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

Serial No: 01

Date: February 29, 2024

GENERAL INFORMATION DOCUMENT
(FOR PRIVATE PLACEMENT)

by

VIVRITI CAPITAL LIMITED (formerly known as Vivriti Capital Private Limited)

A public limited company incorporated under the Companies Act, 2013

Corporate Identification Number (CIN): U65929TN2017PLC117196 **Permanent Account Number (PAN):** AAFCV9757P **Date of Incorporation:** June 22, 2017 **Place of Incorporation:** Chennai, India **Registration/identification number issued by the relevant regulator:** N-07.00836 for NBFC Business and N-07.00901 for Factoring Business by the Reserve Bank of India	**Website:** https://www.vivriticapital.com/ **Registered Office:** Prestige Zackria Metropolitan No. 200/1-8, 2nd Floor, Block -1, Annasalai, Chennai – 600 002 **Corporate Office:** Prestige Zackria Metropolitan No. 200/1-8, 2nd Floor, Block -1, Annasalai, Chennai – 600 002 **Telephone No.:** (+91 44) 4007 4800 **Email:** vineet@vivriticapital.com

General information document for issue of:

(a) non-convertible debentures (including (i) senior secured, (ii) unsecured, (iii) subordinated, (iv) senior unsecured, (v) market linked debentures, (vi) non-convertible debentures to be issued or redeemed at a premium/discount, and/or (vii) any others (as may be determined)) in one or more tranches/series (each such tranche shall hereinafter be referred as "Debentures" or "NCDs") on a private placement basis; and

(b) rated commercial papers (as defined in the Debt Listing Regulations (as defined below)) in one or more tranches/series (each such tranche shall hereinafter be referred as "CPs") on a private placement basis.

Certain details of the Debentures are as follows:

(a) **Details of Issue**: The issue size and the nature, number, price and amount of Debentures offered shall be set out in the Key Information Document for the relevant issuance of Debentures.

(b) **Rating**: The details of the rating, the rating letter, the rating rationale and the press release shall be set out in the Key Information Document for the relevant issuance of Debentures.

(c) **Listing**: The Debentures are proposed to be listed on the Wholesale Debt Market (WDM) of the BSE Limited within the time period prescribed under the SEBI Listing Timelines Requirements (as defined below).

(d) **Eligible Investors**: As set out in Section 9.15 of the General Information Document read with the Key Information Document for the relevant issuance of Debentures.

(e) **Coupon related details**: To be set out in the Key Information Document for the relevant issuance of Debentures. Please also refer Section 8.1 (*Summary Terms*) of the Key Information Document for the relevant issuance of Debentures for details about coupon/dividend rate, coupon/dividend payment frequency, redemption date, redemption amount.

(f) **Underwriting**: To be set out in the Key Information Document for the relevant issuance of Debentures.

(g) **Details of Electronic Book Mechanism**: To be set out in the Key Information Document for the relevant issuance of Debentures.

ISSUE SCHEDULE

Issue Opening Date	Issue Closing Date	Date of earliest closing of the issue, if any	Deemed Date of Allotment
To be set out in the Key Information Document for the relevant issuance of Debentures.	To be set out in the Key Information Document for the relevant issuance of Debentures.	To be set out in the Key Information Document for the relevant issuance of Debentures.	To be set out in the Key Information Document for the relevant issuance of Debentures.

KEY OFFICERS OF THE ISSUER

Compliance Officer	Company Secretary & Chief Compliance Officer	Chief Financial Officer	Promoters
P S Amritha Telephone: (+91 44) 4007 4800 Email: cs@vivriticapital.com	P S Amritha Telephone: (+91 44) 4007 4800 Email: cs@vivriticapital.com	Srinivasaraghavan B Telephone: (+91 44) 4007 4800 Email: Srinivasaraghavan.B@vivriticapital.com	Vineet Sukumar & Gaurav Kumar Telephone: (+91 44) 4007 4800 / 9790998016 Email: vineet@vivriticapital.com / gaurav@go-yubi.com

DETAILS OF STAKEHOLDERS

Debenture Trustee	Registrar and Transfer Agent	Credit Rating Agency	Statutory Auditors
The name, logo, telephone number, address, contact person, e-mail ID and website of the debenture trustee for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.	The name, logo, telephone number, fax number, address, contact person, e-mail ID and website of the registrar and transfer agent for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.	The name, logo, telephone number, address, contact person, e-mail ID and website of the rating agency for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.	The name, logo, telephone number, address, contact person, e-mail ID and website of the statutory auditor of the Issuer shall be set out in the Key Information Document for the relevant issuance of Debentures.

BACKGROUND

This General Information Document is related to all tranches/series of Debentures to be issued by Vivriti Capital Limited (the "**Issuer**" or "**Company**") on a private placement basis during the validity period of this General Information Document and contains relevant information and disclosures required in accordance with the Debt Listing Regulations. The issue of the Debentures comprised in the Issue and described under this General Information Document has been/shall be authorised by the Issuer through resolutions passed by the shareholders of the Issuer on the date(s) set out in the Key Information Document for the relevant issuance of Debentures and the Board of Directors of the Issuer on the date(s) set out in the Key Information Document for the relevant issuance of Debentures read with the resolution passed by the Borrowing Committee of the Board of Directors on the date(s) set out in the Key Information Document for the relevant issuance of Debentures and the Memorandum and Articles of Association of the Company.

ISSUER'S ABSOLUTE RESPONSIBILITY
The Issuer, having made all reasonable inquiries, accepts responsibility for and confirms that this General Information Document contains all information with regard to the Issuer and the Issue which is material in the context of the Issue, that the information contained in this General Information Document is true and correct in all material aspects and is not misleading, that the opinions and intentions expressed herein are honestly stated and that there are no other facts, the omission of which make this General Information Document as a whole or any of such information or the expression of any such opinions or intentions misleading.

DISCLAIMER

- This General Information Document contains no unsubstantiated forward-looking statements. To the extent there are any unsubstantiated forward-looking statements under this General Information Document, such statements shall be considered to be null and void.

- This General Information Document does not include any statement purporting to be made by an expert other than if the expert is a person who is not, and has not been, engaged or interested in the formation or promotion or management, of the Issuer and has given their written consent to this issue of this General Information Document and has not withdrawn such consent before the delivery of a copy of this General Information Document to the Registrar (as applicable) for registration.

- This General Information Document governs the issuance of Debentures and CPs issued by the Issuer during the validity period of this General Information Document, and all disclosures and any provisions in respect of Schedule I of the Debt Listing Regulations incorporated in this General Information Document in respect of the Debentures shall, to the extent applicable, *mutatis mutandis* apply to CPs as well. It is hereby clarified that:

  (a) the provisions/disclosures set out in Section 7, Section 8, Section 9, and Annexure II have been specifically provided in respect of the issuance of Debentures, and shall not apply to CPs; and

  (b) the provisions/disclosures set out in Section 6A have been specifically provided in respect of the issuance of CPs, and shall not apply to Debentures.

- The provisions of this General Information Document apply to each issuance of a tranche/series of Debentures and CPs issued pursuant to this General Information Document during the validity period of this General Information Document and the Key Information Document for the relevant issuance of Debentures/CPs, and all references and provisions set out below shall be construed and interpreted accordingly.

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SECTION 1: DEFINITIONS AND ABBREVIATIONS

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

Act/Companies Act	means the Companies Act, 2013, and shall include any re-enactment, amendment or modification of the Companies Act, 2013, as in effect from time to time.
Applicable Accounting Standards	means the generally accepted accounting principles, standards and practices in India or any other prevailing accounting standard in India as may be applicable, and includes Indian Accounting Standards (IND-AS).
Applicant	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, a person who has submitted a completed Application Form to the Issuer, and "Applicants" shall be construed accordingly.
Applicable Law	means all applicable statutes, enactments or acts of any legislative body in India, laws, ordinances, rules, bye-laws, regulations, notifications, guidelines, policies, directions, directives and orders of any Governmental Authority and any modifications or re-enactments thereof.
Application Form	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the application form for subscription of the Debentures annexed to Key Information Document for the relevant issuance of Debentures.
Application Money	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the subscription amounts paid by the Debenture Holders at the time of submitting the Application Form.
Beneficial Owners	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the holders of the Debentures in dematerialised form whose names are recorded as such with the Depository(ies) in the Register of Beneficial Owners, and "Beneficial Owner" shall be construed accordingly.
Board / Board of Directors	means the Board of Directors of the Issuer.
BSE	means BSE Limited
Business Day	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures: (a) subject to (b) and (c) below, means any day on which commercial banks at the location set out in the relevant Key Information Document are open for business; (b) for the period commencing on the Issue Opening Date until the Issue Closing Date, any day (other than a Saturday, Sunday or a public holiday under Section 25 of the Negotiable Instruments Act, 1881), on which commercial banks at the location set out in the relevant Key Information Document are open for business; and (c) for the period commencing on the Issue Closing Date until the listing of the Debentures in accordance with this Deed, any trading day of BSE, other than a Saturday, Sunday or a bank

	holiday, as specified by SEBI, and "Business Days" shall be construed accordingly
CDSL	Central Depository Services (India) Limited.
CERSAI	means Central Registry of Securitisation Asset Reconstruction and Security Interest of India.
Company/Issuer	means Vivriti Capital Limited.
Commercial Papers/CPs	means any tranche/series of rated commercial papers (as defined in the Debt Listing Regulations) issued in accordance with the Key Information Document for the relevant issuance of CPs.
Conditions Precedent	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the conditions precedent set out under the Key Information Document for the relevant issuance of Debentures.
Conditions Subsequent	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the conditions subsequent set out under the Key Information Document for the relevant issuance of Debentures.
Constitutional Documents	means the certificate of incorporation of the Issuer, the memorandum of association and articles of association of the Issuer and the certificate of registration issued by the RBI to the Issuer.
Crore / Cr. / Crs.	Ten Million
Debentures/NCDs	means any tranche/series of listed, rated, taxable, redeemable, transferable, non-convertible debentures denominated in INR, having such face value as may be set out in the Key Information Document for the relevant issuance of Debentures and an aggregate face value as may be set out in the Key Information Document for the relevant issuance of Debentures issued under this General Information Document.
Debenture Holders/ Investors	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, each person who is: (a) registered as a Beneficial Owner; and (b) registered as a debenture holder in the Register of Debenture Holders. (a) and (b) above shall be deemed to include transferees of the Debentures registered with the Issuer and the Depository(ies) from time to time, and in the event of any inconsistency between (a) and (b) above, (a) shall prevail, and "Debenture Holder" or "Investor" shall be construed accordingly.
Debenture Trustee	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the debenture trustee appointed in respect of the relevant issuance of Debentures and as more particularly set out in the Key Information Document for the relevant issuance of Debentures.
Debenture Trustee Agreement	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the agreement executed / to be executed by and between the Debenture Trustee and the Issuer *inter alia*

	for the purposes of appointment of the Debenture Trustee to act as debenture trustee in connection with the issuance of the Debentures.
Debenture Trustees Regulations/ SEBI Debenture Trustees Regulations	means the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended, modified, supplemented or restated from time to time.
Debenture Trust Deed/DTD	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the debenture trust deed executed / to be executed by and between the Debenture Trustee and the Issuer *inter alia* recording the terms and conditions upon which the Debentures are being issued and shall include the representations and warranties and the covenants to be provided by the Issuer.
Debt Disclosure Documents	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, collectively, this General Information Document, the relevant Key Information Document for the relevant issuance of Debentures and the relevant PPOA for the relevant issuance of Debentures, and "Debt Disclosure Document" means any one of them.
Deemed Date of Allotment	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the deemed date of allotment set out in the Key Information Document for the relevant issuance of Debentures.
Demat	means the dematerialized securities which are securities that are in electronic form, and not in physical form, with the entries noted by the Depository.
Depositories Act	means the Depositories Act, 1996, as amended from time to time.
Depositories	means the depositories with whom the Issuer has made arrangements for dematerialising the Debentures, being NSDL and CDSL, and "Depository" means any one of them.
Depository Participant / DP	A depository participant as defined under the Depositories Act
Director(s)	means the director(s) of the Issuer.
DP ID	Depository Participant Identification Number.
DRR	has the meaning given to it in Section 6.36 (*Other details*) of this General Information Document.
Due Dates	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the dates on which any interest, any principal amounts, any additional interest, any liquidated damages, any premature redemption amount and/or any other amounts payable are due and payable, as more particularly set out in the Key Information Document for the relevant issuance of Debentures, and “Due Date” shall be construed accordingly.
EBP Platform	has the meaning given to it under the EBP Requirements.
Electronic Book Provider / EBP	has the meaning given to it under the EBP Requirements.
Effective Date	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the date of execution of the DTD for the relevant issuance of Debentures.
EFT	Electronic Fund Transfer
Eligible Investors	means the eligible investors set out in Section 9.15 of the General Information Document read with the Key Information Document for the relevant issuance of Debentures.

Events of Default	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the events of default set out in the Key Information Document for the relevant issuance of Debentures.
Financial Year/ FY	means each period of 12 (twelve) months commencing on April 1 of any calendar year and ending on March 31 of the subsequent calendar year.
General Information Document/GID	Means this general information document issued by the Issuer in respect of all tranches/series of Debentures and CPs.
Governmental Authority	means any government (central, state or otherwise) or any governmental agency, semi-governmental or judicial or quasi-judicial or administrative entity, department or authority, agency or authority including any stock exchange or any self-regulatory organisation, established under any Applicable Law, and "Governmental Authorities" shall be construed accordingly.
ICCL	means the Indian Clearing Corporation Limited.
INR/Rs.	means Indian Rupees.
Issue	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the issue of the relevant series of Debentures on a private placement basis pursuant to this General Information Document and the relevant Key Information Document.
Issue Closing Date	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the issue closing date set out in the Key Information Document for the relevant issuance of Debentures.
Issue Opening Date	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the issue opening date set out in the Key Information Document for the relevant issuance of Debentures.
Key Information Document	means the key information document issued by the Issuer in accordance with the Debt Listing Regulations in respect of any tranche/series of Debentures and/or CPs issued pursuant to this General Information Document.
Listed NCDs Master Circular	means the master circular issued by SEBI bearing the reference number SEBI/HO/DDHS/PoD1/P/CIR/2023/119 dated August 10, 2021 on "*Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper*", as amended, modified, supplemented or restated from time to time.
Listing Period	has the meaning given to it under Section 8.1 (*Summary Terms*) below.
LODR Regulations/SEBI LODR Regulations	means the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, modified, supplemented or restated from time to time.
N.A.	Not Applicable
NBFC	Non-banking financial company
NSDL	National Securities Depository Limited
PAN	Permanent Account Number
Private Placement Offer cum Application Letter/PPOA	means the private placement offer cum application letter issued by the Issuer in accordance with Section 42 of the Companies Act, 2013 read with the Companies (Prospectus and Allotment of Securities) Rules, 2014 in respect of any tranche/series of Debentures issued pursuant to this General Information Document.
Promoters	has the meaning given to it in the SEBI Debt Listing Regulations.
Promoter Group	has the meaning given to it in the SEBI Debt Listing Regulations.
Rating	means, in respect of any tranche/series of Debentures issued pursuant to

	this General Information Document and the Key Information Document for the relevant issuance of Debentures, the credit rating for the Debentures set out in the relevant Key Information Document.
Rating Agency	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the rating agency for the Debentures set out in the relevant Key Information Document.
RBI	Reserve Bank of India.
Record Date	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the date which will be used for determining the Debenture Holders who shall be entitled to receive the amounts due on any Due Date, which shall be set out in the relevant Key Information Document.
Recovery Expense Fund	means the recovery expense fund established/to be established and maintained by the Company in accordance with the provisions of Chapter IV (*Recovery Expenses Fund*) of the SEBI Debenture Trustees Operational Circular.
Register of Beneficial Owners	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the register of beneficial owners of the Debentures maintained in the records of the Depositories.
Register of Debenture Holders	means the register maintained by the Issuer in accordance with Section 88 of the Act.
R&T Agent/Registrar	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the registrar and transfer agent appointed for the issue of Debentures and as set out in the relevant Key Information Document.
ROC	means the jurisdictional registrar of companies.
Rs. / INR	Indian National Rupees.
RTGS	Real Time Gross Settlement.
SEBI	means the Securities and Exchange Board of India.
SEBI Debt Listing Regulations/Debt Listing Regulations	means the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, modified, supplemented, or restated from time to time.
SEBI Debenture Trustees Master Circular	means the master circular issued by SEBI bearing reference number SEBI/HO/DDHS-PoD1/P/CIR/2023/109 dated March 31, 2023 on "*Master Circular for Debenture Trustees*", as amended, modified, supplemented or restated from time to time.
SEBI EBP Requirements / EBP Requirements	means the requirements with respect to electronic book mechanism prescribed in Chapter VI (*Electronic Book Provider platform*) of the Listed NCDs Master Circular, and the operational guidelines issued by the relevant electronic book provider, as may be restated, amended, modified or updated from time to time.
SEBI Listed Debentures Circulars	means, collectively, the Listed NCDs Master Circular, the SEBI Debenture Trustees Master Circular, the SEBI Debt Listing Regulations, the LODR Regulations and the SEBI LODR Master Circular (to the extent applicable).
SEBI Listing Timelines Requirements	means the requirements in respect of the timelines for listing of debt securities issued on a private placement basis prescribed in Chapter VII (*Standardization of timelines for listing of securities issued on a private placement basis*) of the Listed NCDs Master Circular, read with, to the extent applicable, the SEBI EBP Requirements.
SEBI LODR Master Circular	means the master circular issued by SEBI bearing reference number SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023 on "*Master circular for compliance with the provisions of the Securities and Exchange*

	Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 by listed entities", as amended, modified, or restated from time to time.
Stressed Assets Framework	means the RBI's circular no. DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019, on "*Prudential Framework for Resolution of Stressed Assets*", as may be amended, modified, supplemented or restated from time to time.
Tax	means any present or future tax (direct or indirect), levy, duty, charge, fees, deductions, withholdings, surcharges, cess, turnover tax, transaction tax, stamp tax or other charge of a similar nature (including any penalty or interest payable on account of any failure to pay or delay in paying the same), now or hereafter, imposed pursuant to any Applicable Law or by any Governmental Authority.
Tax Deduction	means a deduction or withholding for or on account of Tax from a payment under a Transaction Document pursuant to Applicable Law.
TDS	Tax Deducted at Source.
Transaction Documents	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the transaction documents executed for the relevant issuance of Debentures (including without limitation, the the Debenture Trust Deed, the Debenture Trustee Agreement, the Debt Disclosure Documents, and any other document that may be designated as a Transaction Document by the Debenture Trustee), and "Transaction Document" means any of them.
WDM	Wholesale Debt Market
Wilful Defaulter	means an issuer who is categorized as a wilful defaulter by any Bank or financial institution or consortium thereof, in accordance with the guidelines on wilful defaulters issued by the Reserve Bank of India and includes an issuer whose director or promoter is categorized as such.

SECTION 2: NOTICE TO INVESTORS AND DISCLAIMERS

2.1 ISSUER'S DISCLAIMER

This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) 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 a prospectus under the Companies Act. This General Information Document (and any Key Information Document issued pursuant thereto) is not an offer or invitation under Section 42 of the Companies Act 2013. An offer will be made to identified Eligible Investors acceptable to the Issuer pursuant to a serially numbered and specifically addressed PPOA.

The issue of the Debentures to be listed on the WDM segment of the BSE is being made strictly on a private placement basis. Multiple copies hereof given to the same entity shall be deemed to be given to the same person and shall be treated as such. This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) does not constitute and shall not be deemed to constitute an offer or invitation to subscribe to the Debentures to the public in general.

As per the applicable provisions, it is not necessary for a copy of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) to be filed or submitted to the SEBI for its review and/or approval. This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) has been prepared in conformity with the SEBI Debt Listing Regulations as amended from time to time and applicable laws governing private placements of debentures. This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) has been prepared solely to provide general information about the Issuer to Eligible Investors to whom it is addressed and who are willing and eligible to subscribe to the Debentures. This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) does not purport to contain all the information that any Eligible Investor may require. Further, this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) has been prepared for informational purposes relating to this transaction only and upon the express understanding that it will be used only for the purposes set forth herein.

Neither this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) nor any other information supplied in connection with the Debentures is intended to provide the basis of any credit or other evaluation and any recipient of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) should not consider such receipt as a recommendation to subscribe to any Debentures. Each potential Investor contemplating subscription to any Debentures should make its own independent investigation of the financial condition and affairs of the Issuer, and its own appraisal of the creditworthiness of the Issuer. Potential Investors should consult their own financial, legal, tax and other professional advisors as to the risks and investment considerations arising from an investment in the Debentures and should possess the appropriate resources to analyse such investment and the suitability of such investment to such potential Investor's particular circumstances.

The Issuer confirms that, as of the date hereof, this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) (including the documents incorporated by reference herein, if any) contains all the information that is material in the context of the Issue and regulatory requirements in relation to the Issue and is accurate in all such material respects. 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 or in any material made available by the Issuer to any potential Investor pursuant hereto and, if given or made, such information or representation must not be relied upon as having being authorized by the Issuer. The Issuer certifies that the disclosures made in this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) are adequate and in conformity with the SEBI Debt Listing Regulations and the Companies (Prospectus and Allotment of Securities) Rules, 2014. Further, the Issuer accepts no responsibility for statements made otherwise than in the General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) or any other

material issued by or at the instance of the Issuer and anyone placing reliance on any source of information other than this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) would be doing so at its own risk.

This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) and the respective contents hereof respectively, are restricted only for the intended recipient(s) who have been addressed directly and specifically through a communication by the Issuer and only such recipients are eligible to apply for the Debentures. All Investors are required to comply with the relevant regulations/guidelines applicable to them for investing in this Issue. The contents of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) are intended to be used only by those Investors to whom it is distributed. It is not intended for distribution to any other person and should not be reproduced by the recipient.

No invitation is being made to any persons other than those to whom Application Forms along with this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) have been sent. Any application by a person to whom the General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) have not been sent by the Issuer shall be rejected without assigning any reason.

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The Issuer does not undertake to update the General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) to reflect subsequent events after the date of General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) and thus it should not be relied upon with respect to such subsequent events without first confirming its accuracy with the Issuer.

Neither the delivery of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) nor any sale of Debentures made hereafter shall, under any circumstances, constitute a representation or create any implication that there has been no change in the affairs of the Issuer since the date hereof.

This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) 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 Debentures or the distribution of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) in any jurisdiction where such action is required. Persons into whose possession this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) come are required to inform

themselves of, and to observe, any such restrictions. The General Information Document (and any Key Information Document issued pursuant thereto and/or PPOA issued pursuant thereto) is made available to potential Investors in the Issue on the strict understanding that it is confidential.

THE ISSUER ACCEPTS NO RESPONSIBILITY FOR STATEMENTS MADE OTHERWISE THAN IN THE DEBT DISCLOSURE DOCUMENT/ GENERAL INFORMATION DOCUMENT (AND ANY KEY INFORMATION DOCUMENT ISSUED PURSUANT THERETO AND/OR PPOA ISSUED PURSUANT THERETO) OR IN THE ADVERTISEMENT OR ANY OTHER MATERIAL ISSUED BY OR AT THE INSTANCE OF THE ISSUER AND THAT ANYONE PLACING RELIANCE ON ANY OTHER SOURCE OF INFORMATION WOULD BE DOING SO AT THEIR OWN RISK.

2.2 DISCLAIMER CLAUSE OF STOCK EXCHANGES

As required, a copy of this General Information Document has been filed with the BSE in terms of the SEBI Debt Listing Regulations. It is to be distinctly understood that submission of this General Information Document to the BSE should not in any way be deemed or construed to mean that this General Information Document has been reviewed, cleared, or approved by the BSE; nor does the BSE in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this General Information Document, nor does the BSE warrant that the Issuer's Debentures will be listed or will continue to be listed on the BSE; nor does the BSE take any responsibility for the soundness of the financial and other conditions of the Issuer, its promoters, its management or any scheme or project of the Issuer.

2.3 DISCLAIMER CLAUSE OF RBI

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

2.4 DISCLAIMER CLAUSE OF SEBI

As per the provisions of the SEBI Debt Listing Regulations, it is not stipulated that a copy of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) has to be filed with or submitted to the SEBI for its review / approval.

It is to be distinctly understood that this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) should not in any way be deemed or construed to have been approved or vetted by SEBI and that this Issue is not recommended or approved by SEBI. SEBI does not take any responsibility either for the financial soundness of any proposal for which the Debentures issued thereof is proposed to be made or for the correctness of the statements made or opinions expressed in this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto).

IT IS TO BE DISTINCTLY UNDERSTOOD THAT FILING OF THE ISSUE DOCUMENT/GENERAL INFORMATION DOCUMENT (AND ANY KEY INFORMATION DOCUMENT ISSUED PURSUANT THERETO) TO 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 THE DEBT DISCLOSURE DOCUMENT/ GENERAL INFORMATION DOCUMENT (AND ANY KEY INFORMATION DOCUMENT ISSUED PURSUANT THERETO). THE LEAD MANAGER(S) (IF ANY) HAS CERTIFIED THAT THE DISCLOSURES MADE IN THE ISSUE DOCUMENT/GENERAL INFORMATION DOCUMENT (AND ANY KEY INFORMATION DOCUMENT ISSUED PURSUANT THERETO) ARE GENERALLY ADEQUATE AND ARE IN CONFORMITY WITH THE REGULATIONS. THIS REQUIREMENT IS TO FACILITATE INVESTORS TO TAKE AN INFORMED DECISION FOR MAKING INVESTMENT IN THE PROPOSED ISSUE.

2.5 DISCLAIMER IN RESPECT OF JURISDICTION

This Issue is made in India to the "Eligible Investors" set out this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto), who shall be/have been identified upfront by the Issuer. This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) does not constitute an offer to sell or an invitation to subscribe to Debentures offered hereby to any person to whom it is not specifically addressed. Any disputes arising out of this Issue will be subject to the exclusive jurisdiction of the courts and tribunals at the location set out in Section 8.1 (*Summary Terms*). This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) does not constitute an offer to sell or an invitation to subscribe to the Debentures herein, in any other jurisdiction to any person to whom it is unlawful to make an offer or invitation in such jurisdiction.

2.6 DISCLAIMER IN RESPECT OF RATING AGENCIES

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

2.7 ISSUE OF DEBENTURES IN DEMATERIALISED FORM

The Debentures will be issued in dematerialised form. The Issuer has made arrangements with the Depositories for the issue of the Debentures in dematerialised form. Investors will have to hold the Debentures in dematerialised form as per the provisions of Depositories Act. The Issuer shall take necessary steps to credit the Debentures allotted to the beneficiary account maintained by the Investors with their respective depositary participant. The Issuer will make the Allotment to the Investors on the Deemed Date of Allotment after verification of the Application Form, the accompanying documents and on realisation of the application money.

SECTION 3: DETAILS OF PROMOTERS OF THE ISSUER

The details of the Promoters of the Issuer are set out below:

1. **Mr. Vineet Sukumar**

(a) Date of Birth: 30-06-1979

(b) Age: 44 years

(c) Personal Address: 4, KG Valmiki Apartments, 3rd Seaward Road, Thiruvalluvar Nagar, Thiruvanmiyur, Chennai, Tamil Nadu – 600041.

(d) Educational Qualifications: Vineet has completed his master's degree in business administration from IIM Bangalore, and bachelor's degree in engineering from IIT Kharagpur.

(e) Experience in the business or employment: 22+ years.

(f) Positions/posts held in the past: Vineet was the Chief Financial Officer of Northern Arc Capital Limited *(formerly known as IFMR Capital Limited)* and the Chief Executive Officer of Northern Arc Investment Managers Private Limited *(formerly known as IFMR Investment Managers Private Limited) (wholly owned subsidiary of IFMR Capital)*. Prior to this, Vineet led key relationships at Standard Chartered Bank. Vineet has also worked with Tata Administrative Services and Tata Motors.

(g) Directorships held:

CIN	Name of the Company	Designation	Original date of appointment	Date of appointment at current/ last designation	Date of cessation
U65929TN2017PLC117196	VIVRITI CAPITAL LIMITED *(formerly known as Vivriti Capital Private Limited)*	Managing Director	30/08/2017	25/05/2019	-
U65990TN2021PTC144175	CREDAVENUE SECURITIES PRIVATE LIMITED	Director	18/06/2021	18/06/2021	-
U72900TN2016PTC113891	SANGVINT TECHNOLOGIES PRIVATE LIMITED	Director	26/12/2016	26/12/2016	-
U72900TN2020PTC137251	CREDAVENUE PRIVATE LIMITED	Director	21/08/2020	06/10/2021	-
U74120TN2014PTC095064	NORTHERN ARC INVESTMENT MANAGERS PRIVATELIMITED	Director	19/01/2017	08/05/2017	01/06/2017
U74999TN2017PTC117539	VIVRITI NEXT PRIVATE LIMITED	Director	16/02/2023	10/03/2023	-

CIN	Name of the Company	Designation	Original date of appointment	Date of appointment at current/ last designation	Date of cessation
	(formerly known as QED Business Solutions Private Limited)				
U66300TN2003PTC052025	VIVRITI FUNDS PRIVATE LIMITED (*formerly known as Keerthi Logistics Private Limited*)	Director	16/5/2023	27/05/2023	-
U65929TN2019PTC127644	VIVRITI ASSET MANAGEMENT PRIVATE LIMITED	Managing Director	21/02/2019	10/08/2019	

(h) Other ventures of the promoter:

CIN/LLPIN	LLP Name	Designation	Original Date of appointment	Date of Appointment at Current Designation	Date of cessation
ABZ-4811	VIVRITI INDIA CAT III LLP	Designated Partner	-	16/12/2022	-
ABZ-3307	Vivriti Fixed Income Fund - Series 4 IFSC LLP	Designated Partner	-	06/12/2022	-
ABZ-3305	Vivriti Fixed Income Fund - Series 3 IFSC LLP	Designated Partner	-	06/12/2022	-

(i) Special achievements: Nil

(j) Their business and financial activities: Nil

(k) Permanent Accountant Number: ATYPS8757R

(l) Other details: Not available

2. **Mr. Gaurav Kumar**

(a) Date of Birth: 28-08-1982

(b) Age: 41 years

(c) Personal Address: Olympia Goodwood Residence, 3B, Cenotaph Road, Sri Ram Nagar, Teynampet, Chennai 600 018, Tamil Nadu, India

(d) Educational Qualifications: Gaurav has completed his master's degree in business administration from IRMA and bachelor's degree from Delhi University.

(e) Experience in the business or employment: 10+ Years

(f) Positions/posts held in the past: Gaurav Kumar was one of the early-stage employees of Northern Arc Capital Limited *(formerly known as IFMR Capital Limited).* In his last role, he was the CEO of Northern Arc Investment Managers Private Limited *(formerly known as IFMR Investment Managers Private Limited) (a wholly owned subsidiary of IFMR Capital Private Limited).*

(g) Directorships held:

CIN	**Name\ of the Company**	**Designation**	**Original date of appointment**	**Date of appointment at current/ last designation**	**Date of cessation**
U65929TN2017PLC117196	VIVRITI CAPITAL LIMITED *(formerly known as Vivriti Capital Private Limited)*	Director	22/06/2017	29/09/2021	-
U65990TN2021PTC144175	CREDAVENUE SECURITIES PRIVATE LIMITED	Managing Director	18/06/2021	13/04/2022	-
U72900GJ2015PTC084737	BLUEVINE TECHNOLOGIES PRIVATE LIMITED	Director	25/04/2022	26/04/2022	-
U72900TN2020PTC137251	CREDAVENUE PRIVATE LIMITED	Managing Director	21/08/2020	25/09/2020	-
U74900TN2012PTC087839	NORTHERN ARC INVESTMENT ADVISER SERVICES PRIVATE LIMITED	Director	27/03/2017	05/05/2017	19/05/2017
U74999MH2020PTC337918	SPOCTO SOLUTIONS PRIVATE LIMITED	Director	25/02/2022	26/02/2022	-
U74999TN2017PTC117539	VIVRITI NEXT PRIVATE LIMITED *(formerly known as QED Business*	Director	16/02/2023	10/03/2023	-

CIN	Name\ of the Company	Designation	Original date of appointment	Date of appointment at current/ last designation	Date of cessation
	Solutions Private Limited)				
U66300TN2003PTC052025	VIVRITI FUNDS PRIVATE LIMITED (*formerly known as Keerthi Logistics Private Limited*)	Director	16/05/2023	27/05/2023	-
U65929TN2019PTC127644	VIVRITI ASSET MANAGEMENT PRIVATE LIMITED	Director	21/02/2019	01/01/2021	-
6011 (DIFC Registration No.)	CREDAVENUE SPOCTO TECHNOLOGY LTD	Director	12/08/2022	12/08/2022	-

(h) Other ventures of the promoter:

CIN/LLPIN	LLP Name	Designation	Original Date of appointment	Date of Appointment at Current Designation	Date of cessation
AAG-2708	FINFORT INFOTECH LLP	Designated Partner	-	30/04/2023	-

(i) Special achievements: Nil

(j) Their business and financial activities: Nil

(k) Permanent Accountant Number: AHSPG4205C

(l) Other details: Not Available

The Issuer hereby confirms and declares that, to the extent applicable, Permanent Account Number, Aadhaar Number, Driving License Number, Bank Account Number(s) and Passport Number of the promoters and Permanent Account Number of directors have been submitted to BSE, at the time of filing the draft General Information Document.

SECTION 4: GENERAL RISKS

GENERAL RISK

Investment in non-convertible 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 4 of this General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.

RISK FACTORS

In respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the following are the risks relating to the Company, the Debentures and the market in general envisaged by the management of the Company. Potential Investors should carefully consider all the risk factors stated in this General Information Document, the relevant Key Disclosure Document and/or the PPOA for evaluating the Company and its business and the Debentures before making any investment decision relating to the Debentures. The Company believes that the factors described below represent the principal risks inherent in investing in the Debentures but does not represent that the statements below regarding risks of holding the Debentures are exhaustive. Potential Investors should also read the detailed information set out elsewhere in this General Information Document, the relevant Key Disclosure Document, and/or the PPOA and reach their own views prior to making any investment decision.

4.1 REPAYMENT IS SUBJECT TO THE CREDIT RISK OF THE ISSUER.

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

4.2 RISKS IN RELATION TO THE NON-CONVERTIBLE SECURITIES; THE SECONDARY MARKET FOR DEBENTURES MAY BE ILLIQUID; LIMITED OR SPORADIC TRADING OF NON-CONVERTIBLE SECURITIES OF THE ISSUER ON THE STOCK EXCHANGES.

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

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

4.3 CREDIT RISK & RATING DOWNGRADE RISK

In the event of deterioration in the financial health of the Issuer, there is a possibility that the relevant rating agency may downgrade the rating of the Debentures. In such cases, potential Investors may incur losses on revaluation of their investment or make provisions towards sub-standard/ non-performing investment as per their usual norms.

4.4 CHANGES IN INTEREST RATES MAY AFFECT THE PRICE OF DEBENTURES.

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

4.5 TAX CONSIDERATIONS AND LEGAL CONSIDERATIONS

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

4.6 ACCOUNTING CONSIDERATIONS

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

4.7 RISKS IN RELATION TO THE SECURITY CREATED IN RELATION TO THE DEBT SECURITIES, IF ANY; SECURITY MAY BE INSUFFICIENT TO REDEEM THE DEBENTURES; RISKS IN RELATION TO MAINTENANCE OF SECURITY COVER OR FULL RECOVERY OF THE SECURITY IN CASE OF ENFORCEMENT

In the event that the Issuer is unable to meet its payment and other obligations towards Investors under the terms of the Debentures, the Debenture Trustee may enforce the security in respect of the Debentures as per the terms of security documents, and other related documents. The Debenture Holder(s)' recovery in relation to the Debentures will be subject to (i) the market value of such secured property, (ii) finding willing buyers for the transaction security at a price sufficient to repay the Debenture Holder(s)' amounts outstanding under the Debentures. The value realised from the enforcement of the transaction security may be insufficient to redeem the Debentures.

Fluctuations in the market values of the assets over which security has been provided in respect of loans provided by the Issuer could affect the Issuer's liquidity and reduce the Issuer's ability to enforce the security, which could adversely affect the Issuer's result of operations and financial condition. The Issuer may not accurately identify changes in the value of assets over which security has been provided caused by changes in market prices, and the Issuer's assessments, assumptions or estimates may prove inaccurate.

Further, while the Debentures are secured against a charge to the tune of at least 100% (one hundred percent) 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% (one hundred percent) of the amount shall depend on the market scenario prevalent at the time of enforcement of the security.

4.8 MATERIAL CHANGES IN REGULATIONS TO WHICH THE ISSUER IS SUBJECT COULD IMPAIR THE ISSUER'S ABILITY TO MEET PAYMENT OR OTHER OBLIGATIONS.

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

4.9 LEGALITY OF PURCHASE

Potential Investors in the Debentures will be responsible for the lawfulness of the acquisition of the Debentures, whether under the laws of the jurisdiction of their incorporation or the jurisdiction in which they

operate or for compliance by that potential Investor with any law, regulation or regulatory policy applicable to it.

4.10 **POLITICAL AND ECONOMIC RISK IN INDIA**

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

4.11 **RELIANCE ON UNAUDITED FINANCIAL INFORMATION**

This General Information Document and/or any Key Information Document may include certain unaudited financial information which has been subject to limited review, in relation to the Issuer, and the reliance on such information (if any) should, accordingly, be limited.

This General Information Document includes audited standalone and consolidated financial statements in relation to the Issuer, for the Financial Years ended March 31, 2021, March 31, 2022 and March 31, 2023, and Financial Results for the period ended December 31, 2023 in respect of which M/s B S R & Co. LLP, the Statutory Auditor of the Issuer has issued their Statutory Audit Report for FY 22-23 and Limited Review Report for period ended December 31, 2023 respectively, provided elsewhere in this General Information Document as **Annexure I.**

4.12 **RISKS RELATED TO THE BUSINESS OF THE ISSUER**

(a) ***The Issuer provides both secured and unsecured loans to the clients and if the Issuer is unable to control the level of non-performing loans ("NPAs") in the future, or if the Issuer's loan loss reserves are insufficient to cover future loan losses, the financial condition and results of operations may be materially and adversely affected.***

A majority of the Issuer's loans are unsecured, and the clients of these unsecured loans are of the high-risk category. There is uncertainty on the client's ability to fulfil its loan obligations it can be difficult to verify all client details and assess the risk. Such non-performing or low credit quality loans can negatively impact the Issuer's results of operations.

The Issuer has various procedures and process controls in place to mitigate the risk.

As on December 31, 2023, the gross NPA was INR 64.09 Crores on a gross portfolio of INR 6,794.81 Crores (including managed/ securitized portfolio of INR 6,869.52 Crores).

The Issuer cannot assure that it will be able to effectively control and reduce the level of the NPAs of its client loans. The amount of its reported NPAs may increase in the future as a result of growth of client loans. If the Issuer is unable to manage NPAs or adequately recover its loans, the results of its operations will be adversely affected.

The current loan loss reserves of the Issuer may not be adequate to cover an increase in the amount of NPAs or any future deterioration in the overall credit quality of client loans. As a result, if the quality of its total loan portfolio deteriorates the Issuer may be required to increase its loan loss reserves, which will adversely affect its financial condition and results of operations.

The clients are from different industries spread across several geographies with limited access to finance and, as a result, might be vulnerable if economic conditions worsen or growth rates decelerate in India, or if there are natural disasters such as floods and droughts in areas where the

Issuer's members live. Moreover, there is no precise method for predicting loan and credit losses, and the Issuer cannot assure that it's monitoring, and risk management procedures will effectively predict such losses or that loan loss reserves will be sufficient to cover actual losses. If the Issuer is unable to control or reduce the level of its NPAs or poor credit quality loans, its financial condition and results of its operations could be materially and adversely affected.

(b) ***Lending to small businesses poses unique risks not generally associated with other forms of lending in India, and, as a result, the Issuer may experience increased levels of NPAs and related provisions and write-off that negatively impact results of operations.***

Issuer's core business is to provide loans to Micro, Small and Medium Enterprise ("MSME") segments primarily in the urban and semi-urban areas. Any downturn in the area of activity by borrowers could adversely affect the ability of borrowers to make loan repayment on time and in turn negatively impact the Issuer's operation. Due to the precarious circumstances of borrowers and non-traditional lending practices the Issuer may, in the future experience increased level of non-performing loans and related provisions and write-offs that negatively impact its business and results of operations.

The Issuer has separated sales from credit risk department. This helps in better credit evaluation of the customer. A credit enhancement happens by the way of hypothecation of stocks/machineries and/or mortgage of immovable property. The ability to repay the loan is taken care of by the internal credit evaluation and intention to repay is taken care of by the collaterals obtained.

(c) ***The Issuer is exposed to certain political, regulatory and concentration of risks***

Due to the nature of its operations, the Issuer is exposed to political, regulatory and concentration risks. The Issuer believes a mitigant to this is to expand its geographical reach and may consequently expand its operations other states. If it is not effectively able to manage such operations and expansion, it may lose money invested in such expansion, which could adversely affect its business and results of operations.

(d) ***The Issuer's business and results of operations would be adversely affected by strikes, work stoppages or increased wage demands by employees***

Large scale attrition, especially at the senior management level, can make it difficult for the Issuer to manage its business.

If the Issuer is not able to attract, motivate, integrate or retain qualified personnel at levels of experience that are necessary to maintain the Issuer's quality and reputation, it will be difficult for the Issuer to manage its business and growth. The Issuer depends on the services of its executive officers and key employees for its continued operations and growth. In particular, the Issuer's senior management has significant experience in the microfinance, banking and financial services industries. The loss of any of the Issuer's executive officers, key employees or senior managers could negatively affect its ability to execute its business strategy, including its ability to manage its rapid growth. The Issuer's business is also dependent on its team of personnel who directly manage its relationships with its members. The Issuer's business and profits would suffer adversely if a substantial number of such personnel left the Issuer or became ineffective in servicing its members over a period of time. The Issuer's future success will depend in large part on its ability to identify, attract and retain highly skilled managerial and other personnel. Competition for individuals with such specialized knowledge and experience is intense in this industry, and the Issuer may be unable to attract, motivate, integrate or retain qualified personnel at levels of experience that are necessary to maintain its quality and reputation or to sustain or expand its operations. The loss of the services of such personnel or the inability to identify, attract and retain qualified personnel in the future would make it difficult for the Issuer to manage its business and growth and to meet key objectives.

The employees are not currently unionized. However, there can be no assurance that they will not unionize in the future. If the employees unionize, it may become difficult to maintain flexible labour

policies, and could result in high labour costs, which would adversely affect the Issuer's business and results of operations.

(e) ***The Issuer's insurance coverage may not adequately protect it against losses. Successful claims that exceed its insurance coverage could harm the Issuer's results of operations and diminish its financial position***

The Issuer maintains insurance coverage of the type and in the amounts that it believes are commensurate with its operations and other general liability insurances. The Issuer's insurance policies, however, may not provide adequate coverage in certain circumstances and may be subject to certain deductibles, exclusions and limits on coverage.

In addition, there are various types of risks and losses for which the Issuer does not maintain insurance, such as losses due to business interruption and natural disasters, because they are either uninsurable or because insurance is not available to the Issuer on acceptable terms. A successful assertion of one or more large claims against the Issuer that exceeds its available insurance coverage or results in changes in its insurance policies, including premium increases or the imposition of a larger deductible or co-insurance requirement, could adversely affect the Issuer's business, financial condition and results of operations.

(f) ***The Issuer requires certain statutory and regulatory approvals for conducting its business and the failure to obtain or retain them in a timely manner, or at all, may adversely affect operations***

NBFCs in India are subject to strict regulation and supervision by the RBI. Pursuant to guidelines issued by the RBI, the Issuer is required to maintain its status as a NBFC. The Issuer requires certain approvals, licenses, registrations and permissions for operating its business, including registration with the RBI as a NBFC-ND. Further, such approvals, licenses, registrations and permissions must be maintained/renewed over time, applicable requirements may change, and the Issuer may not be aware of or comply with all requirements all of the time. In particular, the Issuer is required to obtain a certificate of registration for carrying on business as a NBFC-ND that is subject to numerous conditions.

(g) ***Competition from banks and financial institutions, as well as state-sponsored programs, may adversely affect the Issuer's profitability and position in the Indian NBFC lending industry***

The Issuer faces most significant competition from other NBFCs and banks in India. Many of the institutions with which Issuer competes can have greater assets and better access to, and lower cost of, funding than the issuer. In certain areas, they may also have better name recognition and larger member bases than Issuer. Issuer anticipates that it may encounter greater competition as they continue expanding the operations in India, which may result in an adverse effect on the business, results of operations and financial condition.

4.13 **TRADING OF THE NCDS MAY BE LIMITED BY TEMPORARY EXCHANGE CLOSURES, BROKER DEFAULTS, SETTLEMENT DELAYS, STRIKES BY BROKERAGE FIRM EMPLOYEES AND DISPUTES.**

The Indian stock exchanges have experienced temporary exchange closures, broker defaults, settlement delays and strikes by brokerage firm employees. In addition, the governing bodies of the Indian stock exchanges have from time to time imposed restrictions on trading in certain securities, limitations on price movements and margin requirements. Furthermore, from time to time, disputes have occurred between listed companies and stock exchanges and other regulatory bodies, which in some cases may have had a negative effect on market sentiment.

4.14 **REFUSAL OF LISTING OF ANY SECURITY OF THE ISSUER DURING PRECEDING THREE FINANCIAL YEARS AND CURRENT FINANCIAL YEAR BY ANY OF THE STOCK EXCHANGES IN INDIA OR ABROAD**

As on the date of this General Information Document, no stock exchange in India or abroad has refused listing of any equity or debt security issued by the Issuer.

4.15 **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: As on the date of this General Information Document, the Issuer has not committed any default in compliance with the material covenants such as creation of security as per terms agreed in respect of any outstanding borrowings.

DEFAULT IN PAYMENT OF INTEREST: As on the date of this General Information Document, the Issuer has not committed any default in payment of interest in respect of any outstanding borrowings.

DEFAULT IN REDEMPTION OR REPAYMENT: As on the date of this General Information Document, the Issuer has not committed any default in redemption or repayment in respect of any outstanding borrowings.

NON-CREATION OF DEBENTURE REDEMPTION RESERVE: Pursuant to the Companies (Share Capital and Debentures) Rules, 2014, a non-banking financial company is not required to maintain debenture redemption reserve for debentures issued on a private placement basis.

DEFAULT IN PAYMENT OF PENAL INTEREST WHEREVER APPLICABLE: As on the date of this General Information Document, the Issuer has not committed any default in payment of interest penal in respect of any outstanding borrowings.

OTHERS: A failure to observe the covenants under the Issuer's financing arrangements or to obtain necessary consents required thereunder may lead to the termination of the Issuer's credit facilities, acceleration of all amounts due under such facilities and the enforcement of any security provided. Any acceleration of amounts due under such facilities may also trigger cross default provisions under the Issuer's other financing agreements. If the obligations under any of the Issuer's financing documents are accelerated, the Issuer may have to dedicate a substantial portion of the Issuer's cash flow from operations to make payments under such financing documents, thereby reducing the availability of cash for the Issuer's working capital requirements and other general corporate purposes. Further, during any period in which the Issuer is in default, the Issuer may be unable to raise, or face difficulties raising, further financing. Any of these circumstances could adversely affect the Issuer's business, credit rating and financial condition, cash flows and results of operations. If the Issuer fails to meet its debt service obligations or covenants provided under the financing agreements, the relevant lenders could declare the Issuer to be in default under the terms of the Issuer's agreements or accelerate the maturity of the Issuer's obligations. the Issuer cannot assure the Investors that, in the event of any such acceleration, the Issuer will have sufficient resources to repay the borrowings.

4.16 **ALL COVENANTS INCLUDING THE ACCELERATED PAYMENT COVENANTS GIVEN BY WAY OF SIDE LETTERS SHALL BE INCORPORATED IN THE ISSUE DOCUMENT BY THE ISSUER**

The Issuer has no side letter with any debt securities holder except the one(s) disclosed in this General Information Document and the relevant Key Disclosure Document.

SECTION 5: FINANCIAL STATEMENTS

The audited financial statements of the Issuer for the Financial Year ended March 31, 2023, March 31, 2022, and March 31, 2021, and the limited review financial results as of December 31, 2023, are set out in **Annexure I** hereto.

SECTION 6: REGULATORY DISCLOSURES

This General Information Document is prepared in accordance with the provisions of SEBI Debt Listing Regulations and in this Section 6, the Issuer has set out the details required as per the SEBI Debt Listing Regulations (including Schedule I thereof).

6.1 **The Issuer shall file the following documents along with the listing application to the stock exchange and with the Debenture Trustee:**

The following documents have been / shall be submitted to the BSE and the Debenture Trustee:

(a) The relevant Debt Disclosure Documents;
(b) Memorandum of Association and Articles of Association;
(c) Copy of the requisite board/ committee resolutions authorizing the borrowing and list of authorised signatories for the allotment of securities;
(d) Copy of last three years Annual Reports;
(e) Statement containing particulars of, dates of, and parties to all material contracts and agreements;
(f) An undertaking from the issuer stating that the necessary documents for creation of the charge, wherever applicable, including the Trust Deed has been executed within the time frame prescribed in the relevant regulations/Act/rules etc. and the same would be uploaded on the website of the designated stock exchange, where such securities have been proposed to be listed;
(g) In case of debt securities, an undertaking that permission / consent from the prior creditor for a second or pari passu charge being created, wherever applicable, in favour of the debenture trustee to the proposed issue has been obtained;
(h) Any other particulars or documents that the recognized stock exchange may call for as it deems fit;
(i) Due diligence certificate from the Debenture Trustee as per the format specified in the SEBI Debt Listing Regulations; and
(j) Due diligence certificate from the Debenture Trustee as per the format specified in the SEBI Debenture Trustees Master Circular.

6.2 **The following documents have been / shall be submitted to BSE at the time of filing the draft of this General Information Document:**

Due diligence certificates from the Debenture Trustee as per the format specified in the SEBI Debenture Trustees Master Circular and the format as specified in the SEBI Debt Listing Regulations.

6.3 **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. Such press release shall not be older than one year from the date of opening of the issue.**

To be set out in the Key Information Document for the relevant issuance of Debentures.

6.4 **Name(s) of the stock exchange(s) where the non-convertible securities are proposed to be listed and the details of their in-principle approval for listing obtained from these stock exchange(s). If non-convertible securities are proposed to be listed on more than one stock exchange(s) then the issuer shall specify the designated stock exchange for the issue. The issuer shall specify the stock exchange where the recovery expense fund is being or has been created, as specified by the Board.**

Each tranche/series of Debentures are proposed to be listed on the WDM segment of BSE within the time period prescribed under the SEBI Listing Timelines Requirements. The Debentures are not proposed to be listed on more than one stock exchange.

The Issuer shall comply with the requirements of the listing agreement for debt securities to the extent applicable to it on a continuous basis.

In respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the Recovery Expense Fund shall be created by the Issuer with BSE in accordance with Chapter IV of the SEBI Debenture Trustees Master Circular.

The in-principle approval from BSE in respect of this General Information Document is provided in Annexure III.

6.5 **Issue Schedule:**

PARTICULARS	DATE
Issue Opening Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Issue Closing Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Pay In Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Deemed Date of Allotment	To be set out in the Key Information Document for the relevant issuance of Debentures.

6.6 **Name, logo, addresses, website URL, email address, telephone number and contact person of:**

(a) **Legal Counsel**

The details of the legal counsel for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.

(b) **Merchant Banker and co-managers to the issues**

The details of the merchant banker and co-managers for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.

(c) **Guarantor**

The details of the guarantor for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.

(d) **Arrangers**

The details of the arranger for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.

(e) **Debenture Trustee to the Issue**

The details of the debenture trustee for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.

(f) **Credit Rating Agency for the Issue**

The details of the rating agency for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.

(g) **Registrar the Issue**

The details of the registrar and transfer agent for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.

(h) **Statutory Auditors**

The details of the statutory auditor of the Issuer shall be set out in the Key Information Document for the relevant issuance of Debentures.

6.7 **About the Issuer**

The following details pertaining to the issuer:

(a) ***Overview and a brief summary of the business activities of the issuer / Line of Business:***

The Company is a non-deposit taking non-banking financial company (NBFC), which was incorporated on June 22, 2017. The Company has been set up with the objective of being the largest provider of debt capital to small and mid-market enterprises in India. The Company seeks to continuously better the lives of its clients through customized financial solutions.

The Company is in the business of providing debt finance to its clients. The Company's business model comprises of the following products in the respective segments:

1. Enterprise lending, including:
   a) Term loans;
   b) Working capital demand loans;
   c) Non-convertible Debentures etc

2. Retail lending, including:
   a) Co-lending
   b) Supply Chain Financing
   c) Acquiring retail pools in securitization and direct assignments etc

As on the date of this General Information Document, the Company has 8 branches.

As on the date of this General Information Document, the Company has 2 subsidiaries and 5 step-subsidiaries.

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

MANAGEMENT DETAILS		
Name	Designation	Experience
Vineet Sukumar	Managing Director	Mr. Vineet Sukumar is the co-founder and promoter of Vivriti Capital. He is also the Managing director of the organisation. He holds a bachelor's degree in technology (mechanical engineering) from Indian Institute of Technology, Kharagpur and a postgraduate diploma in management from Indian Institute of Management, Bangalore. He is also the managing director of Vivriti Asset Management Private Limited. He was previously the Chief Financial Officer of Northern Arc Capital Limited *(formerly known as IFMR Capital Limited)* and the Chief Executive Officer of Northern Arc Investment Managers Private Limited *(formerly*

MANAGEMENT DETAILS		
Name	Designation	Experience
		known as IFMR Investment Managers Private Limited) (wholly owned subsidiary of IFMR Capital). Prior to this, he led key relationships at Standard Chartered Bank. He has also worked with Tata Administrative Services and Tata Motors.
Gaurav Kumar	Non-Executive Director	Mr. Gaurav Kumar is a Non-Executive Director of the Company. He holds a bachelor's degree in arts from Delhi University and a post graduate diploma in rural management from Institute of Rural Management Anand. He is also the Managing Director of CredAvenue Private Limited and CredAvenue Securities Private Limited. He was previously the Chief Business Officer of Northern Arc Capital Limited *(formerly known as IFMR Capital Limited)* and the CEO of Northern Arc Investment Managers Private Limited *(formerly known as IFMR Investment Managers Private Limited) (a wholly owned subsidiary of IFMR Capital Private Limited)*.
John Tyler Day	Nominee Director	Mr. John Tyler Day holds a bachelor's degree in business administration from University of Texas at Austin and a master's degree in business administration from J.L. Kellogg School of Management, Northwestern University. He has his Series 7 and Series 63 certifications. He is currently associated with Creation Investment Capital Management LLC as a partner and member of the investment committee. He has over 12 years of experience in the field of financial services. Most recently, Mr. John Tyler Day was a Technical Advisor to the microfinance institution, Five Talents Uganda in Kampala, Uganda. Prior to that, he was a Financial Analyst in the mergers and acquisitions group at the investment banking firm Houlihan Lokey.
Kartik Srivatsa	Nominee Director	Mr. Kartik Srivatsa is the Managing Partner at LGT Lightstone Fund S.A, which provides patient capital and business-building support to world class entrepreneurs across four themes – Healthcare and Education, Clean Energy and Mobility, Food & Agriculture and Consumer Value Chains and Essential Digital goods & Financial Services. Prior to this, he was with Lightspeed Venture Partners, a global venture capital firm with over $2 billion under management, where he was a founding member of the India office. Earlier, he was a management consultant with McKinsey and Company. He holds a bachelor's degree in technology (mechanical engineering) from Indian Institute of Technology, Madras and a master's degree in technology (energy technology) from Indian Institute of Technology, Madras.
Gopal Srinivasan	Nominee Director	Mr. Gopal Srinivasan is the Founder, Chairman and Managing Director of TCF and a third-generation member of the TVS Family. He has a master's degree in business administration from the Graduate School of Business Administration, University of Michigan, Ann Arbor, USA. He is the founder, chairman and managing director of TVS Capital Funds Private Limited.

MANAGEMENT DETAILS		
Name	Designation	Experience
		He is the founding member of "The Chennai Angels", one of the premier angels investing networks in India. He is a non-official member on the National Start-up Advisory Council (NSAC), formed by the Department for Promotion of Industry and Internal Trade (DPITT) to advise the Government of India on measures needed to build a strong eco-system for nurturing innovation and start-ups in the country to drive sustainable economic growth and generate large scale employment opportunities. He is also the chairman of Chennai International Centre, a think-tank that brings together a wealth of thought leaders from the spheres of business, the economy, policymaking, science, art, culture, and entrepreneurship. He has been recently appointed as the Honorary Consul for the Kingdom of Netherlands in Tamil Nadu. He was also the Member of the Venture Capital Investment Committee for SIDBI's Fund of Funds for Start-ups (FFS) program in 2018-2019. Over an entrepreneurial career spanning 30 years, he has incubated 8 companies operating in diverse sectors including technology, financial services & auto components. He takes a keen interest in public policy matters of the VC/PE Industry, being actively involved with the regulators for the financial markets by dint of his engagements with SEBI, the Indian Venture Capital Association (IVCA) & Confederation of Indian Industry (CII); He was also the Member of the Venture Capital Investment Committee for SIDBI's Fund of Funds for Start-ups (FFS) programme in '18-'19. He is a Governing Council member of Reserve Bank Innovation Hub (RBIH), a centre for idea generation and development to provide the facilitating environment, encourage collaboration, and in the process promote innovation in the financial sector. He is also actively involved in knowledge initiatives through his involvement in academic institution. He is a member of University of Michigan's India Advisory Board. When not mentoring the investment team or sharing his passion for building businesses with client partners, Gopal may be found behind an apron, baking some lip-smacking delicacies. He is also an avid reader and TVS Capital's in-house Google; from Mythology to Technology, history to geography, he has read it all.
Namrata Kaul	Independent Director	Ms. Namrata Kaul holds a post-graduate diploma from Indian Institute of Management, Ahmedabad and was also awarded the Chevening Scholarship to study Leadership and Excellence at the London School of Economics and Political Science. She has a Bachelor of Commerce's degree from Lady Shi Ram College for Women, Delhi. She has over 33 years of experience in the finance sector in India and UK. Her rich experience spans across Corporate and Investment Banking functions, Global Markets and Treasury.

MANAGEMENT DETAILS		
Name	Designation	Experience
		Ms. Namrata has served as the Managing Director and Head of Corporate Banking for Deutsche Bank, India. Ms. Namrata has also served in Strategic Leadership Team for Deutsche Bank Global Initiative "Home to Asia" to strengthen business flows to the bank.
Anita Belani	Independent Director	Ms. Anita Belani has significant experience of over 3 decades in Human Resource and Strategy orientation. Her experience includes consultation across sectors at Board / CEO levels in areas such as Org Transformation, Market Entry Strategy, Leadership, Strategy Clarification, CEO Succession & Culture Building. Ms. Anita has served as the Managing Director and India Head for Russel & Reynolds, an operating partner at Gaja Capital Partners, and has held senior roles at KPMG, Jardine Fleming, Sun Microsystems. She holds a bachelor's (Hons) degree in Economics and master's degree in business administration from XLRI, Jamshedpur.
Santanu Paul	Independent Director	Mr. Santanu Paul is the Co-founder and CEO of TalentSprint, a global deeptech education platform for young and experienced professionals, which counts among its investors Nexus Venture Partners, NSDC, and the NSE Group. Earlier, he served as Senior Vice President for Global Delivery Operations and Head of Indian Operations for Virtusa Corporation, which went public on NASDAQ in 2007. He also worked as Chief Technology Officer at OpenPages and Viveca, both venture-backed US technology firms funded by Sigma Partners and Matrix Partners. He began his career at the prestigious IBM T.J. Watson Research Center in Yorktown Heights, New York. He holds a bachelor's degree of technology in computer science from the Indian Institute of Technology, Madras and Doctor of Philosophy in computer science and engineering from the University of Michigan and served as a board member for multiple companies such as National Payments Corporation of India, NSDL Payments Bank, Advait ARC, BNP Paribas, Sharekhan, and Vivriti Capital.
Lazar Zdravkovic	Nominee Director	Mr. Lazar Zdravkovic is the Vice President of Creation Investments and previously he was associated with Barclays as investment banker. He has worked extensively with Creation Investments portfolio companies in India over the last 6 years. He is involved in advising debt and equity financing, strategic and financial planning, hiring and financial reporting. He also has the experience of working with several portfolio companies of Creation Investments outside of India, including banks, non-bank lenders and Insurance Companies in Republic of Georgia, Sri Lanka, Indonesia, Albania, Poland, Mexico, Peru, Chile and Brazil. As an Investment Banking professional, he has also advised multiple financial institutions in the S&P 500, FTSE 100 as well as OMXS 30 on Debt and Equity raises, Mergers and Acquisitions along with multiple other transactions. He holds a bachelor's degree in business administration in finance and international business from McDonough School of Business at Georgetown University.

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

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

As on the date of this General Information Document, the Company has 2 subsidiaries and 5 step-subsidiaries. The brief summary of the business activities of the subsidiaries are given below:

1. Vivriti Asset Management Private Limited (Subsidiary)

   Vivriti Asset Management (VAM) is a leading Indian asset manager, focusing on mid-market performing credit. VAM manages mid-to-long-term alternate investment funds (AIFs) which count marquee global and domestic investors.

2. CredAvenue Private Limited (Subsidiary)

   CredAvenue Private Limited (CAPL) is engaged in the business of providing software services and technology infrastructure for lenders and borrowers to facilitate / conclude debt transactions.

3. CredAvenue Securities Private Limited (Subsidiary of CredAvenue Private Limited)

   CredAvenue Securities Private Limited (CSPL) is registered as a Merchant Banker with SEBI and is involved in origination and placement of securities.

4. Spocto Solutions Private Limited (Subsidiary of CredAvenue Private Limited)

   Spocto Solutions Private Limited (Spocto) is a digital debt collection company, working with advanced AI/ML systems to help lenders with debt resolutions.

5. Bluevine Technologies Private Limited (Subsidiary of CredAvenue Private Limited)

   Bluevine Technologies Private Limited (Corpository) is engaged in the business of providing actionable credit intelligence to lenders.

6. CredAvenue Spocto Technology Ltd (Foreign Subsidiary of Spocto Solutions Private Limited)

   CredAvenue Spocto Technology Ltd (CSTL, Dubai) is engaged in the business of debt collection in the middle east. It is incorporated in DIFC, Dubai.

7. Finfort (LLP of CredAvenue Private Limited)

FinFort offers technology infrastructure and data analytics for private data to banks and NBFCs and the acquisition will enable the company to expand its product suite and enhance its capabilities.

(d) ***Details of branches or units where the issuer carries on its business activities, if any***

As on the date of this General Information Document, the Company has 8 branches.

(e) ***Project cost and means of financing, in case of funding of new projects:*** To be set out in the Key Information Document for the relevant issuance of Debentures.

6.8 **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:**

S. NO	PARTICULARS	FEE/EXPENSE AMOUNT	% OF TOTAL ISSUE EXPENSES	% OF TOTAL ISSUE SIZE
1.	Lead Manager(s) fees	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
2.	Underwriting commission	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
3.	Brokerage, selling commission and upload fees	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
4.	Fees payable to the registrars to the issue	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
5.	Fees payable to the legal advisors	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
6.	Advertising and marketing expenses	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--

S. NO	PARTICULARS	FEE/EXPENSE AMOUNT	% OF TOTAL ISSUE EXPENSES	% OF TOTAL ISSUE SIZE
7.	Fees payable to the regulators including stock exchanges	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
8.	Expenses incurred on printing and distribution of issue stationary	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
9.	Any other fees, commission and payments under whatever nomenclature	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--

6.9 **Financial Information**

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

Please refer **Annexure I** for the audited financial statements of the Issuer for the Financial Years ended March 31, 2021, March 31, 2022, and March 31, 2023, and the limited review financial results as of December 31, 2023.

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

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

Please refer Annexure I for the audited financial statements of the Issuer for the Financial Years ended March 31, 2021, March 31, 2022, and March 31, 2023, and the limited review financial results as of December 31, 2023.

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

(i) The issue is made on the Electronic Book Platform of the stock exchange, irrespective of the issue size; and

(ii) In case of issue of securities on a private placement basis, the issue is open for subscription only to qualified institutional buyers

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

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

Please refer Annexure I for the audited financial statements of the Issuer for the Financial Years ended March 31, 2021, March 31, 2022, and March 31, 2023, and the limited review financial results as of December 31, 2023 along with the auditor's report along with the requisite schedules, footnotes, summary etc.

(e) **Key Operational and Financial Parameters on a consolidated basis and on a standalone basis:**

Standalone Basis

PARTICULARS	MARCH 31, 2021	MARCH 31, 2022	MARCH 31, 2023	DECEMBER 31, 2023
	Audited	Audited	Audited	Limited Review
BALANCE SHEET				
Assets				
Property, Plant and Equipment	527.82	719.41	2,466.07	2,949.01
Financial Assets	2,15,494.23	4,72,122.60	6,55,041.08	7,79,419.12
Non-financial Assets excluding property, plant and equipment	3,493.54	5,442.34	11,082.97	11,263.01
Total Assets	**2,19,515.59**	**4,78,284.35**	**6,68,590.12**	**7,93,631.14**
Liabilities				
Financial Liabilities				
- Derivative financial instruments	-	382.00	-	-
- Trade Payables	1,072.85	954.58	1,969.98	1,951.56
- Debt Securities	39,953.41	1,07,051.35	1,51,887.19	1,79,947.32
- Borrowings (other than Debt Securities)	96,864.64	2,47,962.03	3,50,101.65	4,01,672.80
- Subordinated liabilities	-	-	-	-
- Other financial liabilities	1,267.50	1,756.13	7,487.56	27,539.93
Non-Financial Liabilities				
- Current tax liabilities (net)	-	-	-	-
- Provisions	469.84	191.49	351.44	**579.85**
- Deferred tax liabilities (net)	-	-	-	**-**
- Other non-financial liabilities	173.18	372.11	317.75	**275.34**
Equity (Equity Share Capital and Other Equity)	79,714.17	1,19,614.66	1,56,474.55	1,81,664.29
Non-controlling interest				
Total Liabilities and Equity	**2,19,515.59**	**4,78,284.35**	**6,68,590.12**	**7,93,631.09**
PROFIT AND LOSS				

PARTICULARS	MARCH 31, 2021	MARCH 31, 2022	MARCH 31, 2023	DECEMBER 31, 2023
	Audited	Audited	Audited	Limited Review
Revenue from operations	21,938.19	34,487.19	65,315.13	72,106.31
Other Income	574.05	679.72	1,806.24	**2,520.54**
Total Income	**22,512.24**	**35,166.91**	**67,121.37**	**74,626.85**
Total Expenses	18,445.72	26,102.86	49,836.90	57,278.39
Profit after tax for the year	3,000.51	6,736.98	12,929.75	**12,817.62**
Other Comprehensive income	112.69	-71.05	-509.22	-26.01
Total Comprehensive Income	**3,113.20**	**6,665.93**	**12,420.53**	**12,791.61**
Earnings per equity share (Basic)	19.46	53.96	77.09	73.18
Earnings per equity share (Diluted)	3.57	7.76	13.49	13.13
CASH FLOW				
Net cash from / used in (-) operating activities	-75,729.69	-1,24,468.12	-1,39,335.66	NA
Net cash from / used in (-) investing activities	17,257.45	-91,924.83	-36,235.78	NA
Net cash from / used in (-) financing activities	69,065.56	2,45,966.35	1,61,635.29	NA
Net increase / decrease (-) in cash and cash equivalents	10,593.33	29,573.40	-13,936.15	NA
Cash and cash equivalents as per Cash Flow Statement as at the end of Half Year	13,817.64	43,391.04	29,454.89	NA
ADDITIONAL INFORMATION				
Net Worth	79,714.17	1,19,614.66	1,56,474.55	1,81,664.29
Cash and cash equivalents	13,817.64	43,391.04	29,454.89	39,790.19
Loans	1,62,044.92	2,96,048.09	4,53,997.47	6,13,396.11
Loans (Principal Amount)	1,62,686.06	2,97,481.54	4,55,374.27	
Total Debts to Total Assets	59.15%	68.99%	71.29%	68.55%
Interest Income	20,124.26	32,344.09	59,927.01	66,664.33
Interest Expense	9,435.22	19,905.55	39,041.75	38,983.97
Impairment on Financial Instruments	2,989.74	1,462.38	917.00	7,045.33
Bad Debts to Loans	NA	NA	NA	NA
% Stage 3 Loans on Loans (Principal Amount)	0.32%	0.29%	0.31%	0.94%
% Net Stage 3 Loans on Loans (Principal Amount)	0.00%	0.07%	0.08%	0.32%
Tier I Capital Adequacy Ratio (%)	39.70%	29.03%	25.35%	23.23%
Tier II Capital Adequacy Ratio (%)	0.61%	0.54%	0.39%	0.34%

Consolidated Basis:

PARTICULARS	MARCH 31, 2021	MARCH 31, 2022	MARCH 31, 2023	DECEMBER 31, 2023
	Audited	Audited	Audited	Limited Review**
BALANCE SHEET				
Assets				
Property, Plant and Equipment	736.74	777.81	2,575.01	NA
Financial Assets	2,15,621.44	6,72,114.75	8,29,536.16	NA
Non-financial Assets excluding property, plant and equipment	4,976.99	6,866.16	13,630.36	NA
Total Assets	**2,21,335.17**	**6,79,758.72**	**8,45,741.53**	**NA**
Liabilities				
Financial Liabilities				
- Derivative financial instruments	-	382.00	-	NA
- Trade Payables	2,035.52	2,505.81	2,160.74	NA
- Other Payables	-	-	-	NA
- Debt Securities	40,219.33	1,07,741.03	1,51,887.19	NA
- Borrowings (other than Debt Securities)	98,446.05	2,47,962.03	3,50,698.27	NA
- Deposits	-	-	-	NA
- Subordinated liabilities	-	-	-	NA
- Lease liabilities	1,038.46	997.48	3,078.20	NA
- Other financial liabilities	332.01	645.96	5,079.10	NA
Non-Financial Liabilities				
- Current tax liabilities (net)	-	-	-	NA
- Provisions	821.29	252.97	507.99	NA
- Deferred tax liabilities (net)	-	45,424.37	45,957.00	NA
- Other non-financial liabilities	390.61	465.66	376.92	NA
Equity (Equity Share Capital and Other Equity)	**78,051.90**	**2,68,689.44**	**2,80,359.82**	**NA**
Non-controlling interest	**-**	**4,691.97**	**5,635.50**	**NA**
Total Liabilities and Equity	**2,21,335.17**	**6,79,758.72**	**8,45,741.53**	**NA**
PROFIT AND LOSS				
Revenue from operations	24,412.04	40,497.05	68,807.66	NA
Other Income	154.59	2,01,230.56	1,550.87	NA
Total Income	24,566.63	2,41,727.61	70,358.53	NA
Total Expenses	**22,446.25**	**33,498.48**	**52,567.17**	**NA**
Profit after tax for the year	1,442.28	1,55,326.65	-12,169.57	NA
Other Comprehensive income	112.69	-94.69	-747.01	NA
Total Comprehensive Income	**1,554.97**	**1,55,231.96**	**-12,916.58**	**NA**

PARTICULARS	MARCH 31, 2021	MARCH 31, 2022	MARCH 31, 2023	DECEMBER 31, 2023
	Audited	Audited	Audited	Limited Review**
Earnings per equity share (Basic)	**9.35**	**1,244.05**	**-72.56**	**NA**
Earnings per equity share (Diluted)	**1.72**	**178.95**	**-72.56**	**NA**
CASH FLOW				
Net cash from / used in (-) operating activities	-78,153.31	-1,54,059.47	-1,34,922.79	NA
Net cash from / used in (-) investing activities	18,891.77	-63,879.00	-45,894.90	NA
Net cash from / used in (-) financing activities	70,871.70	2,50,460.90	1,63,033.67	NA
Net increase / decrease (-) in cash and cash equivalents	11,610.16	32,522.43	-17,784.02	NA
Cash and cash equivalents as per Cash Flow Statement as at the end of Half Year	14,835.49	47,357.92	29,573.90	NA
ADDITIONAL INFORMATION				
Net Worth	78,051.90	2,68,689.44	2,80,359.82	NA
Cash and cash equivalents	14,835.49	47,357.92	29,573.90	NA
Loans	1,62,156.59	2,96,075.94	4,53,295.43	NA
Total Debts to Total Assets	59.15%	68.99%	71.29%	NA
Interest Income	20,360.93	32,952.72	60,845.01	NA
Interest Expense	9,607.81	19,931.34	38,425.53	NA
Impairment on Financial Instruments	2,989.74	1,462.38	917.00	NA
Bad Debts to Loans	NA	NA	NA	NA

*** The Issuer does not maintain the consolidated financial statements on a quarterly or semi-annual basis.*

(f) **Details of any other contingent liabilities of the Issuer based on the latest audited financial statements including amount and nature of liability:**

Guarantees issued to the third parties - Rs.1,139.17 lakhs

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

- As on December 31, 2023, our Company has not issued any corporate guarantees or letters of comfort.
- As on December 31, 2023, our Company has not incurred any contingent liability including debt service reserve account guarantees/ any put option etc.
- As on December 31, 2023, our Company has no outstanding borrowings taken / debt securities issued for consideration other than cash, (i) whether in whole or in part, (ii) at a premium or discount, or (iii) in pursuance of an option.

6.10 **A brief history of the Issuer since its incorporation giving details of its following activities:**

(a) ***Details of Share Capital as on last quarter end, i.e., December 31, 2023:***

SHARE CAPITAL	AMOUNT (INR)
Authorised Share Capital	
2,55,00,000 Equity Shares of INR. 10/- Each	25,50,00,000
9,11,37,063 Preference Shares of INR. 10/- Each	91,13,70,630
19,60,000 Class B Differential Equity Shares of INR. 10/- Each	1,96,00,000
TOTAL	**1,18,59,70,630**
Issued and Subscribed Capital	
2,15,75,735 Equity Shares of INR. 10/- Each	21,57,57,350
9,09,40,240 Preference Shares of INR. 10/- Each	90,94,02,400
TOTAL	**1,12,51,59,750**
Paid-up Capital	
2,15,75,735 Equity Shares of INR. 10/- Each	21,57,57,350
9,09,40,240 Preference Shares of INR. 10/- Each	90,94,02,400
TOTAL	**1,12,51,59,750**

(b) ***Changes in its capital structure as on last quarter end i.e., December 31, 2023, for the preceding three financial years and current financial year:***

DATE OF CHANGE (ANNUAL GENERAL MEETING/ EXTRAORDINARY GENERAL MEETING)	AUTHORISED CAPITAL IN RS.	PARTICULARS
EGM – 22-05-2018	20,00,00,000	Increase in authorized capital
EGM - 05-01-2019	63,00,00,000	Increase in authorized capital
EGM – 27-03-2019	67,88,34,940	Increase in authorized capital
AGM - 22-04-2019	79,34,80,350	Increase in authorized capital
EGM – 17-02-2020	99,34,80,350	Increase in authorized capital
EGM – 05-03-2020	99,34,80,350	Reclassification of authorized capital
EGM – 14-09-2020	1,04,43,70,630	Increase in authorized capital
EGM – 16-04-2021	1,05,43,70,630	Increase in authorized capital
EGM – 22-03-2022	1,13,93,70,630	Increase in authorized capital
EGM -14-04-2022	1,16,63,70,630	Increase in authorized capital
AGM – 22-09-2022	1,16,63,70,630	Reclassification of authorized capital
EGM – 10-05-2023	1,18,59,70,630	Increase in authorized capital
EGM – 26-09-2023	1,18,59,70,630	Reclassification of authorized capital

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

							Cumulative			
Date of Allotment/ Transfer	**No of Equity Shares/CCPS**	**Face Value**	**Issue Price**	**Consideration Amount**	**Form of Consideration (Cash, other than cash, etc)**	**Nature of Allotment/ Transfer**	**No of Equity Shares /CCPS**	**Equity /CCPS Share Capital**	**Equity Share/ CCPS Premium**	**Remarks (if any)**
		(in Rs)	(in Rs)					(Rs)	(Rs)	
07-07-2017	499990	10	10	4999900	Cash	Subscribed Capital	499990	4999900	-	N. A
07-07-2017	10	10	10	100	Cash	Subscribed Capital	500000	5000000	-	N. A
07-07-2017	1000000	10	10	10000000	Cash	Rights Issue	1500000	15000000	-	N. A

							Cumulative			
Date of Allotment/ Transfer	**No of Equity Shares/CCPS**	**Face Value**	**Issue Price**	**Consideration Amount**	**Form of Consideration (Cash, other than cash, etc)**	**Nature of Allotment/ Transfer**	**No of Equity Shares /CCPS**	**Equity /CCPS Share Capital**	**Equity Share/ CCPS Premium**	**Remarks (if any)**
17-07-2017	702913	10	10	7029130	Consideration other than cash	Rights Issue	2202913	22029130	-	N. A
17-08-2017	500000	10	10	5000000	Cash	Rights Issue	2702913	27029130	-	N. A
30-08-2017	10	10	10	100	Cash	Transfer from Saurabh Vatsa	2702913	27029130	-	N. A
30-08-2017	3499990	10	10	34999900	Cash	Rights Issue	6202903	62029030	-	N. A
30-08-2017	797097	10	10	7970970	Cash	Rights Issue	7000000	70000000	-	N. A
15-09-2017	750000	10	10	7500000	Cash	Rights Issue	7750000	77500000	-	N. A
15-09-2017	750000	10	10	7500000	Cash	Rights Issue	8500000	85000000	-	N. A
30-05-2018	1400000	10	10	14000000	Cash	Rights Issue	9900000	99000000	-	N. A
30-05-2018	1400000	10	10	14000000	Cash	Rights Issue	11300000	113000000	-	N. A
29-06-2018	1922500	10	10	19225000	Cash	ESOP allotment as per Sec 62 (1) (b)	13222500	132225000	-	N. A
29-06-2018	250000	10	10	2500000	Cash	Transfer from Vineet Sukumar	13222500	132225000	-	N. A
29-06-2018	250000	10	10	2500000	Cash	Transfer from Gaurav Kumar	13222500	132225000	-	N. A
29-06-2018	500000	10	10	5000000	Cash	Transfer from Vineet Sukumar	13222500	132225000	-	N. A
29-06-2018	500000	10	10	5000000	Cash	Transfer from Gaurav Kumar	13222500	132225000	-	N. A
18-01-2019	100	10	47.481647	4,748.2	Cash	Allotment	13222600	132226000	3,748.16	N. A
18-01-2019	467000	10	47.481647	4670000	Cash	Further Issue (ESOP)	13689600	136896000	17,503,907.2	N. A
15-02-2019	21060769(CCPS)	10	47.481647	999999999.2	Cash	Allotment	42121438 (CCPS)	421214380 (CCPS)	789,392,309	N. A
29-03-2019	4883494 (CCPS)	10	71.67	350,000,01498	Cash	Allotment	47004932(CCPS)	470049320 (CCPS)	301,165,074.98	N. A
24-05-2019	10464541 (CCPS)	10	71.67	749,993,653.47	Cash	Allotment	57469473(CCPS)	574694730 (CCPS)	645,348,243.47	N. A
16-11-2019	800000	10	71.67	5,73,36,000	Cash	Further Issue (ESOP)	14489600	144896000	4,93,36,000	N. A
17-03-2020	100	10	173.66	17,366	Cash	Allotment	14489700	144897000	16,366	N. A
17-03-2020	2,01,54,225 (CCPS)	10	173.66	3,49,99,82,713.5	Cash	Allotment	77623698 (CCPS)	776236980 (CCPS)	3298440463.50	N. A
17-03-2020	405701 (OCRPS – Partly paid up @ INR1 per share)	60	173.66	4,05,701	Cash	Allotment	4,05,701 (OCRPS)	4,05,701 (OCRPS)	-	N. A
17-03-2020	405701 (OCRPS – Partly paid up @ INR1	60	173.66	4,05,701	Cash	Allotment	811,402 (OCRPS)	811,402 (OCRPS)	-	N. A

							Cumulative			
Date of Allotment/ Transfer	**No of Equity Shares/CCPS**	**Face Value**	**Issue Price**	**Consideration Amount**	**Form of Consideration (Cash, other than cash, etc)**	**Nature of Allotment/ Transfer**	**No of Equity Shares /CCPS**	**Equity /CCPS Share Capital**	**Equity Share/ CCPS Premium**	**Remarks (if any)**
	per share))									
10-06-2020	1151310	10	173.66	199936494.6	Cash	Further Issue (ESOP)	1,56,41,010	15,64,10,100	18,84,23,394.6	N. A
19-09-2020	57,96,936	10	173.66	1,00,66,95,906	Cash	Allotment	8,34,20,634 (CCPS)	83,42,06,340 (CCPS)	948,726,546	N. A
12-12-2020	1,00,77,113	10	173.66	Nil	N/A	Transfer from LGF to FI SPC (CCPS)	8,34,20,634 (CCPS)	83,42,06,340 (CCPS)	1,64,92,20,313.58	N. A
28-04-2021	4,60,644 (Equity Shares - Series 1A paid at INR 2.5 per share)	10	173.67	2,90,00,303.66	Cash	Allotment	1,61,01,654	16,10,16,540	7,53,93,603.48	N. A
27-05-2021	2,25,000	10	10	22,50,000	Cash	Allotment	1,63,26,654	16,32,66,540	-	N. A
29-03-2022	100	10	815	81,500	Cash	Allotment	1,63,26,754	16,32,67,540	80,500	N. A
29-03-2022	38,89,776 (CCPS)	10	815	3,17,01,67,440	Cash	Allotment	8,73,10,410 (CCPS)	87,31,04,100 (CCPS)	3,13,12,69,680 (CCPS)	N. A
26-04-2022	1,09,410	10	815	8,91,69,150.00	Cash	Transfer from Gaurav Kumar to Creation Investments India III, LLC	-	-	-	N.A
26-04-2022	1,66,664	10	815	13,58,31,160.00	Cash	Transfer from Gaurav Kumar to Lightrock Growth Fund I S.A., SICAV-RAIF	-	-	-	N.A
26-04-2022	43,662	10	815	3,55,84,530.00	Cash	Transfer from Vineet Sukumar to Creation Investments India III, LLC	-	-	-	N.A
26-04-2022	2,32,412	10	815	18,94,15,780.00	Cash	Transfer from Vineet Sukumar to Financial Investments SPC	-	-	-	N.A
26-04-2022	21,13,914	10	23.33 [173.66 (Original allotment of OCRPS]	7,04,56,753.62	Cash	Allotment of Equity Shares (upon conversion of Optionally Convertible preference shares)	2,05,54,582	20,55,45,820	4,93,17,613.62	N.A.
26-04-2022	21,13,914	10	23.33 [173.66 (Original allotment of OCRPS]	7,04,56,753.62	Cash	Allotment of Equity Shares (upon conversion of Optionally Convertible preference shares)	2,05,54,582	20,55,45,820	4,93,17,613.62	N.A.
09-05-2022	100	10	815	81,500	Cash	Allotment	2,05,54,682	20,55,46,820	80,500	N.A.
09-05-2022	27,11,556 (CCPS)	10	815	220,99,18,140	Cash	Allotment	9,00,21,966 (CCPS)	90,02,19,660 (CCPS)	2,18,28,02,580 (CCPS)	N. A
27-05-2022	22,086	10	815	1,80,00,090	Cash	Transfer of shares from Sridhar Srinivasan to Creation Investments India III, LLC	2,05,54,682	20,55,46,820	1,77,79,230	N.A.

							Cumulative			
Date of Allotment/ Transfer	**No of Equity Shares/CCPS**	**Face Value**	**Issue Price**	**Consideration Amount**	**Form of Consideration (Cash, other than cash, etc)**	**Nature of Allotment/ Transfer**	**No of Equity Shares /CCPS**	**Equity /CCPS Share Capital**	**Equity Share/ CCPS Premium**	**Remarks (if any)**
20-07-2022	232,412	10	815	18,94,15,780	Cash	Transfer of shares from Financial Investments SPC to LR India Fund I S.à r.l., SICAV-RAIF.	2,05,54,682	20,55,46,820	18,70,91,660	N.A.
03-08-2022	22,086	10	815	1,80,00,090	Cash	Transfer of shares from Sanjiv Malhotra to Lightrock Growth Fund I S.A., SICAV-RAIF	2,05,54,682	20,55,46,820	1,77,79,230	N.A.
08-11-2022	10,00,000	10	815	81,50,00,000	Cash	Allotment of Equity Shares to ESOP Trust	2,15,54,682	21,55,46,820	80,50,00,000	N.A
12-12-2022	21,053 (Partly paid equity shares at INR. 475 per share paid)	10	950	1,00,00,175	Cash	Allotment of Equity Shares to Anita Belani	2,15,75,735	21,56,52,085	98,94,910	N.A
16-04-2023	21,053 (receipt of call money on Partly paid up shares)	10	950	1,00,00,175	Cash	Receipt of call money pursuant to allotment of Equity Shares to Anita Belani	2,15,75,735	21,57,57,350	98,94,910	N.A
03-11-2023	918275 (CCPS)	10	1085	1,00,00,00,386	Cash	Allotment of Series D CCPS to TVS	9,18,274	91,82,740	99,08,17,646	N.A.

(d) ***Details of any acquisition of or amalgamation with any entity in the preceding one year:***

Not Applicable.

(e) ***Details of any Reorganization or Reconstruction in the preceding one year:***

TYPE OF EVENT	DATE OF ANNOUNCEMENT	DATE OF COMPLETION	DETAILS
Not Applicable			

(f) ***Details of the shareholding of the Company as at the latest quarter end, as per the format specified under the listing regulations****:* The shareholding pattern of the Issuer as of the last quarter end, i.e., December 31, 2023, prepared in accordance with the LODR Regulations is set out in **Annexure IV**.

(g) ***List of top ten holders of equity shares of the Company as on the latest quarter end, i.e., December 31, 2023****:*

S. NO.	NAME OF THE SHAREHOLDERS	TOTAL NUMBER OF EQUITY SHARES	NUMBER OF SHARES IN DEMAT FORM	TOTAL SHAREHOLDING AS PERCENTAGE (%) OF TOTAL NO. OF EQUITY SHARES
1	Vineet Sukumar	67,37,840	67,37,840	31.23
2	Gaurav Kumar	66,32,577	66,32,577	30.74
3	Vivriti ESOP Trust	40,59,880	40,59,880	18.82
4	Soumendra Nath Ghosh Equity	5,82,200	5,82,200	2.7

S. NO.	NAME OF THE SHAREHOLDERS	TOTAL NUMBER OF EQUITY SHARES	NUMBER OF SHARES IN DEMAT FORM	TOTAL SHAREHOLDING AS PERCENTAGE (%) OF TOTAL NO. OF EQUITY SHARES
5	Aniket Satish Deshpande	5,51,000	5,51,000	2.55
6	Shaik Mohammed Irfan Basha	5,09,550	5,09,550	2.36
7	TVS Shriram Growth Fund 3	2,87,313	2,87,313	1.33
8	Lightrock Growth Fund I S.A., SICAV-RAIF (Formerly Lightstone Fund S.A.)	2,32,512	2,32,512	1.08
9	LR India Fund I S.à r.l., SICAV-RAIF.	2,32,512	-	1.08
10	Kalpa S Mehta and Shailesh J Mehta (Joint Holders)	2,25,000	2,25,000	1.04

6.11 **Following details regarding the directors of the Company:**

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

This table sets out the details regarding the Company's Board of Directors as on date of this General Information Document:

S. NO.	NAME OF THE DIRECTOR	DESIGNATION	AGE (IN YRS)	ADDRESS	DIN	DATE OF APPOINTMENT	DETAILS OF OTHER DIRECTORSHIP	WHETHER WILLFUL DEFAULTER (YES/NO)
1	Gaurav Kumar	Non-Executive Director	41	Olympia Goodwood Residence, 3B, Cenotaph Road, Sri Ram Nagar, Teynampet, Chennai 600 018, Tamil Nadu, India.	07767248	22 June 2017	1. Vivriti Funds Private Limited *(formerly known as Keerthi Logistics Private Limited)* 2. Vivriti Next Private Limited *(formerly known as QED Business Solutions Private Limited)* 3. CredAvenue Securities Private Limited 4. CredAvenue Private Limited 5. Spocto Solutions Private Limited 6. Vivriti Asset Management Private Limited 7. Bluevine Technologies Private Limited 8. CredAvenue Spocto Technology Ltd	No
2	John Tyler Day	Nominee Director	37	7034, Irongate Lane Dallas Texas 75214 US	07298703	18 Jan 2019	1. Vivriti Next Private Limited *(formerly known as QED Business Solutions Private Limited)* 2. Muthoot Microfin Limited 3. Vivriti Asset Management Private Limited 4. CredAvenue Private Limited 5. Desiderata Impact Ventures Private Limited 6. CISV India Private Limited 7. Sohan Lal Commodity Management Private Limited 8. Vastu Housing Finance Corporation Limited 9. OFB Tech Private Limited 10. Creation Impact Credit Fund (India), L.P.	No
3	Namrata Kaul	Independent Director	59	Flat 401, Tower B6, World Spa West Sector-30 Gurgaon 122001	00994532	12 Jan 2019	1. Havells India Limited 2. Healthium Medtech Limited 3. Schneider Electric Infrastructure Limited 4. Fusion Micro Finance Limited 5. Vivriti Asset Management Private Limited 6. Synergetics Management and Engineering Consultants Private Limited	No
4	Vineet Sukumar	Managing Director	44	4, KG Valmiki Apartments, 3rd Seaward Road Valmiki Nagar Thiruvanmyur Chennai 600041 TN IN	06848801	30 August 2017	1. Vivriti Funds Private Limited *(formerly known as Keerthi Logistics Private Limited)* 2. Vivriti Next Private Limited *(formerly known as QED Business Solutions Private Limited)* 3. CredAvenue Securities Private Limited 4. Sangvint Technologies Private Limited	No

S. NO.	NAME OF THE DIRECTOR	DESIGNATION	AGE (IN YRS)	ADDRESS	DIN	DATE OF APPOINTMENT	DETAILS OF OTHER DIRECTORSHIP	WHETHER WILLFUL DEFAULTER (YES/NO)
							5. Vivriti Asset Management Private Limited 6. CredAvenue Private Limited	
5	Kartik Srivatsa	Nominee Director	41	3rd Floor, No 5, 12th Block, 5th Main Road Opp BDA Office, Kumara Park West Bangalore-560020	03559152	30 May 2020	1. Finnew Solutions Private Limited 2. Ampin Energy Transition Private Limited 3. Vivriti Next Private Limited *(formerly known as QED Business Solutions Private Limited)* 4. Vivriti Asset Management Private Limited 5. Smartcoin Financials Private Limited 6. CredAvenue Private Limited 7. Lightrock Corporate Services Private Limited *(formerly known as Aspada Investment Advisors Private Limited);* 8. Lightrock Investment Advisors Private Limited *(formerly known as LGT Impact Investment Advisors India Private Limited)* 9. Be Well Hospitals Private Limited 10. Ummeed Housing Finance Private Limited 11. Waycool Foods And Products Private Limited 12. Aye Finance Private Limited 13. Niyo Solutions, Inc	No
6	Anita Belani	Independent Director	58	B 6503, Trump Tower, The Lodha Park, Pandurang Budkar Marg, Worli, Mumbai City, Mumbai-400018, Maharashtra India.	01532511	7 May 2021	1. Proconnect Supply Chain Solutions Limited 2. Asirvad Micro Finance Limited 3. Eternis Fine Chemicals Limited 4. IDFC Financial Holding Company Limited 5. IDFC Limited 6. Foseco India Limited 7. Redington Limited	No
7	Gopal Srinivasan	Nominee Director	65	No.14, Boat Club Road, Raja Annamalaipuram, Chennai – 600 028	00177699	27 May 2022	1. Chennai International Centre; 2. Chennaiangles Network Association; 3. Chennai City Connect Foundation; 4. CredAvenue Private Limited; 5. Diaspora Leaders Foundation; 6. Geeyes Capital Funds Private Limited; 7. IVC Association; 8. IIT Madras Research Park; 9. Lucas TVS Limited; 10. NextWealth Entrepreneurs Private Limited; 11. Reserve Bank Innovation Hub; 12. Sundaram Investment Private Limited; 13. TVS Capital Funds Private Limited; 14. TVS Electronics Limited; 15. TVS Investments Private Limited *(formerly Geeyes Family Holdings Private Limited*); 16. T.V. Sundram Iyengar & Sons Private Limited; 17. TVS Wealth Private Limited; 18. Vivriti Asset Management Private Limited; 19. Vivriti Next Private Limited *(formerly known as QED Business Solutions Private Limited)* 20. Shri Cheema Charitable Foundation and 21. Prema Srinivasan Charitable Foundation	No
8	Santanu Paul	Independent Director	55	Plot No 12, Aparna Orchids, Near NAC, Madhapur, Hyderabad – 500 084	02039043	9 February 2023	1. Talentsprint Private Limited 2. TalentSprint INC	No
9	Lazar Zdravkovic	Nominee Director	31	1158 W Armitage Ave, Apt 202 Chicago, IL 60614 USA	10052432	31 March 2023	1. Vivriti Asset Management Private Limited 2. Vivriti Next Private Limited *(formerly known as QED Business Solutions Private Limited)*	No

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

NAME	DESIGNATION	DIN	DATE OF APPOINTMENT	DATE OF CESSATION, IF APPLICABLE	DATE OF RESIGNATION, IF APPLICABLE	DIRECTOR OF THE COMPANY SINCE (IN CASE OF RESIGNATION)	REMARKS
Mr. Gaurav Kumar	Non-Executive Director	07767248	22 June 2017	-	-	-	Appointment

NAME	DESIGNATION	DIN	DATE OF APPOINTMENT	DATE OF CESSATION, IF APPLICABLE	DATE OF RESIGNATION, IF APPLICABLE	DIRECTOR OF THE COMPANY SINCE (IN CASE OF RESIGNATION)	REMARKS
Mr. Saurabh Vatsa	Director	01710506	22 June 2017	30 Aug 2017	30 Aug 2017	22 June 2017	Appointment
Mr. Vineet Sukumar	Managing Director	06848801	30 Aug 2017	-	-	-	Appointment
Ms. Namrata Kaul	Independent Director	00994532	12 Jan 2019	-	-	-	Appointment
Mr. Ken Wander Weele	Nominee Director	02545813	18 Jan 2019	-	-	-	Appointment
Mr. John Tyler Day	Nominee Director	07298703	18 Jan 2019	-	-	-	Appointment
Mr. Kartik Srivatsa	Nominee Director	03559152	30 May 2020	-	-	-	Appointment
Mr. Sridhar Srinivasan	Independent Director	07240718	12 Jan 2019	28 Aug 2020	28 Aug 2020	12 Jan 2019	Resignation
Ms. Anita Belani	Independent Director	01532511	28 April 2020	-	-	-	Appointment
Mr. Gopal Srinivasan	Additional (Nominee) Director	00177699	27 May 2022	-	-	-	Appointment
Mr. Gopal Srinivasan	Nominee Director	00177699	22 Sep 2022	-	-	-	Change in Designation
Mr. Ken Wander Weele	Nominee Director	02545813	18 Jan 2019	09 Feb 2023	09 Feb 2023	18 Jan 2019	Resignation
Mr. Santanu Paul	Additional Director & Independent Director	02039043	09 Feb 2023	-	-	-	Appointment
Mr. Lazar Zdravkovic	Additional (Nominee) Director	10052432	31 Mar 2023	-	-	-	Appointment
Mr. Santanu Paul	Independent Director	02039043	05 Apr 2023			09 Feb 2023	Change in Designation
Mr. Lazar Zdravkovic	Nominee Director	10052432	05 Apr 2023	-	-	31 Mar 2023	Change in Designation
Mr. John Tyler Day	Nominee Director	07298703	30 Sep 2023	-	-	18 Jan 2019	Reappointment on account of retirement by rotation
Ms. Namrata Kaul	Independent Director	00994532	12 Jan 2024	-	-	12 Jan 2019	Reappointment for second consecutive term of 5 (five) years
Mr. Vineet Sukumar	Managing Director	06848801	26 May 2024	-	-	30 Aug 2017	Reappointment for second consecutive term of 5 (five) years

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

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

By/in the Issuer:

S. NO.	NAME OF THE DIRECTOR	REMUNERATION PAYABLE/PAID BY THE ISSUER				SHAREHOLDING/NO. OF SHARES IN THE ISSUER (ON A FULLY DILUTED BASIS)
		FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	
1.	Mr. Vineet Sukumar	Remuneration of 194.69 Lakhs	Remuneration of ₹ 292.19 lakh	Remuneration of ₹ 249.56 lakh	Remuneration of ₹ 151.03 lakh	67,37,840
2.	Ms. Namrata Kaul	Sitting fee of ₹13.80 lakh	Sitting fee of ₹ 11.00 lakh	Sitting fee of ₹ 13.08 lakh	Sitting fee of ₹ 29.43 lakh	1,15,161
3.	Ms. Anita Belani	-	Sitting fee of ₹ 9.00 lakh	Sitting fee of ₹ 14.17 lakh	Sitting fee of ₹ 26.16 lakh	21,053
4.	Mr. Santanu Paul	-	-	Sitting fee of ₹ 2.18 lakh	Sitting fee of ₹ 9.81 lakh	-
5.	Mr. Gaurav Kumar	Remuneration of 194.69 Lakhs	Remuneration of ₹ 241.35 lakh	-	-	66,32,577
6.	Mr. Sridhar Srinivasan	Sitting fee of ₹ 8.25 lakh	-	-	-	93,075

By/in the subsidiaries of the Issuer:

A. Vivriti Asset Management Private Limited

S. NO.	NAME OF THE DIRECTOR	REMUNERATION PAYABLE/PAID BY THE SUBSIDIARIES OF THE ISSUER				SHAREHOLDING IN THE SUBSIDIARIES OF THE ISSUER (ON A FULLY DILUTED BASIS)
		FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	
1.	Ms. Namrata Kaul	Sitting fee of ₹ 8.00 lakh	Sitting fee of ₹ 6.00 lakh	Sitting fee of ₹ 4.00 lakh	Sitting fee of ₹ 8.00 lakh	-

B. CredAvenue Private Limited

S. NO.	NAME OF THE DIRECTOR	REMUNERATION PAYABLE/PAID BY THE SUBSIDIARIES OF THE ISSUER				SHAREHOLDING IN THE SUBSIDIARIES OF THE ISSUER (ON A FULLY DILUTED BASIS)
		FY 2020-21	FY 2021-22	FY 2022-23	FY 2023-24	
1.	Mr. Gaurav Kumar	-	Remuneration of ₹62.29 lakh	Remuneration of ₹ 229.36 lakh	-	

By/in the associate of the Issuer:

Nil

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

Of the Issuer: None

Of the subsidiaries of the Issuer: None

Of the associate companies of the Issuer: None

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

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

Mr. Vineet Sukumar (Managing Director) of the Issuer is involved in day-to-day operations and management of the Company, and therefore the promotion of the objects and business of the Issuer.

Except for Vineet Sukumar and Gaurav Kumar, none of our Directors are interested in the promotion of our Company, except in the ordinary course of business

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

Our Directors have no interest in any immovable property acquired in the preceding two years of filing this General Information Document or proposed to be acquired by our Company nor do they have any interest in any transaction regarding the acquisition of land, construction of buildings and supply of machinery, etc. with respect to our Company. No benefit/interest will accrue to our Promoters/Directors out of the proceeds of the Issue.

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

Our Promoters are interested in our Company to the extent they have promoted our Company and to the extent: (i) of their shareholding in the Company and our subsidiaries and other distributions in respect of the equity shares held by them; (ii) that Vineet Sukumar is the Managing Director of our Company and received remuneration from our Company in this regard; and Gaurav Kumar is the Non-Executive Director of our Company and received remuneration from our Company when he was designated as executive director of the Company; (iii) that Vineet Sukumar is also the managing director in one of our Subsidiaries, Vivriti Asset Management Private Limited and director on the board of our subsidiaries, namely, CredAvenue Private Limited and CredAvenue Securities Private Limited; and Gaurav Kumar is also the managing director in two of our subsidiaries, namely, CredAvenue Private Limited and CredAvenue Securities Private Limited and received remuneration in this regard. Gaurav Kumar is also a director on the board of subsidiaries, namely, Bluevine Technologies Private Limited, Vivriti Asset Management Private Limited, Spocto Solutions Private Limited and CredAvenue Spocto Technology Limited.

Except as stated above, none of our Directors are interested in their capacity as a member of any firm or company and no sums have been paid or are proposed to be paid to any Director or to such firm of company in which he is interested, by any person, in cash or shares or otherwise, either to induce them or to help them qualify as a director or for services rendered by him or by such firm or company, in connection with the promotion or formation of our Company.

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

None

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

Our Promoters, directors, key managerial personnel and senior management personnel have no financial or other material interest in the Issue and no benefit / interest will accrue to our Promoters out of the objects of the Issue.

6.13 **Following details regarding the auditors of the Issuer:**

(a) ***Details of the auditor of the Issuer:***

NAME OF THE AUDITOR	ADDRESS	DATE OF APPOINTMENT
BSR & Co. LLP, Chartered Accountants	KRM Tower, 1st & 2nd Floors, No.1, Harrington Road, Chetpet, Chennai - 600031, India	17th August 2021

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

NAME OF THE AUDITOR	ADDRESS	DATE OF APPOINTMENT	DATE OF CESSATION, IF APPLICABLE	DATE OF RESIGNATION, IF APPLICABLE
M/s. Deloitte Haskins and Sells	Indiabulls Finance Centre Tower 3, 24th / 25th / 26th / 27th – 32nd Floor, Senapati Bapat Marg, Elphinstone Road (West), Maharashtra, 400013	30th April 2018	-	6th August 2021
BSR & Co. LLP, Chartered Accountants	KRM Tower, 1st & 2nd Floors, No.1, Harrington Road, Chetpet, Chennai – 600 031, India	17th August 2021	-	-

6.14 **Details of the following liabilities of the Issuer, as at the end of the preceding quarter, or if available, a later date:**

(a) ***Details of outstanding secured loan facilities as at the end of the last quarter, i.e., December 31, 2023*:**

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (RS.IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (RS. IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY, IF APPLICABLE	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
Kotak Mahindra Investment Limited	WCDL	40.00	40.00	16-May-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (RS.IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (RS. IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY, IF APPLICABLE	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
DCB Bank	WCDL	40.00	39.88	20-Apr-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
YES Bank	TL	100.00	30.00	28-Dec-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
YES Bank	TL	100.00	35.00	27-Dec-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
YES Bank	TL	100.00	25.00	26-Dec-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Nabkisan Finance Limited	TL	20.00	20.00	21-Dec-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Poonawalla Fincorp Limited	TL	50.00	50.00	20-Dec-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	TL	100.00	100.00	19-Dec-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Union Bank of India	TL	50.00	50.00	16-Dec-27	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Axis Bank Limited	TL	250.00	125.00	02-Dec-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Capital SFB	TL	7.00	5.88	01-Jun-27	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of India	TL	125.00	20.00	23-Nov-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of India	TL	125.00	25.00	20-Nov-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of India	TL	375.00	25.00	18-Nov-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of India	TL	375.00	40.00	09-Nov-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Bank of Maharashtra	TL	100.00	100.00	31-Oct-27	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	WCDL	50.00	50.00	02-May-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of India	TL	375.00	60.00	02-Nov-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
IDFC First Bank	TL	100.00	94.44	01-Nov-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of India	TL	125.00	60.00	31-Oct-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
UCO Bank	TL	30.00	30.00	31-Oct-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Suryoday SFB	TL	35.00	32.20	05-Nov-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of India	TL	125.00	20.00	25-Oct-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (RS.IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (RS. IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY, IF APPLICABLE	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
Ratnakar Bank Limited	TL	100.00	2.86	30-Sep-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	199.00	9.03	30-Sep-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indian Bank	TL	75.00	75.02	30-Sep-27	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Axis Bank Limited	TL	250.00	104.15	29-Sep-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
DBS Bank	TL	50.00	50.00	30-Sep-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	WCDL	50.00	50.00	16-Mar-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Retail Issue	NCD	86.16	86.16	06-Mar-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Retail Issue	NCD	45.60	45.60	06-Mar-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Retail Issue	NCD	104.72	91.63	06-Sep-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Retail Issue	NCD	188.80	188.80	06-Sep-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Retail Issue	NCD	67.46	67.46	06-Sep-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	199.00	11.25	31-Aug-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Karnataka Bank	TL	25.00	23.44	28-Aug-27	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Catholic Syrian Bank	WCDL	25.00	25.00	29-Feb-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Credit Saison	TL	40.00	40.00	15-Aug-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	199.00	11.08	31-Jul-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	199.00	10.87	30-Jun-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
SIDBI	TL	150.00	125.00	10-Jun-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	TL	150.00	67.50	28-Jun-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ujjivan SFB	TL	20.00	15.00	30-Jun-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
YES Bank	WCDL	10.00	10.00	27-Jun-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Karur Vysya Bank	TL	50.00	43.23	30-Jun-27	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (RS.IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (RS. IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY, IF APPLICABLE	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
CredAvenue Securities Private Limited	NCD	50.00	50.00	08-May-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	TL	50.00	50.00	14-Jun-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
CredAvenue Securities Private Limited	NCD	75.00	75.00	13-May-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	199.00	8.85	29-May-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Bajaj Finance Limited	TL	30.00	21.25	05-May-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	FCTL	50.00	48.33	08-May-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
CredAvenue Securities Private Limited	NCD	100.00	100.00	08-May-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	199.00	14.17	05-May-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Nippon Asset Management	NCD	25.00	25.00	25-May-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Dhanalaxmi Bank	TL	20.00	15.00	31-Mar-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Union Bank of India	TL	50.00	40.56	31-Mar-27	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
IDFC First Bank	TL	75.00	46.88	30-Mar-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Standard Chartered Bank	NCD	100.00	100.00	29-May-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Utkarsh SFB	TL	16.50	10.31	25-Mar-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Hero Fincorp	TL	50.00	12.50	01-Apr-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
AU SFB	TL	25.00	16.67	18-Apr-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	TL	150.00	25.00	01-Mar-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indian Bank	TL	50.00	35.06	31-Mar-27	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Wint Wealth	NCD	30.00	15.00	23-Sep-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Suryoday SFB	TL	40.00	4.59	05-Jan-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (RS.IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (RS. IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY, IF APPLICABLE	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
Canara Bank	TL	70.00	20.00	18-Mar-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Canara Bank	TL	70.00	32.39	18-Mar-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Hinduja Leyland Finance	TL	17.00	13.21	10-Mar-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	199.00	71.25	06-Mar-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Credit Saison	TL	75.00	18.75	15-Feb-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Sundaram Finance Limited	NCD	50.00	50.00	28-May-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Credit Saison	TL	75.00	37.50	15-Feb-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Capital SFB	TL	15.00	11.44	01-Aug-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
YES Bank	TL	100.00	14.58	17-Feb-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indus Ind Bank	WCDL	25.00	25.00	13-Feb-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Piramal Enterprises Limited	TL	30.00	17.50	02-Feb-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indus Ind Bank	TL	100.00	66.66	30-Dec-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Axis Bank Limited	TL	75.00	37.50	31-Dec-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ujjivan SFB	TL	30.00	0.63	31-Dec-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Axis Mutual Fund	NCD	49.00	49.00	26-Dec-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Bank of Baroda	TL	50.00	33.33	31-Dec-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of Mauritius	TL	27.50	13.75	31-Dec-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ujjivan SFB	TL	30.00	9.38	31-Dec-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Nabsamruddhi Finance Limited	TL	18.00	15.36	30-Jun-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MLD14	MLD	300.00	160.30	13-Dec-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ujjivan SFB	TL	30.00	4.58	30-Nov-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Nabkisan Finance Limited	TL	50.00	40.00	01-Nov-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (RS.IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (RS. IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY, IF APPLICABLE	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
State Bank of India	TL	250.00	166.62	14-Oct-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
IDFC First Bank	TL	100.00	41.67	31-Oct-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	TL	150.00	45.83	28-Oct-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
YES Bank	TL	100.00	28.13	30-Sep-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Tata Capital	TL	40.00	15.76	10-Oct-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Bajaj Finance Limited	TL	25.00	10.40	29-Sep-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Karur Vysya Bank	TL	50.00	29.15	29-Sep-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MLD13	MLD	200.00	200.00	26-Jul-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Utkarsh SFB	TL	23.00	13.68	25-Oct-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mutual Fund	NCD	50.00	50.00	26-Sep-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	100.00	7.36	20-Sep-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Bank of Maharashtra	TL	100.00	69.62	19-Sep-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
DBS Bank	TL	25.00	9.52	31-Aug-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Karnataka Bank	TL	35.00	20.30	31-Aug-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	FCTL	40.00	21.11	29-Jul-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Capital SFB	TL	8.00	4.27	01-Jul-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
HDFC Bank	TL	50.00	12.50	29-Jun-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	TL	105.00	52.50	30-Jun-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Hero Fincorp	TL	50.00	12.50	01-Jul-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	6.00	0.88	05-Jul-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	6.00	0.88	05-Jul-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	6.00	0.88	05-Jul-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (RS.IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (RS. IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY, IF APPLICABLE	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
MAS Financial Services Ltd	TL	6.00	0.88	05-Jul-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	6.00	0.88	05-Jul-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	-	0.88	05-Jul-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	-	0.88	05-Jul-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	-	0.88	05-Jul-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	-	0.88	05-Jul-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	-	0.88	05-Jul-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	100.00	4.64	28-Jun-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MLD12	MLD	200.00	200.00	02-Apr-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	TL	100.00	3.12	30-Mar-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Hinduja Leyland Finance	TL	18.00	8.17	28-Mar-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
SIDBI	TL	150.00	75.00	10-Mar-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
SIDBI	TL	150.00	58.06	10-Mar-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Union Bank of India	TL	60.00	33.63	30-Mar-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Bandhan Bank	TL	100.00	41.58	22-Mar-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	100.00	8.45	08-Mar-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Utkarsh SFB	TL	20.00	1.67	25-Feb-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
South Indian Bank	TL	15.00	5.83	28-Feb-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Cholamandalam	TL	14.69	1.36	29-Feb-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ujjivan SFB	TL	20.00	1.67	29-Feb-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indian Overseas Bank	TL	25.00	9.61	28-Feb-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	TL	100.00	6.25	24-Feb-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (RS.IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (RS. IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY, IF APPLICABLE	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
Axis Bank Limited	TL	25.00	2.08	08-Feb-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	30.00	2.50	09-Feb-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Nabkisan Finance Limited	TL	30.00	10.00	01-Jan-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Karur Vysya Bank	TL	50.00	16.65	31-Dec-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indian Bank	WCDL	10.00	9.80	31-Dec-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indian Bank	TL	40.00	23.99	31-Mar-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
ESAF Bank	TL	25.00	9.09	10-Dec-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Dhanalaxmi Bank	TL	25.00	9.09	08-Dec-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Aditya Birla Finance Limited	TL	30.00	10.19	01-Dec-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Calvert Impact Capital	ECB	75.00	75.00	30-Nov-26	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Capital SFB	TL	12.00	1.52	01-Oct-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indus Ind Bank	TL	50.00	10.46	30-Sep-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Canara Bank	TL	50.00	12.48	30-Sep-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Hinduja Leyland Finance	TL	30.00	8.40	28-Sep-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	TL	50.00	12.50	24-Sep-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Dhanalaxmi Bank	TL	25.00	6.90	18-Aug-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Karnataka Bank	TL	20.00	2.49	31-Jan-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Nabsamruddhi Finance Limited	TL	13.50	5.26	31-Jan-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mahindra Investment Limited	TL	50.00	8.33	19-Jun-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indian Bank	TL	100.00	31.11	28-Feb-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	TL	25.00	2.41	12-Mar-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Catholic Syrian Bank	NCD	10.00	0.83	10-Feb-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (RS.IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (RS. IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY, IF APPLICABLE	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
Catholic Syrian Bank	TL	25.00	4.13	30-Apr-24	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Bank of India	TL	40.00	14.26	22-Mar-25	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

(b) ***Details of outstanding unsecured loan facilities as at the end of the last quarter, i.e., December 31, 2023*:**

NAME OF LENDER	TYPE OF FACILITY	AMOUNT SANCTIONED (IN INR crores)	PRINCIPAL AMOUNT OUTSTANDING (IN INR crores)	REPAYMENT DATE/SCHEDULE	CREDIT RATING, IF APPLICABLE
Sundaram Finance Ltd.	Commercial paper	15,00,00,000	15,00,00,000	27 March, 2024	Crisil A1+/ Care A1+
Texterity Private Limited	Commercial paper	10,00,00,000	10,00,00,000	1 March, 2024	Crisil A1+/ Care A1+
Unity SFB	Commercial paper	25,00,00,000	25,00,00,000	18 January, 2024	Crisil A1+/ Care A1+
The Greater Bombay Co-operative Bank Limited	Commercial paper	10,00,00,000	10,00,00,000	28 March, 2024	Crisil A1+/ Care A1+
Unity SFB	Commercial paper	25,00,00,000	25,00,00,000	22 March, 2024	Crisil A1+/ Care A1+
Venkatesh	Commercial paper	20,00,00,000	20,00,00,000	3 January, 2024	Crisil A1+/ Care A1+
Venkatesh	Commercial paper	10,00,00,000	10,00,00,000	22 January, 2024	Crisil A1+/ Care A1+
Ridaan and Ruhan Buildwell	Commercial paper	15,00,00,000	15,00,00,000	22 January, 2024	Crisil A1+/ Care A1+
Multiple Investors	Commercial paper	30,00,00,000	30,00,00,000	29 January, 2024	Crisil A1+/ Care A1+
V M Salgaocar and Brother Private Limited	Commercial paper	5,00,00,000	5,00,00,000	26 February, 2024	Crisil A1+/ Care A1+
Multiple Investors	Commercial paper	20,00,00,000	20,00,00,000	26 March, 2024	Crisil A1+/ Care A1+

(c) ***Details of outstanding non-convertible securities as at the end of the last quarter, i.e., December 31, 2023, in the following format*:**

SERIES OF NCS	ISIN	TENOR / PERIOD OF MATURITY	COUPON	AMOUNT (IN INR)	DATE OF ALLOTMENT	REDEMPTION DATE / SCHEDULE	CREDIT RATING	SECURED / UNSECURED	SECURITY
10.57% Vivriti Capital Feb 2024	INE01HV07148	36	10.57%	10,00,00,000	10-02-2021	10-02-2024	ICRA A-Stable	Secured	Book Debts

SERIES OF NCS	ISIN	TENOR / PERIOD OF MATURITY	COUPON	AMOUNT (IN INR)	DATE OF ALLOTMENT	REDEMPTION DATE / SCHEDULE	CREDIT RATING	SECURED / UNSECURED	SECURITY
Vivriti Capital Private Limited 02 April 2024	INE01HV07296	22	8.50%	200,00,00,000	24-06-2022	02-04-2024	CARE PP-MLD A; Stable	Secured	Book Debts
9.55% VCPL September 2024	INE01HV07304	24	9.55%	50,00,00,000	26-09-2022	25-09-2024	CARE A; Stable	Secured	Book Debts
8.60% Vivriti Capital Jul 2024	INE01HV07312	21 Months 28 Days	8.60%	200,00,00,000	28-09-2022	26-07-2024	CARE PP-MLD A; Stable	Secured	Book Debts
8.60% Vivriti Capital Dec 2024	INE01HV07320	23 Months 28 Days	8.60%	300,00,00,000	15-12-2022	13-12-2024	CARE PP MLD A; Positive	Secured	Book Debts
10.75% Vivriti Capital Dec 2024	INE01HV07338	24 Months	10.75%	49,00,00,000	26-12-2022	26-12-2024	CARE A; Positive	Secured	Book Debts
10.40%Vivriti2024	INE01HV07361	14 Months	10.40%	100,00,00,000	29-03-2023	29-05-2024	CARE A; Positive	Secured	Book Debts
9.60%Vivriti2024	INE01HV07353	18 Months	9.60%	30,00,00,000	23-03-2023	23-09-2024	CARE A; Positive	Secured	Book Debts
9.75%Vivriti 2024	INE01HV07346	15 Months	9.75%	50,00,00,000	28-02-2023	28-May-24	CARE A; Positive	Secured	Book Debts
8.90%Vivriti Capital 2025	INE01HV07395	23 months 2 days	8.90%	75,00,00,000	09-06-2023	13-05-2025	CARE A; Positive	Secured	Book Debts
2.00%VIVRITI2025	INE01HV07387	24 months	6.62%	1,50,00,00,000	08-05-2023	08-05-2025	CARE A; Positive	Secured	Book Debts
10.15%VIVRITI2026	INE01HV07379	37 months 15 days	10.15%	25,00,00,000	10-04-2023	25-05-2026	CARE A; Positive	Secured	Book Debts
Public Issue 1	INE01HV07411	18 Months	9.57%	86,15,60,000	06-09-2023	06-03-2025	CARE A; Positive, ICRA A; Stable	Secured	Book Debts
Public Issue 1	INE01HV07403	18 Months	10.00%	45,59,51,000	06-09-2023	06-03-2025	CARE A; Positive, ICRA A; Stable	Secured	Book Debts
Public Issue 1	INE01HV07429	24 Months	9.65%	1,04,71,97,000	06-09-2023	06-09-2025	CARE A; Positive, ICRA A; Stable	Secured	Book Debts
Public Issue 1	INE01HV07437	24 Months	10.03%	1,88,80,10,000	06-09-2023	06-09-2025	CARE A; Positive,	Secured	Book Debts

SERIES OF NCS	ISIN	TENOR / PERIOD OF MATURITY	COUPON	AMOUNT (IN INR)	DATE OF ALLOTMENT	REDEMPTION DATE / SCHEDULE	CREDIT RATING	SECURED / UNSECURED	SECURITY
							ICRA A; Stable		
Public Issue 1	INE01HV07445	24 Months	10.50%	67,46,28,000	06-09-2023	06-09-2025	CARE A; Positive, ICRA A; Stable	Secured	Book Debts

(d) ***Details of commercial paper issuances as at the end of the last quarter, i.e., December 31, 2023, in the following format:***

SERIES OF NCS	ISIN	TENOR / PERIOD OF MATURITY	COUPON	AMOUNT OUTSTANDING (IN INR)	DATE OF ALLOTMENT	REDEMPTION DATE / SCHEDULE	CREDIT RATING	SECURED / UNSECURED	SECURITY	OTHER DETAILS VIZ. DETAILS OF ISSUING AND PAYING AGENT, DETAILS OF CREDIT RATING AGENCIES
21	INE01HV14219	364	10.15%	15,00,00,000	29 Mar 23	27 Mar 24	Crisil A1+ / Care A1	Unsecured	NA	IPA: The Federal Bank Ltd.
24	INE01HV14243	269	9.14%	10,00,00,000	06 Jun 23	01 Mar 24	Crisil A1+ / Care A1	Unsecured	NA	IPA: The Federal Bank Ltd.
27	INE01HV14276	181	9.40%	25,00,00,000	21 Jul 23	18 Jan 24	Crisil A1+ / Care A1	Unsecured	NA	IPA: The Federal Bank Ltd.
29	INE01HV14292	213	9.20%	10,00,00,000	28 Aug 23	28 Mar 24	Crisil A1+ / Care A1	Unsecured	NA	IPA: The Federal Bank Ltd.
30	INE01HV14300	192	9.40%	25,00,00,000	12 Sep 23	22 Mar 24	Crisil A1+ / Care A1	Unsecured	NA	IPA: The Federal Bank Ltd.
32	INE01HV14326	91	8.55%	20,00,00,000	04 Oct 23	03 Jan 24	Crisil A1+ / Care A1	Unsecured	NA	IPA: The Federal Bank Ltd.
33	INE01HV14334	96	8.55%	10,00,00,000	18 Oct 23	22 Jan 24	Crisil A1+ / Care A1	Unsecured	NA	IPA: The Federal Bank Ltd.
34	INE01HV14334	95	8.50%	15,00,00,000	19 Oct 23	22 Jan 24	Crisil A1+ / Care A1	Unsecured	NA	IPA: The Federal Bank Ltd.
35	INE01HV14342	94	8.55%	30,00,00,000	27 Oct 23	29 Jan 24	Crisil A1+ / Care A1	Unsecured	NA	IPA: The Federal Bank Ltd.
36	INE01HV14359	94	8.55%	5,00,00,000	24 Nov 23	26 Feb 24	Crisil A1+ / Care A1	Unsecured	NA	IPA: The Federal Bank Ltd.

SERIES OF NCS	ISIN	TENOR / PERIOD OF MATURITY	COUPON	AMOUNT OUTSTANDING (IN INR)	DATE OF ALLOTMENT	REDEMPTION DATE / SCHEDULE	CREDIT RATING	SECURED / UNSECURED	SECURITY	OTHER DETAILS VIZ. DETAILS OF ISSUING AND PAYING AGENT, DETAILS OF CREDIT RATING AGENCIES
37	INE01HV14367	95	8.85%	20,00,00,000	22 Dec 23	26 Mar 24	Crisil A1+ / Care A1	Unsecured	NA	IPA: The Federal Bank Ltd.

(e) ***List of top ten holders of non-convertible securities in terms of value (in cumulative basis) as at the end of the last quarter, i.e., December 31, 2023:***

SR. NO.	NAME OF HOLDERS	CATEGORY OF HOLDER	FACE VALUE OF HOLDING	HOLDING AS A % OF TOTAL OUTSTANDING NON-CONVERTIBLE SECURITIES OF THE ISSUER
1.	Standard Chartered Bank	Bank-Foreign Commercial Bank	1,00,00,00,000	6.39%
2.	Nippon Mutual Fund	Mutual Funds - MF	50,37,50,000	3.22%
3.	Kotak Mutual Fund	Mutual Funds - MF	50,00,00,000	3.20%
4.	Sundaram Finance Ltd	Corporate Body-Domestic	50,00,00,000	3.20%
5.	Ajanta Pharma Limited	Corporate Body-Domestic	50,00,00,000	3.20%
6.	Hinduja Leyland Finance Limited	Corporate Body-Domestic	50,00,00,000	3.20%
7.	Axis Mutual Fund	Mutual Funds - MF	49,00,00,000	3.13%
8.	Mas Financial Services Ltd	Corporate Body-Domestic	47,90,00,000	3.06%
9.	IKF Finance Limited	Corporate Body-Domestic	40,00,00,000	2.56%
10.	Tata Capital Financial Services Ltd	Corporate Body-Domestic	33,00,00,000	2.11%

(f) ***List of top ten holders of Commercial paper in terms of value (in cumulative basis) as at the end of the last quarter, i.e., December 31, 2023:***

SR. NO.	NAME OF HOLDER	CATEGORY OF HOLDER	FACE VALUE OF HOLDING	HOLDING AS A % OF TOTAL COMMERCIAL PAPER OUTSTANDING OF THE ISSUER
1.	Unity Small Finance Bank Limited	Bank-Co Operative	10,00,000	27.03%
2.	Venkatesh Ramarathinam	Resident-Ordinary	15,00,000	27.03%
3.	Ridaan And Ruhan Buildwell Private Limited	Corporate Body-Domestic	10,00,000	13.51%
4.	V M Salgaocar And Brother Private Limited	Corporate Body-Domestic	15,00,000	13.51%
5.	Sundaram Finance Ltd	Corporate Body-Domestic	5,00,000	8.11%
6.	The Greater Bombay Co-Operative Bank Limited	Bank-Co-Operative	5,00,000	5.41%
7.	Rajiv Ranjan	Individual-Resident	5,00,000	0.27%
8.	Veeda Pinto Saroea	Individual-Resident	5,00,000	0.27%
9.	Ritesh Deepak Kanani	Resident-Ordinary	5,00,000	0.22%

SR. NO.	NAME OF HOLDER	CATEGORY OF HOLDER	FACE VALUE OF HOLDING	HOLDING AS A % OF TOTAL COMMERCIAL PAPER OUTSTANDING OF THE ISSUER
10.	Sheetal Chittawar	Individual-Resident	5,00,000	0.22%

(g) ***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 as at the end of the last quarter, i.e., December 31, 2023:***

NAME OF PARTY (IN CASE OF FACILITY)/ NAME OF INSTRUMENT	TYPE OF FACILITY / INSTRUMENT	AMOUNT SANCTIONED/ ISSUED	PRINCIPAL AMOUNT OUTSTANDING	DATE OF REPAYMENT/ SCHEDULE	CREDIT RATING	SECURED / UNSECURED	SECURITY
NIL							

(h) ***Details of debt securities and CPs:***

Name of the Lender	Nature of facility/ Instrument	Amount sanctioned (Rs.in Crore)	Principal amount o/s (Rs. In crore)	Date of maturity	Security, if applicable	Credit Rating, if applicable	Asset Classification
Catholic Syrian Bank	WCDL	45	25	29-05-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mahindra Investment Limited	WCDL	40	40	16-05-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
DCB Bank	WCDL	40	40	20-04-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
YES Bank	TL	100	30	28-12-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
YES Bank	TL	100	35	27-12-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
YES Bank	TL	100	25	26-12-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ridaan & Ruhan Buildwell, V M Salgaocar	CP	20	20	26-03-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Nabkisan Finance Limited	TL	20	20	21-12-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Poonawalla Fincorp Limited	TL	50	50	20-12-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	TL	100	100	19-12-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Union Bank of India	TL	50	50	16-12-2027	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Axis Bank Limited	TL	250	125	02-12-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Capital SFB	TL	7	6	01-06-2027	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

Name of the Lender	Nature of facility/ Instrument	Amount sanctioned (Rs.in Crore)	Principal amount o/s (Rs. In crore)	Date of maturity	Security, if applicable	Credit Rating, if applicable	Asset Classification
V M Salgaocar and Brother Pvt Ltd	CP	5	5	26-02-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of India	TL	125	20	23-11-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of India	TL	125	25	20-11-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of India	TL	375	25	18-11-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of India	TL	375	40	09-11-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Bank of Maharashtra	TL	100	100	31-10-2027	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	WCDL	50	50	02-05-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of India	TL	375	60	02-11-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
IDFC First Bank	TL	100	94	01-11-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of India	TL	125	60	31-10-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
UCO Bank	TL	30	30	31-10-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Suryoday SFB	TL	35	32	05-11-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
V M Salgaocar and Brother Pvt Ltd, Venkatesh R	CP	30	30	29-01-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of India	TL	125	20	25-10-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ridaan and Ruhan Buildwell	CP	15	15	22-01-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Venkatesh Ramarathinam	CP	10	10	22-01-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Venkatesh Ramarathinam	CP	20	20	03-01-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	100	3	30-09-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	199	9	30-09-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indian Bank	TL	75	75	30-09-2027	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Axis Bank Limited	TL	250	104	29-09-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
DBS Bank	TL	50	50	30-09-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

Name of the Lender	Nature of facility/ Instrument	Amount sanctioned (Rs.in Crore)	Principal amount o/s (Rs. In crore)	Date of maturity	Security, if applicable	Credit Rating, if applicable	Asset Classification
Kotak Mahindra Bank	WCDL	50	50	16-03-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Unity SFB	CP	25	25	22-03-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Retail Issue	NCD	86	86	06-03-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Retail Issue	NCD	46	46	06-03-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Retail Issue	NCD	105	92	06-09-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Retail Issue	NCD	189	189	06-09-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Retail Issue	NCD	67	67	06-09-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	199	11	31-08-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Karnataka Bank	TL	25	23	28-08-2027	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
The Greater Bombay Co-op Bank	CP	10	10	28-03-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Credit Saison	TL	40	40	15-08-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	199	11	31-07-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Unity SFB	CP	25	25	18-01-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	199	11	30-06-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
SIDBI	TL	150	125	10-06-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	TL	150	68	28-06-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ujjivan SFB	TL	20	15	30-06-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
YES Bank	WCDL	10	10	27-06-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Karur Vysya Bank	TL	50	43	30-06-2027	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
CredAvenue Securities Private Limited	NCD	50	50	08-05-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	TL	50	50	14-06-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
CredAvenue Securities Private Limited	NCD	75	75	13-05-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Texterity Private Limited	CP	10	10	01-03-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

Name of the Lender	Nature of facility/ Instrument	Amount sanctioned (Rs.in Crore)	Principal amount o/s (Rs. In crore)	Date of maturity	Security, if applicable	Credit Rating, if applicable	Asset Classification
Ratnakar Bank Limited	TL	199	9	29-05-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Bajaj Finance Limited	TL	30	21	05-05-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	FCTL	50	48	08-05-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
CredAvenue Securities Private Limited	NCD	100	100	08-05-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	199	14	05-05-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Nippon Asset Management	NCD	25	25	25-05-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Dhanalaxmi Bank	TL	20	15	31-03-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Union Bank of India	TL	50	41	31-03-2027	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
IDFC First Bank	TL	75	47	30-03-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Standard Chartered Bank	NCD	100	100	29-05-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Sundaram Finance Limited	CP	15	15	27-03-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Utkarsh SFB	TL	17	10	25-03-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Hero Fincorp	TL	50	12	01-04-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
AU SFB	TL	25	17	18-04-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	TL	150	25	01-03-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indian Bank	TL	50	35	31-03-2027	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Wint Wealth	NCD	30	15	23-09-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Suryoday SFB	TL	40	5	05-01-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Canara Bank	TL	70	20	18-03-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Canara Bank	TL	70	32	18-03-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Hinduja Leyland Finance	TL	17	13	10-03-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	199	71	06-03-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Credit Saison	TL	75	19	15-02-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

Name of the Lender	Nature of facility/ Instrument	Amount sanctioned (Rs.in Crore)	Principal amount o/s (Rs. In crore)	Date of maturity	Security, if applicable	Credit Rating, if applicable	Asset Classification
Sundaram Finance Limited	NCD	50	50	28-05-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Credit Saison	TL	75	38	15-02-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Capital SFB	TL	15	11	01-08-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
YES Bank	TL	100	15	17-02-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indus Ind Bank	WCDL	25	25	13-02-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Piramal Enterprises Limited	TL	30	18	02-02-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indus Ind Bank	TL	100	67	30-12-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Axis Bank Limited	TL	75	38	31-12-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ujjivan SFB	TL	30	1	31-12-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Axis Mutual Fund	NCD	49	49	26-12-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Bank of Baroda	TL	50	33	31-12-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of Mauritius	TL	28	14	31-12-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ujjivan SFB	TL	30	9	31-12-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Nabsamruddhi Finance Limited	TL	18	15	30-06-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MLD14	MLD	300	160	13-12-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ujjivan SFB	TL	30	5	30-11-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Nabkisan Finance Limited	TL	50	40	01-11-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
State Bank of India	TL	250	167	14-10-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
IDFC First Bank	TL	100	42	31-10-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	TL	150	46	28-10-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
YES Bank	TL	100	28	30-09-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Tata Capital	TL	40	16	10-10-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Bajaj Finance Limited	TL	25	10	29-09-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

Name of the Lender	Nature of facility/ Instrument	Amount sanctioned (Rs.in Crore)	Principal amount o/s (Rs. In crore)	Date of maturity	Security, if applicable	Credit Rating, if applicable	Asset Classification
Karur Vysya Bank	TL	50	29	29-09-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MLD13	MLD	200	200	26-07-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Utkarsh SFB	TL	23	14	25-10-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mutual Fund	NCD	50	50	26-09-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	100	7	20-09-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Bank of Maharashtra	TL	100	70	19-09-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
DBS Bank	TL	25	10	31-08-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Karnataka Bank	TL	35	20	31-08-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	FCTL	40	21	29-07-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Capital SFB	TL	8	4	01-07-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
HDFC Bank	TL	50	13	29-06-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	TL	105	53	30-06-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Hero Fincorp	TL	50	12	01-07-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	6	1	05-07-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	6	1	05-07-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	6	1	05-07-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	6	1	05-07-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	6	1	05-07-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	-	1	05-07-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	-	1	05-07-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	-	1	05-07-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	-	1	05-07-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	-	1	05-07-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

Name of the Lender	Nature of facility/ Instrument	Amount sanctioned (Rs.in Crore)	Principal amount o/s (Rs. In crore)	Date of maturity	Security, if applicable	Credit Rating, if applicable	Asset Classification
Ratnakar Bank Limited	TL	100	5	28-06-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MLD12	MLD	200	200	02-04-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	TL	100	3	30-03-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Hinduja Leyland Finance	TL	18	8	28-03-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
SIDBI	TL	150	75	10-03-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
SIDBI	TL	150	58	10-03-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Union Bank of India	TL	60	34	30-03-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Bandhan Bank	TL	100	42	22-03-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ratnakar Bank Limited	TL	100	8	08-03-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Utkarsh SFB	TL	20	2	25-02-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
South Indian Bank	TL	15	6	28-02-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Cholamandalam	TL	15	1	29-02-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Ujjivan SFB	TL	20	2	29-02-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indian Overseas Bank	TL	25	10	28-02-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	TL	100	6	24-02-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Axis Bank Limited	TL	25	2	08-02-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	30	3	09-02-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Nabkisan Finance Limited	TL	30	10	01-01-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Karur Vysya Bank	TL	50	17	31-12-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indian Bank	WCDL	10	10	31-12-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indian Bank	TL	40	24	31-03-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
ESAF Bank	TL	25	9	10-12-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Dhanalaxmi Bank	TL	25	9	08-12-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

Name of the Lender	Nature of facility/ Instrument	Amount sanctioned (Rs.in Crore)	Principal amount o/s (Rs. In crore)	Date of maturity	Security, if applicable	Credit Rating, if applicable	Asset Classification
Aditya Birla Finance Limited	TL	30	10	01-12-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Calvert Impact Capital	ECB	75	75	30-11-2026	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Capital SFB	TL	12	2	01-10-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indus Ind Bank	TL	50	10	30-09-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Canara Bank	TL	50	12	30-09-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Hinduja Leyland Finance	TL	30	8	28-09-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	TL	50	13	24-09-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Dhanalaxmi Bank	TL	25	7	18-08-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Karnataka Bank	TL	20	2	31-01-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Nabsamruddhi Finance Limited	TL	14	5	31-01-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Kotak Mahindra Investment Limited	TL	50	8	19-06-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Indian Bank	TL	100	31	28-02-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Federal Bank	TL	25	2	12-03-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Catholic Syrian Bank	NCD	10	1	10-02-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Catholic Syrian Bank	TL	25	4	30-04-2024	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard
Bank of India	TL	40	14	22-03-2025	Charge on Receivables	ICRA A/CARE A+/CRISIL A+	Standard

6.15 **The amount of corporate guarantee or letter of comfort issued by the issuer 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.**

- As on December 31, 2023, our Company has not issued any corporate guarantees or letters of comfort.
- As on December 31, 2023, our Company has not incurred any contingent liability including debt service reserve account guarantees/ any put option etc.
- As on December 31, 2023, our Company has no outstanding borrowings taken / debt securities issued for consideration other than cash, (i) whether in whole or in part, (ii) at a premium or discount, or (iii) in pursuance of an option.

6.16 **Details of any outstanding borrowings taken/ debt securities issued for consideration other than cash. This information shall be disclosed whether such borrowing/ debt securities have been taken/ issued:**

- **in whole or part,**
- **at a premium or discount, or**
- **in pursuance of an option or not.**

Nil

6.17 **Where the Issuer is a non-banking finance company or housing finance company, the following disclosures on Asset Liability Management (ALM) shall be provided for the latest audited financials:**

S. NO.	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 issuer**	**Lending Policy**: Please refer Section 10. **Classification of Loans given to associate or entities related to Board, Senior management, promoters, etc**: Please refer Section 10. **Classification of loans into several maturity profile denomination**: Please refer Section 10. **Aggregated exposure to top 20 borrowers**: Please refer Section 10. **Details of loans, overdue and classified as Non performing assets (NPA)**: Please refer Section 10.
2.	**Details of borrowings granted by issuer**	**Portfolio Summary of borrowings made by issuer**: Please refer Section 10. **Quantum and percentage of Secured vs. Unsecured borrowings**: Please refer Section 10.
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**: Please refer Section 10.
4.	**Disclosure of Assets under management**	**Segment wise break up and type of loans**: Please refer Section 10.
5.	**Details of borrowers**	**Geographical location wise**: Please refer Section 10.
6.	**Details of Gross NPA**	**Segment wise**: Please refer Section 10.
7.	**Details of Assets and Liabilities**	**Residual maturity profile wise into several bucket**: Please refer Section 10.
8.	**Additional details of loans made by, Housing Finance Company**	N.A.
9.	**Disclosure of latest ALM statements to stock exchange**	Please refer Section 10.

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

Our Company has not defaulted and/or delayed in payments of interest and principal of any kind of term loans, debt securities, commercial paper 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, except that our Company has received information of technical delays in payments of interest and/or principal amount of certain term loans from respective lenders, on account of technical errors, system issues etc. The details of such technical delays are as set out below:

Financial Year	Number of technical delays
2020-21	0
2021-22	7
2022-23	29
2023-24	65

Our Company further confirms that we have not received any notice of default to recall such loans from any of our lenders on account of such technical delays and all our accounts are standard as on date of this Prospectus.

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

NIL

6.20 **Any litigation or legal action pending or taken by a Government Department or a statutory body or regulatory body during the three years immediately preceding the year of the issue of the issue document against the promoter of the company:**

NIL

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

NIL

6.21A **Ongoing and / or outstanding material litigation and regulatory strictures, if any –** NIL

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

NIL

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

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

NIL

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

Name of related party	Loans			Guarantees			Securities		
	Fiscal 2023	Fiscal 2022	Fiscal 2021	Fiscal 2023	Fiscal 2022	Fiscal 2021	Fiscal 2023	Fiscal 2022	Fiscal 2021
A. Transactions During the Year									
Loan Given									
Vivriti Asset Management Private Limited	2,000.00	550.00	500.00	-	-	-	-	-	-
Aye Finance Private Limited	4,000.00	-	-	-	-	-	-	-	-
Shapos Services Private Limited	6,902.00	1,600.00	-	-	-	-	-	-	-
Sonata Finance Private Limited	3,700.00	2,300.00	-	-	-	-	-	-	-
UC Inclusive Credit Private Limited	2,000.00	1,500.00	-	-	-	-	-	-	-
Loans repaid				-	-	-	-	-	-
Vivriti Asset Management Private Limited	1,200.00	550.00	1,400.00	-	-	-	-	-	-
Epimoney Private Limited	500.00	-	-	-	-	-	-	-	-
Shapos Services Private Limited	5,481.24	150.00	-	-	-	-	-	-	-
Sonata Finance Private Limited	2,473.43	2,019.78	-	-	-	-	-	-	-
UC Inclusive Credit Private Limited	1,300.00	400.00	-	-	-	-	-	-	-
Investments in Debentures									
Aye Finance Private Limited	-	-	-	-	-	-	4,340.00	-	-
Secondary purchase of investments in MLDs of other entities									
Credavenue Private Limited	-	-	-	-	-	-	1,713.74	-	-
Credavenue Securities Private Limited	-	-	-	-	-	-	8,999.74	-	-
Secondary sale of investment in MLDs of other entities									
Credavenue Private Limited	-	-	-	-	-	-	1,885.88	-	-
Credavenue Securities Private Limited	-	-	-	-	-	-	16,983.73	-	-
Secondary sale of Investments in Alternative Investment Funds									
Vivriti Asset Management Private Limited	-	-	-	-	-	-	1,421.46	-	-
Subscription of Company's debt securities (borrowings)									
Credavenue Private Limited	-	-	-	-	-	-	5,670.00	7,930.07	-
Credavenue Securities Private Limited	-	-	-	-	-	-	21,000.00	-	-
Investment in CCPS									

Name of related party	Loans			Guarantees			Securities		
	Fiscal 2023	Fiscal 2022	Fiscal 2021	Fiscal 2023	Fiscal 2022	Fiscal 2021	Fiscal 2023	Fiscal 2022	Fiscal 2021
Vivriti Asset Management Private Limited	-	-	-	-	-	-	2,000.00	3,000.00	
Investment in Equity									
Vivriti Asset Management Private Limited	-	-	-	-	-	-	-	-	2,750.00
Credavenue Private Limited							-	-	5,001.00
B) Balances as at the year-end:									
Investment in Equity									
Vivriti Asset Management Private Limited	-	-	-	-	-	-	2,751.00	2,751.00	2,751.00
Credavenue Private Limited	-	-	-	-	-	-	4,985.85	5,001.00	5,001.00
Investment in CCPS									
Vivriti Asset Management Private Limited	-	-	-	-	-	-	5,000.00	3,000.00	-
Loans (At Amortised cost)									
Vivriti Asset Management Private Limited	800.00	-	-	-	-	-	-	-	-
Epimoney Private Limited	167.75	-	-	-	-	-	-	-	-
Aye Finance Private Limited	4,014.46	-	-	-	-	-	-	-	-
Shapos Services Private Limited	2,804.42	1,461.54	-	-	-	-	-	-	-
Sonata Finance Private Limited	4,011.54	2,790.38	-	-	-	-	-	-	-
UC Inclusive Credit Private Limited	2,784.84	2,064.14	-	-	-	-	-	-	-
Investments in Debentures									
Aye Finance Private Limited	-	-	-	-	-	-	1,870.00	-	-
Debt Securities (Borrowings)									
Credavenue Private Limited	-	-	-	-	-	-	-	7,930.07	-
Credavenue Securities Private Limited	-	-	-	-	-	-	6,870.00	-	-

Name of related party	Loans made	Guarantees given	Securities provided
	As on and for the period ended December 31, 2023		
A. Transactions During the Year			
Loan Given			
Shapos Services Private Limited	1,813.16	-	-
Vivriti Asset Management Private Limited	2,700.00	-	-
UC Inclusive Credit Private Limited	2,000.00		
Loans repaid			
Shapos Services Private Limited	2,424.67	-	-

Name of related party	Loans made	Guarantees given	Securities provided
	As on and for the period ended December 31, 2023		
UC Inclusive Credit Private Limited	1,243.75	-	-
Epimoney Private Limited	166.67	-	-
Aye Finance Private Limited	888.89	-	-
Investment in PTC			
Epimoney Private Limited	-	-	4,076.50
Secondary purchase of investments in MLDs of other entities			
Credavenue Securities Private Limited	-	-	10,078.39
Credavenue Private Limited	-	-	10,327.14
Secondary sale of investment in MLDs of other entities			
Credavenue Securities Private Limited	-	-	19,221.58
Credavenue Private Limited	-	-	3,238.08
Sale of Units in Alternative Investment Fund			
Credavenue Securities Private Limited	-	-	7,347.88
Vivriti Asset Management Private Limited	-	-	3,718.08
Subscription of Company's debt securities (borrowings)			
Credavenue Securities Private Limited	-	-	5,000.00
B) Balances as at the period-end:			
Investment in Equity			
Vivriti Asset Management Private Limited	-	-	2,751.00
Credavenue Private Limited	-	-	4,965.03
Investment in CCPS			
Vivriti Asset Management Private Limited	-	-	5,000.00
Loans (At Amortised cost)			
UC Inclusive Credit Private Limited	3,506.25	-	-
Vivriti Asset Management Private Limited	3,500.00	-	-
Aye Finance Private Limited	3,111.11	-	-
Investments in Debentures			
Aye Finance Private Limited	5.00	-	-
Subscription of Company's debt securities (borrowings)			
Credavenue Securities Private Limited	-	-	239.00

6.26 **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 (A)	AMOUNT OF ADVANCES /EXPOSURES TO SUCH BORROWER (GROUP) (RS. CRORE) (B)	PERCENTAGE OF EXPOSURE (C)= B/TOTAL ASSETS UNDER MANAGEMENT
To be set out in the Key Information Document for the relevant issuance of Debentures.			

6.27 **In order to allow investors to better assess the issue, the following additional disclosures shall be made by the issuer in the issue documents: (i) A portfolio summary with regards to industries/ sectors to which borrowings have been granted by NBFCs. (ii) Quantum and percentage of secured vis-à-vis unsecured borrowings granted by NBFCs. (iii) Any change in promoters' holdings in NBFCs during the preceding financial year beyond the threshold specified by the Reserve Bank of India from time to time.**

Please refer Section 10.

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

PARTICULARS	REFERENCING
Directors	To be set out in the Key Information Document for the relevant issuance of Debentures.
Auditors	To be set out in the Key Information Document for the relevant issuance of Debentures.
Bankers to issue	To be set out in the Key Information Document for the relevant issuance of Debentures.
Trustees	To be set out in the Key Information Document for the relevant issuance of Debentures.
Solicitors /Advocates	To be set out in the Key Information Document for the relevant issuance of Debentures.
Legal Advisors	To be set out in the Key Information Document for the relevant issuance of Debentures.
Lead Manager	To be set out in the Key Information Document for the relevant issuance of Debentures.
Registrar	To be set out in the Key Information Document for the relevant issuance of Debentures.
Lenders of the Issuer	To be set out in the Key Information Document for the relevant issuance of Debentures.
Experts	To be set out in the Key Information Document for the relevant issuance of Debentures.

6.29 **The name(s) of the debentures trustee(s) shall be mentioned with statement to the effect that debenture trustee(s) has given its consent for appointment along with copy of the consent letter from the debenture trustee.**

The details of the Debenture Trustee and the consent letter from Debenture Trustee shall be set out in the Key Information Document for the relevant issuance of Debentures.

6.30 **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 issue document.**

To be set out in the Key Information Document for the relevant issuance of Debentures.

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

(a) ***The day count convention for dates on which the payments in relation to the non-convertible securities which need to be made, should be disclosed:*** To be set out in the Key Information Document for the relevant issuance of Debentures.

(b) ***Procedure and time schedule for allotment and issue of securities should be disclosed****:* Please refer Section 9 and the Key Information Document for the relevant issuance of Debentures.

(c) ***Cash flows emanating from the non-convertible securities shall be mentioned in the offer document, by way of an illustration****:* To be set out in the Key Information Document for the relevant issuance of Debentures.

6.32 **Disclosures pertaining to wilful defaulter:**

(a) **The following disclosures shall be made if the issuer or its promoter or director is declared wilful defaulter**:

(i) ***Name of the bank declaring as a wilful defaulter:*** NIL

(ii) ***The year in which it was declared as a wilful defaulter:*** NIL

(iii) ***Outstanding amount when declared as a wilful defaulter:*** NIL

(iv) ***Name of the entity declared as a wilful defaulter:*** NIL

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

(vi) ***Other disclosures, as deemed fit by the issuer in order to enable investors to take informed decisions:*** Not Applicable

(vii) ***Any other disclosure as specified by the Board***: NIL

(b) **The fact that the issuer or any of its promoters or directors is a wilful defaulter shall be disclosed prominently on the cover page with suitable cross-referencing to the pages**: NIL

6.33 **Undertaking by the Issuer**: Please refer Section 7.1 and the Key Information Document for the relevant issuance of Debentures.

6.34 **Risk Factors**: Please refer Section 4 and the Key Information Document for the relevant issuance of Debentures.

6.35 **Attestation by Directors**: Please refer Section 7.3 and the Key Information Document for the relevant issuance of Debentures.

6.36 **Other details:**

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

(i) It is hereby clarified that as on the Effective Date, pursuant to the Companies (Share Capital and Debenture Rules) 2014, non-banking financial companies registered with the RBI are exempted from the requirement to maintain a debenture redemption reserve ("**DRR**") in case of privately placed debentures.

(ii) The Issuer hereby agrees and undertakes that, if required under Applicable Law, it will create a DRR in accordance with the provisions of the Act (and the rules and regulations made thereunder) and the guidelines issued by the relevant Governmental Authorities.

(iii) If during the tenor of the Debentures, any guidelines are formulated (or modified or revised) by any Governmental Authority in respect of creation of the DRR, the

Issuer shall abide by such guidelines and shall do all deeds, acts and things as may be required by the Debenture Trustee.

(iv) In addition to the foregoing, to the extent required by Applicable Law, the Issuer shall invest or deposit amounts up to such thresholds, and in such form and manner and within the time periods, as may be prescribed by Applicable Law, in respect of any amounts of the Debentures maturing in any Financial Year.

(b) ***Issue/instrument specific regulations - relevant details (Companies Act, 2013, guidelines issued by the Reserve Bank of India, etc.):***

The Issue of Debentures shall be in conformity with the applicable provisions of the Companies Act including the relevant notified rules thereunder, the SEBI Debt Listing Regulations, the LODR Regulations, the Debenture Trustees Regulations, the SEBI Listed Debentures Circulars, and other RBI guidelines and SEBI guidelines applicable to issuance of non-convertible debentures by NBFCs on a private placement basis.

(c) ***Default in Payment:***

Please refer the sub-sections named "*Default Interest Rate*" and "*Additional Disclosures (Default in Payment)*" of Section 8.1 (*Summary Terms*).

To be more particularly set out in the Key Information Document for the relevant issuance of Debentures.

(d) ***Delay in Listing:***

Please refer the section named "*Listing (name of stock Exchange(s) where it will be listed and timeline for listing)*" of Section 8.1 (*Summary Terms*) in relation to the listing requirements in respect of the Debentures and section named "*Additional Disclosures (Delay in Listing)*" of Section 8.1 (*Summary Terms*) in respect of the default interest in the event of delay in listing.

To be more particularly set out in the Key Information Document for the relevant issuance of Debentures.

(e) ***Delay in allotment of securities:***

(i) The Company shall ensure that the Debentures are allotted to the respective Debenture Holders and are credited into the demat accounts of the relevant Debenture Holders within the timelines prescribed under the SEBI Listing Timelines Requirements**.**

(ii) If the Company fails to allot the Debentures to the Applicants within 60 (sixty) calendar days from the date of receipt of the Application Money ("**Allotment Period**"), it shall repay the Application Money to the Applicants within 15 (fifteen) calendar days from the expiry of the Allotment Period ("**Repayment Period**").

(iii) If the Company fails to repay the Application Money within the Repayment Period, then Company shall be liable to repay the Application Money along with interest at 12% (twelve percent) per annum, gross of withholding taxes, from the expiry of the Allotment Period.

(f) ***Issue details*****:** Please refer Section 8.

(g) ***Application process*:** The application process for the Issue is as provided in Section 9 of this General Information Document read with the Key Information Document for the relevant issuance of Debentures.

(h) ***Disclosure prescribed under PAS-4 of Companies (Prospectus and Allotment of Securities) Rules, 2014 but not contained in this schedule, if any*:** The finalised form of the PPOA prepared in accordance with the Form PAS 4 prescribed under the Companies (Prospectus and Allotment of Securities) Rules, 2014 shall be set out in the Key Information Document for the relevant issuance of Debentures.

(i) ***Project details: gestation period of the project; extent of progress made in the project; deadlines for completion of the project; the summary of the project appraisal report (if any), schedule of implementation of the project***: To be set out in the Key Information Document for the relevant issuance of Debentures.

6.37 **Other matters and reports**

(a) **If the proceeds, or any part of the proceeds, of the issue of the debt securities are or is to be applied directly or indirectly:**

(i) in the purchase of any business; or

(ii) in the purchase of an interest in any business and by reason of that purchase, or anything to be done in consequence thereof, or in connection therewith, the company shall become entitled to an interest in either the capital or profits and losses or both, in such business exceeding fifty per cent. thereof, a report made by a chartered accountant (who shall be named in the issue document) upon -

(A) the profits or losses of the business for each of the three financial years immediately preceding the date of the issue of the issue document; and

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

To be set out in the Key Information Document for the relevant issuance of Debentures.

(b) **In purchase or acquisition of any immoveable property including indirect acquisition of immoveable property for which advances have been paid to third parties, disclosures regarding**

(i) **the names, addresses, descriptions and occupations of the vendors;**

(ii) **the amount paid or payable in cash, to the vendor and where there is more than one vendor, or the company is a sub-purchaser, the amount so paid or payable to each vendor, specifying separately the amount, if any, paid or payable for goodwill;**

(iii) **the nature of the title or interest in such property proposed to be acquired by the company; and**

(iv) **the particulars of every transaction relating to the property completed within the two preceding years, in which any vendor of the property or any person who is or was at the time of the transaction, a promoter or a director or proposed director of the company, had any interest, direct or indirect, specifying the date of the transaction and the name of such promoter, director or proposed director and**

stating the amount payable by or to such vendor, promoter, director or proposed director in respect of the transaction:

Provided that if the number of vendors is more than five, then the disclosures as required above shall be on an aggregated basis, specifying the immoveable property being acquired on a contiguous basis with mention of the location/total area and the number of vendors from whom it is being acquired and the aggregate value being paid. Details of minimum amount, the maximum amount and the average amount paid/ payable should also be disclosed for each immovable property.

To be set out in the Key Information Document for the relevant issuance of Debentures.

(c) **If:**

(i) the proceeds, or any part of the proceeds, of the issue of the debt securities are or are to be applied directly or indirectly and in any manner resulting in the acquisition by the company of shares in any other body corporate; and -

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

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

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

To be set out in the Key Information Document for the relevant issuance of Debentures.

(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 Section 6.37(c)(ii) above.

To be set out in the Key Information Document for the relevant issuance of Debentures.

(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 issuer and its subsidiaries or associates, matters relating to terms and conditions of the term loans including re-scheduling, prepayment, penalty, default shall be disclosed**.

The Company had provided Convertible Term Loan to Vivriti Asset Management Private Limited at an interest rate of 11% per annum and tenor of 36 Months. The said loan has been converted to Equity of the Company as of date. Also, please refer Section 10.1.1 below.

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

Our Promoters, Promoter Group, directors and/or their relatives have not purchased or sold securities of the Issuer and its subsidiaries within six months immediately preceding the date of filing of this General Information Document.

(g) **The matters relating to: (i) Material contracts; (ii) Time and place at which the contracts together with documents will be available for inspection from the date of issue document until the date of closing of subscription list**

The contracts and documents that are material in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures shall be set out in the Key Information Document for the relevant issuance of Debentures. Such material contracts may be inspected at the registered office of the Company between 10.00 am to 4.00 pm on Business Days.

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

Please refer page 46 (Note 34) of the audit report for the Financial Year ended March 31, 2021, page 58 (Note 36) of the audit report for the Financial Year ended March 31, 2022, and page 59 (Norte 36) of the audit report for the Financial Year ended March 31, 2023, which sets out the details of the related party transactions entered into by the Issuer.

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

NIL

(j) **The details of:**

- **any inquiry, inspections or investigations initiated or conducted under the securities laws or Companies Act, 2013 (18 of 2013) or any previous companies law;**
- **prosecutions filed, if any (whether pending or not); and**
- **fines imposed or offences compounded,**

in the three years immediately preceding the year of issue of issue document in the case of the issuer being a company and all of its subsidiaries.

NIL

(k) **The details of acts of material frauds committed against the issuer in the preceding three financial years and current financial year, if any, and actions taken by the issuer**

NIL

6.38 **Summary Terms**: Please refer Section 8.1.

SECTION 6A: DISCLOSURES IN RESPECT OF COMMERCIAL PAPERS

6A.1 **Certain confirmations in respect of commercial papers**:

For the purposes of Chapter VI of the Debt Listing Regulations and Regulation 51 of the Debt Listing Regulations, the Issuer confirms:

(a) that the General Information Document applies for the issuance of CPs;

(b) for each issuance of CPs, it will issue a key information document with such disclosures as may be specified by the Securities and Exchange Board of India;

(c) the Issuer has obtained Securities and Exchange Board of India Complaints Redress System (SCORES) authentication, and will use such authentication for the issuance and listing of CPs; and

(d) in respect of every issuance of CPs, it shall pay the fees specified in Schedule VI of the Debt Listing Regulations prior to this listing of the CPs.

6A.2 **Additional disclosures in respect of each tranche of Commercial Papers (CPs)**

(a) ***Details of current tranche including ISIN, amount, date of issue, maturity, all credit ratings including unaccepted ratings, date of rating, name of credit rating agency, its validity period, declaration that the rating is valid as at the date of issuance and listing, details of issuing and paying agent and other conditions, if any***.

To be set out in the Key Information Document for the relevant issuance of CPs.

(b) ***Commercial Paper borrowing limit, supporting board resolution for Commercial Paper borrowing, details of Commercial Paper issued during the last 2 years.***

To be set out in the Key Information Document for the relevant issuance of CPs.

(c) ***End-use of funds.***

To be set out in the Key Information Document for the relevant issuance of CPs.

(d) ***Credit Support/enhancement (if any)***

(i) Details of instrument, amount, guarantor company

(ii) Copy of the executed guarantee

(iii) Net worth of the guarantor company

(iv) Names of companies to which guarantor has issued similar guarantee

(v) Extent of the guarantee offered by the guarantor company

(vi) Conditions under which the guarantee will be invoked

To be set out in the Key Information Document for the relevant issuance of CPs.

SECTION 7: UNDERTAKINGS AND DISCLOSURES BY THE ISSUER AND DIRECTORS

7.1 UNDERTAKING BY THE ISSUER

(a) Investors are advised to read the risk factors (set out in Section 4) carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and the offer including the risks involved. The securities/Debentures have not been recommended or approved by the any regulatory authority in India, including the Securities and Exchange Board of India (SEBI) nor does SEBI guarantee the accuracy or adequacy of this document.

Specific attention of investors is invited to the statement of 'Risk factors' given on page number 18 under the section 'General Risks'.

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

(c) The Issuer has no side letter with any debt securities holder except the one(s) disclosed in the offer document/General Information Document. Any covenants later added shall be disclosed on the stock exchange website where the debt is listed.

7.2 UNDERTAKING ON SECURITY

(a) The assets over which security is proposed to be created to secure the Debentures are sole and absolute property of the Issuer and are free from any mortgage, charge or encumbrance and are not subject to any lis pendens, attachment, or other order or process issued by any Governmental Authority.

(b) The assets over which security is proposed to be created to secure the Debentures to meet the hundred percent security cover or higher security cover are free from any encumbrances and in case the assets are encumbered, the permissions or consent to create any further charge on the assets has been obtained from the existing creditors to whom the assets are charged, prior to creation of the charge.

7.3 ATTESTATION BY DIRECTORS

The directors of the Issuer hereby attest as follows:

(a) The Issuer is in compliance with the provisions of Securities Contracts (Regulation) Act, 1956 and the Securities and Exchange Board of India Act, 1992, Companies Act, 2013 and the rules and regulations made thereunder.

(b) The compliance with the Securities Contracts (Regulation) Act, 1956 and the Securities and Exchange Board of India Act, 1992, Companies Act, 2013 and the rules does not imply that payment of dividend or interest or repayment of non-convertible securities, is guaranteed by the Central Government.

(c) The monies received under the offer shall be used only for the purposes and objects indicated in the issue document/General Information Document.

(d) Whatever is stated in this form/General Information Document and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form/General Information Document 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.

(e) General Risk:

Investment in non-convertible 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 4 of this General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.

On behalf of the directors of the Issuer:

Vineet Sukumar

Name: Vineet Sukumar
Designation: Managing Director

SECTION 8: TERMS OF THE ISSUE

8.1 SUMMARY TERMS

Security Name (Name of the non-convertible securities which includes (Coupon/dividend, Issuer Name and maturity year) e.g. 8.70% XXX 2015.	To be set out in the Key Information Document for the relevant issuance of Debentures.
Issuer	Vivriti Capital Limited (formerly known as Vivriti Capital Private Limited)
Type of Instrument	To be set out in the Key Information Document for the relevant issuance of Debentures.
Nature of Instrument (Secured or Unsecured)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Seniority (Senior or Subordinated)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Eligible Investors	As specified in Section 9.15 (*Eligible Investors*) read with the relevant Key Disclosure Document.
Listing (name of stock Exchange(s) where it will be listed and timeline for listing)	In respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures: (a) the Issuer shall submit all duly completed documents to the BSE, SEBI, ROC or any other Governmental Authority, as are required under Applicable Law and obtain the listing of the Debentures within the timelines prescribed under the SEBI Listing Timelines Requirements ("**Listing Period**"); (b) the Issuer shall ensure that the Debentures continue to be listed on the wholesale debt market segment of the BSE; and (c) in the event there is any delay in listing of the Debentures beyond the Listing Period, the Issuer will pay to the Debenture Holders, penal interest of 1% (one percent) per annum over the interest rate in respect of the Debentures set out in the Key Information Document for the relevant issuance of Debentures from the Deemed Date of Allotment until the listing of the Debentures is completed.
Rating of the Instrument	To be set out in the Key Information Document for the relevant issuance of Debentures.
Issue Size	To be set out in the Key Information Document for the relevant issuance of Debentures.
Minimum Subscription	To be set out in the Key Information Document for the relevant issuance of Debentures.
Option to retain oversubscription (Amount)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Objects of the Issue / Purpose for which there is requirement of funds	To be set out in the Key Information Document for the relevant issuance of Debentures.
In case the issuer is a NBFC and the objects of the issue entail loan to any entity who is a 'group company' then disclosures	To be set out in the Key Information Document for the relevant issuance of Debentures.

shall be made in the following format:	
Details of the utilization of the Proceeds	To be set out in the Key Information Document for the relevant issuance of Debentures.
Coupon/Dividend Rate	To be set out in the Key Information Document for the relevant issuance of Debentures.
Step Up/Step Down Coupon Rate	To be set out in the Key Information Document for the relevant issuance of Debentures.
Coupon/Dividend Payment Frequency	To be set out in the Key Information Document for the relevant issuance of Debentures.
Coupon/Dividend Payment Dates	To be set out in the Key Information Document for the relevant issuance of Debentures.
Cumulative / non cumulative, in case of dividend	To be set out in the Key Information Document for the relevant issuance of Debentures.
Coupon Type (Fixed, floating or other structure)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc).	To be set out in the Key Information Document for the relevant issuance of Debentures.
Day Count Basis (Actual/Actual)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Interest on Application Money	To be set out in the Key Information Document for the relevant issuance of Debentures.
Default Interest Rate	To be set out in the Key Information Document for the relevant issuance of Debentures.
Tenor	To be set out in the Key Information Document for the relevant issuance of Debentures.
Redemption Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Redemption Amount	To be set out in the Key Information Document for the relevant issuance of Debentures.
Redemption Premium/Discount	To be set out in the Key Information Document for the relevant issuance of Debentures.
Issue Price	To be set out in the Key Information Document for the relevant issuance of Debentures.
Discount at which security is issued and the effective yield as result of such discount	To be set out in the Key Information Document for the relevant issuance of Debentures.
Premium/Discount at which security is redeemed and the effective yield as a result of such premium/discount	To be set out in the Key Information Document for the relevant issuance of Debentures.
Put Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Put Price	To be set out in the Key Information Document for the relevant issuance of Debentures.
Call Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Call Price	To be set out in the Key Information Document for the relevant issuance of Debentures.

Put Notification Time (Timelines by which the investor need to intimate Issuer before exercising the put)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Call Notification Time (Timelines by which the Issuer need to intimate investor before exercising the call)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Face Value	To be set out in the Key Information Document for the relevant issuance of Debentures.
Minimum subscription amount and in multiples thereafter	To be set out in the Key Information Document for the relevant issuance of Debentures.
Issue Timing	
1. Issue Opening Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
2. Issue Closing Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
3. Date of earliest closing of the issue, if any.	N.A.
4. Pay-in Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
5. Deemed Date of Allotment	To be set out in the Key Information Document for the relevant issuance of Debentures.
Settlement Mode of the Instrument	Please refer Section 9 below along with the Key Information Document for the relevant issuance of Debentures.
Depository	NSDL and CDSL
Disclosure of Interest/Dividend/ redemption dates	To be set out in the Key Information Document for the relevant issuance of Debentures.
Record Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
All covenants of the issue (including side letters, accelerated payment clause, etc.)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Description regarding Security (where applicable) including type of security (movable/immovable/tangible etc.), type of charge (pledge/ hypothecation/ mortgage etc.), date of creation of security/ likely date of creation of security, minimum security cover, revaluation, replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed	I. **SECURITY** To be set out in the Key Information Document for the relevant issuance of Debentures. II. **SPECIFIC DISCLOSURES** (a) **Type of security**: To be set out in the Key Information Document for the relevant issuance of Debentures. (b) **Type of charge**: To be set out in the Key Information Document for the relevant issuance of Debentures. (c) **Date of creation of security/ likely date of creation of security**: To be set out in the Key Information Document for the relevant issuance of Debentures. (d) **Minimum security cover**: To be set out in the Key Information

in the General Information Document	Document for the relevant issuance of Debentures. (e) **Revaluation**: To be set out in the Key Information Document for the relevant issuance of Debentures. (f) **Replacement of security**: To be set out in the Key Information Document for the relevant issuance of Debentures. (g) **Interest over and above the coupon rate**: To be set out in the Key Information Document for the relevant issuance of Debentures.
Transaction Documents	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the transaction documents executed for the relevant issuance of Debentures (including without limitation, the Debenture Trust Deed, the Debenture Trustee Agreement, the Debt Disclosure Documents, and any other document that may be designated as a Transaction Document by the Debenture Trustee), and "Transaction Document" means any of them.
Conditions precedent to Disbursement	To be set out in the Key Information Document for the relevant issuance of Debentures.
Conditions Subsequent to Disbursement	To be set out in the Key Information Document for the relevant issuance of Debentures.
Event of Default (including manner of voting /conditions of joining Inter Creditor Agreement)	Please refer Section 8.2.6 below.
Creation of recovery expense fund	The Issuer hereby undertakes and confirms that it shall, within the time period prescribed under Chapter IV of the SEBI Debenture Trustees Master Circular, establish and maintain the Recovery Expense Fund in such manner/mode as is prescribed under Chapter IV of the SEBI Debenture Trustees Master Circular.
Conditions for breach of covenants (as specified in Debenture Trust Deed)	Please refer sections named "*Default Interest Rate*" and the Key Information Document for the relevant issuance of Debentures.
Provisions related to Cross Default	To be set out in the Key Information Document for the relevant issuance of Debentures.
Roles and Responsibilities of the Debenture Trustee	To be set out in the Key Information Document for the relevant issuance of Debentures.
Risk factors pertaining to the issue	Please refer Section 4 (*Risk Factors*).
Governing Law & Jurisdiction	To be set out in the Key Information Document for the relevant issuance of Debentures.
Business Day Convention	To be set out in the Key Information Document for the relevant issuance of Debentures.
Additional Disclosures (Security Creation)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Additional Disclosures (Default in Payment)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Additional Disclosures (Delay in Listing)	In respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, if there is any delay in listing of the Debentures beyond the Listing Period, the Issuer will pay to the Debenture Holders, penal interest of 1% (one percent) per annum over the interest rate in respect of the Debentures set out in the Key Information Document for the relevant issuance of Debentures from the Deemed Date of Allotment until the listing of the Debentures is completed.

Note:

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

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

c. While the debt securities are secured to the extent of hundred per cent. of the amount of principal and interest or as per the terms of issue document, in favour of debenture trustee, it is the duty of the debenture trustee to monitor that the security is maintained.

d. The issuer shall provide granular disclosures in their General Information Document, with regards to the "Object of the Issue" including the percentage of the issue proceeds earmarked for each of the "object of the issue".

8.2 TERMS OF THE TRANSACTION DOCUMENTS

8.2.1. Representations and Warranties of the Issuer

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.2. Financial Covenants

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.3. Reporting Covenants

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.4. Affirmative Covenants

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.5. Negative Covenants

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.6. Events of Default

8.2.6.1. *Consequences and Remedies of an Event of Default*

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.6.2. *Events of Default*

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.6.3. *Notice on the Occurrence of an Event of Default*

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.6.4. *Additional obligations of the Debenture Trustee*

To be set out in the Key Information Document for the relevant issuance of Debentures.

8.2.7. **Listing and Monitoring Requirements**

To be set out in the Key Information Document for the relevant issuance of Debentures.

SECTION 9: OTHER INFORMATION AND APPLICATION PROCESS

The Debentures being offered as part of the Issue are subject to the provisions of the Act, the Memorandum and Articles of Association of the Issuer, the terms of this General Information Document, Application Form and other terms and conditions as may be incorporated in the Transaction Documents. The details of the application process set out in this Section 9 are applicable for each issuance of a tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, and shall be read with the relevant Key Information Document.

9.1 Mode of Transfer/Transmission of Debentures

The Debentures shall be transferable freely, however, it is clarified that no Investor shall be entitled to transfer the Debentures to a person who is not entitled to subscribe to the Debentures. The Debenture(s) shall be transferred and/or transmitted in accordance with the applicable provisions of the Act and other applicable laws. The Debentures held in dematerialized form shall be transferred subject to and in accordance with the rules/procedures as prescribed by NSDL/CDSL and the relevant DPs of the transferor or transferee and any other applicable laws and rules notified in respect thereof. The transferee(s) should ensure that the transfer formalities are completed prior to the Record Date. In the absence of the same, amounts due will be paid/redemption will be made to the person, whose name appears in the Register of Debenture Holders maintained by the R&T Agent as on the Record Date, under all circumstances. In cases where the transfer formalities have not been completed by the transferor, claims, if any, by the transferees would need to be settled with the transferor(s) and not with the Issuer. The normal procedure followed for transfer of securities held in dematerialized form shall be followed for transfer of these Debentures held in dematerialised form. The seller should give delivery instructions containing details of the buyer's DP account to his DP.

9.2 Debentures held in Dematerialised Form

The Debentures shall be held in dematerialised form and no action is required on the part of the Debenture Holder(s) for redemption purposes and the redemption proceeds will be paid by cheque/EFT/RTGS to those Debenture Holder(s) whose names appear on the list of beneficiaries maintained by the R&T Agent. The names would be as per the R&T Agent's records on the Record Date fixed for the purpose of redemption. All such Debentures will be simultaneously redeemed through appropriate debit corporate action.

The list of beneficiaries as of the relevant Record Date setting out the relevant beneficiaries' name and account number, address, bank details and DP's identification number will be given by the R&T Agent to the Issuer. If permitted, the Issuer may transfer payments required to be made in any relation by EFT/RTGS to the bank account of the Debenture Holder(s) for redemption payments.

9.3 Debenture Trustee for the Debenture Holder(s)

The Issuer has appointed the Debenture Trustee to act as trustee for the Debenture Holder(s). The Issuer and the Debenture Trustee have entered/intend to enter into the Debenture Trustee Agreement and the Debenture Trust Deed *inter alia*, specifying the powers, authorities and obligations of the Debenture Trustee and the Issuer. The Debenture Holder(s) shall, without further act or deed, be deemed to have irrevocably given their consent to the Debenture Trustee or any of its agents or authorized officials to do all such acts, deeds, matters and things in respect of or relating to the Debentures as the Debenture Trustee may in its absolute discretion deem necessary or require to be done in the interest of the Debenture Holder(s). Any payment made by the Issuer to the Debenture Trustee on behalf of the Debenture Holder(s) shall discharge the Issuer *pro tanto* to the Debenture Holder(s). The Debenture Trustee will protect the interest of the Debenture Holder(s) in regard to the repayment of principal and coupon thereon and they will take necessary action, subject to and in accordance with the Debenture Trustee Agreement and the Debenture Trust Deed, at the cost of the Issuer. No Debenture Holder shall be entitled to proceed directly against the Issuer unless the Debenture Trustee, having become so bound to proceed, fails to do so. The Debenture Trustee Agreement and the Debenture Trust Deed shall more specifically set out the rights and remedies of the Debenture Holder(s) and the manner of enforcement thereof.

9.4 Sharing of Information

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

9.5 **Debenture Holder not a Shareholder**

The Debenture Holder(s) shall not be entitled to any right and privileges of shareholders other than those available to them under the Act. The Debentures shall not confer upon the Debenture Holders the right to receive notice(s) or to attend and to vote at any general meeting(s) of the shareholders of the Issuer.

9.6 **Modification of Debentures**

Any Transaction Document may be modified or amended in accordance with the terms of the relevant Transaction Documents.

9.7 **Right to accept or reject Applications**

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

9.8 **Notices**

Any notice, in respect of the Debentures, may be served by the Issuer upon the Debenture Trustee/Debenture Holders in accordance with the terms of the Transaction Documents.

9.9 **Issue Procedure**

Only Eligible Investors as given hereunder may apply for the Debentures by completing the Application Form in the prescribed format in block letters in English as per the instructions contained therein. The minimum number of Debentures that can be applied for and the multiples thereof shall be set out in the Application Form. No application can be made for a fraction of a Debenture. Application Forms should be duly completed in all respects and applications not completed in the said manner are liable to be rejected. The name of the Applicant's bank, type of account and account number must be duly completed by the Applicant. This is required for the Applicant's own safety and these details will be printed on the refund orders and /or redemptions warrants.

The Applicant should transfer payments required to be made in any relation by EFT/RTGS, to the bank account as per the details mentioned in the Application Form.

The subscription to the Debentures shall be made by the Eligible Investors through the electronic book mechanism as prescribed by SEBI under the EBP Requirements by placing bids on the EBP Platform during the Issue period. The Issuer will make the bidding announcement on the EBP Platform at least 1 (one) Business Day before initiating the bidding process in accordance with the EBP Requirements. In case the Eligible Investors are not registered on the EBP Platform, they will have to register themselves as an "investor" on the EBP Platform (as a one-time exercise) and also complete the mandatory "know your customer" verification process. The Eligible Investors should also refer to the operational guidelines of the relevant EBP in this respect. The disclosures required pursuant to the EBP Requirements are set out herein below:

Details of size of issue including green shoe option, if any and a range within which green shoe may be retained (if applicable)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Interest Rate Parameter	To be set out in the Key Information Document for the relevant issuance of Debentures.

Bid opening and closing date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Minimum Bid Lot	To be set out in the Key Information Document for the relevant issuance of Debentures.
Manner of bidding in the Issue	To be set out in the Key Information Document for the relevant issuance of Debentures.
Manner of allotment in the Issue	To be set out in the Key Information Document for the relevant issuance of Debentures.
Manner of settlement in the Issue	To be set out in the Key Information Document for the relevant issuance of Debentures.
Settlement Cycle	To be set out in the Key Information Document for the relevant issuance of Debentures.
Bid Start Time and End Time	To be set out in the Key Information Document for the relevant issuance of Debentures.
Pay-in date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Anchor Portion Details (if any)	To be set out in the Key Information Document for the relevant issuance of Debentures.

Process flow of settlement:

The Eligible Investors whose bids have been accepted by the Issuer and to whom a signed copy of this General Information Document, the Key Information Document for the relevant issuance of Debentures and the PPOA for the relevant issuance of Debentures have been issued by the Issuer and who have submitted/shall submit the Application Form ("**Successful Bidders**"), shall make the payments in respect of the Application Money in respect of the Debentures towards the allocation made to them, into the bank account of the ICCL, the details of which are as set out in the section named "INSTRUCTIONS" of the Application Form, on or before 10:30 hours on the pay-in date.

The pay-in of the Application Money by the Successful Bidders will be made only from the bank account(s), which have been provided / updated by them in the EBP system. Any amount received from third party accounts or from accounts not specified in the EBP system will be refunded and no allotment will be made against such payments. Upon the transfer of funds into the aforesaid account of ICCL and the Issuer confirming its decision to proceed with the allotment of the Debentures in favour of the Successful Bidders to the ICCL, the R&T Agent and the EBP and initiating the requisite corporate action for allotment of Debentures and credit of the demat letter of allotment into the relevant demat account of the Successful Bidders through the R&T Agent, the R&T Agent shall provide corporate action file along with all requisite documents to the relevant Depositories by 12:00 hours and also intimate the EBP of the aforesaid actions. Upon the Depositories confirming the allotment of the Debentures and the credit of the Debentures into the demat account of the Successful Bidders to EBP, the subscription monies in respect of the Debentures from the aforesaid account of ICCL shall be released into the Issuer's bank account set out in the Key Information Document for the relevant issuance of Debentures.

It must be noted that all funds pay-in obligations need to be fulfilled in totality. Partial fund receipt against any given obligation will be treated as a default and debarment penalties will be applicable as specified by the EBP Requirements and other Applicable Law.

9.10 **Eligible Investors should refer to the Operational Guidelines.**

The details of the Issue shall be entered on the EBP Platform by the Issuer in accordance with the EBP Requirements and the operational guidelines of the relevant EBP. The Issue will be open for bidding for the duration of the bidding window that would be communicated through the Issuer's bidding announcement on the EBP Platform.

9.11 **Application Procedure**

The Issue will be open for subscription during the banking hours on each day during the period covered by the Issue Schedule, and the procedure will be subject to the EBP Requirements. Where an Eligible Investor (as defined below) is participating/bidding on the EBP Platform through an arranger or a custodian, such Eligible Investor must follow, and must ensure that the arranger or a custodian representing it, follows, the procedure and the bidding threshold requirements prescribed under the EBP Requirements.

Potential Investors may also be invited to subscribe by way of the Application Form prescribed in the Key Information Document for the relevant issuance of Debentures during the period between the Issue Opening Date and the Issue Closing Date (both dates inclusive). The Issuer reserves the right to change the issue schedule including the Deemed Date of Allotment at its sole discretion, without giving any reasons.

9.12 **Fictitious Applications**

All fictitious applications will be rejected. Each Eligible Investor shall provide a confirmation to the EBP that it is not using any software, algorithm, "Bots" or other automation tools, which would give unfair access for placing bids on the EBP Platform.

9.13 **Basis of Allotment**

Notwithstanding anything stated elsewhere, the Issuer reserves the right to accept or reject any application, in part or in full, without assigning any reason. The allotment and settlement amount for the bidders shall be determined in accordance with the EBP Requirements and the operational guidelines issued by the relevant EBP. The bids for the purposes allotment and settlement shall be arranged on a "price time priority" basis in accordance with the EBP Requirements. If two or more bids made by Eligible Investors have the same coupon/ price/spread and time, then allotment shall be done on a "pro rata" basis. The investors will be required to remit the funds in the account of the ICCL as well as submit the duly completed Application Form along with other necessary documents to the Issuer by the Deemed Date of Allotment.

If so required by the Issuer, within 1 (one) Business Day of completion of the allotment, to enable the Issuer to comply with the requirements applicable to it under the EBP Requirements, successful Applicants shall provide the following details (in the form specified below) to the Issuer:

Details of Investors to whom allotment has been made			
Name	**QIB/ Non-QIB**	**Category i.e. Scheduled Commercial Banks, MF, Insurance Company, Pension Fund, Provident Fund, FPI, PFI, Corporate, Others**	**Amount invested (in Rs. Crore)**

9.14 **Payment Instructions**

The Application Form should be submitted directly. The entire amount in respect of the Debentures is payable along with the making of an application. Applicants can remit the application amount on the Pay-in Date in the account of ICCL mentioned under Section 9.9 above.

9.15 **Eligible Investors**

As prescribed in the EBP Requirements, "Qualified Institutional Buyers" or "QIBs" (as defined in the EBP Requirements) and non-QIBs authorized by an issuer to participate on an issuer on the EBP Platform are eligible participants (i.e., bidders) on an EBP Platform to participate in a particular issue on the EBP Platform. In furtherance of the above, to the extent applicable, the categories of Investors set out in the Key Information Document for the relevant issuance of Debentures ("**Eligible Investors**"), when specifically approached, and identified upfront by the Issuer, shall be eligible to apply for this private placement of Debentures subject to fulfilling their respective investment norms/rules and compliance with laws applicable to them and by completing the participation/nodding requirements prescribed for the EBP Platform and/or by submitting all the relevant documents along with the Application Form.

By participating/bidding in the EBP Platform, each Eligible Investor represents and confirms that it has completed all enrollment and "know-your-customer" verification and other requirements prescribed under the EBP Requirements in the manner prescribed in the EBP Requirements. Where an Eligible Investor (as defined below) is participating/bidding on the EBP Platform through an arranger or a custodian, such Eligible Investor must follow, and must ensure that the arranger or a custodian representing it, follows, the procedure and the bidding threshold requirements prescribed under the EBP Requirements.

Investors, who are registered on the EBP Platform and are eligible to make bids for the Debentures of the Issuer and to whom allocation is to be made by Issuer pursuant to selection under the electronic book mechanism for issuance of securities on private placement basis in terms of the EBP Requirements and the Electronic Book Providers shall be considered as "identified persons" for the purposes of Section 42(2) of the Companies Act, 2013, to whom the Issuer shall make private placement of the Debentures and only such "identified persons" shall receive a direct communication from the Issuer with offer to subscribe to the Debentures and only such "identified persons" shall be entitled to subscribe to the Debentures.

Additionally, those arrangers/brokers/intermediaries etc. (as per the defined limits under the EBP Requirements) specifically mapped by the Issuer on the EBP Platform are also eligible to bid/apply/invest for this Issue.

All Eligible Investors are required to check and comply with Applicable Law(s) including the relevant rules / regulations / guidelines applicable to them for investing in this Issue of Debentures. The Issuer, is not in any way, directly or indirectly, responsible for any statutory or regulatory breaches by any investor, nor is the Issuer required to check or confirm the above.

Hosting of this General Information Document and the Key Information Document for the relevant issuance of Debentures on the website of the BSE/EBP should not be construed as an offer or an invitation to offer to subscribe to the Debentures and the General Information Document and the Key Information Document for the relevant issuance of Debentures has been hosted only as this is stipulated under the SEBI Debt Listing Regulations read with the EBP Requirements. Eligible Investors should check their eligibility before making any investment.

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

Note: Participation by potential investors in the Issue may be subject to statutory and/or regulatory requirements applicable to them in connection with subscription to Indian securities by such categories of persons or entities. Applicants are advised to ensure that they comply with all regulatory requirements applicable to them, including exchange controls and other requirements. Applicants ought to seek independent legal and regulatory advice in relation to the laws applicable to them.

9.16 Post-Allocation Disclosures by the EBP

Upon final allocation by the Issuer, the Issuer shall disclose the relevant details (such as Issue Size, coupon rate, ISIN, number of successful bidders, category of the successful bidder(s), etc.), in accordance with the EBP Requirements and the operational guidelines of the relevant EBP. The EBP shall upload such data, as provided by the Issuer, on its website to make it available to the public.

9.17 Procedure for Applying for Dematerialised Facility

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

(b) The applicant must necessarily fill in the details (including the beneficiary account number and DP - ID) appearing in the Application Form under the heading "Details for Issue of Debentures in Electronic/Dematerialised Form".

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

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

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

(f) If incomplete/incorrect details are given under the heading "Details for Issue of Debentures in Electronic/Dematerialised Form" in the Application Form, it will be deemed to be an incomplete application and the same may be held liable for rejection at the sole discretion of the Issuer.

(g) For allotment of Debentures, the address, nomination details and other details of the applicant as registered with his/her DP shall be used for all correspondence with the applicant. The applicant is therefore responsible for the correctness of his/her demographic details given in the Application Form vis-a-vis those with his/her DP. In case the information is incorrect or insufficient, the Issuer would not be liable for the losses, if any.

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

9.18 **Depository Arrangements**

The Issuer shall make necessary arrangement with CDSL and NSDL for issue and holding of Debenture in dematerialised form.

9.19 **List of Beneficiaries**

The Issuer shall request the R&T Agent to provide a list of beneficiaries as at the end of each Record Date. This shall be the list, which will be used for payment or repayment of redemption monies.

9.20 **Application under Power of Attorney**

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

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

9.21 Procedure for application by Mutual Funds and Multiple Applications

In case of applications by mutual funds and venture capital funds, a separate application must be made in respect of each scheme of an Indian mutual fund/venture capital fund registered with the SEBI and such applications will not be treated as multiple application, provided that the application made by the asset management company/trustee/custodian clearly indicated their intention as to the scheme for which the application has been made.

The Application Forms duly filled shall clearly indicate the name of the concerned scheme for which application is being made and must be accompanied by certified true copies of:

(a) SEBI registration certificate
(b) Resolution authorizing investment and containing operating instructions
(c) Specimen signature of authorized signatories

9.22 Documents to be provided by Investors

Investors need to submit the following documents, as applicable:

(a) Memorandum and Articles of Association or other constitutional documents
(b) Resolution authorising investment
(c) Certified true copy of the Power of Attorney to custodian
(d) Specimen signatures of the authorised signatories
(e) SEBI registration certificate (for Mutual Funds)
(f) Copy of PAN card
(g) Application Form (including EFT/RTGS details)

9.23 Applications to be accompanied with Bank Account Details

Every application shall be required to be accompanied by the bank account details of the applicant and the magnetic ink character reader code of the bank for the purpose of availing direct credit of redemption amount and all other amounts payable to the Debenture Holder(s) through cheque/EFT/RTGS.

9.24 Succession

In the event of winding up of a Debenture Holder (being a company), the Issuer will recognise the legal representative as having title to the Debenture(s). The Issuer shall not be bound to recognize such legal representative as having title to the Debenture(s), unless they obtain legal representation, from a court in India having jurisdiction over the matter.

The Issuer may, in its absolute discretion, where it thinks fit, dispense with production of such legal representation, in order to recognise any person as being entitled to the Debenture(s) standing in the name of the concerned Debenture Holder on the production of sufficient documentary proof and an indemnity.

9.25 Mode of Payment

All payments must be made through cheque(s) demand draft(s), EFT/RTGS as set out in the Application Form.

9.26 Effect of Holidays

Please refer Section 8.1 (*Summary Terms*).

9.27 Tax Deduction at Source

To be set out in the Key Information Document for the relevant issuance of Debentures.

9.28 **Allotment**

The Issuer shall ensure that the Debentures are allotted to the respective Debenture Holders and are credited into the demat accounts of the relevant Debenture Holders within the timelines prescribed under the SEBI Listing Timelines Requirements.

9.29 **Deemed Date of Allotment**

All the benefits under the Debentures will accrue to the Investors from the specified Deemed Date of Allotment. The Deemed Date of Allotment will be set out in the Key Information Document for the relevant issuance of Debentures.

9.30 **Record Date**

The Record Date will be set out in the Key Information Document for the relevant issuance of Debentures.

9.31 **Refunds**

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

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

9.32 **Interest on Application Money**

Please refer Section 8.1 (*Summary Terms*).

9.33 **PAN Number**

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

9.34 **Payment on Redemption**

Payment on redemption will be made by way of cheque(s)/redemption warrant(s)/demand draft(s)/credit through RTGS system/funds transfer in the name of the Debenture Holder(s) whose names appear on the list of beneficial owners given by the Depository to the Issuer as on the Record Date.

The Debentures shall be taken as discharged on payment of the redemption amount by the Issuer on maturity to the registered Debenture Holder(s) whose name appears in the Register of Debenture Holder(s) on the Record Date. On such payment being made, the Issuer will inform NSDL/CDSL and accordingly the account of the Debenture Holder(s) with NSDL/CDSL will be adjusted.

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

Disclaimer: Please note that only those persons to whom this General Information Document has been specifically addressed are eligible to apply. However, an application, even if complete in all respects, is liable to be rejected without assigning any reason for the same. The list of documents provided above is only indicative, and an investor is required to provide all those documents / authorizations / information, which are likely to be required by the Issuer. The Issuer may, but is not bound to, revert to any investor for any additional documents / information, and can accept or reject an application as it deems fit. Provisions in respect of investment by investors falling in the categories mentioned above are merely indicative and

the Issuer does not warrant that they are permitted to invest as per extant laws, regulations, etc. Each of the above categories of investors is required to check and comply with extant rules/regulations/ guidelines, etc. governing or regulating their investments as applicable to them and the Issuer is not, in any way, directly or indirectly, responsible for any statutory or regulatory breaches by any investor, neither is the Issuer required to check or confirm the same.

SECTION 10: SPECIFIC DISCLOSURES REQUIRED FROM NBFCs

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

10.1.1. **Lending policy: Should contain overview of origination, risk management, monitoring and collections:**

Loan Origination system

Loans are originated individually and though CredAvenue (CA) platform. CredAvenue is an inbuild enterprise debt solution platform that offers a full stack tech led solution for the entire explore, evaluate, originate and execute debt deals. It brings together the entire debt ecosystem- Issuers, Investors, Rating Agencies, Trustees, Law Firms and Auditors on one portal thereby ensuring that the entire process is seamless and efficient. Credavenue is a deal execution and repository for all deal information (such as KYC, credit rating, repayment schedule, etc) of Vivriti Capital.

Data driven Approach: CA draws upon an exhaustive data base drawn from multiple sources pertaining to issuers, transactions, credit bureau scrub data and external data scrapping. This data is used to draw insights on issuer credit performance, sector trends, micro level geographical performance.

Decision Making Tools and Analytics: CA is equipped with inhouse build proprietary model and analytical tools designed to make investor-issuer recommendations basis past trends and performances, allow auto pool selection, suggest optimal credit enhancement and transaction, structures, instant loss estimation report generation.

Execution Excellence: CA is equipped with automated workflows, auto deal document generation and straight through processing which makes the entire deal initiation, structuring and execution faster, more efficient and seamless. This is across the gamut of product offering raging from TLs, PTCs, DA, NCD, CPs, CDs etc. With over 1200 transactions processed so far, the system is designed for significant ramp up in lines with Vivriti's scale up plan.

Post Settlement Requirements: CA has a comprehensive post settlement module wherein all reporting, performance analysis can be tracked. Detailed analysis reports on pool performance on multiple parameters such as collection efficiency, credit enhancement build up, PAR etc can be viewed through interactive dashboards. Having end to end deal lifecycle requirements met on a single portal is a first of its kind proposition in the industry.

Credit Information Repository: CA connects over 1100 Issuers across with 350+ investors. A key facet of the engagement is the granularity of data and robustness of information shared. The Credit Module for each Issuer has a detailed 30+ pager diligence report, trend analysis dashboards, scenario analysis sections, peer comparison etc. The module has been designed basis an exhaustive analysis of over 50 Investor CAMS which ensures that we cover underwiring requirements across multiple investor categories.

Seamless Integration: CA enables seamless integration with multiple platforms including API integration with LOS, LMS of partner entities. The Co-lending module for instance offers a one of its kind dual marketplace model wherein lenders can reach out to multiple investors for co-origination with end to end approval, execution and tracking through the platform. CA has been providing customised solutions such as reporting templates, CAM generation, risk and credit dashboards that have been designed for specific investor requirements.

Agile Technology Solutions: CA brings on board various open source software that have been clubbed and integrated to offer a flexible, dynamic product offering. The solution has the agility to allow for multiple integration, scale ramp up, offering expansion and customisation. The features developed have been directed not just by the inhouse expertise but also through on-going user feedback sessions collated over 3 years.

User Base
The platform currently has over 2100 individual users spread across the 1100+ Issuer, 350+ investor, Trustees, Rating Agencies, Law Firms and Auditors

Throughput
CA has till date facilitated over INR 65,000+ crores of fixed income transactions including the term loans originated by Vivriti Capital.

Multiple Products
The platform today has 10+ live products which includes Term Loans, Working Capital Loan, Direct Assignments, PTCs, NCDs, CPs, CDs, Multi Issuer Securitisation among others.

Data Points
The platform so far has over 4 millions loan contract level data points which feeds into the data analytics engine. Over 1500 performance reports have been processed for the securitisation transactions which throw up detailed micro level analysis. This is in addition to the scrub data, client information and external market information which is curated on a continued basis.

Loan Management system

The Company uses the existing accounting software/ERP to manage the lifecycle of the loans, however the development of an full-fledged LMS through credavenue is under-development which could be integrated with the ERP itself for recording and reporting of the financial data of the loans.

Recovery mechanism

- Vivriti's collection dates are 10th, 15th, and 27th of every month.
- About 70% of EMIs are paid through NACH while the rest through RTGS.

Particulars	Action
On-time payment reminder	2 days prior to the payment date(T)
Receipt of bounce notification from the bank	T+1
Legal notice for check bounce	T+3
Loan recall notice	15 days after legal notice is shared
Filing case under section 138	15 days after legal notice is shared
CIBIL reporting	Overdue status shall be reported at the end of each month
Bureau reporting	Overdue status shall be reported to Bureau the end of each month

Present Exposure/Experience/Lending norms etc. for the purpose for which loan is sought

Vivriti Capital is managed by key executives from erstwhile IFMR Capital, who saw high potential to disrupt the enterprise debt space. The business of Vivriti Capital is to provide diversified debt financing options, including that of capital market instruments to its high-quality clientele. Vivriti Capital possesses significant expertise in assessing the credit risk of its clients as well as in providing structured finance solutions to the debt needs of its clients.

Most of Vivriti Capital's clients are entities in the mid rating categories (BBB and A categories) that:

1. Have diversified and granular revenue base
2. Professionally managed
3. Have invested in good corporate governance
4. Seek to raise debt and achieve growth
5. Are asset light with high fixed asset turnover

6. Are profitable/ have a clear path to profitability
7. Have attracted private equity investors/invested family money for growth of the company
8. Are B2C in nature

Vivriti Capital works in 25+ sectors. A few examples are:
Financial Services:
1. SME Finance 2. Vehicle Finance 3. Consumer Finance 4. Gold Finance 5. Housing Finance 6. Microfinance 7. Agri Finance 8. Education finance

Enterprise and Retail Sectors in Services:
1. Healthcare 2. Pharmaceutical distribution 3. Food and Beverages 4. Lifestyle goods 5. Apparel retail 6. Agri supply chain 7. Commercial Supplies 8. Construction Materials
9. Energy Equipment & Services 10. IT 11. Containers & Packaging 12. Household Durables 13. Manufacturing 14. Hotels, Restaurants & Leisure 15. Trading Companies & Distributors 16. Building Products

Retail Lending
1. SME Finance 2. Consumer Finance 3. Vehicle Finance 4. Gold Finance

The sectoral approach has helped the Issuer develop strong underwriting guidelines for all the sectors it operates in and this helps Vivriti differentiate between clients operating in the same sector and understand the best practices in the sector.

10.1.2. **Classification of loans/ advances given to associates, entities/ person relating to board, senior management, promoters, others, etc.:**

The Company has not provided any loans/advances to associates, entities / persons related to the Board, Key Managerial Personnel, Senior Management or our Promoters out of the proceeds of previous private placements of debentures.

10.1.3. **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 Section 10.3.

10.1.4. **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:**

Name of the Borrower	Type of Borrower	Total Sanctioned	Disbursed Loan Amount	Un-disbursed Loan Amount	Total Principal Outstanding Amount	Total Accrued Interest Amount	Status of Account	Amount Outstanding
Client 1	Chemicals	40.00	40.00	-	40.00	NA	Current	40.00
Client 2	MFI	40.00	40.00	-	40.00	NA	Current	40.00
Client 3	Small Business Loans	40.00	40.00	-	40.00	NA	Current	40.00
Client 4	MFI	97.50	97.50	-	39.85	NA	Current	39.85
Client 5	Electric Vehicle	44.00	44.00	-	39.83	NA	Current	39.83
Client 6	MFI	81.90	81.90	-	39.82	NA	Current	39.82
Client 7	Consumer Finance	106.50	106.50	-	39.60	NA	Current	39.60
Client 8	Small Business Loans	88.00	88.00	-	39.14	NA	Current	39.14

Name of the Borrower	Type of Borrower	Total Sanctioned	Disbursed Loan Amount	Un-disbursed Loan Amount	Total Principal Outstanding Amount	Total Accrued Interest Amount	Status of Account	Amount Outstanding
Client 9	Education Loans	58.00	58.00	-	39.14	NA	Current	39.14
Client 10	Small Business Loans	50.00	50.00	-	38.96	NA	Current	38.96
Client 11	Consumer Finance	157.00	157.00	-	38.19	NA	Current	38.19
Client 12	Small Business Loans	65.00	65.00	-	37.00	NA	Current	37.00
Client 13	Housing Finance	54.50	54.50	-	36.63	NA	Current	36.63
Client 14	Small Business Loans	70.00	70.00	-	35.02	NA	Current	35.02
Client 15	Small Business Loans	52.00	52.00	-	35.00	NA	Current	35.00
Client 16	Gold	40.00	40.00	-	35.00	NA	Current	35.00
Client 17	Diversified	80.00	80.00	-	34.83	NA	Current	34.83
Client 18	Small Business Loans	76.00	76.00	-	34.54	NA	Current	34.54
Client 19	Housing Finance	43.00	43.00	-	33.66	NA	Current	33.66
Client 20	Small Business Loans	74.00	74.00	-	33.00	NA	Current	33.00

10.1.5. **Details of loans, overdue and classified as non-performing in accordance with RBI stipulations:**

Please refer Section 10.3.

10.2 **In order to allow investors to better assess the debt securities issued by the NBFC/ HFC, the following disclosures shall also be made by such Issuer:**

10.2.1. **A portfolio summary with regard to industries/ sectors to which borrowings have been made:**

Onward lending to below segment -

<u>Financial Services:</u>
1. SME Finance 2. Vehicle Finance 3. Consumer Finance 4. Gold Finance 5. Housing Finance 6. Microfinance 7. Agri Finance 8. Education finance

<u>Enterprise and Retail Sectors in Services:</u>
1. Healthcare 2. Pharmaceutical distribution 3. Food and Beverages 4. Lifestyle goods 5. Apparel retail 6. Agri supply chain 7. Commercial Supplies 8. Construction Materials 9. Energy Equipment & Services 10. IT 11. Containers & Packaging 12. Household Durables 13. Manufacturing 14. Hotels, Restaurants & Leisure 15. Trading Companies & Distributors 16. Building Products

<u>Retail Lending</u>
1. SME Finance 2. Consumer Finance 3. Vehicle Finance 4. Gold Finance

Please also refer Section 10.3.3 below.

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

Year ending	2020	2021	2022	2023
Gross NPA %	0.63%	0.31%	0.29%	0.31%
Gross NPA (Amt in Crs)	5.93	5.93	10.92	18.04
Net NPA	0.11%	NIL	0.07%	0.08%
Net NPA (Amt in Crs)	0.97	NIL	2.50	4.56

Please also refer Section 10.3.6 below.

10.2.3. **Quantum and percentage of secured vis-à-vis unsecured borrowings made:**

Please refer Section 10.3.1 below.

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

No change.

10.3 **Classification of loans/ advances given according to:**

10.3.1. **Type of loans:**

Details of types of loans as of last audited financial year:

S. No.	Type of loans	INR, Crore	Percentage
1	Secured	3,741.49	64.11%
2	Unsecured	2,094.31	35.89%
	Total assets under management (AUM)*^	**5,835.80**	**100%**

**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;

10.3.2. **Denomination of loans outstanding by loan-to-value:**

Details of LTV

S. No.	LTV (at the time of origination)	Percentage of AUM
1.	Up to 40%	N.A.
2.	40-50%	N.A.
3.	50-60%	N.A.
4.	60-70%	N.A.
5.	70-80%	N.A.
6.	80-90%	N.A.
7.	>90	N.A.
	Total	N.A.

10.3.3. **Sectoral exposure:**

Details of sectoral exposure

S. No.	Segment-wise break-up of AUM	Percentage of AUM
1.	**Retail**	

S. No.	Segment-wise break-up of AUM	Percentage of AUM
(A)	Mortgages (home loans and loans against property)	**0.00%**
(B)	Gold loans	**0.00%**
(C)	Vehicle finance	**3.23%**
(D)	MFI	**2.97%**
(E)	MSME	**11.87%**
(F)	Capital market funding (loans against shares, margin funding)	**0.00%**
(G)	Others	**15.37%**
2.	**Wholesale**	
(A)	Infrastructure	**7.58%**
(B)	Real estate (including builder loans)	**1.31%**
(C)	Promoter funding	**0.00%**
(D)	Any other sector (as applicable)	**0.00%**
(E)	Others	**57.69%**
	Total	100%

10.3.4. **Denomination of loans outstanding by ticket size*:**

Details of outstanding loans category wise

S. No.	Ticket size (at the time of origination)	Percentage of AUM
1.	Up to INR 2 lakh	17.73%
2.	INR 2-5 Lakh	5.60%
3.	INR 5-10 Lakh	5.96%
4.	INR 10-25 Lakh	0.82%
5.	INR 25-50 Lakh	1.19%
6.	INR 50 Lakh - 1 crore	1.21%
7.	INR 1-5 crore	5.75%
8.	INR 5-25 crore	40.03%
9.	INR 25-100 crore	21.71%
10.	> INR 100 crore	0.00%
	Total	100%

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

10.3.5. **Geographical classification of borrowers:**

Top 5 states borrower wise

S. No.	Top 5 States	Percentage of AUM
1.	Maharashtra	13.39%
2.	Delhi	12.39%
3.	Karnataka	10.64%
4.	Tamil Nadu	9.90%
5.	Haryana	4.87%
	Total	51.19%

10.3.6. **Details of loans overdue and classified as non-performing in accordance with RBI's stipulations:**

Movement of gross NPA

Movement of gross NPA*	INR, Crore
Opening gross NPA	10.91
- Additions during the year	24.44
- Reductions during the year	(17.32)
Closing balance of gross NPA	18.03

**Please indicate the gross NPA recognition policy (Day's Past Due): 90 days*

Movement of provisions for NPA

Movement of provisions for NPA	INR, Crore
Opening balance	8.42
- Provisions made during the year	5.26
- Write-off/ write-back of excess provisions	(1.85)
Closing balance	13.50

10.3.7. **Segment-wise gross NPA:**

Segment wise gross NPA

S. No.	Segment-wise gross NPA	Gross NPA (%)
1.	**Retail**	
(A)	Mortgages (home loans and loans against property)	0.00%
(B)	Gold loans	0.00%
(C)	Vehicle loans	0.00%
(D)	MFI	0.00%
(E)	MSME	0.66%
(F)	Capital market funding (loans against shares, margin funding)	0.00%
(G)	Others	0.00%
2.	**Wholesale**	
(A)	Infrastructure	0.00%
(B)	Real estate (including builder loans)	0.00%
(C)	Promoter funding	0.00%
(D)	Any other sector (as applicable)	0.00%
(E)	Others	0.40%
	Total	**0.31%**

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

Residual maturity profile of assets and liabilities (INR in Lakhs)

Particulars	Up to 30/31 days	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 1 year	More than 1 year to 3 years	More than 3 years to 5 years	More than 5 years	Total
Liabilities									
Borrowings from banks and others	32,982.53	16,121.82	23,712.01	52,345.10	80,734.82	1,37,663.94	6,541.44	-	3,50,101.65
Debt Securities	12,020.96	1,916.58	12,892.82	27,516.59	12,960.96	84,579.28	-	-	1,51,887.19
Assets									

Particulars	Up to 30/31 days	More than 1 month to 2 months	More than 2 months to 3 months	More than 3 months to 6 months	More than 6 months to 1 year	More than 1 year to 3 years	More than 3 years to 5 years	More than 5 years	Total
Advances	52,982.43	38,507.37	34,352.77	68,183.25	94,003.52	120,253.30	45,605.26	109.57	453,997.47
Investments	15,134.12	2,864.12	3,538.22	8,621.34	35,339.46	19,495.07	11,885.59	43,487.22	1,40,365.14

10.4 **Details of borrowings granted by issuer as of latest audited financials:**

10.4.1. **Portfolio Summary of borrowings made by issuer**

Particulars	Amount in INR Lakhs
Cash Credit, Working Capital Demand Loan, Overdraft	48,607.42
Commercial Paper (Unsecured loan facilities)	4,300.42
External Commercial Borrowing	8,197.24
Non-Convertible Debentures	1,36,054.06
Term Loan	3,06,634.81
Total	**5,03,793.95**

10.4.2. **Quantum and percentage of secured vs. unsecured borrowings**

Particulars	Amount in INR Lakhs
Secured	499,493.53
Unsecured	4,300.42
Total	**503,793.95**

10.5 **Disclosure of latest ALM statements to stock exchange:**

Please refer Annexure V.

SECTION 11: DECLARATION

A. The Issuer has complied with the provisions of the Companies Act, 2013 and the rules made hereunder.

B. The compliance with the Companies Act, 2013 and the rules made thereunder do not imply that payment of dividend or interest or repayment of the Debentures, if applicable, is guaranteed by the Central Government.

C. The monies received under the offer shall be used only for the purposes and objects indicated in this General Information Document.

D. The Issuer has complied with, and nothing in the General Information Document is contrary to, the provisions of Companies Act, 2013, the Securities Contracts (Regulation) Act, 1956 and the Securities and Exchange Board of India Act, 1992, and the rules and regulations made thereunder.

I am authorized by the Board of Directors of the Issuer *vide* resolution number 11 dated April 28, 2023 and resolution number 11 dated June 20, 2023 read with the resolution dated February 29, 2024 of the Borrowing committee of the Board of Directors of the Issuer, to sign this General Information Document and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with.

Whatever is stated in this 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 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 General Information Document.

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

For **Vivriti Capital Limited**

Vineet Sukumar

Authorised Signatory

Name: Vineet Sukumar
Title: Managing Director
Date: February 29, 2024
Place: Chennai, India

ANNEXURE I: FINANCIAL STATEMENTS OF ALONG WITH AUDITOR'S REPORTS, SCHEDULES, FOOTNOTES, SUMMARY ETC.

The audited standalone and consolidated financial statements of the Issuer for the Financial Years ended March 31, 2021, March 31, 2022, and March 31, 2023, and the limited review financial results as of December 31, 2023 along with auditor's report, the requisite schedules, footnotes, summary etc., are enclosed.

ANNEXURE II: DISCLOSURES PURSUANT TO THE SEBI DEBENTURE TRUSTEES MASTER CIRCULAR

(a) **Details of assets, movable property and immovable property on which charge is proposed to be created**

To be set out in the Key Information Document for the relevant issuance of Debentures.

(b) **Title deeds (original/ certified true copy by issuers/ certified true copy by existing charge holders, as available) or title reports issued by a legal counsel/ advocates, copies of the relevant agreements/ Memorandum of Understanding**

To be set out in the Key Information Document for the relevant issuance of Debentures.

(c) **Copy of evidence of registration with Sub-registrar, Registrar of Companies, Central Registry of Securitization Asset Reconstruction and Security Interest (CERSAI) etc**

To be set out in the Key Information Document for the relevant issuance of Debentures.

(d) **For unencumbered assets, an undertaking that the assets on which charge is proposed to be created are free from any encumbrances**

To be set out in the Key Information Document for the relevant issuance of Debentures.

(e) **For encumbered assets, on which charge is proposed to be created, the following consents along-with their validity as on date of their submission:**

(i) **Details of existing charge over the assets along with details of charge holders, value/ amount, copy of evidence of registration with Sub-registrar, Registrar of Companies, CERSAI, Information Utility (IU) registered with Insolvency and Bankruptcy Board of India (IBBI) etc. as applicable:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(ii) **Consent/ No-objection certificate (NOC) from existing charge holders for further creation of charge on the assets or relevant transaction documents wherein existing charge holders have given conditional consent/ permission to the Issuer to create further charge on the assets, along-with terms of such conditional consent/ permission, if any:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(iii) **Consent/ NOC from existing unsecured lenders, in case, negative lien is created by Issuer in favour of unsecured lenders:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(f) **In case of personal guarantee or any other document/ letter with similar intent is offered as security or a part of security:**

(i) **Details of guarantor viz. relationship with the Issuer:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(ii) **Net worth statement (not older than 6 months from the date of debenture trustee agreement) certified by a chartered accountant of the guarantor:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(iii) **List of assets of the guarantor including undertakings/ consent/ NOC as per para 2.1(b) and 2.1(c) of Chapter II of the SEBI Debenture Trustees Master Circular:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(iv) **Conditions of invocation of guarantee including details of put options or any other terms and conditions which may impact the security created:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(v) **List of previously entered agreements for providing guarantee to any other person along with an undertaking that there are no agreements other than those provided in the list, if any:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(g) **In case of corporate guarantee or any other document/ letter with similar intent is offered as security or a part of security:**

(i) **Details of guarantor viz. holding/ subsidiary/ associate company etc**: To be set out in the Key Information Document for the relevant issuance of Debentures.

(ii) **Audited financial statements (not older than 6 months from the date of debenture trustee agreement) of guarantor including details of all contingent liabilities**: To be set out in the Key Information Document for the relevant issuance of Debentures.

(iii) **List of assets of the guarantor along-with undertakings/consent/NOC as per para 2.1(b) and 2.1(c) of Chapter II of the SEBI Debenture Trustees Master Circular:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(iv) **Conditions of invocation of guarantee including details of put options or any other terms and conditions which may impact the security created:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(v) **Impact on the security in case of restructuring activity of the guarantor:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(vi) **Undertaking by the guarantor that the guarantee shall be disclosed as "contingent liability" in the "notes to accounts" of financial statement of the guarantor:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(vii) **Copy of Board resolution of the guarantor for the guarantee provided in respect of the debt securities of the Issuer:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(viii) **List of previously entered agreements for providing guarantee to any other person along with an undertaking that there are no agreements other than those provided in the list, if any**: To be set out in the Key Information Document for the relevant issuance of Debentures.

(h) **In case of any other contractual comforts/ credit enhancements provided for or on behalf of the issuer, it shall be required to be legal, valid and enforceable at all times, as affirmed by the issuer. In all other respects, it shall be dealt with as specified above with respect to guarantees**: To be set out in the Key Information Document for the relevant issuance of Debentures.

(i) **In case securities (equity shares, etc.) are being offered as security then a holding statement from the depository participant along with due pledge of such securities in favour of Debenture Trustee in the depository system shall be ensured:** To be set out in the Key Information Document for the relevant issuance of Debentures.

(j) **Details of any other form of security being offered viz. Debt Service Reserve Account etc.**: To be set out in the Key Information Document for the relevant issuance of Debentures.

(k) **Any other information, documents or records required by debenture trustee with regard to creation of security and perfection of security**: To be set out in the Key Information Document for the relevant issuance of Debentures.

(l) **Declaration**: To be set out in the Key Information Document for the relevant issuance of Debentures.

(m) **Terms and conditions of debenture trustee agreement including fees charged by debenture trustees(s)**: To be set out in the Key Information Document for the relevant issuance of Debentures.

(n) **Details of security to be created**: To be set out in the Key Information Document for the relevant issuance of Debentures.

(o) **Process of due diligence carried out by the debenture trustee**: To be set out in the Key Information Document for the relevant issuance of Debentures.

(p) **Due diligence certificates as per the format specified in the SEBI Debenture Trustees Master Circular and in the Debt Listing Regulations**: To be set out in the Key Information Document for the relevant issuance of Debentures.

ANNEXURE III: IN-PRINCIPLE APPROVAL FROM BSE

Enclosed

DCS/COMP/RM/IP-PPDI/495/23-24

March 04, 2024

VIVRITI CAPITAL LIMITED
Prestige Zackria Metropolitan No. 200/1-8
2nd Floor, Block -1
Annasalai, Chennai – 600 002

Dear Sir/Madam

Re: Private Placement of Non-Convertible Debentures (Including (I) Senior Secured, (II) Unsecured, (III) Subordinated, (IV) Senior Unsecured, (V) Market Linked Debentures, (VI) Non-Convertible Debentures to be issued or redeemed at a premium/discount. (GID Ref No. 1 Dated 29.2.24)

We acknowledge receipt of your application on the online portal on March 01, 2024 seeking In-principle approval for issue of captioned security. In this regard, the Exchange is pleased to grant in-principle approval for listing of captioned security subject to fulfilling the following conditions at the time of seeking listing:

1. Filing of listing application.

2. Payment of fees as may be prescribed from time to time.

3. Compliance with SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with SEBI Circular No SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 and circulars issued thereunder and also Compliance with provisions of Companies Act 2013.

4. Receipt of Statutory & other approvals & compliance of guidelines issued by the statutory authorities including SEBI, RBI, DCA etc. as may be applicable.

5. Compliance with change in the guidelines, regulations, directions, circulars of the Exchange, SEBI or any other statutory authorities, documentary requirements from time to time.

6. Compliance with below mentioned circular dated June 10, 2020 issued by BSE before opening of the issue to the investors.:
https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20200610-31

7. Issuers, for whom use of EBP is not mandatory, specific attention is drawn towards compliance with Chapter XV of SEBI Circular No SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 and BSE Circular No 20210519-29 dated May 19, 2021. Accordingly, Issuers of privately placed debt securities in terms of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 or ILDM Regulations for whom accessing the electronic book platform (EBP) is not mandatory shall upload details of the issue with any one of the EBPs within one working day of such issuance. The details can be uploaded using the following links Electronic Issuance - Bombay Stock Exchange Limited (bseindia.com).

8. It is advised that Face Value of NCDs issue through private placement basis should be kept as per Chapter V of SEBI Circular No SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021

9. ***Issuers are hereby advised to comply with signing of agreements with both the depositories as per Regulation 7 of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with SEBI Circular No SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021.***

10. Company is further requested to comply with SEBI Circular SEBI/HO/DDHS/DDHS-RACPOD1/CIR/P/2023/56 dated April 13, 2023, (if applicable) read along with BSE Circular https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20230428-18 and ensure compliance of the same.

This In-Principle Approval is valid for a period of 1 year from the date of issue of this letter or period of 1 year from the date of opening of the first offer of debt securities under the General information Document, which ever applicable. The Exchange reserves its right to withdraw its in-principle approval at any later stage if the information submitted to the Exchange is found to be incomplete/ incorrect/misleading/false or for any contravention of Rules, Bye-laws and Regulations of the Exchange, SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with SEBI Circular No SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 and circulars issued thereunder, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Guidelines/Regulations issued by the statutory authorities etc. Further, it is subject to payment of all applicable charges levied by the Exchange for usage of any system, software or similar such facilities provided by BSE which the Company shall avail to process the application of securities for which approval is given vide this letter.

Yours faithfully,
For BSE Limited

Pranav Singh
Senior Manager

Akshay Arolkar
Deputy Manager

ANNEXURE IV: SHAREHOLDING PATTERN

Enclosed

The table below presents the shareholding pattern of our Company as on December 31, 2023, as per Listing Regulations:

Category (I)	Category of shareholder (II)	Number of shareholders (III)	Number of fully paid-up Equity Shares held* (IV)	Number of Partly paid-up Equity Shares held (V)	Number of shares underlying Depository Receipts (VI)	Total number of shares held (VII) =(IV)+(V)+ (VI)	Shareholding as a % of total number of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)				Number of shares Underlying Outstanding convertible securities (including Warrants) (X)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of Equity Shares held in dematerialized form (XIV)
								Number of Voting Rights			Total as a % of (A+B+C)			Number (a)	As a % of total Shares held (b)	Number (a)	As a % of total Shares held (b)	
								Class eg: Equity Shares	Class eg: Y	Total								
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)				(X)	(XI)	(XII)	(XIII)	(XIV)		
(A)	Promoter and Promoter Group	2	13,370,417	-	-	13,370,417	61.97	13,370,417	-	13,370,417	61.97	-	13.43	-	-	-	-	13,370,417
(B)	Public*	108	4,145,438		-	4,145,438	19.21	4,145,438	-	4,145,438	19.21	90,940,240	82.49	-	-	-	-	39,12,826
(C)	Non Promoter-Non Public	1	4,059,880	-	-	4,059,880	18.82	4,059,880	-	4,059,880	18.82	-	4.08	-	-	-	-	4,059,880
(C1)	Shares underlying depository receipts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(C2)	Shares held by employee trusts	1	4,059,880	-	-	4,059,880	18.82	4,059,880	-	4,059,880	18.82	-	4.08	-	-	-	-	4,059,880
	Total (A+B+C)	**111**	**21,575,735**		**-**	**21,575,735**	**100**	**21,575,735**	**-**	**21,575,735**	**100**	**90,940,240**	**100**	**-**	**-**	**-**	**-**	**21,343,123**

STATEMENT SHOWING SHAREHOLDING PATTERN OF THE PROMOTER AND PROMOTER GROUP

Category	Category & Name of the Shareholder	PAN	No of Shareholders	No of fully paid up equity shares held*	No of Partly paid-up equity shares held	No of Shares Underlying Depository Receipts	Total No of Shares Held (IV+V+VI)	Shareholding as a % of total no of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities				No of Shares Underlying Outstanding convertible securities (Including Warrants)	Shareholding as a % assuming full conversion of convertible Securities (as a percentage of diluted share capital) (VII)+(X) As a % of (A+B+C2)	Number of Locked in Shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form
									No of Voting Rights			Total as a % of (A+B+C)			No.	As a % of total Shares held	No.	As a % of total Shares held	
									Class eg : Equity Shares	Class eg : Y	Total								
	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)				(X)	(XI)	(XII)		(XIII)		(XIV)
(1)	**Indian**																		
(a)	Individuals/Hindu undivided Family																		
	Vineet Sukumar	ATYPS8757R	1	6,737,840	-	-	6,737,840	31.23	6,737,840	-	6,737,840	31.23	-	6.77	-	-	-	-	6,737,840
	Gaurav Kumar	AHSPG4205C	1	6,632,577	-	-	66,32,577	30.74	6,632,577	-	6,632,577	30.74	-	6.66	-	-	-	-	6,632,577
(b)	Central Government/State Government(s)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c)	Financial Institutions/Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d)	**Any Other**																		
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-Total (A)(1)	-	**2**	**13,370,417**	**-**	**-**	**13,370,417**	**61.97**	**13,370,417**	**-**	**13,370,417**	**61.97**	**-**	**13.43**	**-**	**-**	**-**	**-**	**13,370,417**

Category	Category & Name of the Shareholder	PAN	No of Shareholders	No of fully paid up equity shares held*	No of Partly paid-up equity shares held	No of Shares Underlying Depository Receipts	Total No of Shares Held (IV+V+VI)	Shareholding as a % of total no of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities				No of Shares Underlying Outstanding convertible securities (Including Warrants)	Shareholding as a % assuming full conversion of convertible Securities (as a percentage of diluted share capital) (VII)+(X) As a % of (A+B+C2)	Number of Locked in Shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form
									No of Voting Rights			Total as a % of (A+B+C)			No.	As a % of total Shares held	No.	As a % of total Shares held	
									Class eg : Equity Shares	Class eg : Y	Total								
(2)	**Foreign**																		
(a)	Individuals (Non-Resident Individuals/Foreign Individuals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b)	Government	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c)	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d)	Foreign Portfolio Investor	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e)	**Any Other**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub-Total (A)(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total Shareholding of Promoter and Promoter Group (A)=(A)(1)+(A)(2)	-	**2**	**13,370,417**	**-**	**-**	**13,370,417**	**61.97**	**13,370,417**	**-**	**13,370,417**	**61.97**	**-**	**13.43**	**-**	**-**	**-**	**-**	**13,370,417**

STATEMENT SHOWING SHAREHOLDING PATTERN OF PUBLIC SHAREHOLDERS

Category	Category & Name of the Shareholder	PAN	No of Shareholders	No of fully paid up equity shares held	No of Partly paid-up equity shares held	No of Shares Underlying Depository Receipts	Total No of Shares Held (IV+V+VI)	Shareholding as a % of total no of shares (A+B+C2)	Number of Voting Rights held in each class of securities				No of Shares Underlying Outstanding convertible securities (Including Warrants)	Shareholding as a % assuming full conversion of convertible Securities (as a percentage of diluted share capital)	Number of Locked in Shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form
									No of Voting Rights			Total as a % of (A+B+C)			No.	As a % of total Shares held	No.	As a % of total Shares held	
									Class eg : Equity Shares	Class eg : Y	Total								
	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)				(X)	(XI)	(XII)		(XIII)		(XIV)
(1)	**Institutions**																		
(a)	Mutual Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b)	**Venture Capital Funds**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c)	**Alternate Investment Funds**	-	2	392,578	-	-	392,578	1.82	392,578	-	392,578	1.82	3,629,830	4.04	-	-	-	-	392,578
	TVS Shriram Growth Fund 3	AADTT1656Q	1	287,313	-	-	287,313	1.33	287,313	-	287,313	1.33	3,629,830	3.94	-	-	-	-	287,313
	Ananta Capital Ventures Fund 1	AAJTA3075C	1	105,265	-	-	105,265	0.49	105,265	-	105,265	0.49	-	0.11	-	-	-	-	105,265
(d)	**Foreign Venture Capital Investors**	-	2	465,024	-	-	465,024	2.16	465,024	-	465,024	2.16	13,109,120	13.64	-	-	-	-	232,412
	Lightrock Growth Fund I S.A., SICAV-RAIF	NA	1	232,512	-	-	232,512	1.08	232,512	-	232,512	1.08	11,593,166	11.88	-	-	-	-	2,32,412
	LR India Fund I S.à r.l., SICAV-RAIF.	NA	1	232,512	-	-	232,512	1.08	232,512	-	232,512	1.08	1,515,954	1.76	-	-	-	-	-

Category	Category & Name of the Shareholder	PAN	No of Shareholders	No of fully paid up equity shares held	No of Partly paid-up equity shares held	No of Shares Underlying Depository Receipts	Total No of Shares Held (IV+V+VI)	Shareholding as a % of total no of shares (A+B+C2)	Number of Voting Rights held in each class of securities				No of Shares Underlying Outstanding convertible securities (Including Warrants)	Shareholding as a % assuming full conversion of convertible Securities (as a percentage of diluted share capital)	Number of Locked in Shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form
									No of Voting Rights			Total as a % of (A+B+C)			No.	As a % of total Shares held	No.	As a % of total Shares held	
									Class eg : Equity Shares	Class eg : Y	Total								
(e)	Foreign Portfolio Investors	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(f)	Financial Institutions/Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(g)	Insurance Companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(h)	Provident Funds/Pension Funds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(i)	Any Other																		
	Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub Total (B)(1)		**4**	**857,602**	**-**	**-**	**857,602**	**3.98**	**857,602**	**-**	**857,602**	**3.98**	**16,738,950**	**17.68**	**-**	**-**	**-**	**-**	**624,990**
(2)	Central Government/State Government(s)/President of India	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Sub Total (B)(2)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(3)	Non-Institutions																		
(a)	i. Individual shareholders holding nominal share capital up to Rs.2 lakhs*	-	86	414,185	-	-	414,185	1.92	414,185	-	414,185	1.92	-	0.42	-	-	-	-	414,185

Category	Category & Name of the Shareholder	PAN	No of Shareholders	No of fully paid up equity shares held	No of Partly paid-up equity shares held	No of Shares Underlying Depository Receipts	Total No of Shares Held (IV+V+VI)	Shareholding as a % of total no of shares (A+B+C2)	Number of Voting Rights held in each class of securities				No of Shares Underlying Outstanding convertible securities (Including Warrants)	Shareholding as a % assuming full conversion of convertible Securities (as a percentage of diluted share capital)	Number of Locked in Shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form
									No of Voting Rights			Total as a % of (A+B+C)			No.	As a % of total Shares held	No.	As a % of total Shares held	
									Class eg : Equity Shares	Class eg : Y	Total								
	ii. Individual shareholders holding nominal share capital in excess of ₹2 Lakhs	**-**	14	2,531,525	-	-	2,531,525	11.73	2,531,525	-	2,531,525	11.73	-	2.51	-	-	-	-	2,531,525
	Soumendra Nath Ghosh	AIGPG5477P	1	582,200	-	-	582,200	2.70	582,200	-	582,200	2.70	-	0.58	-	-	-	-	582,200
	Aniket Satish Deshpande	AMRPD0549G	1	551,000	-	-	551,000	2.55	551,000	-	551,000	2.55	-	0.55	-	-	-	-	551,000
	Shaik Mohammed Irfan Basha	CSTPS7528G	1	509,550	-	-	509,550	2.36	509,550	-	509,550	2.36	-	0.51	-	-	-	-	509,550
	Kalpa S Mehta and Shailesh J Mehta (Joint Shareholder)	AOYPM5316H	1	225,000	-	-	225,000	1.04	225,000	-	225,000	1.04	-	0.23	-	-	-	-	225,000
	Others	-	10	663,775	-	-	663,775	3.08	663,775	-	663,775	3.08	-	0.63	-	-	-	-	663,775
(b)	**NBFCs Registered with RBI**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(c)	**Employee Trusts**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(d)	**Overseas Depositories (Holding DRs)(Balancing figure)**	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(e)	**Any Other**																		

Category	Category & Name of the Shareholder	PAN	No of Shareholders	No of fully paid up equity shares held	No of Partly paid-up equity shares held	No of Shares Underlying Depository Receipts	Total No of Shares Held (IV+V+VI)	Shareholding as a % of total no of shares (A+B+C2)	Number of Voting Rights held in each class of securities				No of Shares Underlying Outstanding convertible securities (Including Warrants)	Shareholding as a % assuming full conversion of convertible Securities (as a percentage of diluted share capital)	Number of Locked in Shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form
									No of Voting Rights			Total as a % of (A+B+C)			No.	As a % of total Shares held	No.	As a % of total Shares held	
									Class eg : Equity Shares	Class eg : Y	Total								
	TRUSTS	AADTP7583L	1	105,265	-	-	105,265	0.49	105,265	-	105,265	0.49	-	0.11	-	-	-	-	105,265
	NON RESIDENT INDIANS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	CLEARING MEMBERS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	NON RESIDENT INDIAN NON REPATRIABLE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	BODIES CORPORATES	-	3	236,861	-	-	236,861	1.10	236,861	-	236,861	1.10	74,201,290	61.78	-	-	-	-	236,861
	Sub Total (B)(3)		**104**	**3,287,836**	**-**	**-**	**3,287,836**	**15.24**	**3,287,836**	**-**	**3,287,836**	**15.24**	**74,201,290**	**64.81**	**-**	**-**	**-**	**-**	**3,287,836**
	Total Public Shareholding (B) = (B)(1)+(B)(2)+(B)(3)		**108**	**4,145,438**	**-**	**-**	**4,145,438**	**19.21**	**4,145,438**	**-**	**4,145,438**	**19.21**	**90,940,240**	**82.49**	**-**	**-**	**-**	**-**	**3,912,826**

STATEMENT SHOWING SHAREHOLDING PATTERN OF NON-PROMOTER – NON-PUBLIC SHAREHOLDERS

Category	Category & Name of the Shareholder	PAN	No of Shareholders	No of fully paid up equity shares held	No of Partly paid-up equity shares held	No of Shares Underlying Depository Receipts	Total No of Shares Held (IV+V+VI)	Shareholding as a % of total no of shares (A+B+C2)	Number of Voting Rights held in each class of securities				No of Shares Underlying Outstanding convertible securities (Including Warrants)	Shareholding as a % assuming full conversion of convertible Securities (as a percentage of diluted share capital)	Number of Locked in Shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized form
									No of Voting Rights			Total as a % of (A+B+C)			No.	As a % of total Shares held	No.	As a % of total Shares held	
									Class eg : Equity Shares	Class eg : Y	Total								
	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)				(X)	(XI)	(XII)		(XIII)		(XIV)
(1)	Custodian/DR Holder	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(2)	Employee Benefit Trust	AACTV7744A	1	4,059,880	-	-	4,059,880	18.82	4,059,880	-	4,059,880		-	4.08	-	-	-	-	4,059,880
	Total Non-Promoter-Non Public Shareholding = I(1)+(C)(2)		**1**	**4,059,880**	**-**	**-**	**4,059,880**	**18.82**	**4,059,880**	**-**	**4,059,880**		**-**	**4.08**	**-**	**-**	**-**	**-**	**4,059,880**

ANNEXURE V: DISCLOSURE OF LATEST ALM STATEMENTS TO THE STOCK EXCHANGE

Enclosed

DNBS4BStructuralLiquidity - Statement of Structural Liquidity

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of Structural Liquidity

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Remarks		Actual outflow/inflow during last 1 month, starting		
															0 day to 7 days	8 days to 14 days	15 days to 30/31 days
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120		X130	X140	X150
A. OUTFLOWS																	
1.Capital (i+ii+iii+iv)	Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,845.60	10,845.60	NA		0.00	0.00	0.00
(i) Equity Capital	Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,751.58	1,751.58	NA		0.00	0.00	0.00
(ii) Perpetual / Non Redeemable Preference Shares	Y030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iii)) Non-Perpetual / Redeemable Preference Shares	Y040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,094.02	9,094.02	NA		0.00	0.00	0.00
(iv) Others	Y050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
2.Reserves & Surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii)	Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,70,818.69	1,70,818.69	NA		0.00	0.00	0.00
(i) Share Premium Account	Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,31,336.90	1,31,336.90	NA		0.00	0.00	0.00
(ii) General Reserves	Y080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,339.35	7,339.35	NA		0.00	0.00	0.00
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(v) Capital Redemption Reserve	Y110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(vi) Debenture Redemption Reserve	Y120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(vii) Other Capital Reserves	Y130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(viii) Other Revenue Reserves	Y140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,458.68	3,458.68	NA		0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(x) Revaluation Reserves (a+b)	Y160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(a) Revl. Reserves - Property	Y170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) Revl. Reserves - Financial Assets	Y180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	Y190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(xii) Others (Please mention)	Y200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,683.76	28,683.76	NA		0.00	0.00	0.00
3.Gifts, Grants, Donations & Benefactions	Y220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
4.Bonds & Notes (i+ii+iii)	Y230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(i) Plain Vanilla Bonds (As per residual maturity of the instruments)	Y240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii) Bonds with embedded call / put options including zero coupon / deep discount bonds (As per residual period for the earliest exercise date for the embedded option)	Y250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iii) Fixed Rate Notes	Y260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
5.Deposits (i+ii)	Y270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(i) Term Deposits from Public	Y280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii) Others	Y290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii+xiv)	Y300	35,078.87	2,181.01	26,291.14	27,480.42	33,180.45	93,710.80	1,31,661.32	2,15,094.79	7,524.25	0.00	5,72,203.05	NA		30,937.38	3,452.87	22,326.39
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	32,624.17	967.44	13,190.27	21,560.41	20,809.07	47,961.93	72,262.02	1,27,566.16	7,183.53	0.00	3,44,125.00	NA		28,298.49	2,239.66	17,628.17
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320	1,290.42	967.44	9,190.27	12,560.41	15,809.07	41,961.93	72,262.02	1,27,566.16	7,183.53	0.00	2,88,791.25	NA		1,335.71	2,239.66	13,628.17
b) Bank Borrowings in the nature of WCDL	Y330	0.00	0.00	4,000.00	9,000.00	5,000.00	6,000.00	0.00	0.00	0.00	0.00	24,000.00	NA		0.00	0.00	4,000.00
c) Bank Borrowings in the nature of Cash Credit (CC)	Y340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
d) Bank Borrowings in the nature of Letter of Credit (LCs)	Y350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
e) Bank Borrowings in the nature of ECBs	Y360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
f) Other bank borrowings	Y370	31,333.75	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31,333.75	NA		26,962.78	0.00	0.00
(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)	Y380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iii) Loans from Related Parties (including ICDs)	Y390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iv) Corporate Debts	Y400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(v) Borrowings from Central Government / State Government	Y410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(vi) Borrowings from RBI	Y420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(vii) Borrowings from Public Sector Undertakings (PSUs)	Y430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(viii) Borrowings from Others (Please specify)	Y440	479.17	1,213.57	298.76	5,342.80	2,778.26	9,693.92	16,128.80	20,328.19	340.72	0.00	56,604.19	NA		1,329.89	1,213.21	698.22
(ix) Commercial Papers (CPs)	Y450	1,975.53	0.00	7,902.11	493.88	7,901.58	0.00	0.00	0.00	0.00	0.00	18,273.10	NA		0.00	0.00	3,500.00
Of which; (a) To Mutual Funds	Y460	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) To Banks	Y470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(c) To NBFCs	Y480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(d) To Insurance Companies	Y490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(e) To Pension Funds	Y500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(f) To Others (Please specify)	Y510	1,975.53	0.00	7,902.11	493.88	7,901.58	0.00	0.00	0.00	0.00	0.00	18,273.10	NA		0.00	0.00	3,500.00
(x) Non - Convertible Debentures (NCDs) (A+B)	Y520	0.00	0.00	4,900.00	83.33	1,691.54	36,054.95	43,270.50	67,200.44	0.00	0.00	1,53,200.76	NA		1,309.00	0.00	500.00
A. Secured (a+b+c+d+e+f+g)	Y530	0.00	0.00	4,900.00	83.33	1,691.54	36,054.95	43,270.50	67,200.44	0.00	0.00	1,53,200.76	NA		1,309.00	0.00	500.00
Of which; (a) Subscribed by Retail Investors	Y540	0.00	0.00	0.00	0.00	1,309.00	1,309.00	2,617.99	42,728.48	0.00	0.00	47,964.47	NA		1,309.00	0.00	0.00
(b) Subscribed by Banks	Y550	0.00	0.00	0.00	83.33	0.00	10,000.00	0.00	0.00	0.00	0.00	10,083.33	NA		0.00	0.00	0.00
(c) Subscribed by NBFCs	Y560	0.00	0.00	0.00	0.00	0.00	5,000.00	0.00	0.00	0.00	0.00	5,000.00	NA		0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y570	0.00	0.00	4,900.00	0.00	0.00	0.00	5,000.00	2,500.00	0.00	0.00	12,400.00	NA		0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(g) Others (Please specify)	Y600	0.00	0.00	0.00	0.00	382.54	19,745.95	35,652.51	21,971.96	0.00	0.00	77,752.96	NA		0.00	0.00	500.00
B. Un-Secured (a+b+c+d+e+f+g)	Y610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) Subscribed by Banks	Y630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(c) Subscribed by NBFCs	Y640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(g) Others (Please specify)	Y680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(xi) Convertible Debentures (A+B) (Debentures with embedded call / put options As per residual period for the earliest exercise date for the embedded option)	Y690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
A. Secured (a+b+c+d+e+f+g)	Y700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) Subscribed by Banks	Y720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(c) Subscribed by NBFCs	Y730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00

DNBS4BStructuralLiquidity - Statement of Structural Liquidity

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of Structural Liquidity

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Remarks		Actual outflow/inflow during last 1 month, starting		
															0 day to 7 days	8 days to 14 days	15 days to 30/31 days
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120		X130	X140	X150
(g) Others (Please specify)	Y770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
B. Un-Secured (a+b+c+d+e+f+g)	Y780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) Subscribed by Banks	Y800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(c) Subscribed by NBFCs	Y810	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y820	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y830	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(g) Others (Please specify)	Y850	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(xii) Subordinate Debt	Y860	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(xiii) Perpetual Debt Instrument	Y870	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(xiv) Security Finance Transactions(a+b+c+d)	Y880	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
a) Repo (As per residual maturity)	Y890	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y900	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y910	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
d) Others (Please Specify)	Y920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
7.Current Liabilities & Provisions (a+b+c+d+e+f+g+h)	Y930	1,848.11	461.11	1,802.94	856.69	935.64	3,766.91	4,535.81	4,158.16	919.23	0.00	19,284.60	NA		0.00	0.00	4,428.38
a) Sundry creditors	Y940	1,413.79	179.26	0.00	179.26	179.25	0.00	0.00	0.00	0.00	0.00	1,951.56	NA		0.00	0.00	438.38
b) Expenses payable (Other than Interest)	Y950	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(c) Advance income received from borrowers pending adjustment	Y960	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(d) Interest payable on deposits and borrowings	Y970	0.00	0.00	1,329.79	6.57	39.41	2,797.86	3,273.11	1,970.33	0.00	0.00	9,417.07	NA		0.00	0.00	3,990.00
(e) Provisions for Standard Assets	Y980	138.97	26.42	73.41	256.13	295.80	509.85	791.64	999.08	35.57	0.00	3,126.87	NA		0.00	0.00	0.00
(f) Provisions for Non Performing Assets (NPAs)	Y990	295.35	255.43	399.74	414.73	421.18	459.20	471.06	608.90	883.66	0.00	4,209.25	NA		0.00	0.00	0.00
(g) Provisions for Investment Portfolio (NPI)	Y1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(h) Other Provisions (Please Specify)	Y1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	579.85	0.00	0.00	579.85	NA		0.00	0.00	0.00
8.Statutory Dues	Y1020	230.34	45.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	275.34	NA		165.23	463.32	0.00
9.Unclaimed Deposits (i+ii)	Y1030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(i) Pending for less than 7 years	Y1040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii) Pending for greater than 7 years	Y1050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
10.Any Other Unclaimed Amount	Y1060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
11.Debt Service Realisation Account	Y1070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
12.Other Outflows	Y1080	0.00	0.00	150.00	270.00	787.50	985.71	1,757.81	15,192.45	4,269.31	4,127.14	27,539.92	NA		0.00	0.00	0.00
13.Outflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v+vi+vii)	Y1090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(i)Loan commitments pending disbursal	Y1100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii)Lines of credit committed to other institution	Y1110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iii)Total Letter of Credits	Y1120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iv)Total Guarantees	Y1130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(v) Bills discounted/rediscounted	Y1140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(vi)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(a) Forward Forex Contracts	Y1160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) Futures Contracts	Y1170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(c) Options Contracts	Y1180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(d) Forward Rate Agreements	Y1190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(e) Swaps - Currency	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(f) Swaps - Interest Rate	Y1210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(g) Credit Default Swaps	Y1220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(h) Other Derivatives	Y1230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(vii)Others	Y1240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)	Y1250	37,157.32	2,687.12	28,244.08	28,607.11	34,903.59	98,463.42	1,37,954.94	2,34,445.40	12,712.79	1,85,791.43	8,00,967.20	NA		31,102.61	3,916.19	26,754.77
A1. Cumulative Outflows	Y1260	37,157.32	39,844.44	68,088.52	96,695.63	1,31,599.22	2,30,062.64	3,68,017.58	6,02,462.98	6,15,175.77	8,00,967.20	8,00,967.20	NA		31,102.61	35,018.80	61,773.57
B. INFLOWS																	
1. Cash (In 1 to 30/31 day time-bucket)	Y1270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
2. Remittance in Transit	Y1280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
3. Balances With Banks	Y1290	77,766.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77,766.84	NA		0.00	0.00	0.00
a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minim balance be shown in 1 to 30 day time bucket)	Y1300	39,790.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39,790.19	NA		0.00	0.00	0.00
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	Y1310	37,976.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,976.65	NA		0.00	0.00	0.00
4.Investments (i+ii+iii+iv+v)	Y1320	59.09	465.07	6,035.27	1,282.81	25,105.00	4,839.96	7,349.01	13,412.12	5,451.82	15,079.53	79,079.68	NA		471.54	1,050.91	24,010.07
(i)Statutory Investments (only for NBFCs-D)	Y1330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii) Listed Investments	Y1340	59.09	465.07	6,035.27	1,282.81	25,105.00	4,839.96	7,349.01	13,412.12	5,451.82	2,363.50	66,363.65	NA		471.54	1,050.91	24,010.07
(a) Current	Y1350	59.09	0.00	0.00	0.00	0.00	0.00	212.24	0.00	0.00	0.00	271.33	NA		58.73	0.00	0.00
(b) Non-current	Y1360	0.00	465.07	6,035.27	1,282.81	25,105.00	4,839.96	7,136.77	13,412.12	5,451.82	2,363.50	66,092.32	NA		412.81	1,050.91	24,010.07
(iii) Unlisted Investments	Y1370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(a) Current	Y1380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) Non-current	Y1390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iv) Venture Capital Units	Y1400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(v) Others (Please Specify)	Y1410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,716.03	12,716.03	NA		0.00	0.00	0.00
5.Advances (Performing)	Y1420	29,286.59	26,859.91	26,873.81	58,623.38	60,558.40	99,897.06	1,34,798.21	1,70,016.26	3,739.26	2,414.19	6,13,067.07	NA		22,039.04	25,855.08	31,765.23
(i) Bills of Exchange and Promissory Notes discounted & rediscounted	Y1430	3,502.54	3,014.84	6,781.10	7,651.49	9,484.96	3,121.43	0.00	0.00	0.00	0.00	33,556.36	NA		3,636.74	3,869.17	11,840.31
(ii) Term Loans (The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised repayment	Y1440	25,560.42	14,566.51	20,092.71	50,971.89	51,073.44	96,775.63	1,34,798.21	1,70,016.26	3,739.26	2,414.19	5,70,008.52	NA		18,090.63	18,154.82	19,924.92
(a) Through Regular Payment Schedule	Y1450	25,560.42	14,566.51	20,092.71	50,971.89	51,073.44	96,775.63	1,34,798.21	1,70,016.26	3,739.26	2,414.19	5,70,008.52	NA		18,090.63	18,154.82	19,924.92
(b) Through Bullet Payment	Y1460	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iii) Interest to be serviced through regular schedule	Y1470	223.63	9,278.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,502.19	NA		311.67	3,831.09	0.00
(iv) Interest to be serviced to be in Bullet Payment	Y1480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
6.Gross Non-Performing Loans (GNPA)	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,209.49	4,209.49	NA		0.00	0.00	0.00

DNBS4BStructuralLiquidity - Statement of Structural Liquidity

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of Structural Liquidity

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Remarks		Actual outflow/inflow during last 1 month, starting		
															0 day to 7 days	8 days to 14 days	15 days to 30/31 days
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120		X130	X140	X150
(i) Substandard	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,090.85	4,090.85	NA		0.00	0.00	0.00
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	Y1510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,090.85	4,090.85	NA		0.00	0.00	0.00
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	Y1520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii) Doubtful and loss	Y1530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118.64	118.64	NA		0.00	0.00	0.00
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	Y1540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118.64	118.64	NA		0.00	0.00	0.00
(b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	Y1550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
7. Inflows From Assets On Lease	Y1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,765.61	3,765.61	NA		0.00	0.00	0.00
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,315.47	3,315.47	NA		0.00	0.00	0.00
9. Other Assets :	Y1580	0.00	0.00	0.00	580.08	787.30	1,274.01	7,679.45	6,881.67	2,560.53	0.00	19,763.04	NA		0.00	0.00	0.00
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348.63	0.00	348.63	NA		0.00	0.00	0.00
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash	Y1600	0.00	0.00	0.00	580.08	580.08	580.07	0.00	3,455.62	0.00	0.00	5,195.85	NA		0.00	0.00	0.00
(c) Others	Y1610	0.00	0.00	0.00	0.00	207.22	693.94	7,679.45	3,426.05	2,211.90	0.00	14,218.56	NA		0.00	0.00	0.00
10.Security Finance Transactions (a+b+c+d)	Y1620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
a) Repo (As per residual maturity)	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
d) Others (Please Specify)	Y1660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(i)Loan committed by other institution pending disbursal	Y1680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii)Lines of credit committed by other institution	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iii) Bills discounted/rediscounted	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iv)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(a) Forward Forex Contracts	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) Futures Contracts	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(c) Options Contracts	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(d) Forward Rate Agreements	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(e) Swaps - Currency	Y1760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(f) Swaps - Interest Rate	Y1770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(g) Credit Default Swaps	Y1780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(h) Other Derivatives	Y1790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(v)Others	Y1800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	Y1810	1,07,112.52	27,324.98	32,909.08	60,486.27	86,450.70	1,06,011.03	1,49,826.67	1,90,310.05	11,751.61	28,784.29	8,00,967.20	NA		22,510.58	26,905.99	55,775.30
C. Mismatch (B - A)	Y1820	69,955.20	24,637.86	4,665.00	31,879.16	51,547.11	7,547.61	11,871.73	-44,135.35	-961.18	-1,57,007.14	0.00	NA		-8,592.03	22,989.80	29,020.53
D. Cumulative Mismatch	Y1830	69,955.20	94,593.06	99,258.06	1,31,137.22	1,82,684.33	1,90,231.94	2,02,103.67	1,57,968.32	1,57,007.14	0.00	0.00	NA		-8,592.03	14,397.77	43,418.30
E. Mismatch as % of Total Outflows	Y1840	188.27%	916.89%	16.52%	111.44%	147.68%	7.67%	8.61%	-18.83%	-7.56%	-84.51%	0.00%	NA		-27.62%	587.05%	108.47%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	188.27%	237.41%	145.78%	135.62%	138.82%	82.69%	54.92%	26.22%	25.52%	0.00%	0.00%	NA		-27.62%	41.11%	70.29%

DNBS4BIRS - Statement of Interest Rate Sensitivity (IRS)

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 3: Statement of Interest Rate Sensitivity (IRS)

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120
A. Liabilities (OUTFLOW)													
1.Capital (i+ii+iii+iv)	Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10,845.60	10,845.60
(i) Equity	Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,751.58	1,751.58
(ii) Perpetual preference shares	Y030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-perpetual preference shares	Y040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9,094.02	9,094.02
(iv) Others (Please furnish, if any)	Y050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.Reserves & surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii)	Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39,481.79	1,31,336.90	1,70,818.69
(i) Share Premium Account	Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,31,336.90	1,31,336.90
(ii) General Reserves	Y080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7,339.35	0.00	7,339.35
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Capital Redemption Reserve	Y110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Debenture Redemption Reserve	Y120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Other Capital Reserves	Y130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Revenue Reserves	Y140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,458.68	0.00	3,458.68
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves	Y160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
viii.1 Revl. Reserves - Property	Y170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
viii.2 Revl. Reserves - Financial Assets	Y180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	Y190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Others (Please mention)	Y200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	28,683.76	0.00	28,683.76
3.Gifts, grants, donations & benefactions	Y220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.Bonds & Notes (a+b+c)	Y230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Fixed rate plain vanilla including zero coupons	Y240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Instruments with embedded options	Y250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Floating rate instruments	Y260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.Deposits	Y270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Term Deposits/ Fixed Deposits from public	Y280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Fixed rate	Y290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b)Floating rate	Y300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii)	Y310	35,086.72	2,173.16	26,291.14	27,480.41	33,180.46	93,710.80	1,31,661.31	2,15,094.78	7,524.25	0.00	0.00	5,72,203.03
(i) Bank borrowings	Y320	1,298.27	959.59	13,190.27	21,560.40	20,809.08	47,961.93	72,262.01	1,27,566.16	7,183.53	0.00	0.00	3,12,791.24
a) Bank Borrowings in the nature of Term money borrowings	Y330	1,298.27	959.59	9,190.27	12,560.40	15,809.08	41,961.93	72,262.01	1,27,566.16	7,183.53	0.00	0.00	2,88,791.24
I. Fixed rate	Y340	0.00	149.13	2,298.49	2,418.19	2,121.03	6,110.95	10,757.95	13,322.48	458.03	0.00	0.00	37,636.25
II. Floating rate	Y350	1,298.27	810.46	6,891.78	10,142.21	13,688.05	35,850.98	61,504.06	1,14,243.68	6,725.50	0.00	0.00	2,51,154.99
b) Bank Borrowings in the nature of WCDL	Y360	0.00	0.00	4,000.00	9,000.00	5,000.00	6,000.00	0.00	0.00	0.00	0.00	0.00	24,000.00
I. Fixed rate	Y370	0.00	0.00	4,000.00	9,000.00	5,000.00	6,000.00	0.00	0.00	0.00	0.00	0.00	24,000.00
II. Floating rate	Y380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Bank Borrowings in the nature of Cash Credits (CC)	Y390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Bank Borrowings in the nature of Letter of Credits(LCs)	Y420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y440	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Bank Borrowings in the nature of ECBs	Y450	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y460	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Inter Corporate Debts (other than related parties)	Y480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Loan from Related Parties (including ICDs)	Y510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Corporate Debts	Y540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Commercial Papers	Y570	1,975.53	0.00	7,902.11	493.88	7,901.58	0.00	0.00	0.00	0.00	0.00	0.00	18,273.10
Of which; (a) Subscribed by Mutual Funds	Y580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y600	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Insurance Companies	Y610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Pension Funds	Y620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Retail Investors	Y630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y640	1,975.53	0.00	7,902.11	493.88	7,901.58	0.00	0.00	0.00	0.00	0.00	0.00	18,273.10
(vi) Non - Convertible Debentures (NCDs) (A+B)	Y650	0.00	0.00	4,900.00	83.33	1,691.54	36,054.95	43,270.50	67,200.43	0.00	0.00	0.00	1,53,200.75
A. Fixed rate	Y660	0.00	0.00	4,900.00	83.33	1,691.54	36,054.95	43,270.50	67,200.43	0.00	0.00	0.00	1,53,200.75
Of which; (a) Subscribed by Mutual Funds	Y670	0.00	0.00	4,900.00	0.00	0.00	0.00	5,000.00	2,500.00	0.00	0.00	0.00	12,400.00
(b) Subscribed by Banks	Y680	0.00	0.00	0.00	83.33	0.00	10,000.00	0.00	0.00	0.00	0.00	0.00	10,083.33
(c) Subscribed by NBFCs	Y690	0.00	0.00	0.00	0.00	0.00	5,000.00	0.00	0.00	0.00	0.00	0.00	5,000.00
(d) Subscribed by Insurance Companies	Y700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Pension Funds	Y710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Retail Investors	Y720	0.00	0.00	0.00	0.00	1,309.00	1,309.00	2,617.99	42,728.47	0.00	0.00	0.00	47,964.46
(g) Others (Please specify)	Y730	0.00	0.00	0.00	0.00	382.54	19,745.95	35,652.51	21,971.96	0.00	0.00	0.00	77,752.96
B. Floating rate	Y740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Mutual Funds	Y750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Insurance Companies	Y780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Pension Funds	Y790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Retail Investors	Y800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y810	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Convertible Debentures (A+B)	Y820	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Fixed rate	Y830	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Mutual Funds	Y840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y850	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y860	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

DNBS4BIRS - Statement of Interest Rate Sensitivity (IRS)

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 3: Statement of Interest Rate Sensitivity (IRS)

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120
(d) Subscribed by Insurance Companies	Y870	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Pension Funds	Y880	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Retail Investors	Y890	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y900	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Floating rate	Y910	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Mutual Funds	Y920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y930	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y940	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Insurance Companies	Y950	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Pension Funds	Y960	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Retail Investors	Y970	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y980	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Subordinate Debt	Y990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Perpetual Debt Instrument	Y1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Borrowings From Central Government / State Government	Y1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Borrowings From Public Sector Undertakings (PSUs)	Y1020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Other Borrowings	Y1030	31,812.92	1,213.57	298.76	5,342.80	2,778.26	9,693.92	16,128.80	20,328.19	340.72	0.00	0.00	87,937.94
7.Current Liabilities & Provisions (i+ii+iii+iv+v+vi+vii+viii)	Y1040	1,848.11	461.11	1,802.94	856.69	935.64	3,766.91	4,535.81	4,158.16	919.23	0.00	0.00	19,284.60
(i) Sundry creditors	Y1050	1,413.79	179.26	0.00	179.26	179.25	0.00	0.00	0.00	0.00	0.00	0.00	1,951.56
(ii) Expenses payable	Y1060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Advance income received from borrowers pending adjustment	Y1070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Interest payable on deposits and borrowings	Y1080	0.00	0.00	1,329.79	6.57	39.41	2,797.86	3,273.11	1,970.33	0.00	0.00	0.00	9,417.07
(v) Provisions for Standard Assets	Y1090	138.97	26.42	73.41	256.13	295.80	509.85	791.64	999.08	35.57	0.00	0.00	3,126.87
(vi) Provisions for NPAs	Y1100	295.35	255.43	399.74	414.73	421.18	459.20	471.06	608.90	883.66	0.00	0.00	4,209.25
(vii) Provisions for Investment Portfolio (NPI)	Y1110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Provisions (Please Specify)	Y1120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	579.85	0.00	0.00	0.00	579.85
8.Repos / Bills Rediscounted	Y1130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9.Statutory Dues	Y1140	230.34	45.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	275.34
10.Unclaimed Deposits (i+ii)	Y1150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Pending for less than 7 years	Y1160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Pending for greater than 7 years	Y1170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.Any other Unclaimed Amount	Y1180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.Debt Service Realisation Account	Y1190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13.Others	Y1200	0.00	0.00	150.00	270.00	787.50	985.71	1,757.81	15,192.45	4,269.31	4,127.16	0.00	27,539.94
14. Total Outflows account of OBS items (OO)(Details to be given in Table 4 below)	Y1210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. TOTAL OUTFLOWS (1 to 14)	Y1220	37,165.17	2,679.27	28,244.08	28,607.10	34,903.60	98,463.42	1,37,954.93	2,34,445.39	12,712.79	43,608.95	1,42,182.50	8,00,967.20
A1. Cumulative Outflows	Y1230	37,165.17	39,844.44	68,088.52	96,695.62	1,31,599.22	2,30,062.64	3,68,017.57	6,02,462.96	6,15,175.75	6,58,784.70	8,00,967.20	8,00,967.20
B. INFLOWS													
1. Cash	Y1240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Remittance in transit	Y1250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.Balances with Banks (i+ii+iii)	Y1260	77,766.84	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	77,766.84
(i) Current account	Y1270	39,790.19	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39,790.19
(ii) In deposit accounts, and other placements	Y1280	37,976.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	37,976.65
(iii) Money at Call & Short Notice	Y1290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.Investments (net of provisions) (i+ii+iii+iv+v+vi+vii) (Under various categories as detailed below)	Y1300	59.09	469.32	6,031.02	1,282.81	25,105.01	4,839.96	7,349.00	13,412.12	5,391.86	15,139.49	0.00	79,079.68
(i) Fixed Income Securities	Y1310	59.09	469.32	6,031.02	1,282.81	25,105.01	4,839.96	7,349.00	13,412.12	5,391.86	2,423.46	0.00	66,363.65
a)Government Securities	Y1320	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Zero Coupon Bonds	Y1330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Bonds	Y1340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Debentures	Y1350	0.00	0.00	5,466.26	239.88	24,225.67	2,660.52	4,123.53	12,855.05	5,391.86	0.00	0.00	54,962.77
e) Cumulative Redeemable Preference Shares	Y1360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f) Non-Cumulative Redeemable Preference Shares	Y1370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g) Others (Please Specify)	Y1380	59.09	469.32	564.76	1,042.93	879.34	2,179.44	3,225.47	557.07	0.00	2,423.46	0.00	11,400.88
(ii) Floating rate securities	Y1390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a)Government Securities	Y1400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Zero Coupon Bonds	Y1410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Bonds	Y1420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Debentures	Y1430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Cumulative Redeemable Preference Shares	Y1440	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f) Non-Cumulative Redeemable Preference Shares	Y1450	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g) Others (Please Specify)	Y1460	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Equity Shares	Y1470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Convertible Preference Shares	Y1480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) In shares of Subsidiaries / Joint Ventures	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,716.03	0.00	12,716.03
(vi) In shares of Venture Capital Funds	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Others	Y1510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.Advances (Performing)	Y1520	28,299.33	27,940.91	35,062.73	79,215.71	1,25,737.79	1,19,887.25	1,16,765.42	76,995.84	747.90	2,414.19	0.00	6,13,067.07
(i) Bills of exchange and promissory notes discounted & rediscounted	Y1530	3,502.54	3,014.84	6,781.10	7,651.49	9,484.96	3,121.43	0.00	0.00	0.00	0.00	0.00	33,556.36
(ii) Term loans	Y1540	24,796.79	24,926.07	28,281.63	71,564.22	1,16,252.83	1,16,765.82	1,16,765.42	76,995.84	747.90	2,414.19	0.00	5,79,510.71
(a) Fixed Rate	Y1550	14,520.90	23,199.52	15,039.91	33,659.64	33,281.36	50,372.48	58,212.32	76,995.84	747.90	2,414.19	0.00	3,08,444.06
(b) Floating Rate	Y1560	10,275.89	1,726.55	13,241.72	37,904.58	82,971.47	66,393.34	58,553.10	0.00	0.00	0.00	0.00	2,71,066.65
(iii) Corporate loans/short term loans	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Fixed Rate	Y1580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Floating Rate	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.Non-Performing Loans (i+ii+iii)	Y1600	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,209.49	0.00	4,209.49
(i) Sub-standard Category	Y1610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,090.85	0.00	4,090.85
(ii) Doubtful Category	Y1620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118.64	0.00	118.64
(iii) Loss Category	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.Assets on Lease	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,765.61	3,765.61
8.Fixed assets (excluding assets on lease)	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,315.47	3,315.47
9.Other Assets (i+ii)	Y1660	0.00	0.00	0.00	580.08	787.30	1,274.01	7,679.45	6,881.67	2,211.90	0.00	348.63	19,763.04
(i) Intangible assets & other non-cash flow items	Y1670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	348.63	348.63
(ii) Other Items (e.g. accrued income, other receivables, staff loans, etc.)	Y1680	0.00	0.00	0.00	580.08	787.30	1,274.01	7,679.45	6,881.67	2,211.90	0.00	0.00	19,414.41
10.Statutory Dues	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.Unclaimed Deposits (i+ii)	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Pending for less than 7 years	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

DNBS4BIRS - Statement of Interest Rate Sensitivity (IRS)

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 3: Statement of Interest Rate Sensitivity (IRS)

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120
(ii) Pending for greater than 7 years	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.Any other Unclaimed Amount	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13.Debt Service Realisation Account	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14.Total Inflow account of OBS items (OI)(Details to be given in Table 4 below)	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. TOTAL INFLOWS (B) (Sum of 1 to 14)	Y1760	1,06,125.26	28,410.23	41,093.75	81,078.60	1,51,630.10	1,26,001.22	1,31,793.87	97,289.63	8,351.66	21,763.17	7,429.71	8,00,967.20
C. Mismatch (B - A)	Y1770	68,960.09	25,730.96	12,849.67	52,471.50	1,16,726.50	27,537.80	-6,161.06	-1,37,155.76	-4,361.13	-21,845.78	-1,34,752.79	0.00
D. Cumulative mismatch	Y1780	68,960.09	94,691.05	1,07,540.72	1,60,012.22	2,76,738.72	3,04,276.52	2,98,115.46	1,60,959.70	1,56,598.57	1,34,752.79	0.00	0.00
E. Mismatch as % of Total Outflows	Y1790	185.55%	960.37%	45.50%	183.42%	334.43%	27.97%	-4.47%	-58.50%	-34.31%	-50.09%	-94.77%	0.00%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1800	185.55%	237.65%	157.94%	165.48%	210.29%	132.26%	81.01%	26.72%	25.46%	20.45%	0.00%	0.00%

Table 4: Statement on Interest Rate Sensitivity (IRS) : Off-Balance Sheet Items (OBS)

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
		X130	X140	X150	X160	X170	X180	X190	X200	X210	X220	X230	X240
A. Expected Outflows on account of OBS items													
1.Lines of credit committed to other institutions	Y1810	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.Letter of Credits (LCs)	Y1820	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.Guarantees (Financial & Others)	Y1830	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC.	Y1840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC, including instances where these arise out of repo style transactions	Y1850	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.Commitment to provide liquidity facility for securitization of standard asset transactions	Y1860	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.Second loss credit enhancement for securitization of standard asset transactions provided as third party	Y1870	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.Outflows from Derivative Exposures (i+ ii + iii + iv + v + vi)	Y1880	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Futures Contracts ((a)+(b)+(c))	Y1890	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	Y1900	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	Y1910	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Futures (Commodities, Securities etc.)	Y1920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Options Contracts ((a)+(b)+(c))	Y1930	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Options Purchased / Sold	Y1940	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	Y1950	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Options (Commodities, Securities etc.)	Y1960	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Swaps - Currency ((a)+(b))	Y1970	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y1980	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	Y1990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Swaps - Interest Rate ((a)+(b))	Y2000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	Y2010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	Y2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Credit Default Swaps(CDS) Purchased	Y2030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Swaps - Others (Commodities, securities etc.)	Y2040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9.Other contingent outflows	Y2050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Outflow on account of OBS items (OO) : Sum of (1+2+3+4+5+6+7+8+9)	Y2060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Expected Inflows on account of OBS Items													
1.Credit commitments from other institutions pending disbursal	Y2070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.Inflows on account of Reverse Repos (Buy /Sell)	Y2080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.Inflows on account of Bills rediscounted	Y2090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.Inflows from Derivative Exposures (i+ ii + iii + iv + v + vi)	Y2100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Futures Contracts ((a)+(b)+(c))	Y2110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	Y2120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	Y2130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Futures (Commodities, Securities etc.)	Y2140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Options Contracts ((a)+(b)+(c))	Y2150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Options Purchased / Sold	Y2160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	Y2170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Other Options (Commodities, Securities etc.)	Y2180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Swaps - Currency ((a)+(b))	Y2190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y2200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	Y2210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Swaps - Interest Rate ((a)+(b))	Y2220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	Y2230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	Y2240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Swaps - Others (Commodities, securities etc.)	Y2250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Credit Default Swaps (CDS) Purchased	Y2260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.Other contingent inflows	Y2270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Inflow on account of OBS items (OI) : Sum of (1+2+3+4+5)	Y2280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
C. MISMATCH(OI-OO)	Y2290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

DNBS4AShortTermDynamicLiquidity - Statement of short-term Dynamic Liquidity

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of short-term Dynamic Liquidity

Particulars		0 day to 7 Days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total
		X010	X020	X030	X040	X050	X060
A. OUTFLOWS							
1. Increase in loans & Advances	Y010	32,283.19	23,853.54	61,497.31	2,46,540.00	2,22,666.25	5,86,840.29
(i) Term Loans	Y020	3,750.00	3,080.43	15,100.00	97,910.00	81,620.00	2,01,460.43
(ii) Working Capital (WC)	Y030	1,822.95	3,668.44	3,597.65	0.00	0.00	9,089.04
(iii) Micro Retail Loans of MFIs	Y040	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others, if any	Y050	26,710.24	17,104.67	42,799.66	1,48,630.00	1,41,046.25	3,76,290.82
2. Net increase in investments	Y060	0.00	0.00	0.00	0.00	0.00	0.00
(i) Equity Shares	Y070	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Convertible Preference Shares	Y080	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-Redeemable / Perpetual Preference Shares	Y090	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Shares of Subsidiaries	Y100	0.00	0.00	0.00	0.00	0.00	0.00
(v) In shares of Joint Ventures	Y110	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Bonds	Y120	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Debentures	Y130	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Govt./approved securities	Y140	0.00	0.00	0.00	0.00	0.00	0.00
(ix) In Open ended Mutual Funds	Y150	0.00	0.00	0.00	0.00	0.00	0.00
(x) Others (Please Specify)	Y160	0.00	0.00	0.00	0.00	0.00	0.00
3. Net decrease in public deposits, ICDs	Y170	0.00	0.00	0.00	0.00	0.00	0.00
4. Net decrease in borrowings from various sources/net increase in market lending	Y180	35,078.87	2,181.01	26,291.14	61,990.04	1,35,562.05	2,61,103.11
5. Security Finance Transactions (As per Residual Maturity of Transactions)	Y190	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y200	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y210	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y220	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y230	0.00	0.00	0.00	0.00	0.00	0.00
6. Other outflows	Y240	0.00	0.00	0.00	0.00	0.00	0.00
7. Total Outflow on account of OBS items (OO)(Details to be given in below table)	Y250	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL OUTFLOWS (A) (1+2+3+4+5+6+7)	Y260	67,362.06	26,034.55	87,788.45	3,08,530.04	3,58,228.30	8,47,943.40
B. INFLOWS							
1. Net cash position	Y270	77,766.84	0.00	0.00	0.00	0.00	77,766.84
2. Net Increase in Capital (i+ii+iii)	Y280	0.00	0.00	0.00	0.00	0.00	0.00
(i) Equity Paid-Up Capital	Y290	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Compulsorily Convertible Preference Shares	Y300	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Other Preference Shares	Y310	0.00	0.00	0.00	0.00	0.00	0.00
3. Reserves & Surplus (i+ii+iii+iv+v+vi+vii +viii+ix+x+xi+xii+xiii)	Y320	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share Premium Account	Y330	0.00	0.00	0.00	0.00	0.00	0.00
(ii) General Reserves	Y340	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y350	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y360	0.00	0.00	0.00	0.00	0.00	0.00
(v) Capital Redemption Reserve	Y370	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Debenture Redemption Reserve	Y380	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Other Capital Reserves	Y390	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Revenue Reserves	Y400	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y410	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves	Y420	0.00	0.00	0.00	0.00	0.00	0.00
x.1 Revl. Reserves - Property	Y430	0.00	0.00	0.00	0.00	0.00	0.00
x.2 Revl. Reserves - Financial Assets	Y440	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	Y450	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Others (Please mention)	Y460	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Balance of profit and loss account	Y470	0.00	0.00	0.00	0.00	0.00	0.00
4. Net increase in deposits	Y480	0.00	0.00	0.00	0.00	0.00	0.00
5. Interest inflow on investments	Y490	0.00	0.00	0.00	0.00	0.00	0.00
6. Interest inflow on performing Advances	Y500	0.00	0.00	0.00	0.00	0.00	0.00
7. Net increase in borrowings from various sources	Y510	3,070.00	7,500.00	15,150.00	1,74,000.00	1,28,000.00	3,27,720.00

DNBS4AShortTermDynamicLiquidity - Statement of short-term Dynamic Liquidity

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of short-term Dynamic Liquidity

Particulars		0 day to 7 Days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total
		X010	X020	X030	X040	X050	X060
(i) Bank Borrowings through working Capital (WC)	Y520	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bank borrowings through cash credit (CC)	Y530	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Bank Borrowings through Term Loans	Y540	0.00	7,500.00	8,450.00	1,13,100.00	83,200.00	2,12,250.00
(iv) Bank Borrowings through LCs	Y550	0.00	0.00	0.00	0.00	0.00	0.00
(v) Bank Borrowings through ECBs	Y560	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Other bank borrowings	Y570	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Commerial Papers (CPs)	Y580	3,070.00	0.00	6,700.00	26,100.00	19,200.00	55,070.00
(viii) Debentures	Y590	0.00	0.00	0.00	34,800.00	25,600.00	60,400.00
(ix) Bonds	Y600	0.00	0.00	0.00	0.00	0.00	0.00
(x) Inter corporate Deposits (ICDs)	Y610	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Borrowings from Government (Central / State)	Y620	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Borrowings from Public Sector Undertakings (PSUs)	Y630	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Security Finance Transactions (As per Residual Maturity of Transactions)	Y640	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y650	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y660	0.00	0.00	0.00	0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y670	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y680	0.00	0.00	0.00	0.00	0.00	0.00
(xiv) Others (Please Specify)	Y690	0.00	0.00	0.00	0.00	0.00	0.00
8. Other inflows (Please Specify)	Y700	29,037.44	27,614.14	36,664.74	1,63,930.89	2,54,346.61	5,11,593.82
9. Total Inflow on account of OBS items (OI)(Details to be given in table below)	Y710	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INFLOWS (B) (1 to 9)	Y720	1,09,874.28	35,114.14	51,814.74	3,37,930.89	3,82,346.61	9,17,080.66
C. Mismatch (B - A)	Y730	42,512.22	9,079.59	-35,973.71	29,400.85	24,118.31	69,137.26
D. Cumulative mismatch	Y740	42,512.22	51,591.81	15,618.10	45,018.95	69,137.26	69,137.26
E. C as percentage to Total Outflows	Y750	63.11%	34.88%	-40.98%	9.53%	6.73%	8.15%

Table 3: Data on Off Balance Sheet (OBS) Exposures (Market & Non-Market Related)

Offbalance sheet (OBS) Exposures		0 day to 7 Days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total
		X070	X080	X090	X100	X110	X120
EXPECTED OUTFLOWS							
1.Letter of Credits (LCs)(i+ii)	Y760	0.00	0.00	0.00	0.00	0.00	0.00
(i) Letter of Credit (LCs) Documentary	Y770	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Letter of Credit (LCs) Clean	Y780	0.00	0.00	0.00	0.00	0.00	0.00
2.Guarantees(i+ii)	Y790	0.00	0.00	0.00	0.00	0.00	0.00
(i) Guarantees - Financial	Y800	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Guarantees - Others	Y810	0.00	0.00	0.00	0.00	0.00	0.00
3.Shares / Debentures Underwriting Obligations(i+ii)	Y820	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share underwriting obligations	Y830	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debenture underwriting obligations	Y840	0.00	0.00	0.00	0.00	0.00	0.00
4.Partly - Paid Shares / Debentures(i+ii)	Y850	0.00	0.00	0.00	0.00	0.00	0.00
(i) Shares - Partly Paid	Y860	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debentures - Partly Paid	Y870	0.00	0.00	0.00	0.00	0.00	0.00
5.Bills Discounted / Rediscounted(i+ii)	Y880	0.00	0.00	0.00	0.00	0.00	0.00
(i) Bills Discounted	Y890	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bills Rediscounted	Y900	0.00	0.00	0.00	0.00	0.00	0.00
6.Lease contracts entered into but yet to be executed	Y910	0.00	0.00	0.00	0.00	0.00	0.00

DNBS4AShortTermDynamicLiquidity - Statement of short-term Dynamic Liquidity

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of short-term Dynamic Liquidity							
Particulars		0 day to 7 Days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total
		X010	X020	X030	X040	X050	X060
7.Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC.	Y920	0.00	0.00	0.00	0.00	0.00	0.00
8.Forward asset purchases, forward deposits and partly paid shares and securities, which represent commitments with certain draw down.	Y930	0.00	0.00	0.00	0.00	0.00	0.00
9.Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC, including instances where these arise out of repo style transactions	Y940	0.00	0.00	0.00	0.00	0.00	0.00
10.Committed Lines of Credit (Original Maturity up to 1 year)	Y950	0.00	0.00	0.00	0.00	0.00	0.00
11.Committed Lines of Credit (Original Maturity up to next 6 months)	Y960	0.00	0.00	0.00	0.00	0.00	0.00
12.Commitment to provide liquidity facility for securitization of standard asset transactions	Y970	0.00	0.00	0.00	0.00	0.00	0.00
13.Second loss credit enhancement for securitization of standard asset transactions provided by third party	Y980	0.00	0.00	0.00	0.00	0.00	0.00
14.Derivatives (i+ii+iii+iv+v+vi+vii+viii)	Y990	0.00	0.00	0.00	0.00	0.00	0.00
(i) Forward Forex Contracts	Y1000	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Futures Contracts ((a)+(b)+(c))	Y1010	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	Y1020	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	Y1030	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	Y1040	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Options Contracts ((a)+(b)+(c))	Y1050	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Options Purchased / Sold	Y1060	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	Y1070	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	Y1080	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Forward Rate Agreements	Y1090	0.00	0.00	0.00	0.00	0.00	0.00
(v) Swaps - Currency ((a)+(b))	Y1100	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y1110	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	Y1120	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Swaps - Interest Rate ((a)+(b))	Y1130	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	Y1140	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	Y1150	0.00	0.00	0.00	0.00	0.00	0.00
(vii)Credit Default Swaps (CDS) Purchased	Y1160	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Swaps - Others (Commodities, securities etc.)	Y1170	0.00	0.00	0.00	0.00	0.00	0.00
15.Other contingent liabilities	Y1180	0.00	0.00	0.00	0.00	0.00	0.00
Total Outflow on account of OBS items (OO) : Sum of (1+2+3+4+5+6+7+8+9+10+11+12+13+14+15)	Y1190	0.00	0.00	0.00	0.00	0.00	0.00
EXPECTED INFLOWS							
1.Letter of Credits (LCs)(i+ii)	Y1200	0.00	0.00	0.00	0.00	0.00	0.00
(i) Letter of Credit (LCs) Documentary	Y1210	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Letter of Credit (LCs) Clean	Y1220	0.00	0.00	0.00	0.00	0.00	0.00
2.Guarantees(i+ii)	Y1230	0.00	0.00	0.00	0.00	0.00	0.00
(i) Guarantees - Financial	Y1240	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Guarantees - Others	Y1250	0.00	0.00	0.00	0.00	0.00	0.00
3.Shares / Debentures Underwriting Obligations(i+ii)	Y1260	0.00	0.00	0.00	0.00	0.00	0.00
(i) Share underwriting obligations	Y1270	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debenture underwriting obligations	Y1280	0.00	0.00	0.00	0.00	0.00	0.00
4.Partly - Paid Shares / Debentures(i+ii)	Y1290	0.00	0.00	0.00	0.00	0.00	0.00
(i) Shares - Partly Paid	Y1300	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Debentures - Partly Paid	Y1310	0.00	0.00	0.00	0.00	0.00	0.00
5.Bills Discounted / Rediscounted(i+ii)	Y1320	0.00	0.00	0.00	0.00	0.00	0.00
(i) Bills Discounted	Y1330	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bills Rediscounted	Y1340	0.00	0.00	0.00	0.00	0.00	0.00
6.Lease contracts entered into but yet to be executed	Y1350	0.00	0.00	0.00	0.00	0.00	0.00
7.Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC.	Y1360	0.00	0.00	0.00	0.00	0.00	0.00

DNBS4AShortTermDynamicLiquidity - Statement of short-term Dynamic Liquidity

All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2: Statement of short-term Dynamic Liquidity

Particulars		0 day to 7 Days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total
		X010	X020	X030	X040	X050	X060
8.Forward asset purchases, forward deposits and partly paid shares and securities, which represent commitments with certain draw down.	Y1370	0.00	0.00	0.00	0.00	0.00	0.00
9.Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC, including instances where these arise out of repo style transactions	Y1380	0.00	0.00	0.00	0.00	0.00	0.00
10.Committed Lines of Credit (Original Maturity up to 1 year)	Y1390	0.00	0.00	0.00	0.00	0.00	0.00
11.Committed Lines of Credit (Original Maturity up to next 6 months)	Y1400	0.00	0.00	0.00	0.00	0.00	0.00
12.Commitment to provide liquidity facility for securitization of standard asset transactions	Y1410	0.00	0.00	0.00	0.00	0.00	0.00
13.Second loss credit enhancement for securitization of standard asset transactions provided by third party	Y1420	0.00	0.00	0.00	0.00	0.00	0.00
14.Derivatives (i+ii+iii+iv+v+vi+vii+viii)	Y1430	0.00	0.00	0.00	0.00	0.00	0.00
(i) Forward Forex Contracts	Y1440	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Futures Contracts ((a)+(b)+(c))	Y1450	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Futures	Y1460	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Futures	Y1470	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	Y1480	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Options Contracts ((a)+(b)+(c))	Y1490	0.00	0.00	0.00	0.00	0.00	0.00
(a) Currency Options Purchased / Sold	Y1500	0.00	0.00	0.00	0.00	0.00	0.00
(b) Interest Rate Options	Y1510	0.00	0.00	0.00	0.00	0.00	0.00
(c) Others	Y1520	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Forward Rate Agreements	Y1530	0.00	0.00	0.00	0.00	0.00	0.00
(v) Swaps - Currency ((a)+(b))	Y1540	0.00	0.00	0.00	0.00	0.00	0.00
(a) Cross Currency Interest Rate Swaps (Not Involving Rupee)	Y1550	0.00	0.00	0.00	0.00	0.00	0.00
(b) FCY - INR Interest Rate Swaps	Y1560	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Swaps - Interest Rate ((a)+(b))	Y1570	0.00	0.00	0.00	0.00	0.00	0.00
(a) Single Currency Interest Rate Swaps	Y1580	0.00	0.00	0.00	0.00	0.00	0.00
(b) Basis Swaps	Y1590	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Credit Default Swaps (CDS) Purchased	Y1600	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Swaps - Others (Commodities, securities etc.)	Y1610	0.00	0.00	0.00	0.00	0.00	0.00
15.Other contingent liabilities	Y1620	0.00	0.00	0.00	0.00	0.00	0.00
Total Inflow on account of OBS items (OI) : Sum of (1+2+3+4+5+6+7+8+9+10+11+12+13+14+15)	Y1630	0.00	0.00	0.00	0.00	0.00	0.00