend on the market scenario prevalent at the time of enforcement of the security.

SECTION V - PARTICULARS OF THE OFFER

Authority for the placement

This private placement of Debentures is being made pursuant to (i) (in case of Debentures) the resolution of the Board of Directors passed at its meeting held on 5 May 2025 and 10 March 2026 which has approved the placement of the Debentures; and (ii) (In relation to Debentures), the shareholders of the Company have vide a resolution dated 26 September 2025 approved the issuance of the Debentures. The particulars of the offer in relation to the Debentures shall be as described in the relevant Key Information Document.

Security Name (Name of the non-convertible securities which includes (Coupon/dividend, Issuer Name and maturity year)	As per the relevant Key Information Document
Issuer	Capri Global Capital Limited
Type of Instrument	As per the relevant Key Information Document
Nature of Instrument (Secured or Unsecured)	As per the relevant Key Information Document
Seniority (Senior or Subordinated)	As per the relevant Key Information Document
Eligible Investors	As per the relevant Key Information Document
Listing (including name of stock Exchange(s) where it will be listed and timeline for listing)	As per the relevant Key Information Document
Rating of the Instrument	As per the relevant Key Information Document
Issue Size	As per the relevant Key Information Document
Minimum Subscription	As per the relevant Key Information Document
Option to retain oversubscription (Amount)	As per the relevant Key Information Document
Objects of the Issue/ Purpose for which there is requirement of funds	As per the relevant Key Information Document
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	As per the relevant Key Information Document
Interest Rate Parameter	As per the relevant Key Information Document

Coupon / Dividend Rate	As per the relevant Key Information Document
Step Up/Step Down Coupon Rate	As per the relevant Key Information Document
Coupon/ Dividend Payment Frequency	As per the relevant Key Information Document
Coupon/ Dividend Payment Dates	As per the relevant Key Information Document
Cumulative/ non cumulative, in case of dividend	As per the relevant Key Information Document
Coupon Type (<i>Fixed, floating or other structure</i>)	As per the relevant Key Information Document
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc).	As per the relevant Key Information Document
Day Count Basis (Actual/ Actual)	Actual/ actual All interest on Refunded Amount, penal interest, interest on application money, delay/ default interest shall be computed on an "actual/actual basis". Where the period for which such amounts are to be calculated (start date to end date) includes 29 February, interest shall be computed on 366 days-a-year basis.
Interest on Application Money	NA
Default Interest Rate	As per the relevant Key Information Document
Tenor	As per the relevant Key Information Document
Redemption Date(s)	As per the relevant Key Information Document
Redemption Amount	As per the relevant Key Information Document
Redemption Premium /Discount	As per the relevant Key Information Document
Issue Price	As per the relevant Key Information Document
Discount at which security is issued and the effective yield as a result of such discount.	As per the relevant Key Information Document
Premium / Discount at which security is redeemed and the effective yield as a result of such premium / discount.	As per the relevant Key Information Document
Put Date	As per the relevant Key Information Document
Put Price	As per the relevant Key Information Document
Call Date	As per the relevant Key Information Document

Call Price	As per the relevant Key Information Document
Put Notification Time (Timelines by which the investor needs to intimate the Company before exercising the put)	As per the relevant Key Information Document
Call Notification Time (Timelines by which the Company needs to intimate the investors before exercising the call)	As per the relevant Key Information Document
Face Value	INR 1,00,000/- per Debenture (in relation to the Debentures) or such other face value as permitted under applicable law INR 500,000 per Commercial Paper (in relation to the Commercial Papers) or such other face value as permitted under applicable law.
Minimum Application and in multiples of thereafter	As per the relevant Key Information Document
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	As per the relevant Key Information Document
Settlement mode of the Instrument	All payments must 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.
Depository	NSDL or CDSL, as the context may require.
Disclosure of Interest/ Dividend/ Redemption Dates	As per the relevant Key Information Document
Record Date	As per the relevant Key Information Document
All covenants of the issue (including side letters, accelerated payment clause, etc.)	As per the relevant Key Information Document
Description regarding Security (where applicable) (including, type of security (movable/ immovable/ tangible/ intangible etc.), type of charge (pledge/	As per the relevant Key Information Document

hypothecation/ mortgage/ etc.), date of creation of security/ likely date of creation of security, minimum security cover, revaluation)	
Replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Debenture Trust Deed and disclosed in the relevant Key Information Document)	As per the relevant Key Information Document
Transaction Documents	As per the relevant Key Information Document
Conditions Precedent to Disbursement	As set out in the relevant Key Information Document.
Condition Subsequent to Disbursement	As per the relevant Key Information Document
Event of Default (including manner of voting/ conditions of joining inter creditor agreement)	As per the relevant Key Information Document
Creation of recovery expense fund	As per the relevant Key Information Document
Conditions for breach of covenants (as specified in Debenture Trust Deed)	As per the relevant Key Information Document
Provisions related to Cross Default Clause	As per the relevant Key Information Document
Role and Responsibilities of Debenture Trustee	As per SEBI (Debenture Trustee) Regulations, 1993, SEBI Debt 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 (in relation to the Debentures), as more particularly described in the relevant Key Information Document.
Risk factors pertaining to the issue	The risk factors can be referred from the Section IV ('Risk Factor) of this General Information Document
Governing Law and Jurisdiction	As per the relevant Key Information Document
Manner of bidding in the Issue, i.e., open bidding or closed bidding	As per the relevant Key Information Document
Manner of allotment in the Issue i.e. uniform yield allotment or	As per the relevant Key Information Document

multiple yield allotment	
Manner of settlement in the Issue i.e. through clearing corporation or through escrow bank account of the Issuer	As per the relevant Key Information Document
Settlement cycle i.e. T+1 or T+2 day	As per the relevant Key Information Document
Issue Composition	As per the relevant Key Information Document
Anchor Portion details	As provided in the relevant Key Information Document
Issuance mode of the Instrument	Dematerialized form
Trading mode of the Instrument	Dematerialized form
Business Day Convention	As per the relevant Key Information Document
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	As per the relevant Key Information Document
Details of consents/ permissions, if any, required for security creation	As per the relevant Key Information Document.

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 to the relevant Key Information Document.
3. While the Debentures are secured to the extent of 100% of the amount of principal and interest or as per the terms of the relevant Key Information Document, in favour of Debenture Trustee, it is the duty of the Debenture Trustee to monitor that the security is maintained.
4. Debentures shall be considered as secured only if the charged asset is registered with Sub-registrar and Registrar of Companies or CERSAI or Depository etc., as applicable, or is independently verifiable by the Debenture Trustee.

Financial position of the Company for the last 3 financial years

The audited financials for the last 3 financial years and the limited review financial statements for the periods ended on 31 December 2025 are attached in Annexure 5 (Audited Financial Statements and Auditors' Reports).

The day count convention for dates on which the payments in relation to the Securities which need to be made: Actual / Actual

Procedure and time schedule for allotment and issue of securities: As per the relevant Key Information Document

Illustration of Debenture Cash Flows

As per the Master Circular, the cash flows emanating from the Securities by way of an illustration- As per the relevant Key Information Document

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 General Information Document and / or the relevant Key Information Document

As set out in the relevant Key Information Document.

Application Process.

As set out in the relevant Key Information Document.

SECTION VI - DISCLOSURE WITH REGARD TO THE INTEREST OF DIRECTORS, LITIGATION RELATED PARTY CONTRACTS, AUDIT QUALIFICATION, ETC.

- (a) Any financial or other material interest of the directors, promoters or key managerial personnel or senior management in the offer and the effect of such interest in so far as it is different from the interests of other persons
- Nil
- (b) Details of any litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority/body or a regulatory body against any promoter of the offeree company during the 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
- Nil
- (c) Details of remuneration of directors, and such particulars of the nature and extent of their interests in the Company (during the current year and preceding three financial years)
- (i) Remuneration payable or paid to a director by the Company, its subsidiary or associate company; shareholding of the director in the Company, its subsidiaries and associate companies on a fully diluted basis;

The following table sets forth the details of remuneration paid by our Company to the Executive Director of our Company during the current Fiscal from 1 April 2025 till 31 December 2025, and for the Fiscals 2025, 2024 and 2023:

(in INR million)

S. No.	Name of Director	Remuneration for the current Fiscal (as of last quarter dated 31 December 2025)	Remuneration for the Fiscal 2025	Remuneration for the Fiscal 2024	Remuneration for the Fiscal 2023
1.	Rajesh Sharma	41.75	35.59	2.40	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 2025 till 31 December 2025, and for the Fiscals 2025, 2024 and 2023:

(in INR million)

S. No.	Name of Director	Remuneration for the current Fiscal (as of last quarter dated 31 December 2025)	Remuneration for the Fiscal 2025	Remuneration for the Fiscal 2024	Remuneration for the Fiscal 2023
1.	Rajesh Sharma	0.77	1.28	1.20	1.20

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 our Company to the Non-Executive Independent Directors of our Company during the current Fiscal from 1 April 2025 till 31 December 2025, and for the Fiscals 2025, 2024 and 2023:

(in INR million)

S. No.	Name of Director	Remuneration (including sitting fees)			
		Current Fiscal (from 1 April 2025 to 31 December 2025)	Fiscal 2025	Fiscal 2024	Fiscal 2023
1.	Lingam Venkata Prabhakar	3.67	4.36	0.11	Nil*
2.	Ajit Mohan Sharan	2.64	3.33	0.71	1.04
3.	Subramanian Ranganathan	3.12	3.71	0.22	Nil*
4.	Shishir Priyadarshi	2.43	3.17	0.11	Nil*
5.	Nupur Sunil Mukherjee	2.32	3.05	0.11	Nil*

* Appointed w.e.f. from 27 January 2024.

In relation to our subsidiary, CGHFL, each Independent Director is entitled to receive sitting fees of INR 0.07 million per meeting for attending each meeting of our Board and Audit Committee of our subsidiaries and INR 0.05 million per meeting for attending each meeting of any other committee.

The following table sets forth the compensation paid/payable by subsidiaries to the Non-Executive Independent Directors of our Company during the current Fiscal from 1 April 2025 till 31 December 2025, and for the Fiscals 2025, 2024 and 2023:

(in INR million)

S. No.	Name of Director	Remuneration (including sitting fees)			
		Current Fiscal (from 1 April 2025 till date of this General Information Document)	Fiscal 2025	Fiscal 2024	Fiscal 2023
1.	Lingam Venkata Prabhakar	Nil	Nil	Nil	Nil
2.	Ajit Mohan Sharan	Nil	Nil	Nil	Nil
3.	Desh Raj Dogra	Nil	Nil	Nil	Nil
4.	Subramanian Ranganathan	1.83	0.16	Nil	Nil
5.	Shishir Priyadarshi	Nil	Nil	Nil	Nil
6.	Nupur Sunil Mukherjee	Nil	Nil	Nil	Nil

- (ii) Appointment of any relatives to an office or place of profit of the Company, its subsidiary or associate company;

Ms. Jinisha Sharma, daughter of Rajesh Sharma, has been appointed as an employee of CGCL.

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

- (A) in the promotion of the Company; or
- (B) in any immovable property acquired by the Company in the two years preceding the date of the General Information Document or any immovable property proposed to be acquired by it; or
- (C) where the interest of such a director consists in being a member of a firm or company, the nature and extent of his interest in the firm or company, with a statement of all sums paid or agreed to be paid to him or to the firm or company in cash or shares or otherwise by any person either to induce him to become, or to help him qualify as a director, or otherwise for

services rendered by him or by the firm or company, in connection with the promotion or formation of the Company.

- (iv) Contribution being made by the directors as part of the offer or separately in furtherance of such objects: **Nil**
- (d) Related party transactions entered during the preceding three financial years immediately preceding the year of circulation of General Information Document and the current financial year including with regard to loans made or, guarantees given or securities provided

Related Party Transaction for Financial Year 2023

A. List of Related Parties and related party relationship

Sr. No.	Name of the Related Party	Relationship
a.	Related Parties over which control exists	
1.	Capri Global Housing Finance Limited	Wholly owned Subsidiary
b.	Enterprises over which Management and/or their relatives have control	
1.	Capri Global Holdings Private Limited	
2.	Parshwanath Buildcon Private Limited	
b.	Key Management Personnel of the Company	
1.	Mr. Rajesh Sharma	Managing Director
2.	Mr. Beni Prasad Rauka	Independent Director
3.	Ms. Bhagyam Ramani	Independent Director
4.	Mr. Mukesh Kacker	Independent Director
5.	Mr. Ajit Mohan Sharan	Independent Director
6.	Mr. Desh Raj Dogra	Independent Director
c.	Trust under common control:	
1.	Capri Foundation.	
2.	Money Matters Financial Services Limited Employees Group Gratuity Assurance Scheme	

(INR in Million)

Sr.	Particulars	Transaction	Amount
			Year ended 31 March 2023
A	Transactions with Related parties during the year		
I	INCOMES :		
	Capri Global Housing Finance Limited	Interest income from sale of loans	1.04

	Capri Global Housing Finance Limited	Service Charge Income from Subsidiary	40.77
II	EXPENSES :		
	Parshwanath Buildcon Private Limited	Rent Paid	0.15
	Capri Global Housing Finance Limited	Service Charge Expenses to Subsidiary	51.6
	Mr. Rajesh Sharma	Salaries, Commission and other benefits	2.40
	Mr. Pranay Rauka	Salaries, Commission and other benefits	0.88
	Ms. Jinisha Sharma	Salaries, Commission and other benefits	0.80
	Mr. Beni Prasad Rauka	Director Sitting Fees	2.23
	Ms. Bhagyam Ramani	Director Sitting Fees	3.11
	Mr. Mukesh Kacker	Director Sitting Fees	1.42
	Mr. Desh Raj Dogra	Director Sitting Fees	1.25
	Mr. Ajit Sharan	Director Sitting Fees	1.04
	CGCL Employees/Money Matters Financial Services Limited Employees Group Gratuity Assurance Scheme	Employee Benefits	10.4
III	Balance Sheet Items (Transaction during year):		
	Capri Global Housing Finance Limited	Sale of Investment	361.86
	Capri Global Housing Finance Limited	Sale of Loans	23.44
	Particulars		Amount
			As at 31 March 2023
B	Balance Sheet Items (Closing Balances):		
	Capri Global Housing Finance Limited	Investment in Equity Shares	3,250.00
	Capri Global Housing Finance Limited	Other Receivables	1.61

Related Party Transaction for Financial Year 2024

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 (Incorporated on 16 October 2023)
II.	Enterprises over which Management and/or their relatives have control	

1.	Capri Global Holdings Private Limited	
2.	Parshwanath Buildcon Private Limited	
3.	Carlelo Private Ltd (w.e.f. 31 July, 2023)	
III.	Key Management Personnel	
	Mr. Rajesh Sharma	Managing Director (Chief Financial Officer upto 30 October 2023)
	Mr. Partha Chakraborti	Chief Financial Officer (w.e.f. 31 October 2023)
	Mr. Beni Prasad Rauka	Independent Director (upto 31 March 2024)
	Ms. Bhagyam Ramani	Independent Director (upto 31 March 2024)
	Mr. Mukesh Kacker	Independent Director (upto 31 March 2024)
	Mr. Ajit Mohan Sharan	Independent Director
	Mr. Desh Raj Dogra	Independent Director
	Mr. L V Prabhakar	Independent Director (w.e.f. 2 February 2024)
	Ms. Nupur Sunil Mukherjee	Independent Director (w.e.f. 2 February 2024)
	Mr. Subramanian Ranganathan	Independent Director (w.e.f. 13 January 2024)
	Mr. Shishir Priyadarshi	Independent Director (w.e.f. 2 February 2024)
IV.	Relative of Key Management Personnel	
	Mr. Pranay Rauka	Son of Beni Prasad Rauka
	Ms. Jinisha Sharma	Daughter of Rajesh Sharma
V.	Trust under common control	
	Capri Foundation	
	CGCL Employees Group Gratuity Assurance Scheme (Formerly known as Money Matters Financial Services Limited Employee Group Gratuity Assurance Scheme)	

(INR in Million)

Sr. No.	Particulars	Transaction	Amount
			Year ended 31 March 2024
A	Transactions with Related parties		

Sr. No.	Particulars	Transaction	Amount
	during the year		
I	INCOMES :		
	Capri Global Housing Finance Limited	Service Charge Income from Subsidiary	40.77
II	EXPENSES :		
	Ramesh Chandra Sharma (HUF)		
	Parshwanath Buildcon Private Limited	Rent Paid	0.19
	Carlelo Private Ltd	Commission Paid	0.08
	Capri Global Housing Finance Limited	Service Charge Expenses to Subsidiary	86.55
	Mr. Rajesh Sharma	Salaries, Commission and other benefits	2.40
	Mr. Pranay Rauka	Salaries, Commission and other benefits	2.11
	Ms. Jinisha Sharma	Salaries, Commission and other benefits	2.40
	Mr. Beni Prasad Rauka	Director Sitting Fees	1.69
	Ms. Bhagyam Ramani	Director Sitting Fees	3.05
	Mr. Mukesh Kacker	Director Sitting Fees	0.87
	Mr. Desh Raj Dogra	Director Sitting Fees	0.87
	Mr. Ajit Sharan	Director Sitting Fees	0.71
	Mr. L V Prabhakar	Director Sitting Fees	0.11
	Ms. Nupur Sunil Mukherjee	Director Sitting Fees	0.11
	Mr. S Ranganathan	Director Sitting Fees	0.22
	Mr. Shishir Priyadarshi	Director Sitting Fees	0.11
	CGCL Employees/Money Matters Financial Services Limited Employees Group Gratuity Assurance Scheme	Employee Benefits	20.02
	Capri Foundation	Corporate Social Responsibility	0.40
III	Balance Sheet Items (Transaction during year):		
	Capri Global Housing Finance Limited	Investment in Equity Shares of Subsidiaries	2,000.00
	Capri Loans Car Platform Private Limited	Investment in Equity Shares of Subsidiaries	0.10
	Capri Global Housing Finance Limited	Sale of Loans	19.37

Sr. No.	Particulars	Transaction	Amount
	Capri Global Housing Finance Limited	Purchase of Investment	602.36
	Particulars	Transaction	Amount
			As at 31 March 2024
B	Balance Sheet Items (Closing Balances):		
	Capri Global Housing Finance Limited	Investment in Equity Shares of Subsidiaries	5,250.00
	Capri Loans Car Platform Private Limited	Investment in Equity Shares of Subsidiaries	0.10
	Capri Global Housing Finance Limited	Purchase of Investment	501.39
	Capri Global Housing Finance Limited	Other Receivable	1.48

Related Party Transaction for Financial Year 2025

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
II	Enterprises over which management, director and/or their relatives have control	
	Capri Global Holdings Private Limited	
	Parshwanath Buildcon Private Limited	
	Carlelo Private Ltd	
	Infomerics Valuation And Rating Private Limited	
III	Key management personnel	
	Mr. Rajesh Sharma	Managing Director
	Mr. Partha Chakraborti	Chief Financial Officer
	Mr. Yashesh Bhatt	Company Secretary
	Mr. Ajit Mohan Sharan	Independent Director
	Mr. Desh Raj Dogra	Independent Director
	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	

Sr. No.	Name of the Related Party	Relationship
	Ms. Jinisha Sharma	Daughter of Rajesh Sharma
V	Trust under common control	
	Capri Foundation	
	CGCL Employees Group Gratuity Assurance Scheme	

Sr. No	Particulars	Transaction	Amount (INR millions)
			Year ended 31 March 2025
A	Transactions with Related parties during the year		
I.	INCOMES :		
	Capri Global Housing Finance Limited	Service Charge Income	92.04
	Capri Loan Car platform Private Limited	Service Charge Income	13.86
	Capri Global Capital Markets Private Limited	Service Charge Income	-
	Capri Global Securities Private Limited	Service Charge Income	-
	Capri Global Insurance Brokers Private Limited	Service Charge Income	-
II.	EXPENSES		
	Parshwanath Buildcon Private Limited	Rent paid	0.10
	Capri Global Housing Finance Limited	Service charge expenses	67.24
	Capri Global Housing Finance Limited	Gratuity and leave encashment (Transfer IN and OUT)	5.30
	Capri Loan Car platform Private Limited	Gratuity and leave encashment (Transfer IN and OUT)	30.36
	Infomerics Valuation And Rating Private Limited	Rating & surveillance chargers	5.06
	Birtright Games & Entertainment Private Ltd	Sponsorship fees	-
	Carlelo Private Ltd	Commission paid	1.09
	Capri Loans Car platform Private Limited	Commission paid	1.52
	Mr. Rajesh Sharma	Salaries, commission and other benefits (Including ESOP Grant)	35.59
	Mr. Partha Chakraborti	Salaries, commission and other benefits (Including ESOP Grant)	55.77
	Mr. Yashesh Bhatt	Salaries, commission and other benefits (Including ESOP Grant)	5.50
	Ms. Jinisha Sharma	Salaries, commission and other benefits (Including ESOP Grant)	4.37
	Ms. Divya Sutar	Salaries, commission and other benefits (Including ESOP Grant)	-
	Mr. Kishore Kumar Lodha	Salaries, commission and other benefits (Including ESOP Grant)	-
	Mr. Ajay Manglunia	Salaries, commission and other benefits (Including ESOP Grant)	-

Sr. No	Particulars	Transaction	Amount (INR millions)
			Year ended 31 March 2025
	Mr. Ankit Mittal	Salaries, commission and other benefits (Including ESOP Grant)	-
	Mr. Vinay Surana	Salaries, commission and other benefits (Including ESOP Grant)	-
	Mr. Rohit Chugh	Salaries, commission and other benefits (Including ESOP Grant)	-
	Mr. Kalpesh Dhirajbhai Rathod	Salaries, commission and other benefits (Including ESOP Grant)	-
	Mr. Monu Ratra	Salaries, commission and other benefits (Including ESOP Grant)	-
	Mr. Beni Prasad Rauk*	Director sitting fees	0.11
	Ms. Bhagyam Ramani*	Director sitting fees	0.11
	Mr. Desh Raj Dogra	Director sitting fees and commission	1.53
	Mr. Ajit Sharan	Director sitting fees and commission	1.69
	Mr. L V Prabhakar	Director sitting fees and commission	1.63
	Ms. Nupur Sunil Mukherjee	Director sitting fees and commission	1.41
	Mr. S Ranganathan	Director sitting fees and commission	2.07
	Mr. Shishir Priyadarshi	Director sitting fees and commission	1.53
	Mr. Desh Raj Dogra	Director Commission	1.64
	Mr. Ajit Sharan	Director Commission	1.64
	Mr. L V Prabhakar	Director Commission	2.73
	Ms. Nupur Sunil Mukherjee	Director Commission	1.64
	Mr. S Ranganathan	Director Commission	1.64
	Mr. Shishir Priyadarshi	Director Commission	1.64
	CGCL Employees Group Gratuity Assurance Scheme	Employee benefits	42.49
III.	Balance Sheet Items (Transaction during year):		
	Capri Loans Car Platform Private Limited	Investment in Equity Shares	499.90
	Capri Global Housing Finance Limited	Gratuity and leave encashment (Transfer IN and OUT)	9.50
	Capri Global Housing Finance Limited	Gratuity and leave encashment (Transfer IN and OUT)	-
	Capri Loans Car Platform Private Limited	Gratuity and leave encashment (Transfer IN and OUT)	6.28
	Capri Global Holdings Private Limited	Gratuity and leave encashment (Transfer IN and OUT)	0.13
	Capri Global Securities Private Limited	Gratuity and leave encashment (Transfer IN and OUT)	
	Capri Global Housing Finance Limited	Acquisition of assets	0.16
	Capri Global Capital Markets Private Limited	Investment in Equity Shares	-
	Capri Global Securities Private Limited	Investment in Equity Shares	-

Sr. No	Particulars	Transaction	Amount (INR millions)
			Year ended 31 March 2025
	Capri Global Insurance Brokers Private Limited	Investment in Equity Shares	
IV	Closing balances with related parties as at year end		
	Capri Global Housing Finance Limited	Investment in equity shares	5,250.00
	Capri Loans Car Platform Private Limited	Investment in equity shares	500.00
	Capri Global Insurance Brokers Private Limited	Investment in equity shares	
	Capri Global Securities Private Limited	Investment in equity shares	
	Capri Global Capital Markets Private Limited	Investment in equity shares	
	Capri Loan Car platform Private Limited	Other receivable	
	Capri Global Housing Finance Limited	Other receivable	39.89
	Capri Loans Car Platform Private Limited	Other receivable	0.22
	Capri Global Housing Finance Limited	Other receivable	-
	Capri Loans Car Platform Private Limited	Other receivable	-
	Capri Global Holdings Private Limited	Other payable	-
	Capri Global Housing Finance Limited	Other payable	5.18
	Capri Global Insurance Brokers Private Limited	Other receivable	
	Capri Global Securities Private Limited	Other payable	
	Capri Global Securities Private Limited	Other receivable	
	Capri Global Capital Markets Private Limited	Other receivable	

Related Party Transaction for Financial Year 2026 – till 31 December 2025

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
II	Enterprises over which management, director and/or their relatives have control	
	Capri Global Holdings Private Limited	
	Parshwanath Buildcon Private Limited	

Sr. No.	Name of the Related Party	Relationship
	Carlelo Private Ltd	
	Infomerics Valuation And Rating Private Limited	
III	Key management personnel	
	Mr. Rajesh Sharma	Managing Director
	Mr. Partha Chakraborti	Chief Financial Officer
	Mr. Yashesh Bhatt	Company Secretary
	Mr. Ajit Mohan Sharan	Independent Director
	Mr. Desh Raj Dogra	Independent Director
	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
V	Trust under common control	
	Capri Foundation	
	CGCL Employees Group Gratuity Assurance Scheme	

Sr. No	Particulars	Transaction	Amount (INR millions)
			Nine months ended 31 December 2025
A	Transactions with Related parties during the year		
I.	INCOMES :		
	Capri Global Housing Finance Limited	Service Charge Income	71.32
	Capri Loan Car platform Private Limited	Service Charge Income	6.97
	Capri Global Capital Markets Private Limited	Service Charge Income	1.28
	Capri Global Securities Private Limited	Service Charge Income	1.06
	Capri Global Insurance Brokers Private Limited	Service Charge Income	0.07
II.	EXPENSES		
	Parshwanath Buildcon Private Limited	Rent paid	0.07
	Capri Global Housing Finance Limited	Service charge expenses	-
	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	-

Sr. No	Particulars	Transaction	Amount (INR millions)
			Nine months ended 31 December 2025
	Birthright Games & Entertainment Private Ltd	Sponsorship fees	2.29
	Carlelo Private Ltd	Commission paid	-
	Capri Loans Car platform Private Limited	Commission paid	-
	Mr. Rajesh Sharma	Salaries, commission and other benefits (Including ESOP Grant)	41.75
	Mr. Partha Chakraborti	Salaries, commission and other benefits (Including ESOP Grant)	9.17
	Mr. Yashesh Bhatt	Salaries, commission and other benefits (Including ESOP Grant)	4.45
	Ms. Jinisha Sharma	Salaries, commission and other benefits (Including ESOP Grant)	5.50
	Ms. Divya Sutar	Salaries, commission and other benefits (Including ESOP Grant)	21.79
	Mr. Kishore Kumar Lodha	Salaries, commission and other benefits (Including ESOP Grant)	10.97
	Mr. Ajay Manglunia	Salaries, commission and other benefits (Including ESOP Grant)	10.77
	Mr. Ankit Mittal	Salaries, commission and other benefits (Including ESOP Grant)	2.08
	Mr. Vinay Surana	Salaries, commission and other benefits (Including ESOP Grant)	6.67
	Mr. Rohit Chugh	Salaries, commission and other benefits (Including ESOP Grant)	1.05
	Mr. Kalpesh Dhirajbhai Rathod	Salaries, commission and other benefits (Including ESOP Grant)	0.12
	Mr. Monu Ratra	Salaries, commission and other benefits (Including ESOP Grant)	10.64
	Mr. Beni Prasad Rauk*	Director sitting fees	-
	Ms. Bhagyam Ramani*	Director sitting fees	-
	Mr. Desh Raj Dogra	Director sitting fees and commission	2.69
	Mr. Ajit Sharan	Director sitting fees and commission	2.64
	Mr. L V Prabhakar	Director sitting fees and commission	3.67
	Ms. Nupur Sunil Mukherjee	Director sitting fees and commission	2.32
	Mr. S Ranganathan	Director sitting fees and commission	3.12
	Mr. Shishir Priyadarshi	Director sitting fees and commission	2.43
	Mr. Desh Raj Dogra	Director Commission	-
	Mr. Ajit Sharan	Director Commission	-
	Mr. L V Prabhakar	Director Commission	-
	Ms. Nupur Sunil Mukherjee	Director Commission	-
	Mr. S Ranganathan	Director Commission	-
	Mr. Shishir Priyadarshi	Director Commission	-
	CGCL Employees Group Gratuity Assurance Scheme	Employee benefits	80.80

Sr. No	Particulars	Transaction	Amount (INR millions)
			Nine months ended 31 December 2025
III.	Balance Sheet Items (Transaction during year):		
	Capri Loans Car Platform Private Limited	Investment in Equity Shares	-
	Capri Global Housing Finance Limited	Gratuity and leave encashment (Transfer IN and OUT)	3.07
	Capri Global Housing Finance Limited	Gratuity and leave encashment (Transfer IN and OUT)	1.49
	Capri Loans Car Platform Private Limited	Gratuity and leave encashment (Transfer IN and OUT)	0.06
	Capri Global Holdings Private Limited	Gratuity and leave encashment (Transfer IN and OUT)	0.14
	Capri Global Securities Private Limited	Gratuity and leave encashment (Transfer IN and OUT)	0.11
	Capri Global Housing Finance Limited	Acquisition of assets	-
	Capri Global Capital Markets Private Limited	Investment in Equity Shares	600.00
	Capri Global Securities Private Limited	Investment in Equity Shares	100.00
	Capri Global Insurance Brokers Private Limited	Investment in Equity Shares	7.50
IV	Closing balances with related parties as at year end		
	Capri Global Housing Finance Limited	Investment in equity shares	5,250.00
	Capri Loans Car Platform Private Limited	Investment in equity shares	500.00
	Capri Global Insurance Brokers Private Limited	Investment in equity shares	7.50
	Capri Global Securities Private Limited	Investment in equity shares	600.00
	Capri Global Capital Markets Private Limited	Investment in equity shares	100.00
	Capri Loan Car platform Private Limited	Other receivable	3.39
	Capri Global Housing Finance Limited	Other receivable	1.85
	Capri Loans Car Platform Private Limited	Other receivable	0.59
	Capri Global Housing Finance Limited	Other receivable	3.66
	Capri Loans Car Platform Private Limited	Other receivable	0.05
	Capri Global Holdings Private Limited	Other payable	0.00
	Capri Global Housing Finance Limited	Other payable	-
	Capri Global Insurance Brokers Private Limited	Other receivable	0.07
	Capri Global Securities Private Limited	Other payable	0.11
	Capri Global Securities Private Limited	Other receivable	1.06

Sr. No	Particulars	Transaction	Amount (INR millions)
			Nine months ended 31 December 2025
	Capri Global Capital Markets Private Limited	Other receivable	1.28

- (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:

Financial year / period ended	Reservation, qualification, emphasis of matter or adverse remark	Corrective steps taken and / or proposed to be taken by the Company for each reservation, qualification, emphasis of matter and adverse remark*
Nine months period ended 31 December 2025	-	-
Financial year ended 31 March 2025	Based on our examination which included test checks, the Company has used certain accounting softwares (including new ERP implemented w.e.f 1 December 2024) for maintaining its books of account which has a feature of recording audit trail (edit log) facility, except no audit trail feature was enabled at database level in respect of one accounting software (the old ERP discontinued on 30 November 2024) and was not enabled at the database level from 1 April 2024 to 7 July 2024 in respect of another accounting software. Further, the audit trail feature was not enabled at the application level in respect of one accounting software to log any direct data changes as explained in Note 63 to the financial statements. Further, where enabled, audit trail feature has been operated throughout the year/period for all relevant transactions recorded in the accounting softwares. Also, during the course of our audit, we did not come across any instance of audit trail feature being tampered with in respect of such accounting softwares. Additionally, the audit trail has been preserved by the Company as per the statutory requirements for record retention to the extent it was enabled and recorded except for one application the audit trail is not preserved where audit trail feature was enabled on 8	<p>A leading third party LMS which is deployed across multiple banking and NBFC institutions both in India and Internationally and is the core system supporting our MSME, Home Loan, and Gold Loan businesses, covering 77% of our AUM. For this third-party system, the audit trail feature is enabled and the audit logs are securely maintained and accessible through the backend, as per the standard configuration of the platform.</p> <p>Another third party LMS deployed for (Construction Finance): This third party LMS is used specifically for Construction Finance due to the unique nature of the product. It is a robust solution used by several leading industry players. The audit observation noted that the database-level audit trail was not enabled between 1 April 2024, and 7 July 2024. In response, the management, in consultation with the IT Steering Committee, has decided to bring the infrastructure management of this third party LMS in-house to strengthen operational control and</p>

Financial year / period ended	Reservation, qualification, emphasis of matter or adverse remark	Corrective steps taken and / or proposed to be taken by the Company for each reservation, qualification, emphasis of matter and adverse remark*
	July 2024 at database level.	compliance. The database- level audit logging has since been enabled. Third party ERP: Please note that the old third - party ERP system was in the process of being sunset and has now been fully replaced with Oracle Fusion ERP. Relevant audit controls have been transitioned to the new platform.
	We did not audit the financial statements of two subsidiaries, whose financial statements reflect total assets of Rs. 50, 104.00 millions (before consolidation adjustments) as at 31 March 2025, total revenues of Rs. 8,463.35 millions (before consolidation adjustments) and net cash flow amounting to Rs. (1,757.72) millions (before consolidation adjustments) for the year ended on that date, as considered in the consolidated financial statements. These financial statements have been audited by other auditors whose reports have been furnished to us by the Management and our opinion on the consolidated financial statements, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries and our report in terms of sub-section (3) of Section 143 of the Act, in so far as it relates to the aforesaid subsidiaries is based solely on the reports of the other auditors. b. The consolidated financial statements of the Company for the year ended 31 March 2024, were audited by another auditor whose report dated 8 May 2024 expressed an unmodified opinion on those statements. Our opinion on the Consolidated Financial Statements is not modified in respect of the above matters.	Nil
	According to the information and explanations given to us and on the basis of our examination of the records of the Company, the details of amount overdue for more than ninety days, on the loans and advances in the nature of loans, are mentioned under footnote (1) below.	Post bounce, the case is either allocated to tele calling unit or field agent depending on the customer past payment behaviour. The Company initiate legal remedies post overdue such as Section 138, SARFAESI Act, 2002, NI Act, Arbitration and IBC based on the severity of the case. Explore OTS and other alternatives for recovery as per legal provisions.
	According to the information and explanations given to us and the records	These matters are under dispute before relevant tax authority. As of

Financial year / period ended	Reservation, qualification, emphasis of matter or adverse remark	Corrective steps taken and / or proposed to be taken by the Company for each reservation, qualification, emphasis of matter and adverse remark*
	examined by us, dues relating to sub clause (a) which have not been deposited as on 31 March 2025, on account of any dispute, except as mentioned under footnote (2) below.	now, no further steps required.
	Based on our examination of the books and records of the Company and according to information and explanations given to us, we report that no fraud by the Company or no material fraud on the Company has been noticed or reported during the year in the course of our audit except as mentioned in Note 55 to the accompanying standalone financial statements. The Company has initiated necessary action against such instances.	<ul style="list-style-type: none"> • Corrective Steps Random branch audit has been implemented thru Area Audit Managers based on Risk scoring • Cross Zone audit implemented • Surprise audit is scheduled on holidays and in off hours • Branch staff rotation policy implemented
	During the year reports under Section 143(12) of the Act, has been filed by us in Form ADT-4 as prescribed under Rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government.	<ul style="list-style-type: none"> • Automation of the vault key movement thru system maker and checked initiated • Awareness created about the whistle blower policy by Animated videos, training, circulating the prints etc. • Refresher Valuation training conducted by the auditors of all the branch staff on gold checking.
Financial year ended 31 March 2024	The Company is a Non- Banking Financial Company ('NBFC'), registered under provisions of the Reserve Bank of India Act, 1934 and rules made thereunder and is regulated by various regulations, circulars and norms issued by the Reserve Bank of India including Master Circular – Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances. In respect of loans and advances in the nature of loans granted by the Company, we report that the schedule of repayment of principal and payment of interest has been stipulated and the repayments/receipts of principal and interest are regular except as mentioned under footnote (3) below.	The tele-calling team will make collection calls and send SMS/email reminders for payment on the due date to reduce CBR. AI-based voice bots via the Credit Nirvana App will engage borrowers before and after the due date until payment is made.
	The consolidated financial statements include the audited financial statements of a subsidiary, whose financial statements reflect total asset (before consolidation adjustments) of ₹ 44,820.20 million as at 31 March 2024, total revenue (before consolidation adjustments) of ₹ 4,871.90	Nil

Financial year / period ended	Reservation, qualification, emphasis of matter or adverse remark	Corrective steps taken and / or proposed to be taken by the Company for each reservation, qualification, emphasis of matter and adverse remark*
	million and net profit after tax (before consolidation adjustments) of ₹ 716.99 million and net cash inflows of ₹ 3,909.20 million for the year ended on that date, as considered in the consolidated financial statements, which has been audited by its independent auditor. The independent auditor's report on the financial statements of this entity has been furnished to us by the Management and our opinion on the consolidated financial statements, in so far as it relates to the amounts and disclosures included in respect of this subsidiary, is based solely on the report of such auditor and the procedures performed by us are as stated in paragraph above. Our opinion above on the consolidated financial statements, and our report on other legal and regulatory requirements below, are not modified in respect of the above matter with respect to our reliance on the work done and the report of the other auditor.	
	According to the information and explanations given to us, the total amount which is overdue for more than 90 days in respect of loans and advances in the nature of loans given in course of the business of the Company aggregates to ₹ 2,142.91 millions as at 31 March 2024 in respect of 5,069 number of loans. Further, reasonable steps as per the policies and procedures of the Company have been taken for recovery of such principal and interest amounts overdue.	Post bounce, the case is either allocated to tele calling unit or field agent depending on the customer past payment behaviour. The Company initiate legal remedies post overdue such as Section 138, SARFAESI Act, 2002, NI Act, Arbitration and IBC based on the severity of the case. Explore OTS and other alternatives for recovery as per legal provisions.
	According to the information and explanations given to us, there are no statutory dues referred in sub-clause (a) which have not been deposited with the appropriate authorities on account of any dispute except as mentioned under footnote (4) below.	These matters are under dispute before relevant tax authority. As of now, no further steps required.
Financial year ended 31 March 2023	The Company is a Non- Banking Financial Company ('NBFC'), registered under provisions of the Reserve Bank of India Act, 1934 and rules made thereunder and is regulated by various regulations, circulars and norms issued by the Reserve Bank of India including Master Circular – Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances. In respect of loans and advances in the nature of loans granted by the Company, we report that the schedule of	The tele-calling team will make collection calls and send SMS/email reminders for payment on the due date to reduce CBR. AI-based voice bots via the Credit Nirvana App will engage borrowers before and after the due date until payment is made.

Financial year / period ended	Reservation, qualification, emphasis of matter or adverse remark	Corrective steps taken and / or proposed to be taken by the Company for each reservation, qualification, emphasis of matter and adverse remark*
	repayment of principal and payment of interest has been stipulated and the repayments/receipts of principal and interest are regular except as mentioned under footnote (5) below.	
	The consolidated financial statement include the audited financial statements of a subsidiary, whose financial statements reflect total assets (before consolidation adjustments) of Rs. 28,262.84 million as at 31 March 2023, total revenue (before consolidation adjustments) of Rs. 3,236.72 million and net profit after tax (before consolidation adjustments) of Rs. 620.47 million and net cash outflows of Rs. 1,994.36 million for the year ended on that date, as considered in the consolidated financial statements, which has been audited by its independent auditor. The independent auditor's report on the financial statements of this entity has been furnished to us by the Management and our opinion on the consolidated financial statements, in so far as it relates to the amounts and disclosures included in respect of this subsidiary, is based solely on the report of such auditor and the procedures performed by us are as stated in paragraph above. Our opinion above on the consolidated financial statements, and our report on other legal and regulatory requirements below, are not modified in respect of the above matter with respect to our reliance on the work done and the report of the other auditor	Nil
	According to the information and explanations given to us, the total amount which is overdue for more than 90 days in respect of loans and advances in the nature of loans given in course of the business operations of the Company aggregates to Rs 1,379.51 millions as at 31 March 2023 in respect of 1,308 number of loans. Further, reasonable steps as per the policies and procedures of the Company have been taken for recovery of such principal and interest amounts overdue.	Post bounce, the case is either allocated to tele calling unit or field agent depending on the customer past payment behaviour. The Company initiate legal remedies post overdue such as Section 138, SARFAESI Act, 2002, NI Act, Arbitration and IBC based on the severity of the case. Explore OTS and other alternatives for recovery as per legal provisions.
	According to the information and explanations given to us, there are no statutory dues referred in sub-clause (a) which have not been deposited with the appropriate authorities on account of any dispute except as mentioned under footnote	These matters are under dispute before relevant tax authority. As of now, no further steps required.

Financial year / period ended	Reservation, qualification, emphasis of matter or adverse remark	Corrective steps taken and / or proposed to be taken by the Company for each reservation, qualification, emphasis of matter and adverse remark*
	(6) below.	

- (f) Details of any inquiry, inspections or investigations initiated or conducted under the securities laws or 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: NIL
- (g) 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

Except for as disclosed below, as on the date of this General Information Document, there has been no prosecutions filed (whether pending or not), fines imposed, compounding of offences in the last three years immediately preceding the year of this General Information Document for our Company and its subsidiaries.

S.No.	Date of Notice	Name of Authority	Details
1.	1 January 2024	SEBI	On 1 January 2024, our Company received a notice from the BSE under SEBI circular no. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103, which prescribed for certain penal actions against listed entities which do not comply with certain regulations of the SEBI Debt Regulations. The notice imposed a penalty of INR62,000 plus GST for non-compliance with Regulation 54(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations ("SEBI LODR"). Our Company paid the fine, along with taxes, amounting to INR73,160 on 8 January 2024.
2.	16 June 2023	RoC	Our Company received a show cause notice dated 16 June 2023, from the RoC in relation to a delay in filings of Form BEN-2 during the financial year 2021-22. Our Company had previously paid the additional fee relating to the delay in filing on 13 April 2022. Our Company responded to the show cause notice by way of a letter dated 27 June 2023 requesting for a condonation of the delay and a waiver of penalty imposed by the RoC.

- (h) 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 7 of this General Information Document

- (i) Details of pending proceedings initiated against the issuer for economic offences, if any.

As set out in Annexure 7 of this General Information Document

- (j) Details of acts of material frauds committed against the company in the preceding three years, preceding three financial years and the current financial year, if any, and if so, the action taken by the company.

As on date of this General Information Document, *there are no material frauds that have been committed against our Company in the last three years.*

SECTION VII - FINANCIAL POSITION OF THE COMPANY

Capital structure of the Company

As on last quarter end dated 31 December 2025, the authorized share capital of the Company was INR. INR 2,000,000,000 (Indian Rupees Two Billion Only) divided into 2,000,000,000 (Two Billion) equity shares of INR 1 (Indian Rupee One only) each, aggregating to INR. 2,000,000,000 (Indian Rupees Two Billion Only) The issued, subscribed and paid-up share capital was INR 962,153,962 (Indian Rupees Nine Hundred Sixty-Two million, One Hundred Fifty Three Thousand Nine Hundred Sixty Two Only).

The capital structure of the Company as on the date of this General Information Document is provided below:

Particulars	As of 31 December 2025 Amount (INR)	Number of Securities	As adjusted for the Offering Amount (INR)
Authorised Share Capital			
Equity shares	2,000,000,000	2,000,000,000	Nil
Preference shares	-	-	-
Issued, Subscribed Share Capital			
Equity shares	962,153,962	962,153,962	Nil
Preference shares	-	-	-
Issued, Subscribed and Paid-Up Share Capital			
Equity shares	962,153,962	962,153,962	Nil
Preference shares	-	-	-
Size of Present Issue			
Non Convertible Debentures	As per the relevant Key Information Document	As per the relevant Key Information Document	-
Paid-up Share Capital after the Issue			
Equity shares	962,153,962	962,153,962	-
Preference shares	-	-	-
Paid-up Share Capital after the conversion of any convertible instruments			
Equity shares	NA	NA	Nil
Preference shares	NA	NA	Nil
Share Premium Account before the Issue	18,42,12,87,763	962,153,962	Nil
Share Premium Account after the Issue	18,42,12,87,763	962,153,962	Nil

Changes in its capital structure as on last quarter end, i.e. 31 December 2025, for the preceding three financial years and current financial year

Sr. No.	Date of Change (AGM/EGM)	INR	Particulars
1.	16 March 2023	412,305,688	Rights issue.
2.	23 October 2023	412,469,986	Allotment pursuant to exercise under ESOP 2009.
3.	22 February 2024 (EGM)	412,469,986	Pursuant to a resolution passed by our Board on 27 January 2024, and our

			Shareholders on 22 February 2024, each fully paid-up equity share of face value of INR2 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 INR2 each to 412,469,986 Equity Shares of face value of INR1 each.
4.	7 March 2024	824,939,972	Bonus issue of Equity Shares in the ratio of 1:1
5.	12 November 2024	825,086,352	Allotment pursuant to exercise under ESOP 2009.
6.	29 November 2024	825,116,352	
7.	12 June 2025	961,635,122	Qualified institutions placement of 136,518,770 equity shares on a private placement basis
8.	6 November 2025	962,153,962	Allotment pursuant to exercise under ESOP 2009.

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	
23 April 2022	3,000	2	2	Cash	Allotment pursuant to exercise under ESOP 2009	175,669,055	351,338,110	351,38,110	NA
	6,000	2	100	Cash					NA
	6,000	2	130	Cash					NA
21 May 2022	2,400	2	2	Cash		175,671,455	351,342,910	351,342,910	NA
6 June 2022	67,500	2	70	Cash		175,746,455	351,492,910	351,492,910	NA
	7,500	2	2	Cash					NA
3 October 2022	90,000	2	70	Cash		175,836,455	351,672,910	351,672,910	NA
10 November 2022	600	2	100	Cash		175,837,055	351,674,110	351,674,110	NA
16 March 2023	30,315,789	2	475	Cash		Rights issue	206,152,844	412,305,688	412,305,688
23 October 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
22 February 2024	Pursuant to a resolution passed by our Board on 27 January 2024, and our Shareholders on 22 February 2024, each fully paid-up equity share of face value of INR2 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 INR2 each to 412,469,986 Equity Shares of face value of INR1 each.								

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	
7 March 2024	412,469,986	1	N.A.	NA	Bonus issue of Equity Shares in the ratio of 1:1	824,939,972	824,939,972	824,939,972	NA
12 November 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
29 November 2024	30,000	1	0.5	Cash		825,116,352	825,116,352	825,116,352	NA
12 June 2025	136,518,770	1	146.50	Cash	Qualified Institutions Placement	961,635,122	961,635,122	37,916,769,871	Qualified institutions placement of 136,518,770 equity shares on a private placement basis
6 November 2025	77,040	1	0.50	Cash	Allotment pursuant to exercise under ESOP 2009	1	962,153,962	37,966,381,575	Allotment of 518,840 equity shares in accordance with the ESOP 2009
	12,800	1	32.50						
	12,000	1	48.73						
	24,000	1	56.25						
	3,93,000	1	62.50						

Details of the shareholding of the Company

Shareholding pattern of the Company as on last quarter end date

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

Shareholding pattern of the Company as on 31 December 2025

Sr. No.	Category of Shareholder	Number of shareholders	No. of fully paid up equity shares held	Total no. of shares held	Total Shareholding as % of total no. of equity shares	No. of Voting Rights held in each class of securities	Total as a % of Total Voting right	No. of equity shares held in dematerialized form
1.	Promoter & Promoter Group	7	576,511,308	576,511,308	59.92	576,511,308	59.92	576,511,308
2.	Public	65,194	385,642,654	385,642,654	40.08	385,642,654	40.08	385,642,654
3.	Non Promoter- Non Public				-		-	
4.	Shares underlying DRs				-		-	
5.	Shares held by Employee Trusts				-		-	
	TOTAL	65,201	962,153,962	962,153,962	100.00%	962,153,962	100.00	962,153,962

Please also see Annexure 3 (Shareholding pattern).

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 made pursuant to exercise under ESOP 2009	77,040	Cash	1	0.50	6 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	
2.	Qualified institutions placement of 136,518,770 equity shares on a private placement basis	136,518,770	Cash	1	146.50	12 June 2025
	Total	13,70,37,640				

List of top 10 holders of equity shares of the Company as on the latest quarter end being 31 December 2025:

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 (Formerly known as Capri Global Holdings Private Limited)	395,403,656	395,403,656	41.10
2.	Rajesh Sharma (in capacity of trustee of JJR Family Trust)	181,100,140	181,100,140	18.82
3.	Life Insurance Corporation of India	79,074,681	79,074,681	8.21
4.	Quant Mutual Fund - Quant Small Cap Fund	28,450,736	28,450,736	2.96
5.	Gainful Investments and Advisors Private Limited	26,349,197	26,349,197	2.74
6.	SBI Life Insurance Company Limited	21,273,006	21,273,006	2.11
7.	Roopam Multitrade Private Limited	15,003,031	15,003,031	1.55
8.	Quant Mutual Fund-Quant Elss Tax Saver Fund	12,631,600	12,631,600	1.31
9.	Samvrudhi Multitrade Private Limited	12,267,035	12,267,035	1.28
10.	Societe Generale - ODI	10,238,983	10,238,983	1.07

Details of any acquisition or amalgamation in the preceding one year

NIL

Details of reorganization or reconstruction in the preceding one

Type of event	Date of Announcement	Date of Completion	Details
NA			

Details of the following liabilities of the Company, as at the end of the preceding quarter, being 31 December 2025, or if available, a later date:

- Details of outstanding secured loan facilities as the end of last quarter, i.e. 31 December 2025:

Sr. N o.	Name of lender	Type of facility	Amount sanctioned (₹ in million, unless otherwise stated)	Principal amount outstanding as on 31 December 2025 (₹ in million, unless otherwise stated)*	Repayment date / schedule	Credit rating, if applicable	Asset classification	Security
1.	Union Bank of India	Term Loan	1,500.00	118.85	31 May 2026	IVR AA / Positive	Standard	First pari-passu charge

Sr. N o.	Name of lender	Type of facility	Amount sanctioned (₹ in million, unless otherwise stated)	Principal amount outstanding as on 31 December 2025 (₹ in million, unless otherwise stated)*	Repayment date / schedule	Credit rating, if applicable	Asset classification	Security
2.	Union Bank of India	Term Loan	3,000.00	460.28	30 December 2028	IVR AA / Positive	Standard	by way of hypothecation of the company's loan receivables/book debts, bank balance and investments.
3.	Union Bank of India	Term Loan		498.87		IVR AA / Positive	Standard	
4.	Union Bank of India	Term Loan		460.37		IVR AA / Positive	Standard	
5.	Union Bank of India	Term Loan	2,000.00	1,072.90	30 June 2029	IVR AA / Positive	Standard	
6.	Union Bank of India	Term Loan	1,000.00	651.15	28 February 2030	IVR AA / Positive	Standard	
7.	Union Bank of India	Term Loan	4,000.00	2,180.59	31 July 2028	IVR AA / Positive	Standard	
8.	Union Bank of India	Term Loan	2,500.00	1,861.03	30 September 2029	Acute AA/ Stable	Standard	
9.	Union Bank of India	Term Loan	4,000.00	3,371.83	30 March 2030	IVR AA / Positive	Standard	
10.	Union Bank of India	Term Loan	7,500.00	2,488.20	31 December 2030	IVR AA / Positive	Standard	
11.	Union Bank of India			4,976.25	31 December 2030	IVR AA / Positive	Standard	
12.	Union Bank of India (e-Andhra)	Term Loan	500.00	81.48	26 December 2026	IVR AA / Positive	Standard	
13.	Bank of Maharashtra	Term Loan	1,500.00	747.24	30 December 2028	IVR AA / Positive	Standard	
14.	Bank of Maharashtra	Term Loan	1,500.00	929.82	23 August 2029	IVR AA / Positive	Standard	
15.	Bank of Maharashtra	Term Loan	1,500.00	892.80	26 March 2028	IVR AA / Positive	Standard	
16.	Bank of Maharashtra	Term Loan	2,500.00	2,227.53	11 March 2030	IVR AA / Positive	Standard	
17.	Bank of Maharashtra	Term Loan	2,500.00	2,493.76	31 December 2030	IVR AA / Positive	Standard	
18.	Bank of Baroda	Term Loan	3,000.00	1,304.30	30 September 2027	IVR AA / Positive	Standard	
19.	Bank of India	Term Loan	500.00	309.70	30 June 2028	IVR AA / Positive	Standard	
20.	Bank of India	Term Loan	1,500.00	1,121.08	30 August 2029	Acute AA/ Stable	Standard	
21.	UCO Bank	Term	500.00	186.56	29	IVR AA /	Standard	

Sr. N o.	Name of lender	Type of facility	Amount sanctioned (₹ in million, unless otherwise stated)	Principal amount outstanding as on 31 December 2025 (₹ in million, unless otherwise stated)*	Repayment date / schedule	Credit rating, if applicable	Asset classification	Security
		Loan			February 2028	Positive		
22.	UCO Bank	Term Loan	1,000.00	373.61	30 March 2028	IVR AA / Positive	Standard	
23.	UCO Bank	Term Loan	1,000.00	531.47	30 August 2029	IVR AA / Positive	Standard	
24.	UCO Bank	Term Loan	1,000.00	567.68	31 December 2029	IVR AA / Positive	Standard	
25.	UCO Bank	Term Loan	2,000.00	1,290.77	30 March 2029	Acuite AA/ Stable	Standard	
26.	UCO Bank	Term Loan	3,000.00	2,533.92	31 January 2030	Acuite AA/ Stable	Standard	
27.	UCO Bank	Term Loan	4,000.00	1,990.52	31 December 2028	Acuite AA/ Stable	Standard	
28.	Indian Bank	Term Loan	1,500.00	690.98	30 September 2028	IVR AA / Positive	Standard	
29.	Indian Bank	Term Loan	500.00	209.82	22 June 2028	IVR AA / Positive	Standard	
30.	Indian Bank	Term Loan	500.00	209.78	29 June 2028	IVR AA / Positive	Standard	
31.	Indian Bank	Term Loan	1,500.00	436.95	30 September 2028	IVR AA / Positive	Standard	
32.	Indian Bank			476.42	14 December 2028	IVR AA / Positive	Standard	
33.	Indian Bank	Term Loan	1,500.00	1,113.09	28 June 2029	Acuite AA/ Stable	Standard	
34.	Indian Bank	Term Loan	1,000.00	998.24	29 December 2028	IVR AA / Positive	Standard	
35.	Punjab & Sind Bank	Term Loan	250.00	120.13	01 June 2029	IVR AA / Positive	Standard	
36.	Punjab & Sind Bank	Term Loan	900.00	567.39	30 December 2028	IVR AA / Positive	Standard	
37.	Punjab & Sind Bank	Term Loan	1,000.00	734.38	28 June 2029	Acuite AA /Stable	Standard	
38.	Punjab & Sind Bank	Term Loan	2,000.00	1,782.08	27 March 2030	IVR AA / Positive	Standard	
39.	State Bank	Term	2,000.00	NIL	30 August	Acuite	Standard	

Sr. N o.	Name of lender	Type of facility	Amount sanctioned (₹ in million, unless otherwise stated)	Principal amount outstanding as on 31 December 2025 (₹ in million, unless otherwise stated)*	Repayment date / schedule	Credit rating, if applicable	Asset classification	Security
	of India (FCNR-B)	Loan			2026	AA/ Stable		
40.	State Bank of India (FCNR-B)	Term Loan	3,000.00	NIL	30 June 2028	Acute AA/ Stable	Standard	
41.	State Bank of India (FCNR-B)	Term Loan	5,000.00	NIL	31 December 2028	Acute AA/ Stable	Standard	
42.	State Bank of India (FCNR-B)	Term Loan	10,000.00	NIL	30 August 2029	Acute AA/ Stable	Standard	
43.	State Bank of India (FCNR-B)	Term Loan	10,000.00	NIL	31 July 2030	Acute AA/ Stable	Standard	
44.	State Bank of India FCNR-B Loan	Term Loan	662.70	250.67	25 February 2026	IVR AA / Positive	Standard	
45.	State Bank of India FCNR-B Loan	Term Loan	2,000.00	1,269.73	25 February 2026	IVR AA / Positive	Standard	
46.	State Bank of India FCNR-B Loan	Term Loan	3,750.20	2,537.02	25 February 2026	IVR AA / Positive	Standard	
47.	State Bank of India FCNR-B Loan	Term Loan	66,33.22	6,373.54	28 January 2026	IVR AA / Positive	Standard	
48.	State Bank of India FCNR-B Loan	Term Loan	5,000.00	7,634.38	28 January 2026	IVR AA / Positive	Standard	
49.	Karnataka Bank	Term Loan	500.00	165.94	26 December 2026	IVR AA / Positive	Standard	
50.	Karnataka Bank	Term Loan	1,000.00	997.13	05 December 2025	IVR AA / Positive	Standard	
51.	Canara Bank (e Syndicate)	Term Loan	500.00	20.45	30 March 2026	IVR AA / Positive	Standard	
52.	Canara Bank	Term Loan	750.00	143.76	13 March 2027	IVR AA / Positive	Standard	
53.	Canara Bank	Term Loan	1,500.00	747.58	23 March 2029	IVR AA / Positive	Standard	
54.	Canara Bank	Term Loan	2,500.00	896.11	15 March 2028	IVR AA / Positive	Standard	

Sr. N o.	Name of lender	Type of facility	Amount sanctioned (₹ in million, unless otherwise stated)	Principal amount outstanding as on 31 December 2025 (₹ in million, unless otherwise stated)*	Repayment date / schedule	Credit rating, if applicable	Asset classification	Security
55.	Canara Bank	Term Loan		225.57		IVR AA / Positive	Standard	
56.	Canara Bank	Term Loan	2,000.00	967.81	25 January 2029	IVR AA / Positive	Standard	
57.	Canara Bank.	Term Loan		325.27		IVR AA / Positive	Standard	
58.	Canara Bank	Term Loan	3,000.00	159.97	28 June 2029	Acuite AA/ Stable	Standard	
59.	Canara Bank	Term Loan		521.72		Acuite AA/ Stable	Standard	
60.	Canara Bank	Term Loan		1,488.60		Acuite AA/ Stable	Standard	
61.	Canara Bank	Term Loan	3,000.00	2,374.21	27 December 2029	Acuite AA/ Stable	Standard	
62.	Canara Bank	Term Loan	3,000.00	2,453.98	27 June 2030	IVR AA / Positive	Standard	
63.	Canara Bank	Term Loan		223.03		IVR AA / Positive	Standard	
64.	Canara Bank	Term Loan	5,000.00	1,999.24	13 November 2025	IVR AA / Positive	Standard	
65.	Canara Bank	Term Loan		499.92		IVR AA / Positive	Standard	
66.	Canara Bank	Term Loan		2,492.24		IVR AA / Positive	Standard	
67.	Indian Overseas Bank	Term Loan	1,000.00	135.14	21 September 2026	IVR AA / Positive	Standard	
68.	Indian Overseas Bank	Term Loan	1,000.00	541.80	19 December 2028	IVR AA / Positive	Standard	
69.	Indian Overseas Bank	Term Loan	2,000.00	1,440.35	30 December 2029	IVR AA / Positive	Standard	
70.	Indian Overseas Bank	Term Loan	4,000.00	3,252.26	28 June 2030	Acuite AA / Stable	Standard	
71.	Indian Overseas Bank	Term Loan	3,000.00	2,711.92	30 December 2030	Acuite AA / Stable	Standard	
72.	Indian Overseas Bank	Term Loan	5,000.00	4,966.11	31 August 2033	IVR AA / Positive	Standard	
73.	Yes Bank	Term Loan	2,500.00	641.21	01 June 2027	IVR AA / Positive	Standard	

Sr. N o.	Name of lender	Type of facility	Amount sanctioned (₹ in million, unless otherwise stated)	Principal amount outstanding as on 31 December 2025 (₹ in million, unless otherwise stated)*	Repayment date / schedule	Credit rating, if applicable	Asset classification	Security
74.	Yes Bank	Term Loan		132.03	01 July 2027	IVR AA / Positive	Standard	
75.	Yes Bank	Term Loan		219.99	01 September 2027	IVR AA / Positive	Standard	
76.	SIDBI	Term Loan	2,000.00	546.31	10 August 2026	IVR AA / Positive	Standard	
77.	SIDBI	Term Loan	3,000.00	2611.16	10 February 2029	IVR AA / Positive	Standard	
78.	NABARD	Refinance	2,000.00	500.00	30 December 2026	IVR AA / Positive	Standard	
79.	NABARD	Refinance	3,000.00	2,249.44	30 September 2029	IVR AA / Positive	Standard	
80.	NABARD	Refinance	3,500.00	2,869.30	31 December 2029	IVR AA / Positive	Standard	
81.	NABKISAN	Term Loan	750.00	544.47	01 December 2027	Acuite AA / Stable	Standard	
82.	NABKISAN	Term Loan	500.00	498.78	01 December 2027	IVR AA / Positive	Standard	
83.	IDBI Bank	Term Loan	2,000.00	1,161.02	30 June 2029	IVR AA / Positive	Standard	
84.	IDBI Bank	Term Loan	2,000.00	1,616.25	30 June 2031	Acuite AA / Stable	Standard	
85.	Punjab National Bank	Term Loan	2,000.00	1,205.84	28 February 2030	Acuite AA / Stable	Standard	
86.	Punjab National Bank	Term Loan	2,000.00	1,422.68	31 October 2030	Acuite AA / Stable	Standard	
87.	Punjab National Bank	Term Loan	2,000.00	782.14	30 June 2031	Acuite AA / Stable	Standard	
88.	Punjab National Bank	Term Loan		782.14		Acuite AA / Stable	Standard	
89.	Punjab National Bank	Term Loan	2,500.00	1,244.60	31 December 2030	Acuite AA / Stable	Standard	
90.	Punjab National Bank	Term Loan		829.84		Acuite AA / Stable	Standard	

Sr. N o.	Name of lender	Type of facility	Amount sanctioned (₹ in million, unless otherwise stated)	Principal amount outstanding as on 31 December 2025 (₹ in million, unless otherwise stated)*	Repayment date / schedule	Credit rating, if applicable	Asset classification	Security
91.	Punjab National Bank	Term Loan	3,000.00	2,872.19	30 September 2031	Acuite AA / Stable	Standard	
92.	Central Bank of India	Term Loan	500.00	373.85	21 April 2030	IVR AA / Positive	Standard	
93.	Central Bank of India	Term Loan	2,000.00	1,831.86	29 June 2031	Acuite AA/ Stable	Standard	
94.	Central Bank of India	Term Loan	3,000.00	995.55	30 June 2032	IVR AA / Positive	Standard	
95.	Central Bank of India	Term Loan		1,990.62	30 September 2032	IVR AA / Positive	Standard	
96.	LIC Housing Finance Limited	Term Loan	3,000.00	2,690.15	01 April 2030	Acuite AA/ Stable	Standard	
97.	Shivalik Bank	Term Loan	300.00	245.05	26 September 2028	IVR AA / Positive	Standard	
98.	Nabasamrudhi Finance Limited	Term Loan	700.00	646.66	30 September 2028	IVR AA / Positive	Standard	
99.	Jana Small Finance Bank	Term Loan	1,750.00	869.30	3 August 2028	IVR AA / Positive	Standard	
100.	Jana Small Finance Bank	Term Loan		475.30		IVR AA / Positive	Standard	
101.	Jana Small Finance Bank	Term Loan		237.62		IVR AA / Positive	Standard	
102.	Qatar National Bank	Term Loan	750.00	139.03	17 October 2030	IVR AA / Positive	Standard	
103.	Qatar National Bank	Term Loan		605.73		IVR AA / Positive	Standard	
104.	Utkarsh Small finance bank Limited	Term Loan	400.00	337.37	25 July 2028	IVR AA / Positive	Standard	
105.	Axis Bank	Term Loan	600.00	494.73	30 June 2028	IVR AA / Positive	Standard	
106.	Suryoday Small Finance Bank	Term Loan	400.00	301.58	5 August 2026	IVR AA / Positive	Standard	

Sr. No.	Name of lender	Type of facility	Amount sanctioned (₹ in million, unless otherwise stated)	Principal amount outstanding as on 31 December 2025 (₹ in million, unless otherwise stated)*	Repayment date / schedule	Credit rating, if applicable	Asset classification	Security
107	ESAF Small Finance Bank	Term Loan	500.00	499.63	25 December 2026	IVR AA / Positive	Standard	
108	Equitas Small Finance Bank Limited	Term Loan	1,000.00	503.11	29 April 2026	IVR AA / Positive	Standard	
109	Equitas Small Finance Bank Limited			503.09		IVR AA / Positive	Standard	
110	Poonawalla Fincorp Limited	Term Loan	1,000.00	1,002.04	5 December 2028	IVR AA / Positive	Standard	
111	Bajaj Finance Limited	Term Loan	1,000.00	990.28	30 June 2027	IVR AA / Positive	Standard	
	Total		200,096.12	129,339.12	-	-	-	-

- Details of outstanding Working Capital Loans/ Working Capital Demand Loans/ Cash Credit Facilities/ Overdraft Facilities availed from Banks / Financial Institutions as the end of last quarter, i.e. 31 December 2025 :

(₹ in million, unless otherwise stated)

Sr. No.	Name of lender	Type of facility	Secured / unsecured	Date of sanction/ renewal	Amount sanctioned (₹ in million, unless otherwise stated)	Principal* amount outstanding as on 31 December 2025 (as per IND AS and after adjustments for ancillary cost) (₹ in million, unless otherwise stated)	Repayment date / Schedule	Credit rating, if applicable	Asset classification
1	Yes Bank	Working capital demand	Secured	15 January 2024	5,000.00	1,006.78	18 March 2026	IVR AA / Positive	Standard
2	Yes					1,006.78	24 March	IVR AA /	Standard

Sr. No.	Name of lender	Type of facility	Secured / unsecured	Date of sanction/ renewal	Amount sanctioned (₹ in million, unless otherwise stated)	Principal* amount outstanding as on 31 December 2025 (as per IND AS and after adjustments for ancillary cost) (₹ in million, unless otherwise stated)	Repayment date / Schedule	Credit rating, if applicable	Asset classification
	Bank	Term loan					2026	Positive	
3	Yes Bank					1,459.83	12 March 2026	IVR AA / Positive	Standard
4	Yes Bank					1,250.27	1 July 2026	IVR AA / Positive	Standard
5	Union Bank of India	Cash Credit	Secured	3 June 2014	500.00	NIL	On Demand	IVR AA / Positive	Standard
6	YES Bank	Cash Credit	Secured	15 January 2024	300.00	NIL	On Demand	IVR AA / Positive	Standard
7	Axis Bank	Cash Credit	Secured	14 May 2025	150.00	NIL	On Demand	IVR AA / Positive	Standard
Total					5,950.00	4,723.66	-	-	-

*Principal amount outstanding as on 31 December 2025, includes interest accrued but not due.

Security: In terms of the CC and WCDL facilities, the Company has hypothecation security primarily by way of first pari-passu charge on the Company's book debts and receivables in the range of 1.15 to 1.25 times the outstanding amount except the term loan facility sanctioned by NABARD on 12 December 2021 and 11 February 2021, where company has offered exclusive charge to the lender.

Penalty: Penal interest @ 2% p.a. on the total outstanding amount of the period of default in case of any delay/ default in payment of instalment of principal/interest/other monies on their respective due dates.

Rescheduling: N.A.

- Details of outstanding unsecured loan facilities as the end of last quarter, i.e. 31 December 2025 :

There are no unsecured loan facilities but there are commercial papers amounting to ₹5,500.78 million.

- Details of outstanding non-convertible securities as the end of last quarter, i.e. 31 December 2025 :

Sr. N o.	ISIN	Tenor /period of maturity (Days)	Coupon Rate (in %)	Issue Amount	Principal outstanding*	Date of allotment	Redemption date / Schedule	Credit rating	Secured / Unsecured	Security
1.	INE180C07072	9 August 2029	10.23 %	1,500.00	1,521.76	9 August 2019	9 August 2029	Aacute AA Stable	Secured	Pursuant to a debenture trust deed dated 2 August 2019, the non-convertible debentures are secured through a first pari-passu charge by hypothecation over the hypothecated assets of the company and first ranking pari passu mortgage over the immovable property of the company or such other property as may be identified by the company. The company shall maintain security cover of at least 1.25 times of the entire redemption amount throughout the tenure of the non-convertible

Sr. No.	ISIN	Tenor /period of maturity (Days)	Coupon Rate (in %)	Issue Amount	Principal outstanding*	Date of allotment	Redemption date / Schedule	Credit rating	Secured / Unsecured	Security
										debentures
2.	INE180C07148	28 March 2025	9.40%	200.00	214.35	28 March 2025	28 March 2025	IVR AA Positive & Acuite AA Stable	Secured	Pursuant to a debenture trust deed dated 25 March 2025, the non-convertible debentures are secured through all current and future loan assets and all money receivables there under, , of the Company to be shared with existing and future lenders (excluding receivables offered exclusively as security to NABARD).
3.	INE180C07155	31 July 2028	9.00%	500.00	530.45	29 April 2025	31 July 2028	IVR AA Positive & Acuite AA Stable	Secured	Pursuant to a debenture trust deed dated 23 April 2025, the non-convertible debentures are secured through un-encumbered cash and bank balance,

Sr . N o.	ISIN	Tenor /period of maturity (Days)	Coupon Rate (in %)	Issue Amount	Principal outstanding*	Date of allotment	Redemption date / Schedule	Credit rating	Secured / Unsecured	Security
										investment made by the Company in mutual funds, term deposits with banks, etc. of the Company to be shared with existing and future lenders (excluding receivables offered exclusively as security to NABARD).
4.	INE180C07163	8 July 2028	9.25%	1,000.00	1,006.08	7 July 2025	8 July 2028	IVR AA Positive & Acuite AA Stable	Secured	Pursuant to a debenture trust deed dated 2 July 2025 the non-convertible debentures are secured through a first pari-passu charge by hypothecation over the hypothecated assets of the company and first ranking pari passu mortgage over the immovable property of the company

Sr . N o.	ISIN	Tenor /period of maturity (Days)	Coupon Rate (in %)	Issue Amount	Principal outstanding*	Date of allotment	Redemption date / Schedule	Credit rating	Secured / Unsecured	Security
										or such other property as may be identified by the company. The company shall maintain security cover of at least 1.10 times of the entire redemption amount throughout the tenure of the non-convertible debentures (excluding receivables offered exclusively as security to NABARD)
5.	INE180C07239	24 May 2028	9.25%	500.00	498.61	24 November 2025	24 May 2028	IVR AA Positive & Acuite AA Stable	Secured	Pursuant to a debenture trust deed dated 19 November 2025 the non-convertible debentures are secured through a first pari-passu charge by hypothecation over the hypothecated assets of the company

Sr · N o.	ISIN	Tenor /period of maturi ty (Days)	Coup on Rate (in %)	Issue Amou nt	Principal outstandi ng [*]	Date of allotme nt	Redempti on date / Schedule	Credi t rating	Secured / Unsecur ed	Security
										and first ranking pari passu mortgage over the immovable property of the company or such other property as may be identified by the company. The company shall maintain security cover of at least 1.10 times of the entire redemption amount throughout the tenure of the non-convertible debentures (excluding receivables offered exclusively as security to NABARD)
6.	INE180C07247	1 June 2027	8.90%	200.00	201.51	1 December 2025	1 June 2027	IVR AA Positive & Acuite AA Stable	Secured	Pursuant to a debenture trust deed dated 25 November 2025 the non-convertible debentures are secured through a first pari-

Sr. No.	ISIN	Tenor /period of maturity (Days)	Coupon Rate (in %)	Issue Amount	Principal outstanding*	Date of allotment	Redemption date / Schedule	Credit rating	Secured / Unsecured	Security
										<p>passu charge by hypothecation over the hypothecated assets of the company and first ranking pari passu mortgage over the immovable property of the company or such other property as may be identified by the company. The company shall maintain security cover of at least 1.10 times of the entire redemption amount throughout the tenure of the non-convertible debentures</p> <p>(excluding receivables offered exclusively as security to NABARD)</p>
7.	INE180C07189	13 April 2027	8.55%	4,000.00	229.41	13 October 2025	13 April 2027	IVR AA Positive & Acuite	Secured	Pursuant to a debenture trust deed dated 13

Sr · N o.	ISIN	Tenor /period of maturi ty (Days)	Coup on Rate (in %)	Issue Amou nt	Principal outstandi ng*	Date of allotme nt	Redempti on date / Schedule	Credi t rating	Secured / Unsecur ed	Security
								AA Stable		October 2025 the non-convertible debentures are secured through a first pari-passu charge by hypothecation over the hypothecated assets of the company and first ranking pari passu mortgage over the immovable property of the company or such other property as may be identified by the company. The company shall maintain security cover of at least 1.10 times of the entire redemption amount throughout the tenure of the non-convertible debentures (excluding receivables offered

Sr. No.	ISIN	Tenor /period of maturity (Days)	Coupon Rate (in %)	Issue Amount	Principal outstanding*	Date of allotment	Redemption date / Schedule	Credit rating	Secured / Unsecured	Security
										exclusively as security to NABARD)
8.	INE180C07221	13 April 2027	8.90%		759.85	13 October 2025	13 April 2027	IVR AA Positive & Acuite AA Stable	Secured	Pursuant to a debenture trust deed dated 13 October 2025 the non-convertible debentures are secured through a first pari-passu charge by hypothecation over the hypothecated assets of the company and first ranking pari passu mortgage over the immovable property of the company or such other property as may be identified by the company. The company shall maintain security cover of at least 1.10 times of the entire redemption amount

Sr. No.	ISIN	Tenor /period of maturity (Days)	Coupon Rate (in %)	Issue Amount	Principal outstanding*	Date of allotment	Redemption date / Schedule	Credit rating	Secured / Unsecured	Security
										throughout the tenure of the non-convertible debentures (excluding receivables offered exclusively as security to NABARD)
9.	INE180C07171	13 October 2028	8.90%		850.41	13 October 2025	13 October 2028	IVR AA Positive & Acuite AA Stable	Secured	Pursuant to a debenture trust deed dated 13 October 2025 the non-convertible debentures are secured through a first pari-passu charge by hypothecation over the hypothecated assets of the company and first ranking pari passu mortgage over the immovable property of the company or such other property as may be identified by the company. The company

Sr . N o.	ISIN	Tenor /period of maturity (Days)	Coupon Rate (in %)	Issue Amount	Principal outstanding*	Date of allotment	Redemption date / Schedule	Credit rating	Secured / Unsecured	Security
										shall maintain security cover of at least 1.10 times of the entire redemption amount throughout the tenure of the non-convertible debentures (excluding receivables offered exclusively as security to NABARD)
10.	INE180C07205	13 October 2028	9.25%		414.91	13 October 2025	13 October 2028	IVR AA Positive & Acuite AA Stable	Secured	Pursuant to a debenture trust deed dated 13 October 2025 the non-convertible debentures are secured through a first pari-passu charge by hypothecation over the hypothecated assets of the company and first ranking pari passu mortgage over the immovable property of the company

Sr · N o.	ISIN	Tenor /period of maturi ty (Days)	Coup on Rate (in %)	Issue Amou nt	Principal outstandi ng*	Date of allotme nt	Redempti on date / Schedule	Credi t rating	Secured / Unsecur ed	Security
										or such other property as may be identified by the company. The company shall maintain security cover of at least 1.10 times of the entire redemption amount throughout the tenure of the non-convertible debentures (excluding receivables offered exclusively as security to NABARD)
11.	INE180C07197	13 October 2030	9.45%		1,123.46	13 October 2025	13 October 2030	IVR AA Positive & Acuite AA Stable	Secured	Pursuant to a debenture trust deed dated 13 October 2025 the non-convertible debentures are secured through a first pari-passu charge by hypothecation over the hypothecated assets of the company

Sr. No.	ISIN	Tenor /period of maturity (Days)	Coupon Rate (in %)	Issue Amount	Principal outstanding*	Date of allotment	Redemption date / Schedule	Credit rating	Secured / Unsecured	Security
										and first ranking pari passu mortgage over the immovable property of the company or such other property as may be identified by the company. The company shall maintain security cover of at least 1.10 times of the entire redemption amount throughout the tenure of the non-convertible debentures (excluding receivables offered exclusively as security to NABARD)
12.	INE180C07213	13 October 2035	9.70%		600.99	13 October 2025	13 October 2035	IVR AA Positive & Acuite AA Stable	Secured	Pursuant to a debenture trust deed dated 13 October 2025 the non-convertible debentures are secured through a first pari-

Sr · N o.	ISIN	Tenor /period of maturi ty (Days)	Coup on Rate (in %)	Issue Amou nt	Principal outstandi ng*	Date of allotme nt	Redempti on date / Schedule	Credi t rating	Secured / Unsecur ed	Security
										<p>passu charge by hypothecation over the hypothecated assets of the company and first ranking pari passu mortgage over the immovable property of the company or such other property as may be identified by the company. The company shall maintain security cover of at least 1.10 times of the entire redemption amount throughout the tenure of the non-convertible debentures</p> <p>(excluding receivables offered exclusively as security to NABARD)</p>

- Details of commercial paper issuances as the end of last quarter, i.e. 31 December 2025 :

ISIN	Tenor / period of maturity (in days)	Coupon	Amount outstanding as on 31 December 2025	Date of allotment	Redemption date / schedule	Credit rating	Secured / unsecured	Security	Series	Other details viz. details of Issuing and Paying Agent, details of Credit Rating Agencies
INE180C14425	365 days	8.82%	489.23	8 April 2025	8 April 2026	Crisil A1+	Unsecured	Nil	Nil	IPA Agent - Yes Bank
INE180C14441	365 days	8.30%	49.12	16 April 2025	16 April 2026	Crisil A1+	Unsecured	Nil	Nil	IPA Agent - Yes Bank
INE180C14474	302 days	8.30%	49.15	20 May 2025	18 March 2026	Crisil A1+	Unsecured	Nil	Nil	IPA Agent - Yes Bank
INE180C14508	272 days	8.40%	484.56	4 June 2025	3 March 2026	Crisil A1+	Unsecured	Nil	Nil	IPA Agent - Yes Bank
INE180C14516	294 days	8.30%	487.64	4 June 2025	25 March 2026	Crisil A1+	Unsecured	Nil	Nil	IPA Agent - Yes Bank
INE180C14532	182 days	8.30%	241.63	8 July 2025	6 January 2026	Crisil A1+	Unsecured	Nil	Nil	IPA Agent - Yes Bank
INE180C14540	180 days	8.25%	240.68	9 July 2025	5 January 2026	Crisil A1+	Unsecured	Nil	Nil	IPA Agent - Yes Bank
INE180C14565	223 days	7.75%	489.23	13 August 2025	24 March 2026	Crisil A1+	Unsecured	Nil	Nil	IPA Agent - Yes Bank
INE180C14573	180 days	7.99%	977.95	21 August 2025	17 February 2026	Crisil A1+	Unsecured	Nil	Nil	IPA Agent - Yes Bank
INE180C14607	144 days	7.50%	245.96	3 November 2025	27 March 2026	Crisil A1+	Unsecured	Nil	Nil	IPA Agent - Yes Bank
INE180C14615	116 days	7.30%	98.68	13 November 2025	9 March 2026	Crisil A1+	Unsecured	Nil	Nil	IPA Agent - Yes Bank
INE180C14623	182 days	7.70%	49.12	December 2, 2025	June 2, 2026	Crisil A1+	Unsecured	Nil	Nil	IPA Agent - Yes Bank
INE180C14631	134 days	7.80%	49.95	17 December 2025	30 April 2026	Crisil A1+	Unsecured	Nil	Nil	IPA Agent - Bank of Maharashtra
INE180C14649	181 days	7.55%	999.13	19 December	18 June 2026	Crisil	Unsecured	Nil	Nil	IPA Agent -

ISIN	Tenor / period of maturity (in days)	Coupon	Amount outstanding as on 31 December 2025	Date of allotment	Redemption date / schedule	Credit rating	Secured / unsecured	Security	Series	Other details viz. details of Issuing and Paying Agent, details of Credit Rating Agencies
				ber 2025		A1+				Bank of Maharashtra
INE180C14656	180 days	7.90%	245.84	31 December 2025	29 June 2026	Crisil A1+	Unsecured	Nil	Nil	IPA Agent - Bank of Maharashtra

- 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 Million)	Holding as a % of Total NCS Outstanding
1.	Life Insurance Corporation	Life Insurance	1500.00	18.86%
2.	The Karur Vysya Bank Ltd.	Non Nationalised Banks	1,000.00	12.58%
3	The Cosmos Co-operative Bank Ltd.	Non Nationalised Banks	750.00	9.43%
4	DCB Bank Ltd.	Nationalised Banks	500.00	6.29%
5	Board of Trustees M.S.R.T.C. CPF	Trusts	500.00	6.29%
6	Canara Bank Mumbai	Nationalised Banks	415.02	5.22%
7	Shree Pushkar Chemicals and Fertilisers Ltd.	Other Bodies Corporate	369.50	4.65%
8	Bharat Dynamics Ltd. Provident Fund Trust Board	Trusts	250.00	3.14%

9	Bajaj Life Insurance Ltd.	Insurance Companies	200.00	2.52%
10	The Maharashtra State Co-operative Bank Ltd.	Non Nationalised Banks	150.00	1.89%
	Total		5,634.52	70.86%

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

S. No	Name of holder	Category of Holder	Face Value of holding (INR Millions)	Holding as a % of total commercial paper outstanding of the Company
1	Union Bank of India	Nationalised Banks	1,750.00	31.25%
2	Punjab and Sind Bank	Nationalised Banks	1,000.00	17.86%
3	Bihar Gramin Bank	Non Nationalised Banks	1,000.00	17.86%
4	The Maharashtra Co operative Bank Limited	Non Nationalised Banks	500.00	8.93%
5	Canara Bank - Mumbai	Nationalised Banks	500.00	8.93%
6	Bassein Catholic Co-operative Bank	Non Nationalised Banks	250.00	4.46%
7	Bank of Maharashtra	Nationalised Banks	250.00	4.46%
8	The Akola Janata Commercial Co-operative Bank Limited	Non Nationalised Banks	100.00	1.79%
9	Vasai Vikas Sahakari Bank Limited	Non Nationalised Banks	100.00	1.79%
10	The Vishweshwar Sahakari Bank Limited	Non Nationalised Banks	50.00	0.89%
	Total		5,500.00	98.21%

- 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:

Party Name (in case of Facility)/ Instrument name	Type of Facility/ Instrument	Amount Sanctioned/Issued	Principal Amount Outstanding	Date of Redemption / Schedule	Credit rating	Secured/Unsecured	Security
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NIL

Note : we have not included FCNR-B Term Loan

- Details of all default/s and/or delay in payments of interest and principal of any kind of term loans, debt securities, commercial papers (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**
- The amount of corporate guarantee or letter of comfort issued by the Company along with name of the counterparty (like name of the subsidiary, joint venture entity, group company, etc.) on behalf of whom it has been issued, contingent liability including debt service reserve account guarantees/ any put option etc. Details of any outstanding borrowings taken/ debt securities issued where taken / issued (i) for consideration other than cash, whether in whole or part, (ii) at a premium or discount, or (iii) in pursuance of an option: **NIL**

Profits of the Company, before and after making provision for tax, for the three financial years immediately preceding the date of circulation of the General Information Document

INR Millions			
Parameters	FY 2024-25	FY 2023-24	FY 2022-23
Profit Before Tax	5,522.27	2,619.59	1,898.85
Profit After Tax	4,148.94	1,980.59	1,415.37

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)

(INR Million)			
Parameters	FY 2024-25	FY 2023-24	FY 2022-23
Dividend amounts	165.02	123.74	103.08
Interest coverage ratio	1.51	1.45	1.51

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) and as set out below

STANDALONE BALANCE SHEET					
Particular		As at 31 December 2025	As at 31 March 2025	As at 31 March 2024	As at 31 March 2023
Assets					
Financial assets		215,115.16	159,130.47	1,06,188.13	88,500.56
a.	Cash and cash equivalents	21,414.96	12,576.53	2149.82	14,447.89
b.	Bank Balances other than cash and cash equivalents	25.29	24.10	138.58	134.25
c.	Derivative financial instruments	284.49	-	31.23	-
d.	Receivables				
	- Trade receivables	145.21	204.24	981.02	321.43
	-Other receivables	253.06	274.06	51.54	-
e.	Investments	18,595.90	6,994.25	5815.56	3,599.45
f.	Loans	172,747.44	137,895.09	96232.83	69,292.22
g.	Other financial assets	1,648.81	1,162.20	787.55	705.32

Non-financial assets		5,243.06	4,866.33	4,973.92	4,423.65
a.	Current tax assets (net)	133.85	333.46	259.96	189.75
b.	Deferred tax assets (net)	692.89	707.03	564.85	365.1
c.	Property, plant and equipment	783.16	697.89	806.98	941.18
d.	Capital work-in-progress	19.59	1.15	0.79	25.22
e.	Right of use asset	2,194.73	2,082.11	2187.94	1,716.50
f.	Intangible assets under development	23.35	28.25	90.43	73.71
g.	Other intangible assets	179.36	266.41	197.32	53.86
h.	Other non-financial assets	1,216.13	750.03	865.65	1,058.33
	TOTAL	220,358.22	163,996.80	1,11,162.05	92,924.21
Financial liabilities		154,537.18	123,459.63	75,169.54	58,924.58
a.	Derivative financial instruments	-	478.31	-	58.05
b.	Payables				
	- - Trade payables				
	i. total outstanding dues of micro enterprises and small enterprises	0.65	6.43	4.48	6.16
	ii. total outstanding dues of creditors other than micro enterprises and small enterprises	851.58	338.41	801.12	839.31
	- Other payables				
	i. total outstanding dues of micro enterprises and small enterprises	-	-	-	-
	ii. total outstanding dues of creditors other than micro enterprises and small enterprises	987.57	576.66	188.05	105.92
c.	Debt Securities	13,452.57	5,086.57	1521.65	4386.14
d.	Borrowings (Other than Debt Securities)	134,062.89	112,559.42	69584.86	49,497.74
e.	Lease liabilities	2,615.84	2,418.54	2396.28	1770.38
e.	Other financial liabilities	2,566.08	1,995.29	673.1	2260.88
Non-financial liabilities		779.83	888.78	385.55	294.51
a.	Current tax liabilities (net)	273.63	393.30	6.98	5.8
b.	Provisions	260.03	316.96	199.95	176.86
c.	Other non-financial liabilities	246.17	178.52	178.62	111.85
Equity					
a.	Equity share capital	962.15	825.12	824.94	412.31
b.	Other equity	64,079.06	38,823.27	34,782.02	33292.81
	TOTAL	220,358.22	163,996.80	1,11,162.05	92,924.21

(All amounts in INR million unless otherwise stated)

CONSOLIDATED BALANCE SHEET				
Particular	As at 31 December 2025	As at 31 March 2025	As at 31 March 2024	As at 31 March 2023
Assets				
Financial assets				
a. Cash and cash equivalents	23,503.22	15,065.48	6,396.49	14,767.73

CONSOLIDATED BALANCE SHEET					
Particular		As at 31 December 2025	As at 31 March 2025	As at 31 March 2024	As at 31 March 2023
b.	Bank balances other than cash and cash equivalents	352.27	246.57	349.72	335.07
	Derivative financial instruments	357.46	-	41.05	-
c.	Receivables			-	-
	- Trade receivables	407.55	587.81	1,366.85	322.34
	- Other receivables	256.48	276.20	52.78	-
d.	Investments	12,138.43	1,604.17	2,162.29	2,150.41
e.	Loans	227,291.12	182,515.02	1,34,211.83	94,753.52
f.	Other financial assets	2,129.98	1,333.07	948.51	755.49
Non-financial assets					
a.	Current tax assets (net)	270.21	441.47	279.24	195.04
b.	Deferred tax assets (net)	808.88	847.44	706.25	476.09
c.	Property, plant and equipment	835.13	734.92	837.79	968.7
d.	Capital work-in-progress	19.59	1.15	0.79	25.22
e.	Right of use asset	2,409.33	2,243.73	2,372.29	1,871.22
f.	Intangible assets under development	23.87	29.53	190.37	148.05
g.	Other intangible assets	288.44	435.60	285.55	69.67
h.	Other non-financial assets	2,644.77	1,950.95	1,295.17	1,107.60
	TOTAL	273,736.73	208,313.11	1,51,496.97	1,17,946.15
Liabilities					
Financial liabilities					
a.	Derivative financial instruments	-	556.84		75.72
b.	Payables				
	- Trade payables				
	i. total outstanding dues of micro enterprises and small enterprises	1.16	7.70	5.44	6.52
	ii. total outstanding dues of creditors other than micro enterprises and small enterprises	1,570.84	1,017.57	1,305.32	960.95
	- Other Payables	-	-	-	-
	i. total outstanding dues of creditors other than micro and small enterprises	1,118.20	626.69	211.32	144.99
c.	Debt Securities	13,452.57	5,086.57	1,521.65	4,386.14
d.	Borrowings (other than debt securities)	180,759.58	150,681.54	1,02,547.48	70,726.65
e.	Lease liabilities	2,845.09	2,589.03	2,591.66	1,928.87
f.	Other financial liabilities	3,783.74	3,611.94	4,402.78	3,700.98
Non-financial liabilities					
a.	Current tax liabilities (net)	304.45	410.69	24.53	12.92
b.	Provisions	323.95	457.90	274.9	214.96
c.	Other non-financial liabilities	305.19	225.67	246.18	132.79

CONSOLIDATED BALANCE SHEET					
Particular		As at 31 December 2025	As at 31 March 2025	As at 31 March 2024	As at 31 March 2023
a.	Equity share capital	962.15	825.12	824.94	412.31
b.	Other equity	68,309.81	42,215.85	37,540.77	35,242.35
	TOTAL	273,736.73	208,313.11	1,51,496.97	1,17,946.15

STANDALONE STATEMENT OF PROFIT AND LOSS					
	Particulars	Nine Months ended	Year ended	Year ended	Year ended
		31 December 2025	31 March 2025	31 March 2024	31 March 2023
	Revenue from operations				
i.	Interest income	21,385.87	20,789.35	14,207.68	8,892.41
ii.	Dividend income	0.11	1.33	-	-
iii.	Fees and commission income	1,084.66	820.05	1,705.56	1,494.87
iv.	Net Gain on Derecognition of Financial Instruments	2,291.13	397.63	756.48	512.48
v.	Net gain on fair value changes	219.09	1,458.84	273.73	103.98
vi.	Sale of service	-	-	442.71	145.11
vii.	Other operating income	757.16	633.70	396.23	290.87
	Total revenue from operations	25,738.02	24,100.90	17,782.39	11,439.71
iii.	Other income	163.60	134.08	49.5	50.22
	Total Income	25,901.62	24,234.98	17,831.89	11,489.93
	Expenses				
i.	Net loss on fair value changes	-	-	-	-
ii.	Finance costs	9,424.61	9,541.96	6198.03	3,831.38
iii.	Fees and commission expense	0.05	6.88	781.49	257.76
iv.	Impairment on financial instruments (Net)	1,114.68	859.93	691.31	477.33
v.	Employee benefits expenses	5,107.20	5,375.76	5020.45	3,550.25
vi.	Depreciation and amortization expenses	665.42	862.94	800.18	389.67
vii.	Other expenses	1,828.37	2,065.24	1720.84	1,084.70
	Profit before tax	7,761.29	5,522.27	2,619.59	1,898.85
	Tax Expense:				
i.	Current Tax	1,922.99	1,517.46	845.94	475.87
ii.	Deferred Tax	14.13	(143.20)	-199.35	4.4
iii.	Tax expense for prior years (net)	-	(0.93)	-7.59	3.21
	Profit after tax	5,824.17	4,148.94	1,980.59	1,415.37
	Other comprehensive income				
i.	Items that will not be reclassified to profit or loss				
	(a) Remeasurements gain/(loss) of the defined benefit plans	(32.13)	(20.16)	-24.83	-6.49

STANDALONE STATEMENT OF PROFIT AND LOSS					
	Particulars	Nine Months ended	Year ended	Year ended	Year ended
		31 December 2025	31 March 2025	31 March 2024	31 March 2023
	(b) Income tax relating to items that will not be reclassified to profit or loss	8.09	5.07	6.25	1.63
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	(3.50)	57.75	-33.9	-19.8
	(b) Fair Value Gain on loans measured at Fair value through OCI	104.57	(107.35)	-	-
	(c) Income Tax impact on above	3.65	(12.06)	8.53	4.98
Total comprehensive income for the year		5,904.85	4072.19	1,936.64	1395.69

STANDALONE STATEMENT OF CASH FLOWS				
Particulars	Nine Month ended	Year ended	Year ended	Year ended
	31 December 2025	31 March 2025	31 March 2024	31 March 2023
Cash Flow From Operating activities				
Profit before tax from continuing operations	7,761.29	5,522.27	2619.59	1,898.85
Adjustments for:				
Depreciation & amortisation	665.42	862.94	800.18	389.67
Impairment on financial instruments	1,114.68	859.93	691.31	477.32
Net gain on fair valuation of financial instruments	-219.09	-397.63	-273.73	-103.98
Net Gain on Derecognition of Financial Instruments	-2,291.13	-1,458.84	-756.48	-512.48
Loss/(Gain) on sale of Fixed Assets	3.91	0.98	-3.02	0.81
Write off - Fixed Assets	-	4.19	2.41	0.56
Write off – Others	4.90	0.65	1.82	-
Gain on early termination of Lease	-	-4.53	-1.35	-6.26
Gain on sale of Investment Property	-1.02	-2.11	-2.91	-
Gain on sale of Investments	0	-	-	-
Share Based Payments to employees	17.67	100.74	70.63	141.75
Dividend income	-0.11	-1.33	-	-
Operational loss	11.50	29.02		
Fair value of Derivative	0	-	-	-
Interest on Lease liability	255.99	317.47	322.76	134.36
Interest income	21,385.87	20,789.35	14,207.68	-8892.41
Finance cost	9,168.62	9,224.49	5875.27	3697.02
Interest received	20,192.14	20,170.71	13699.95	8833.83
Interest Paid	-9,075.31	-9,471.86	-6201.06	-3872.61
Operating Profit before working capital	6,223.59	4,967.74	2,637.69	2,186.43

STANDALONE STATEMENT OF CASH FLOWS				
Particulars	Nine Month ended	Year ended	Year ended	Year ended
	31 December 2025	31 March 2025	31 March 2024	31 March 2023
changes				
Working capital changes				
Decrease / (Increase) in loans	34,800.59	41,597.77	27,192.88	23,933.02
Decrease / (Increase) in trade receivables	-54.56	459.88	62.51	-220.42
Decrease / (Increase) in other financial assets	1,799.62	1,142.73	-84.35	-
Decrease / (Increase) in other non-financial assets	-465.08	41.27	195.59	-726.73
(Decrease) / Increase in Trade payables	918.30	-54.54	42.26	600.76
(Decrease) / Increase in other financial liabilities	570.70	1,322.20	-1647.11	234.83
(Decrease) / Increase in Derivative instrument	-766.30	567.29	-123.18	-
(Decrease) / Increase in other non-financial liabilities	67.65	-22.47	66.77	35.89
(Decrease) / Increase in provisions	-104.91	68.98	40.08	47.95
Cash flows (used in)/ generated from operating activities	26,611.58	-33,104.69	26,002.92	21,774.31
Income tax paid	-1,831.41	-1,209.68	-893	-666.65
Net cash flows (used in)/ generated from operating activities	28,442.99	34,314.37	26,895.92	22,440.95
Cash Flow From Investing activities				
Increase in Fixed deposits not considered as cash and cash equivalent	-1.31	114.48	-4.33	-117.32
Purchase of fixed and intangible assets	-345.39	-453.30	-519.91	-1117.95
Intangible Assets Under Development	4.90	62.18	-16.72	-61.32
Capital work in progress	-18.44	-0.36	24.43	-25.22
Proceeds from sale of property and equipment	4.37	0.35	73.12	3.55
Sale of investment in Mutual Funds (net)	160,450.74	118,955.86	497.58	2095.87
Purchase of Mutual Fund units	159,667.02	119,274.04	-	-
Proceeds from / (Purchase of) shares/bonds (Net)	15,195.39	-2,216.85	52.81	-
Sale of Shares	4,264.09	1,923.03	-	-
Purchase of Security Receipts	-624.24	542.39	-	-
Investment in shares of subsidiaries	-707.50	-499.90	-2,000.10	-
Proceeds from Sale of investment (PTC)	-	537.24	113.59	969.3
Purchase of investment (PTC)	-	-	-602.37	-116.83
Interest received on PTC	358.54	31.15	58.91	-
Dividend received	0.11	1.33	-	-
Net cash flows (used in)/ generated from investing activities	11,476.54	-1,361.22	-2322.99	1630.08
Cash Flow From Financing activities				
Debt securities Issued	13,850.00	10,880.00	-	-

STANDALONE STATEMENT OF CASH FLOWS				
Particulars	Nine Month ended	Year ended	Year ended	Year ended
	31 December 2025	31 March 2025	31 March 2024	31 March 2023
Debt securities Redeemed	-5,500.00	-7,230.00	-2,666.67	-176.79
Proceed from Borrowings other than debt securities	47,246.79	72,219.53	32,988.37	28,212.82
Repayment of Borrowings other than debt securities Repaid	-26,580.60	-29,227.80	-15,924.68	-7693.48
Other short term loan (net)	760.00	145.13	3151.37	-
Payments for the principal portion of the lease liability	-232.55	-235.59	-197.99	-128.53
Payments for the interest portion of the lease liability	-255.99	-317.47	-322.76	-134.36
Dividends paid	-192.33	-123.74	-103.08	-79.83
Issue of Equity Share	20,000.52	6.64	11.74	14,347.87
Right issue expenses	-381.09	-	-18.81	-
Proceeds from ESOP	43.21	-14.40	4.72	-
Net cash flows (used in)/ generated from financing activities	48,757.96	46,102.30	16,922.21	34,347.70
Net increase in cash and cash equivalents	8,838.43	10,426.71	-12,296.70	13,536.83
Cash and cash equivalents at the beginning of the Year	12,576.53	2,149.82	14,446.52	911.07
Cash and cash equivalents at the end of the Year	21,414.96	12,576.53	2,149.82	14,447.89

(All amounts in INR million unless otherwise stated)

CONSOLIDATED STATEMENT CASH FLOWS				
Particulars	Nine Month ended 31 December 2025	Year ended 31 March 2025	Year ended 31 March 2024	Year ended 31 March 2023
Cash Flow From Operating activities				
Profit before tax from continuing operations	8,843.79	6,333.18	3,656.40	2,682.84
Adjustments for:				
Depreciation & amortisation	788.90	1,017.13	878.7	439.13
Impairment on financial instruments	1,357.47	1,008.16	896.32	631.34
Net gain on fair valuation of financial instruments	-274.26	-641.71	-412.61	-214
Net gain on derecognition of financial instruments	-2,667.90	-1,650.77	-1,009.98	-546.03
Loss/(Gain) on sale of fixed assets	4.22	0.61	-2.89	1.07
Write off - Fixed Assets	3.46	6.43	2.55	1.76

CONSOLIDATED STATEMENT CASH FLOWS				
Particulars	Nine Month ended 31 December 2025	Year ended March 31 2025	Year ended March 31 2024	Year ended March 31 2023
Write off - Others	5.11	0.65	-	-
Gain on early termination of Lease	-	-4.84	-0.9	-6.26
Loss/(Gain) on sale of Investment Property	-1.02	-2.11	-1.35	-6.3
Gain on sale of Investments			-2.91	-
Share Based Payments to employees	35.96	91.63	70.63	161.59
Dividend income	-0.11	-2.53	-	-
Fair value of derivative	0	-	-	-
Operational loss	11.50	29.02		
Interest on lease liability	274.00	327.57	342.25	147.62
Interest income	-26,363.15	-26,055.64	-18,220.90	-11,661.61
Finance cost	12,038.14	12,408.41	8,016.76	5,163.56
Interest received	25,125.72	25,332.50	17,541.17	11,512.86
Interest Paid	-11,835.79	-12,626.83	-8,437.73	-5,338.93
Operating profit before working capital changes	7,346.04	5,570.86	3,315.51	2,968.64
Working capital changes (Increase)/Decrease in				
Loans	-44,915.30	-48,367.64	-39,797.56	-32,538.57
Trade receivables & other financial assets	41.08	649.59	-67.45	-216.31
Other financial assets	1,865.90	1,134.32	-171.29	
Other Non-financial Assets	-692.84	-730.12	-212.82	-
Increase/(Decrease) in				
Trade payables	1,038.24	152.56	412.48	663.13
Other financial liability	174.35	-792.36	633.37	821.67
Derivative instrument	-906.80	659.78	-156.23	-
Other non-financial liability	79.53	-47.92	113.39	-116.03
Provision	-186.50	121.69	77.86	59.93
Cash flows (used in)/generated from operating activities	-36,156.30	-41,649.24	-35,852.74	-29,093.83
Income tax paid (net of refunds received)	-2,065.60	-1,467.11	-1,147.92	-844.64
Net cash flows (used in)/generated from operating activities	-38,221.90	-43,116.35	-37,000.66	-29,938.47
Cash Flow From Investing activities				
Increase/(decrease) in Fixed deposits not considered as cash and cash equivalent	-102.00	109.37	-7.23	-22.33
Purchase of fixed and intangible assets	-384.11	-653.89	-635.74	-1,225.31
Intangible Assets Under Development	5.66	160.85	-42.33	-61.32
Capital work-in-progress	-22.32	-0.37	24.43	-25.22
Proceeds from sale of property and equipment	5.24	2.89	73.32	3.81

CONSOLIDATED STATEMENT CASH FLOWS				
Particulars	Nine Month ended 31 December 2025	Year ended 31 March 2025	Year ended 31 March 2024	Year ended 31 March 2023
Proceeds from sale of Investment Properties			-	10.76
Sale/(Purchase) of investment in Mutual Funds (net)			-	-14,797.73
Purchase of Mutual Fund units	-190,175.49	-156,252.19	-410.43	-
Proceed from sale of mutual fund units	191,000.45	157,595.36	497.58	-
Purchase of shares/bonds	-15,614.02	-7,055.89	112.51	-
Proceed from sale of shares & bonds	5,056.57	6,619.94	-	-
Purchase of Security Receipt	-624.24	-542.39	-	-
Proceeds from Sale of investment	0		-	17,112.49
Purchase of investment			-	-474.22
Dividend received	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	360.95	33.87	112.1	-
Net cash flows (used in)/generated from investing activities	-10493.2	600.48	-70.51	520.93
Cash Flow From Financing activities				
Debt securities Issued	13,850.00	10,880.00	-	-
Debt securities Redeemed	-5,499.50	-7,230.00	-2,666.67	-176.79
Proceed from Borrowings other than debt securities	61,970.77	86,199.52	57,086.81	38,312.82
Repayment of Borrowings other than debt securities Repaid	-32,839.58	-38,077.23	-28,194.44	-11,138.77
Other short term loan (net)	760.00	145.13	3,151.37	-
Payments for the principal portion of the lease liability	-268.38	-282.59	-226.88	-157.48
Payments for the interest portion of the lease liability	-274.00	-327.57	-342.25	-147.62
Dividends paid	-192.33	-123.74	-103.08	-79.83
Issue of Equity Share	19,993.02	6.63	11.75	14,347.89
Right issue expenses	-381.09	-	-18.81	-
Proceeds from ESOP	26.43	-5.29	4.72	-
Proceed related to issue of equity Shares (share application pending allotment)	7.50			
Net cash flows (used in)/generated from financing activities	57,152.84	51,184.86	28,702.52	40,960.22
Net increase in cash and cash equivalents	8,437.74	8,668.99	-8,368.65	11,542.67
Cash and cash equivalents at Beginning	15,065.48	6,396.49	14,765.14	3,225.06
Cash and cash equivalents at	23,503.22	15,065.48	6,396.49	14,767.73

CONSOLIDATED STATEMENT CASH FLOWS				
Particulars	Nine Month ended 31 December 2025	Year ended 31 March 2025	Year ended 31 March 2024	Year ended 31 March 2023
Closing				

Note: Company has annexed Unaudited Financial Results (Standalone & Consolidated) along with the Limited Review Report of the auditors for the periods ended 31 December 2025 pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulation"). For the purpose of tables above, Unaudited Financial Results (Standalone & Consolidated) along with the Limited Review Report of the auditors for the quarter ended on 31 December 2025 has been presented alongwith balance sheet and cash flow statement.

Abridged version of Audited Consolidated (wherever available) and Standalone Financial Information (like Profit & Loss statement, Balance Sheet and Cash Flow statement) for at least last three years and auditor qualifications, if any.

As per Annexure 5 (Audited Financial Statements And Auditors' Reports)

Any change in accounting policies during the last three years and their effect on the profits and the reserves of the Company.

As per Annexure 5 (Audited Financial Statements And Auditors' Reports)

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

1. The Board of Directors of our Company, at their meeting held on 30 June 2025, approved the issue of up to 4,000,000 secured, rated, listed, redeemable, non-convertible debentures of face value ₹1,000 each, amounting to ₹2,000 million with an option to retain over-subscription up to ₹2,000 million aggregating up to ₹4,000 million pursuant to the provisions of the SEBI NCS Regulations, the Companies Act, 2013 and the SEBI NCS Master Circular.

2. The QIP Committee of the board of directors of our Company has, at its meeting held on 12 June 2025, approved the issue and allotment of 136,518,770 Equity Shares to eligible qualified institutional buyers at an issue price of ₹146.50 per equity share (including a premium of ₹145.50 per equity share) which includes a discount of ₹7.43 per equity share (4.82% of the floor price), as determined in terms of the SEBI ICDR Regulations, against the floor price of ₹153.93 per equity share, aggregating to ₹19,999.99 million, pursuant to the Issue in accordance with provisions of SEBI ICDR Regulations.

SECTION VIII - UNDERTAKING BY THE COMPANY

The Company, having made all reasonable inquiries, accepts responsibility for, and confirms that this General Information Document and the relevant Key Information Document contain all information with regard to the Company and the Issue, that the information contained in the General Information Document and the relevant Key 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 General Information Document and the relevant Key Information Document as a whole or any of such information or the expression of any such opinions or intentions misleading.

I am authorised by the board of Directors of the Company by resolution dated 5 May 2025 read with board resolution dated 10 March 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


Kishore Kumar Lodha
Chief Financial Officer

Place: Mumbai
Date: 30 March 2026

For Capri Global Capital Limited


Yashesh Bhatt
Compliance Officer

Place: Mumbai
Date: 30 March 2026

SECTION IX - 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 General 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 General Information Document and the relevant Key Information Document;
- (e) whatever is stated in this General Information Document and in the attachments thereto is true, correct and complete and no information material to the subject matter of this General 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 General 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 General 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.

Investment in Debentures is risky and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under Section IV (Risk Factors) of this General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the 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 and 10 March 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 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:

- (i) A copy of the board resolution dated 5 May 2025 and 10 March 2026 authorizing the issuance of the Debentures attached as Annexure 1 (*Board Resolution (in relation to the Debentures)*) of this General Information Document.
- (ii) A copy of the shareholders resolution dated 26 September 2025 under Sections 180(1)(a) and 180(1)(c) of the Companies Act, 2013, attached as Annexure 2 (*Shareholders Resolution under Sections 180(1)(a) and Section 180(1)(c) of the Companies Act, 2013*) of this General Information Document.
- (iii) Terms of the issue (will be disclosed in the relevant Key Information Document)
- (iv) Valuation report (if any) (will be disclosed in the relevant Key Information Document)
- (v) Cash flow statements
- (vi) Application form

For Capri Global Capital Limited


Kishore Kumar Lodha
Chief Financial Officer

Place: Mumbai
Date: 30 March 2026

For Capri Global Capital Limited


Yashesh Bhatt
Compliance Officer

Place: Mumbai
Date: 30 March 2026

ANNEXURE 1: BOARD RESOLUTION (IN RELATION TO THE DEBENTURES)

[Attached]

**ANNEXURE 2: SHAREHOLDERS RESOLUTION UNDER SECTION 180(1)(A) AND 180(1)(C) OF
THE COMPANIES ACT, 2013**

[Attached]

ANNEXURE 3: SHAREHOLDING PATTERN

[Attached]

ANNEXURE 4: DUE DILIGENCE CERTIFICATE

[Attached]

ANNEXURE 5: AUDITED FINANCIAL STATEMENTS AND AUDITORS' REPORTS

[Attached]

ANNEXURE 6: 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 SENIOR, LISTED, RATED, SECURED, REDEEMABLE, TAXABLE NON-CONVERTIBLE DEBENTURES ("Debentures")

ISSUE OPENS ON: _____ CLOSING ON: _____ Date of Application: _____

Dear Sirs,

We have received, read, reviewed and understood all the contents, terms and conditions and required disclosures in the key information document dated _____ 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			

(To be filled by the Applicant)	ACKNOWLEDGEMENT SLIP
Received from _____ Debentures under Series ____	an application for _____
Address _____ dated _____	cheque/ draft No. _____
_____ _____	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.

The participants should complete the funds pay-in to the following designated bank account on Pay In Date.

Bank Name	State Bank of India
Branch	OVERSEAS BRANCH, MUMBAI(04791)
Account no.	00000039940008354
IFSC Code	SBIN0004791
Title of Account	Capri Global Capital Limited

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

ANNEXURE 7: LITIGATION

The Company is, from time to time, involved in various litigation proceedings in the ordinary course of the business. These legal proceedings are primarily in the nature of, amongst others, civil suits, criminal proceedings, writ petitions and tax proceedings. These legal proceedings may have been initiated by Company or by customers, regulators, or other parties, and are pending at different levels of adjudication before various courts, tribunals, enquiry officers and appellate tribunals.

Except as disclosed in this section, there are no outstanding legal proceedings which have been considered material in accordance with Company's "Policy for Determining Material Events and Information", framed in accordance with Regulation 30 of the SEBI Listing Regulations and adopted by Board pursuant to its resolution dated 8 June 2024. However, solely for the purpose of this Issue, Company has disclosed in this section, to the extent applicable: (i) all outstanding criminal proceedings involving the Company and subsidiaries, (ii) any outstanding action initiated by regulatory and statutory authorities (such as SEBI, RBI, Stock Exchanges or such similar authorities) involving the Company and subsidiaries, (iii) any outstanding civil litigation or tax proceedings involving the Company and subsidiaries, where the amount involved is INR 114.85 million (being have 5% of average absolute value of profit or loss after tax, as per the last three audited consolidated financial statements) or above, (iv) all outstanding litigation involving the Company and subsidiaries, which are non-quantifiable and may have a material adverse effect on Company or which may otherwise be material for Company, and (v) any proceedings involving the subsidiaries which are considered material by Company on a consolidated basis.

This General Information Document also discloses (i) any inquiries, inspections or investigations initiated or conducted (for which notices have been issued) under the Companies Act or the Companies Act, 1956 in the last three years preceding the year of this General Information Document involving our Company or its subsidiaries, and any prosecutions filed (whether pending or not) fines imposed, compounding of offences in the last three years immediately preceding the year of this General Information Document for our Company or subsidiaries; (ii) any material fraud committed against the Company in the last three years, and if so, the action taken by the Company; (iii) any significant and material order passed by the regulators, courts and tribunals impacting the going concern status of the Company or its future operations; (iv) any default by the Company including therein the amount involved, duration of default and present status, in repayment of: (a) statutory dues; (b) debentures and interest thereon; (c) deposits and interest thereon; or (d) loan from any bank or financial institution and interest thereon; (v) any default in annual filing of our Company under the Companies Act or the rules made thereunder; (vi) any litigation or legal actions, pending or taken, by any ministry or department of the government or a statutory authority against our promoters of our Company during the last three years and any direction issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action, if any.

It is clarified that for the above purposes, pre-litigation notices received by any of Company, subsidiaries, or promoters (excluding notices issued by statutory or regulatory or taxation authorities or notices threatening criminal actions), have not been considered as litigation until such time that any of the Company, subsidiaries, directors and / or promoters are not impleaded as a defendant in the litigation proceedings before any judicial/ arbitral forum

I. Litigation involving our Company

Litigation against our Company

Criminal proceedings

1. Praveen Khera and Pinky Khera ("**Complainants**") had filed a complaint dated 21 November 2021 ("**Complaint**") against our Company alleging offences under Sections 420, 406, 409, 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 13 October 2023 passed by Metropolitan Magistrate, Tis Hazari Court, Delhi ("**Order**"). Subsequently, the Complainants have filed a criminal revision petition 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 Jat ("**Complainant**") has filed a complaint dated 9 October 2024 before the Judicial Magistrate, Kapsan, Rajasthan under Sections 351(2), and 351(3) of the Bhartiya Nyaya Sanhita, 2023 against our Company. The Complainant has alleged that our Company had granted a loan to the Complainant's son without his consent. Additionally, the Complainant has alleged that agents of our Company have harassed the Complainant regarding payment of installments. The matter is currently pending.
3. Vitthalbhai Laxmanbhai Patani ("**Complainant**") has filed a complaint dated 23 October 2022 against employees of the Company namely Chirag Dilipbhai Chavda and Tusharbhai Manubhai Kadia ("**Employees**") alleging that the said Employees had released the original title documents of the property to the original owner and who took a loan against property by way of mortgage from our Company, instead of giving to the bank. The proceedings have been initiated under Sections 406, 420, 506(1), and 114 of the Indian Penal Code, 1860 Upon registration of the FIR, 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 and the same is currently pending.
4. Ranjit Suresh Jadhav ("**Complainant**"), being the proprietor/authorized representative of M/s Chetan Hair and Beauty Saloon ("**Borrower**"), has initiated proceedings against our Company and Director namely, Rajesh Sharma and other senior officials of the Company before the Civil & Criminal Court, Peth Vadgaon. 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 were levied in contravention of the applicable Reserve Bank of India (RBI) guidelines. The sanctioned loan amount is ₹ 2.69 million, and the value involved in the proceedings is ₹ 2.81 million. The matter is presently at the stage of completion of pleadings.
5. Parshottambhai Kanjibhai Prajapati ("**Complainant**") has lodged an FIR against employees of the Company 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 our Company, in relation to loan sanctioned to the Complainant for an amount of ₹ 2.22 million. Our Company has been served with summons. The matter is currently pending
6. A first information report was filed by Promod Kumar ("**Complainant**") on 16 June 2022 under Section 154 of the Code of Criminal Procedure, 1973 against our 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.
7. A first information report was filed by Jayanti Lal ("**Complainant**") on 3 December 2022 under Section 154 of the Code of Criminal Procedure, 1973 against a Mr. Jayanti Al and our 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 Al from our Company. The matter is currently pending.
8. A first information report was filed by Lehar Enterprises ("**Complainant**") on 16 September 2024 under Section 154 of the Code of Criminal Procedure, 1973 against a Mr. Lalit Sharma and our 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 our Company. The matter is currently pending.
9. A first information report was filed by Raju Jatav ("**Complainant**") on 10 March 2025 with the Vaishali Nagar Police Station, Jaipur (West), under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against our Company and others (collectively, the "**Accused**") alleging offences under Sections 61(2), 318(4), 336(3), 338, and 340(2) of the Bharatiya Nyaya Sanhita, 2023. The Accused engaged in a criminal conspiracy to fraudulently obtain a loan against the Complainant's property using forged documents and without the Complainant knowledge or consent, the Accused forcibly entered the Complainant's property, evicted his family, and took

unlawful possession of the house along with valuable items, including jewelry, cash, and household goods. The matter is currently pending.

10. Our Company obtained an order dated 16 August 2019, under Section 14 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") from the District Magistrate to take physical possession of a mortgaged property against M/s. Rushabh Enterprise ("Borrower"). The said property was also attached by the Economic Offences Wing ("EOW") in proceedings initiated under the Maharashtra Protection of Interest of Depositors (in Financial Establishments) Act ("MPID Act"). An application dated 24 December 2024, has been filed by our Company before the Sessions Court under the MPID Act, praying for a stay on the order passed by the District Magistrate to prevent our Company from proceeding further with obtaining physical possession. The said application alleges that the family of the accused is residing in the property, the matter is sub-judice before the court, and possession of the property is with the EOW. The matter is currently pending.
11. Our Company is the complainant in proceedings initiated under Section 138 of the Negotiable Instruments Act, 1881, against Ashutosh Mahindru ("Borrower"). The Borrower filed an application before the trial court seeking a stay of these proceedings, which was dismissed by the trial court vide an order dated 25 September 2024. The Borrower has filed two separate criminal miscellaneous petitions under Section 482 of the Code of Criminal Procedure ("CrPC") before the High Court of Punjab and Haryana ("Court"), praying for the quashing of the trial court's orders. The said petitions allege that since an interim moratorium has been declared against the Borrower under Sections 96 and 101 of the Insolvency and Bankruptcy Code, 2016 ("IBC") in separate proceedings initiated by another financial institution, the criminal proceedings under the NI Act are liable to be stayed. The Court, vide interim orders dated 15 January 2025, and 3 February 2025, has stayed the passing of the final order by the trial court. Our Company has since filed applications before the Court dated 1 July 2025 to dispose off the said interim orders. The matters are currently pending.
12. A first information report was filed by Kalpesh Navinchandra Dharamshi, proprietor of M/s Intouch Fashion ("Complainant") dated 6 July 2025 with the Shrinagar Police Station, Thane under Sections 120-B, 406, 409, 447, 469, 471 and 34 of the Indian Penal Code, 1860 against our Company. The Complainant has alleged that our Company misused the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") to illegally sell a mortgaged property for a value significantly lower than its market price, in alleged collusion with the auction purchaser, M/s Wirmon Solar Power LLP. The matter is currently pending.
13. A first information report was filed by Shobha Lal Bairwa ("Complainant"), being an ex-employee, with the Kotwali Police Station, Chittorgarh dated 21 August 2025 under Sections 61(2), 115(2), 133, 351(2), 308(2), 3(1)(r), 2(1)(s), 3(1)(u), 3(1)(za)(E) and 336(2) of The Bhartiya Nyaya Sanhita, 2023 against employees of our Company, alleging that five employees alleging caste-based discrimination, harassment, physical assault, and that the accused individuals used casteist slurs and forcibly removed him from the workplace. The matter is currently pending.
14. Our Company had filed a criminal complaint against Shankar Parwani ("Borrower"), proprietor of Hotel MS, under Section 138 of the Negotiable Instruments Act, 1881. During the proceedings, an application filed by the Borrower seeking to recall the complainant for cross-examination was dismissed vide an order dated 10 September 2025 ("Order"), passed by the Judicial Magistrate First Class, Gurugram. Subsequently, the Borrower has filed a criminal revision petition before the District and Sessions Court, Gurugram, challenging the Order. The matter is currently pending.

Actions Taken by Regulatory and Statutory Authorities against the Company

Nil

Material civil proceedings

Nil

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 our Company under the SARFAESI Act against the Petitioners. The Petitioners have filed 244 applications before the Debt Recovery Tribunal and High Courts of various jurisdictions, under Section 17 of the SARFAESI Act, contesting the action of our Company in claiming rights over the mortgaged property and seeking restraining orders against the actions initiated by our Company against the Petitioners. The total pecuniary value involved in these matters' aggregates to ₹1,235.89 million, along with interest and these are currently pending at various stages of adjudication.

Other material litigations

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

Litigation by our Company

Criminal Proceedings

1. Our Company, in the ordinary course of business, has initiated 2,492 recovery proceedings against several of its borrowers, for dishonor of cheques issued to our 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 2,973 million., to the extent ascertainable. Criminal Revision petitions/appeals have been filed.
2. Our Company, in the ordinary course of business, has initiated 82 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 2.49 million, to the extent ascertainable.
3. Our Company has filed a criminal complaint dated 19 September 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 offences under Sections 446 of the Indian Penal Code, 1860, criminal trespass which punishable under Section 446 & 447 of the Indian Penal Code, 1860. Simultaneously, our Company also filed a criminal complaint dated 19 September 2022 against the Accused under Section 200 of the Code of Criminal Procedure, 1973 before the Magistrate, praying 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. Our Company has filed a criminal complaint dated 21 July 2023 against Jay Bipinchandra Bhatt (collectively, the "**Accused**") 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* defrauding and cheating and committing criminal breach of trust with the Company by misappropriating installment amounts paid by borrowers of our Company. The matter is currently pending.
5. Our Company has filed a Criminal Revision Application dated 20 June 2025 before the Sessions Court, Thane, under Section 438 of the Bharatiya Nagarik Suraksha Sanhita, 2023, against an

order dated 19 May 2025 of the Judicial Magistrate (First Class), Thane, directing Shreenagar Police Station to register a first information report against our Company and M/s Wirmon Solar Power LLP, in the matter involving Intouch Fashion. The said order was passed pursuant to a complaint filed by Kalpesh N. Dharmshi in relation to a loan facility of ₹45.00 million availed from our Company in 2016, which upon default, was classified as a non-performing asset in accordance with RBI guidelines. Enforcement proceedings were initiated under the SARFAESI Act, 2002 and the mortgaged property was sold in auction in May 2022 to Wirmon Solar Power LLP. The Complainant 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, Our Company has filed a writ petition dated 22 January 2026 seeking cancellation of the first information report before the Bombay High Court. The matter is currently pending.

6. Our Company has received allegations from one co-borrower, Mrs. Shrimati Gupta in the loan account of Deepak Gupta ("Borrower") that he neither executed the loan documents nor deposited the title documents on the basis of which the loan for ₹ 3.5 million was granted. The co-borrower has also initiated a civil suit against our Company. In view thereof, our Company has filed a police complaint with the Station House Officer, Rajinder Nagar Police Station; and upon inaction by the police authorities, our Company has further filed a petition under Section 210 read with Sections 316, 317, 319, 322, 333, 334, 336 of the Bharatiya Nagarik Suraksha Sanhita, 2023 ("BNSS") 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.
7. Our 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 our Company by not paying due installments and making false documents in relation to the loan facility availed by the Accused from our Company and further selling the mortgage property to a third party during the subsistence of the loan. The matter is currently pending.
8. Our Company has filed an appeal dated 21 April 2025 before the Bombay High Court under Section 483(3) of the Bharatiya Nagarik Suraksha Sanhita, 2023, against an order of the Additional Sessions Judge, Mumbai dated 24 February 2025 granting anticipatory bail to Vandana Suresh Pote, Balu Tukaram Auti and Sacin Sambhaji Dhore (collectively, the "Accused"). Our Company has previously filed a first information report dated 22 September 2024 with the NS 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 404, 468, 467, 465, 464, 463, 423, 420, 418, 417, 415, 406, 405, 120-B, and 120-A of the Indian Penal Code, 1860, for cheating and breach of trust in relation to the loan facility availed by the Accused. The matter is currently pending.
9. Our Company has filed a first information report dated 14 October 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 Shani (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 our 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.
10. Our Company, through its Chief Manager Yogesh Kumar, ("**Complainant**") has filed a first information report dated 12 April 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 (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 our Company by fraudulently selling a property mortgaged to the Company in connection with a loan facility of ₹ 3.75 million . 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.

11. Our Company has filed a first information report dated 24 January 2023 with the Nandgram Police Station, Ghaziabad under Section 154 of the Code of Criminal Procedure, 1973 against Sauveer Singh Rana and Rajdeep (collectively, the "**Accused**"), alleging offences under Sections 309, 353, 504, and 506 of the Indian Penal Code, 1860 for behaving inappropriately with our Company officials and creating hinderances at the time of attempting physical possession after possession was granted to our Company. The matter is currently pending.
12. Our Company has filed a first information report dated 28 October 2024 with the Amalner Police Station, Jalgaon, under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Yogesh Chudamal Sheth, Shaila Chudamal Shethe, Bhumiika Chudamal Sheth, and Chudamal Sinu Shethe (collectively, the "**Accused**"), alleging offences under Sections 3(5), 329(4), 233, 351(2), and 352 of the Bharatiya Nyaya Sanhita, 2023 for behaving inappropriately with our Company officials and creating hinderances at the time of attempting physical possession after possession was granted to our Company. The matter is currently pending.
13. Our Company has filed a first information report dated 5 October 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 cheating and breach of trust by making false documents in relation to the loan facility availed by the Accused from our Company. The matter is currently pending.
14. Our Company has filed first information report dated 16 September 2024 at Police Station Baadi, Madhya Pradesh, in relation to the loan account of Devraj Traders (the "**Borrower**"), alleging offence under Section 448 of Indian Penal Code, 1860 ("**IPC**"). After our Company obtained physical possession of the mortgaged property on 26 February 2024 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 the seal and lock. The matter is currently pending.
15. Our Company has filed first information report dated 22 September 2024 at N S Joshi Marg Police Station, Brihanmumbai City, Maharashtra in relation to the loan account of Gayatri Industries (the "**Borrower**"), alleging offence under Sections 404, 468, 467, 465, 464, 463, 423, 420, 418, 417, 415, 406, 405, 120-B and 120-A of Indian Penal Code, 1860 ("**IPC**"). The Borrower had defaulted on a loan of ₹ 10.8 million, which was secured by the mortgage of a shop. It was discovered that the Borrower had conspired to cheat the Company by fraudulently disposing of the mortgaged property to multiple parties without repaying the loan. The matter is currently pending.
16. Our Company has filed first information report dated 21 June 2025 at Bachau, Kutch, Gujarat, in relation to the loan account of Kudrat Pan Center (the "**Borrower**"). After our 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 co-borrower, Dilip Shamji Chauhan, and another individual, Jaipal Jadeja, allegedly trespassed into the said property, removed the Company's locks and banners, and illegally took possession. The FIR has been registered for offences including house-trespass and lurking house-trespass under Sections 451, 454, 457, and 114 of the Indian Penal Code, 1860. The matter is currently pending.
17. Our Company has filed first information report dated 8 May 2025 at Mishroli, Jhalawar, Rajasthan, in relation to the loan account of Late Brajraj Bairagi (through his legal heirs) (the "**Borrower**") against Sangeeta Vaishnav, (the "**Accused**") under Sections 324(2), 329(3) and 189(2) of the Bharatiya Nyaya Sanhita, 2023 ("**BNS**"). After our Company obtained physical possession of the mortgaged property on 26 November 2024 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("**SARFAESI Act**"), the Accused allegedly trespassed into the said property, broke the seals, and threatened the security guards. The matter is currently pending.
18. Our Company has filed a first information report dated 1 February 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 cheating and breach of trust by forging signatures in relation to the documents regarding the loan facility availed by the Accused from our Company. The matter is currently pending.

19. Our Company has filed a first information report dated 16 October, 2024 with the Deputy Commissioner of Police, Trans Hindon Division, Ghaziabad District Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against M/s Nidhi Buildco, Dhanpal Singh, Sushila Singh, Sunil Kumar, and Vinod Kumar (collectively, the "**Accused**"), alleging offences under Sections 120-B, 406, 420, 467, 468 and 471 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 not paying the monthly installation payments and selling the mortgaged property during the loan period. The matter is currently pending.
20. Our Company has filed a first information report dated 18 October 2024 with the Amhiya Police Station, Riwa, under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Ram Suresh Chaurasia, Rani Chaurasia, and Abhishek Chaurasia (collectively, the "**Accused**"), alleging offences under Sections 447 and 448 of the Indian Penal Code, 1860, for breaking the locks and trespassing into the property in possession of our Company by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.
21. Our Company has filed a first information report dated 3 August 2023 with the BisraKh District Police Station, Gautambudh Nagar under Section 154 of the Code of Criminal Procedure, 1973 against M/s Saraswati Education Welfare Society, Navin Kumar, Yashoda (and others "**Accused**"), alleging offences under Sections 120-B, 441, 442, 447 and 448 of the Indian Penal Code, 1860, for breaking the locks and trespassing into the property in possession of our Company by virtue of non-payment of due installments on loan facility availed by the Accused. The Company has subsequently instituted a case in the District Court, Gautambudh Nagar against the Accused advancing the same allegations. The matter is currently pending.
22. Our Company has filed a first information report dated 28 June 2023 with the Laxmipuri Police Station, Kolhapur under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Puja Sujay Jadhav Kasbekar, and Sujay Jaysing Jadhav Kasbekar (collectively, the "**Accused**"), alleging offences under Sections 34, 427, 447, and 448 of the Indian Penal Code, 1860, for breaking the locks and trespassing into the property in possession of our Company by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.
23. Our Company has filed a first information report dated 8 August 2023 with the 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**"), alleging offences under Sections 147, 148, 186, 309, 332, 352 and 504 of the Indian Penal Code, 1860, for behaving inappropriately with our Company officials and creating hinderances at the time of attempting physical possession after possession was granted to our Company. The matter is currently pending.
24. Our Company has filed a first information report dated 8 December 2024 with the Old City Police Station, Ahmednagar under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Jitesh Batra, Jatin Batra and Jogendra Batra (collectively, the "**Accused**"), alleging offences under Sections 3(5) and 329(4) of the Bharatiya Nyaya Sanhita, 2023, for breaking the locks, trespassing and causing damage to the property in possession of our Company by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.
25. Our Company has filed a first information report dated 4 February 2025 with the Jodhewal Police Station, Ludhiana 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 34, 447, 448 and 453 of the Indian Penal Code, 1860, for breaking the locks and trespassing into the property in possession of our Company by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.

26. Our Company has filed a first information report dated 10 June 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, for breaking the locks and trespassing into the property in possession of our Company by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.
27. Our Company has filed a first information report dated 3 December 2024 with the Old City Police Station, Akola under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Avinash Satendranath Chayhan, 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, for breaking the locks and trespassing into the property in possession of our Company by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.
28. Our Company has filed a first information report dated 14 September, 2018 with the Civil Lines Police Station, Gurgaon under Section 154 of the Code of Criminal Procedure, 1973 against Kaushik Chatterjee, Zillion Infraprojects Private Limited, Anant Saxena and Raman Puri (collectively, the "**Accused**"), alleging offences under Sections 34, 120-B, 406, 408 and 420 of the Indian Penal Code, 1860, for cheating and breach of trust in relation to the loan facility availed by the Accused by forging documents and using the loan for purposes other than for which it was sanctioned for. The matter is currently pending.
29. Our Company has filed a first information report dated 20 August 2019 with the Civil Lines Police Station, Gurgaon under Section 154 of the Code of Criminal Procedure, 1973 against Kaushik Chatterjee, M/s. 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 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.
30. Our Company has filed a first information report dated 23 November 2017 with the Civil Lines Police Station, Gurgaon under Section 154 of the Code of Criminal Procedure, 1973 against Haji Aiyyubhai Ibrahimhai Kapadia, as an individual and as a Proprietor of M/s. Al-Fateh Tours Travels, Hajiyani Sabina Kapadia and Hakim Shaikh (collectively, the "**Accused**"), alleging offences under Sections 34, 120-B, 406, 467, 468, 471 and 420 of the Indian Penal Code, 1860, for cheating and breach of trust in relation to the loan facility availed by the Accused by forging documents regarding the mortgaged property. The matter is currently pending.
31. Our Company has filed a first information report dated 26 July 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, for breaking the locks and trespassing into the property in possession of our Company by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending. .
32. Our Company has filed a first information report dated 18 October 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, the proprietor/authorized representative of M/s Chetan Hair and Beauty Saloon the "**Accused**") alleging offences under Sections 3(5), 324(4), 324(5), 329(3) and 329(4) of the Bharatiya Nyaya Sanhita, 2023, for breaking the locks and unlawfully trespassing into the property in possession of our Company by virtue of non-payment of loan instalments of the mortgage facility availed by the Accused. The matter is currently pending.
33. Our Company has filed a first information report dated 14 May 2025, with the Dausa Police Station, Kolwa under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Ratanlal Parsad, Bhagwati Parsad, Rameshwari Devi, Surendra Kumar and Revendra Kumar (collectively, the "**Accused**") alleging offences under Sections 189(2), 331(1) and 331(2) of the Bharatiya Nyaya Sanhita, 2023, for breaking the locks and trespassing into the property in possession of our

Company by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.

34. Our Company has submitted a complaint with the Chief Judicial Magistrate, First Class, Sehore, on 22 January 2025, against Gaurav Tyagi Harinarayan, Magta Tyagi, Kamna Tyagi and Gautam Tyagi before the Chief Judicial Magistrate, First Class, Sehore (collectively, the "Accused") alleging offences under Sections 329 and 330 of the Bharatiya Nyaya Sanhita, 2023 and the Contempt of Courts Act, 1971, for breaking the locks and trespassing into the property in possession of our Company by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.
35. Our Company has filed a first information report dated 24 November 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, for breaking the locks and trespassing into the property in possession of our Company by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.
36. Our Company filed a petition under Section 175(3) of the Bharatiya Nyaya Sanhita, 2023 ("BNS") before the Judicial Magistrate First Class, Bhopal, ("the Complaint") against M/s Nalni Plastic and Electrical Goods, Suhas Agnihotri, Smt. Kiran Agnihotri, and Suresh Vishwanath Agnihotri ("Accused") alleging offence under Sections 61(2), 316(2), 318(4), 336(3), 338, 340(2)/ 3(5) of the Bharatiya Nyaya Sanhita, 2023, in relation to a term loan facility of ₹ 2.28 million availed by the Accused in 2018. The Accused defaulted in repayment of installments and did not respond to any communications from us. A Subsequent inspection revealed that the mortgaged property was under the ownership and possession of other persons for several years. Our Company has alleged that it has suffered financial loss since the Accused acted in collusion by using fabricated documents. Prior to the complaint filed by us our company also filed complaint applications with the local police authorities with no action being initiated. The matter is currently pending.
37. Our Company has filed a criminal complaint under Section 175(3) of the Bharatiya Nyaya Sanhita, 2023 ("BNS") before the Chief Judicial Magistrate, Central District, Tis Hazari Courts, New Delhi, the complaint seeks directions for the registration of a First Information Report (FIR) against Anuj Goyal and others ("Borrowers") for alleged offenses of cheating, criminal breach of trust, and forgery in connection with a term loan of ₹ 3.59 million availed from our Company. It is alleged that the borrowers fraudulently sold the property mortgaged with our Company to third parties even before availing the loan facility. The complaint was filed after the police failed to register an FIR despite a formal complaint being submitted. The matter is currently pending. The matter is currently pending.

Material Civil Proceedings

1. Our 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 29 February 2020. The Award arises from defaults in repayment under a loan agreement dated 29 December 2013, pursuant to which our Company had disbursed a term loan of ₹400.00 million. The Award directs the Award Debtors to jointly and severally pay ₹795.52 million along with further interest and costs, with the total claim in the execution application amounting to ₹1,991.14 million as of 19 April 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.
2. Our Company has filed a commercial suit before the High Court of Bombay ("**Court**") seeking the recovery of an aggregate outstanding amount of ₹ 173.16 million from M/s. Divya Enterprise and others (collectively the "**Defendants**"). The claim arises from defaults under a second loan facility of ₹ 250.00 million dated 10 May 2021, and a third (ECLGS) loan facility of ₹ 34.60 million dated 29 March 2022, which were extended for the redevelopment of the 'Shree Abhishek CHSL' project. Our Company alleges that Defendants breached the loan agreements

by failing to make timely repayments, leading to the dishonour of several cheques and the classification of the loan accounts as non-performing assets on 1 May 2025, and created third-party rights in the project's unsold units, which were mortgaged to our Company, without obtaining the mandatory prior written no Objection certificate. The Defendants also allegedly failed to deposit the sale receivables from the project into the designated escrow account as contractually required. Consequently, our Company issued a loan recall notice on 5 March 2025, followed by statutory notices under Section 13(2) of the SARFAESI Act, 2002 dated 23 May 2025. The suit seeks a decree for the outstanding amount, a declaration that the mortgage over the project assets is valid and subsisting, enforcement of the security through sale, and interim reliefs, including an injunction to prevent further alienation of assets and the appointment of a court receiver. In the aforementioned commercial suit, our Company has obtained a favourable interim order from the Court dated 12 September 2025, which was continued by a subsequent order on 3 December 2025, restraining the Defendants from creating any encumbrance or third-party rights in the project assets. The matter is currently pending.

3. Our 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 29 December 2013. The total amount claimed to be in default was ₹976.81 million as of 31 May 2018. The Hon'ble NCLT admitted the petition dated 27 September 2019 and a resolution professional was appointed. During the CIRP, our Company was a member of the Committee of Creditors with a voting share of 49.16%. Subsequently, a homebuyer's association filed a miscellaneous application seeking removal of the resolution professional, in which our 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.

Recovery proceedings under the SARFAESI Act

Our 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. Our Company has filed 25 applications before the Debt Recovery Tribunal and High Courts of various jurisdictions, under Section 17 of the SARFAESI Act, 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 ₹124.23 million, along with interest, and these matters are currently pending at various stages of adjudication.

I. Litigation involving Company's Subsidiaries

Litigation against CGHFL

1. CGHFL has an appeal filed against them by Shri Gangadhar Vijay Pardhi and two others ("**Appellants**"). CGHFL had initiated proceedings under Section 14 of the SARFAESI Act against the Appellants, who had availed two housing loans and mortgaged the disputed property. Due to their failure to comply with the repayment terms, the loan accounts were classified as non-performing assets. CGHFL subsequently issued a demand notice under Section 13(2) of the SARFAESI Act followed by further measures under Section 13(4) and proceedings to take physical possession of the property. In response, the Appellant filed an appeal seeking to quash and set aside the order dated 20 April 2024 by the 9th CJSD & ACJM, Nagpur. Accordingly, CGHFL has sought dismissal of the appeal for reasons of non-maintainability and lack of merit. The matter is currently pending.
2. CGHFL has a criminal complaint filed against them by Ranjit Suresh Jadhav ("**Complainant**") dated 16 April 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 20 August 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 16 April 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.

3. Jignesh Janakbhai Mehta ("**Complainant**") has initiated legal proceedings against one of our employees, Jeet Brahmabhatt, and five other individuals (collectively, the "**Accused**") before the Civil Court, Ahmedabad. A copy of the petition has not yet been served upon our Company or the said employee. Consequently, the detailed grounds of the allegations and the specific reliefs sought by the Complainant are not presently known. The matter is currently pending for appearance.

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 67 applications before the Debt Recovery Tribunal and High Courts of various jurisdictions, under Section 17 of the SARFAESI Act, 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 205.64 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 737 recovery proceedings against several of its borrowers, for the dishonour 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 ₹ 801.50 million, to the extent ascertainable.
2. CGHFL, in the ordinary course of business, has initiated 18 recovery proceedings against sever 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 ₹ 0.35 million to the extent ascertainable.
3. CGHFL has filed a criminal complaint dated 13 April 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* for cheating, forgery of documents and causing wrongful loss amounting to ₹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 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 13 April 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. The complaint alleges that the Accused obtained a home loan by submitting forged documents for a property that was subsequently found to be

non-existent causing wrongful loss amounting to ₹ 0.55 million to CGHFL. Simultaneously, CGHFL has 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 13 April 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") 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 ₹0.65 million to CGHFL. Simultaneously, CGHFL has 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 ("Complainant") dated 27 September 2024, against Girish Kumar Maurya and others (collectively the "Accused") under Section 175(4) of the Bharatiya Nagrik Suraksha Sanhita, 2024 ("Complaint") before the Chief Judicial Magistrate, Karkadooma, Delhi ("Magistrate"). CGHFL has alleged that the Accused have committed offences under Sections 406, 420, 467, 468, 471, 120B and 34 of the Indian Penal Code, 1860, for cheating, causing wrongful loss amounting to CGHFL. CGHFL also filed a first information report dated 18 April 2022 against the Accused for the alleged offences. In the Complaint, CGHFL has prayed to direct the police to investigate the case in first information report and submit the chargesheet. The matter is currently pending.
7. CGHFL has filed a Complaint ("Complainant") dated 2 December 2024, before the court of Chief Judicial Magistrate (Central) Tis Hazari Court, New Delhi ("Court") under Section 175(3) read with Section 210 of Bharatiya Nagrik Suraksha Sanhita, 2023 against Praveen Sharma and others ("Accused") alleging offences under Section 61, 316, 318, 319, 321, 337 and 339 of the Bharatiya Nyaya Sanhita, 2023. CGHFL has alleged that the Accused used forged documents as genuine to defraud and avail a loan facility from CGHFL. The Court has directed the Complainant for registration of first information report. The matter is currently pending.
8. CGHFL has filed a first information report dated 25 July 2020 with the Vaishali Nagar Police Station, Jaipur West under Section 154 of the Code of Criminal Procedure, 1973 against Mohit Juhlani, 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 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.
9. CGHFL has filed a first information report dated 26 August 2024 with the Badliyas Police Station, Bhilwada under Section 173 of the Bharatiya Nagrik 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 for breaking the locks and trespassing into the property in possession of CGHFL by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.
10. CGHFL has filed a first information report dated 1 July 2024 with the Baneda Police Station, Shahpura under Section 173 of the Bharatiya Nagrik 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 for breaking the locks and trespassing into the property in possession of CGHFL by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.
11. CGHFL has filed a first information report dated 22 September 2024 with the Shivaji Nagar Police Station, Kolhapur under Section 173 of the Bharatiya Nagrik Suraksha Sanhita, 2023 against Sunil Parsram Dhanvade Chauhan, Asha Parstam Dhanvade Chauhan and Parstam Maruti Dhanvade Chauhan (collectively, the "Accused") alleging offences under Sections 223

and 329(4) of the Bharatiya Nyaya Sanhita, 2023 for breaking the locks and trespassing into the property in possession of CGHFL by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.

12. CGHFL has filed a first information report information report dated 8 May 2025 with the Badnor Police Station, Beawar, under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Dharmichand Gurjar and Meera Devi (collectively, the "Accused") alleging offences under Sections 3(5), 62, 329(3) and 324(4) of the Bharatiya Nyaya Sanhita, 2023 for breaking the locks and trespassing into the property in possession of CGHFL by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.
13. CGHFL has filed a first information report information report dated 17 April 2025 with the Kotri Police Station, Bhilwara, under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Kana Gujar, Arami Deviq and others (collectively, the "Accused") alleging offences under Sections 3(5), 62, 329(3) and 324(4) of the Bharatiya Nyaya Sanhita, 2023 for breaking the locks and trespassing into the property in possession of CGHFL by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.
14. CGHFL has filed a first information report information report dated 13 March 2025 with the Kapasan Police Station, Chittorgarh, under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Gopal Lal Khatk (the "Accused") alleging offences under Sections 331(1) of the Bharatiya Nyaya Sanhita, 2023 for breaking the locks and trespassing into the property in possession of CGHFL by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.
15. CGHFL has filed a first information report information report dated 17 April 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 for breaking the locks and trespassing into the property in possession of CGHFL by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.
16. CGHFL has filed an application dated January 2025 against Mehar Sachetan Singh and others (collectively the "Accused") under Section 175(3) of the Bhartiya Nagrik Suraksha Sanhita, 2023 ("Application") before the Judicial Magistrate, Jabalpur ("Magistrate"). CGHFL has alleged that the Accused have committed offences under Sections 318, 338, 336, 340, and 3(5) of the Bharatiya Nyaya Sanhita, 2023, for cheating and causing wrongful loss amounting to ₹ 2.05 million to CGHFL. CGHFL has prayed for a direction to the police to register a first information Report against the Accused and conduct a thorough investigation into the matter. The matter is currently pending.
17. CGHFL has filed a complaint in 2025 against Ranveer and five others (collectively the "Accused") under Section 210 of the Bhartiya Nagarik Suraksha Sanhita, 2023 ("Complaint") before the Chief Judicial Magistrate, Central District, Tis Hazari Courts, New Delhi ("Magistrate"). CGHFL has alleged that the Accused have committed offences under Sections 316, 317, 319, 322, 333, 334, and 336 of the Bhartiya Nyay Sanhita, 2023, for, conspiring to cheat and cause wrongful loss amounting to ₹4.98 to CGHFL. The Accused allegedly obtained a housing loan by mortgaging a property that was different from the one shown to CGHFL during the verification process, using what appear to be forged and fabricated title documents. CGHFL first filed a complaint with the station house officer, Rajinder Nagar, on 12 December 2024. The matter is currently pending.
18. CGHFL has filed a complaint petition dated March 2025 against Manohar Lal, Mrs. Kalawati, and Deependra Sharma (collectively the "Accused") under Section 175(3) of the Bhartiya Nagarik Suraksha Sanhita, 2023 ("Complaint") before the Court of Additional Judicial Magistrate, Ramganjmandi, Kota District Courts ("Court"). CGHFL has alleged that the Accused have committed offences under Sections 324, 329, 62, and 3(5) of the Bharatiya Nyaya Sanhita, 2023, forcibly trespassing, breaking of sealed locks, misbehaving with company representatives, and threatening them, thereby interfering with the lawful possession of mortgaged property held by CGHFL for loan recovery. CGHFL has prayed for a direction to the

police to take strict legal action against the Accused and register a case in the matter. The matter is currently pending.

19. CGHFL has filed a first information report information report dated 27 February 2025 with the Amroli Police Station, Surat, under Section 173 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Rameshbhai Chanabhai Baraiya and Jagrutiben Rameshbhai Baraiya (collectively, the "Accused") alleging offences under Sections 54 and 329(3) of the Bharatiya Nyaya Sanhita, 2023 for breaking the locks and trespassing into the property in possession of CGHFL by virtue of non-payment of due installments on loan facility availed by the Accused. The matter is currently pending.
20. Our Company, 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 8 May 2025, with the Bajaj Nagar Police Station, Jaipur under Sections 316(2), 318(4), 338, 61(2) and 336(3) of the Bhartiya 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 our Company remained outstanding, thereby causing wrongful loss to CGHFL. The matter is currently pending investigation.
21. CGHFL has filed a Complaint Case before the Court of the Judicial Magistrate First Class, District Jabalpur, Madhya Pradesh. The complaint is filed under Section 175(4) read with Section 210 of the Bharatiya Nagarik Suraksha Sanhita, 2023 against Shri Arjun Kewat, Smt. Krishna Bai Kewat, Smt. Kamlesh Garg, Shri Ritesh Sen (collectively the "Accused"), and the State of Madhya Pradesh through Police Station Gorakhpur. The Accused allegedly obtained a housing loan by submitting false, fabricated, and forged documents, including a registered sale deed executed before the Sub-Registrar Office by an impersonator purporting to be the original owner, and mortgaging a dummy/fictitious property that did not belong to them. They also caused a dummy/fictitious bank account to be opened in the name of the purported vendor to facilitate the receipt of loan proceeds. CGHFL first lodged a written complaint before Police Station Gorakhpur on 15 November 2024, and subsequently approached the Superintendent of Police, Jabalpur, but no effective action was taken or investigation initiated against the accused persons. CGHFL has prayed for a direction to register a first information Report for the commission of the alleged offences and to initiate criminal proceedings. The matter is currently pending.
22. CGHFL filed an intervention application before the CJM, North East Karkardooma, New Delhi dated 8 August 2025 before in relation to a property mortgaged with CGHFL, wherein in a Section 14 SARFAESI Act, 2002 application filed by M/s Truhome Finance Ltd. ("Respondent"), The application alleges that M/s Truhome Finance Ltd. illegally took physical possession of the said property on 23 June 2025, through a court commissioner appointed in proceedings. CGHFL has challenged this action, asserting that the claim by M/s Truhome Finance Ltd. is fraudulent and void. The Company has sought a court order directing M/s Truhome Finance Ltd. to return the physical possession of the property. The matter is currently pending.
23. CGHFL has filed a criminal complaint under Section 223 of the Bharatiya Nagarik Suraksha Sanhita, 2023, before the Judicial Magistrate First Class, Ujjain, ("Court") against Bhavarsingh Chandel, an ex-employee ("Accused"). It is alleged that the Accused, during his employment as a Collection Executive, collected outstanding instalments from certain borrowers of our Company 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.
24. CGHFL filed a petition before the Tis Hazari Courts (Central) dated 28 November 2025 against Ms. Shalu, Mrs. Nirmla Devi, Nand Kishor, Ankit Malhotra and others alleging (collectively the "Respondent") 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 petition against the State for non-registration of the FIR by the police officials. The matter is currently pending.

25. CGHFL filed a petition before the J.M.F.C Court, Vasai dated December, 2025 ("Petitioner") against Ritesh Vijayshankar Mishra and Aradhana Ritesh Mishra (collectively the "Respondent"). It is alleged that the accused individuals submitted forged documents to obtain a housing loan of ₹ 2.88 million and that the property offered as collateral was already mortgaged with another financial institution. The Petitioner seeks a direction for the registration of a first information report and further investigation into the matter. The matter is currently pending.
26. CGHFL filed a petition before the District & Sessions Court, Rewa dated October 2025 against Shivam Dwivedi, Anita Dwivedi and Swastik Tiwari (collectively the "Respondent"). It is alleged that the Respondent submitted manipulated and fabricated property documents, misrepresented the property's boundaries and identification (Khasra) numbers, and thereby induced our Company to sanction and disburse the loan against an incorrect property, causing wrongful financial loss. The matter is currently pending.
27. CGHFL filed a petition before the Judicial Magistrate First Class, Jabalpur against Shiva Kahar, Shanti Kahar, Mohd. Arif and the State of Madhya Pradesh (collectively the "Respondent") alleging that the mortgaged property shown at the time of availing the loan was represented as a house, however upon verification, the geo-coordinates as per the title documents pointed to a Shiva Temple and not a house. The matter is currently pending.
28. CGHFL has filed first information Report dated 15 October 2025 at Karveer, 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 ("BNS"). After our 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 illegally breaking the seal and lock. The matter is currently pending.
29. CGHFL had lodged first information report bearing dated 27 October 2025 with the Tila Mod Police Station, Ghaziabad against Raju Kumar, Monika, Gyanender and others (collectively, the "Accused"), under Sections 318(4), 338, 336(3), 340(3) of The Bhartiya Nyaya Sanhita, 2023 ("BNS"). The first information report alleges, inter alia, cheating, fraud, and criminal conspiracy in relation to two home loans, which were availed from CGHFL. The Accused allegedly secured the loans by submitting forged property and loan documents. The matter is currently pending.
30. CGHFL has filed a first information report dated 27 February 2026 with Kotwali, Ayodhya Police Station under Sections 406 and 420 IPC against Kanhaiya Vishwakarma, Ram Dayal, Smt. Sundarpati, Kishan Vishwakarma, Raju Vishwakarma and Smt. Jagruti Pandey ("Accused") alleging fraud on the ground that during the tenure of the mortgage, the Borrowers proceeded to sell the mortgage property to 3rd parties who started to demolish the mortgage property and undertake construction. The matter is currently pending.
31. CGHFL has filed a first information report dated 20 March 2026, with the Rajinder Nagar Police Station, Central Delhi, under Sections 34 and 420 of the Indian Penal Code, 1860, against Praveen Sharma, Naveen Sharma, Poonam Sharma, and Ram Kishore Gupta (collectively, the "Accused"). It is 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. The matter is currently pending.

Material Civil Proceedings

There are no outstanding material civil proceedings which may have a material impact on our Subsidiary.

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 11 applications before the Debt Recovery Tribunal and High Courts of various jurisdictions, under Section 17 of the SARFAESI Act, 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 17.46 million, along with interest, and these matters are currently pending at various stages of adjudication.

Inquiries, inspections or investigations initiated or conducted under the Companies Act or the Companies Act, 1956 in the last three years preceding the year of this General Information Document involving our Company and its subsidiaries, and prosecutions filed (whether pending or not), fines imposed, compounding of offences in the last three years immediately preceding the year of this General Information Document for our Company and its subsidiaries

Except for as disclosed below, as on the date of this General Information Document, there have been no inquiries, inspections or investigations initiated or conducted under the Companies Act or the Companies Act, 1956 and prosecutions filed (whether pending or not), fines imposed, compounding of offences in the last three years immediately preceding the year of this General Information Document for our Company and its subsidiaries.

S.No.	Date of Notice	Name of Authority	Details
1.	1 January 2024	SEBI	On 1 January 2024, our Company received a notice from the BSE under SEBI circular no. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103, which prescribed for certain penal actions against listed entities which do not comply with certain regulations of the SEBI Listing Regulations. The notice imposed a penalty of INR 62,000 plus GST for non-compliance with Regulation 54(2) of the SEBI LODR. Our Company paid the fine, along with taxes, amounting to INR73,160 on 8 January 2024.
2.	16 June 2023	RoC	Our Company received a show cause notice dated 16 June 2023, from the RoC in relation to a delay in filings of Form BEN-2 during the financial year 2021-22. Our Company had previously paid the additional fee relating to the delay in filing on 13 April 2022. Our Company responded to the show cause notice by way of a letter dated 27 June 2023 requesting for a condonation of the delay and a waiver of penalty imposed by the RoC.

Material frauds committed against our Company in the last three years and actions taken by our Company

As on the date of this General Information Document, there are no material frauds that have been committed against our Company in the last three years.

Significant and material orders passed by the regulators, courts and tribunals impacting the going concern status of our Company and its future operations

As on the date of this General Information Document, there are no significant and material orders that have been passed by the regulators, courts and tribunals impacting the going concern status of our Company and its future operations.

Defaults by our Company in repayment of statutory dues, dues payable to holders of any debentures and interest thereon, dues payable in respect of deposits and interests thereon, or in repayment of any loan obtained from any bank or financial institution and interest thereon

As on the date of this General Information Document, our Company has no outstanding defaults in relation to repayment of statutory dues, dues payable to holders of any debentures and interest thereon, or in respect of deposits and interest thereon, or in repayment of loans obtained from any bank or financial institution and interest thereon.

Defaults in the annual filings of our Company under the Companies Act

As on the date of this General Information Document, our Company has not defaulted in annual filings under the Companies Act.

Litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority against our Promoters during the last three years preceding the year of this General Information Document and directions issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action:

As on the date of this General Information Document, there is no litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority against our Promoters during the last three years nor are there any directions issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action.

ANNEXURE 8: CONSENT OF REGISTRAR

[Attached]

ANNEXURE 9: CONSENT OF STATUTORY AUDITOR
[Attached]

ANNEXURE 10: LENDING POLICY

Overview of origination, risk management, monitoring and collections

A. OVERVIEW

We are a well-diversified retail-focused systemically important non-deposit taking non-banking financial company ("NBFC") operating in India. We offer a wide range of secured and collateralized loans through our four primary lending segments, comprising MSME loans, gold loans, construction finance and loans to other NBFCs and debt securities under indirect lending. Under our MSME loans, we have recently launched micro loans against property ("Micro LAP") and rooftop solar loans as new products. We also hold a corporate agent composite license for the distribution of life insurance, general insurance and health insurance policies. Our customers, particularly in relation to our MSME loan and gold loan segments, primarily comprise of self-employed non-professionals and salaried individuals, who may not have adequate formal income proof or may lack access to formal credit channels.

B. OUR PRODUCTS

We offer a wide range of loans through our four lending segments, namely MSME loans, gold loans, construction finance and indirect lending.

1. MSME

We provide finance to SENPs operating in medium and small manufacturing and service units such as provision stores, retail outlets and manufacturing units, as well as MSMEs operating as transport operators, education and healthcare service providers. These MSMEs avail loans for working capital, purchase of equipment, machinery or vehicles.

As per our products rules as at 31 December 2025, at disbursement our MSME loans have a ticket size of INR 0.20 million to INR 15.00 million, with a maximum tenor of 15 years. We offer a semi-fixed interest rate for three years and a floating interest rate that is determined by our management depending on customer profile, CIBIL score, income source, property type and location of property.

- **Business origination**

We have a dedicated sales team focusing on origination of MSME, which identifies and sources customers eligible as prospective borrowers. The sales team also has doorstep meetings with customers and collects the necessary documents for underwriting.

- **Credit underwriting**

Our credit underwriting team evaluates customer profiles on the basis of various internal and external parameters, including credit bureau checks, field investigations, personal discussions and evaluation of customers' cash flows through formal and assessed income proofs. We use tools like account aggregator integration and OCR for bank statement analysis to assess the customer's income. Basis the customer profile, our in-house developed scorecards and our data analytics tools, we rate customers on different risk scale and decide appropriate commercial parameters including loan sanction amount and pricing. We have developed single view dashboards such as credit appraisal memorandum ("CAM") for our credit team to make informed decision through availability of all data related to customer loan application including collateral assessment report at single place. We have well defined internal policy and automated system driven process and authority matrix for approval of any deviations.

- **Risk containment unit, legal and technical checks**

Our in-house legal team, along with the assistance of third-party vendors, conducts due diligence on customers' property documents, which includes title clearance and completeness of records. Our in-house technical teams conduct valuation of customers' properties, and our in-house risk containment unit does an independent verification of customer information to

check for frauds.

- Security

The security for our MSME loans is a first and exclusive charge or mortgage over the collateral property (residential, commercial or industrial property) with clear and marketable title. As per the product rules as of 31 December 2025, the LTV ratio at sanction is maximum upto 70% for MSME Loans.

- Operations

Our operation team undertakes pre-disbursal checks, centralized banking, management of repayments, as well as file storage and digitisation through vendors.

- Disbursals

To ensure faster turn-around time and better customer service, after the loans are sanctioned, our branches make disbursements digitally via cheques or NEFT. We also provide customers with the facility to e-stamp and e-sign their loan agreements using Aadhar-based authentication.

- Collections

We follow data and technology driven approach towards collection with 100% operations managed in-house by our employees who ensure recovery from delinquent accounts and litigation team helps in recovery efforts by enforcing legal actions. We employ a days past due bucket-wise strategy to manage collections, through which loans are allocated to the collection channel based on their delinquency status and customer past repayment behavior. We use advanced machine learning models to analyse and predict customer repayment behaviour, monitor any early warning signals for bounce rate and NPA prediction.

- Centralised tele-calling

A dedicated tele-calling unit proactively contacts customers and sends reminders for upcoming payments through call, SMS or bot calling. In case of any default, we notify the customer and demand payment of outstanding amounts. In this regard, our automatic allocation system will identify fresh bounce cases and refer them to the centralised tele-calling team to take appropriate action, and will ensure there is no time lag in post-bounce allocation. Our tele-callers log outcomes in the system for respective teams to take further actions, including personal visits and issuance of dunning notices, if necessary, to collect payment. We employ an AI-based bot for automated calling to send payment reminders before and after the due dates. We also use artificial intelligence ("AI") driven tools to analyse and optimise the performance of our tele-calling unit staff through speech to text conversion

- Soft delinquencies

Soft delinquencies, which are loans that are 1 to 59 days past due on their payment, are handled by a dedicated in-house collection team. We utilise a dedicated application called CollectXpress to log and track all collection efforts. Our machine learning system further segments customers based on their past repayment behaviour, bounce pattern and bureau triggers to assign cases to appropriate collection channels for further action.

- Hard delinquencies

Hard delinquencies, which are loans that are 60 or more days past due on their payment, are handled by a dedicated and experienced in-house collection team specialising in hard delinquencies. The team coordinates with the litigation team to initiate the process for legal action, if needed.

- Litigation

Hard delinquencies that are likely to become NPAs are referred to the litigation team to initiate action. The dedicated litigation team at the regional level is responsible for ensuring that legal

actions are initiated in a timely manner.

- **Repossession and liquidation**

Our specialised marketing team created for sale of repossessed properties will ensure that the repossessed properties are sold or auctioned at a fair value, in a timely manner, and in line with the applicable statutory guidelines, as well as ensure sufficient competitiveness of the properties that are put up for auction.

2. Gold Loans

We launched our gold loans business in August 2022 with the opening of 108 exclusive gold loan branches across five states and union territories. As at 31 December 2025, we had 910 exclusive gold loan branches in 15 states and union territories. We offer gold loans to customers with gold ornaments or jewelry. We offer a simplified loan application process done digitally and offer flexible repayment options.

As per our products rules as at 31 December 2025, at disbursement, our gold loans can have a ticket size as low as INR 3,000, with minimum tenor of 3 months and up to 36 months at fixed rate of interest. Borrowers may redeem gold loans at any time. In terms of the extant RBI guidelines, we currently lend up to 75.0% of value of the gold content in the ornament determined basis the previous 30 days average closing gold price of 22 carat gold.

- **Business Origination**

We source borrowers for our gold loans through our gold loan branches.

- **Selection criteria**

According to our product rules as at 31 December 2025, we cater primarily to salaried and self-employed individuals, women entrepreneurs and farmers. The eligibility criteria for our gold loans includes KYC clearance and the purity of the gold ornament (18-22 carat gold) to be pledged for the loan.

- **Gold appraisal**

Each of our gold loan branches is staffed with persons who have been trained and have experience in appraising the gold content of ornament. We appraise the value of ornament solely based on the weight of its gold content, excluding the weight and value of any stones forming part of the ornament. The appraisal process begins with weighing the ornament using calibrated weighing machines. The ornament is then subject to prescribed tests for checking the quality of gold. Our gold appraisal process involves CCTV video recording of the gold evaluation done by certified valuer.

- **Loan approval and disbursal**

Once the gold ornament has been appraised, customer is provided with terms and conditions of the loan as well as various schemes available to them. Once the terms are accepted by customer and consent is provided, loans are disbursed based on the rates per gram of gold for the 30 day average. Customer live photo is captured along with the geotagging of the location for additional security. We validate the bank account of the customer through a reverse penny drop before digitally disbursing the loan in the bank account or through UPI. We have a loan-approval matrix for recommendation and authorisation based on the loan amount.

- **Customer Service**

Our customer service is enhanced by features designed to improve communication and convenience for customers. Our click-to-call feature allows customers to connect with representatives instantly for notifications about slab changes, days past due, and tenure expiry with a single click. Our mobile application, Pragati is a digital customer on-boarding app empowering direct sales executives to collect customer documents electronically and smooth application login process. Additionally, our application and WhatsApp chatbot provide a

seamless experience with vernacular key fact statements and most important terms and conditions, interest due reminders, and the ability to apply for top-up loans. These tools ensure that customers receive timely information and support, making their financial management more efficient and accessible.

- Security and safety of collateral

Each gold loan branch has a specialized AI powered safe room accessible only through facial recognition, in which each gold ornament is locked away in tamper-proof packets. In addition, each gold loan branch has other security measures, such as 3 door interlock system, security guards, 24x7 CCTV surveillance and panic switches.

- Collection and Recovery

We monitor our gold loan accounts and recovery of dues on an ongoing basis. We have a collection dashboard to track payment status, tenure expiries and overdue accounts. When a customer does not repay a loan on or before its maturity, we initiate the recovery process and dispose of the collateral through public auction to collect the amount owed to us, including both the principal and the accrued interests.

We reserve the right to sell the collateral before a loan becomes past due in the event the market value of the applicable portion of the underlying collateral is less than amount outstanding on the loan, after serving notice to the customer. Once a loan is fully repaid, the pledged gold ornament is returned to the customer.

3. Construction Finance

We provide construction finance to small and mid-sized real estate developers in Tier 1 cities who are looking for financing for construction of affordable homes. As per our products rules as at 31 December 2025, at disbursement, our construction finance have a ticket size of INR 100.0 million to INR 1,250.00 million, with a tenor of upto eight years. The interest rates on our construction finance are floating rates linked to our benchmark interest rate, as decided by the management from time to time. The upper end rate of interest would depend upon the degree of risk or potential returns in the construction project on a case-by-case basis. In exceptional cases, interest rates may be quoted as a fixed rate, subject to the approval of the Credit Committee.

- Business Origination

Our in-house marketing team is responsible for sourcing, conducting initial due diligence and gathering market information on projects and their promoters.

- Selection criteria

We evaluate the creditworthiness of the promoters or the group involved as well as the project value. Our evaluation is made on the basis of project completion history and ongoing projects, previous or existing borrowing track records, and net worth. For project selection, we take into account a multitude of factors, such as whether a particular project is affordable and located in a marketable location, whether the project is able to be mortgaged, the validation of the approval and its status, whether we will be the sole lender to the project, and the cash flow visibility in the near future.

- Credit appraisal and due diligence

We have a well-defined authority matrix in place for delegating authority to credit officers and a policy to ensure that credit decisions are objective. Our independent credit appraisal is undertaken in three stages: first being the business stage; second being the local and central credit stage; and third being the Credit Committee stage. Our dedicated team will arrange for meetings with promoters and conduct site visits, bureau checks and litigation searches through our in-house team and external vendors. Our in-house legal team reviews the title report of the property prepared by a third-party law firm, while our third-party technical team is responsible for valuation. Our in-house internal control team conducts the internal audit of sales, while the

micro market analysis and RERA checks are done by our credit team. We have an internal risk rating model. We favour those projects over which the first and exclusive charge can be created, with promoters as co-obligors. We also measure whether the physical security and cash flow cover are satisfactory.

- Credit committee approval and documentation

Our local credit team proposes the detailed note to the Credit Committee, which is reviewed by the central credit team. The credit head/credit officers thereafter recommend the proposal to the Credit Committee for approval. Upon approval, our in-house team arranges for borrowers to enter into our standard financing agreement. An empaneled advocate carries out a title search of the collateral. The title search report is further vetted by our in-house legal team, before creating a mortgage or security interest over the collateral. We also conduct a detailed compliance check prior to disbursement to make sure all conditions precedents are satisfied.

- Security

The security for our construction finance is first and exclusive charge or mortgage over the property with clear and marketable title along with hypothecation of the project's cash flows through an escrow mechanism. The minimum value of collateral for construction finance is more than 1.50x times the value of the loan outstanding as per the product rules as of 31 December 2025.

- Monitoring

Upon disbursement of a loan, the loan transaction is monitored until due repayment. Our monitoring team, which as at 31 December 2025 comprised of 33 employees, monitors early warning signals through internal reports pertaining to site inspection, cash flow analysis, account conduct, overdue, interest and loan instalment servicing; compliances and milestone tracking of, in particular, submission of monthly MIS and MIS analysis, all collections being routed to the designated account, construction, sales and collection milestones, and maintenance of insurance tracker; and cash flows and security, in particular, timely recovery of monthly dues, collections, escrow sweeps and direct fund transfers, tracking and recovering deficits, monitoring revisions in sweep ratios and stipulated minimum support price rates. If the team officer is satisfied with the results, he/she issues a no objection certificate for registration of the housing unit or a no due letter after recovery of deficits/dues.

4. Indirect Lending

We extend loans to other NBFCs engaging in MSME lending, microfinance and fintech-based NBFCs, as well as loans against pledge of debt securities to borrowers dealing in debt securities, which we refer to together as "Indirect Lending".

As per our products rules as at 31 December 2025, at disbursement, our Indirect Lending loans have a ticket size of INR 20.00 million to INR 500.00 million, with a tenor of one to five years. As per our products rules as at 31 December 2025, our maximum exposure to each NBFC is INR 500.00 million, and the interest rates on our Indirect Lending loans are at floating rate.

- Business Origination

We have our in-house team for sourcing loans to NBFCs.

- Selection criteria

According to our product rules as at 31 December 2025, we cater primarily to NBFCs with a minimum net worth of over INR 250.00 million and minimum AUM of INR 750.00 million, with Investment grade credit rating or unrated with strong credentials and with at least a three year loan portfolio.

- Credit appraisal and due diligence

Our credit team carries out the initial due diligence, studies the business model and based on their net-owned funds, leverage, security coverage, ALM position, collections and delinquency data, they process the underwriting proposal, ensuring that the proposal is within the loan policy guidelines. The central credit team then escalates the loan proposal to the Credit Committee.

- Credit committee approval and documentation

The process to be completed prior to disbursal to smaller NBFCs includes evaluation of the AUM of the borrower NBFC on various parameters such as vintage, granularity, book quality, geographic diversification, diverse investors and financial performance. The detailed note will be presented to the Credit Committee for approval. Once it is approved, a sanction letter will be issued.

- Security

For NBFCs, receivables are hypothecated and, in some cases, we get the personal guarantees of promoters/corporate guarantee of the holding company to add another layer of security. For loans against pledge of debt securities to borrowers dealing in debt securities, debt securities are pledged.

- Monitoring

Our post disbursement monitoring includes receipt of information from customers at periodic intervals, analysis of the financial information and sharing the triggers on breach of any covenants.

ANNEXURE 11: ASSET LIABILITY MANAGEMENT STATEMENT
[Attached]

ANNEXURE 12: CONSENT FROM THE DEBENTURE TRUSTEE
[Attached]