

GENERAL INFORMATION DOCUMENT



Monedo Financial Services Private Limited

A private limited company incorporated under the Companies Act

General Information Document for the issuance of Debentures on a private placement basis

ISSUE OF LISTED, RATED, SENIOR, SECURED/UNSECURED, TRANSFERABLE, REDEEMABLE, NON-CONVERTIBLE DEBENTURES (THE "ISSUE").

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

Key Information Document: Investors to note that each Series of Debentures offered pursuant to this General Information Document shall be subject to the terms and conditions pertaining to the Debentures outlined hereunder as modified/ supplemented by the terms of the respective Key Information Documents filed with the Stock Exchange in relation to such Series and other documents in relation to such issuance including the Private Placement Offer cum Application Letter(s). The terms and conditions contained in this General Information Document shall be read in conjunction with the provisions (as may be mutually agreed between the Company and respective Debentures Holders from time to time) contained in the respective Key Information Documents, and in case of any repugnancy, inconsistency or where there is a conflict between the terms and conditions as are stipulated in the respective Key Information Documents on one hand, and the terms and conditions in the General Information Document on the other, the provisions contained in the Key Information Documents shall prevail over and override the provisions of this General Information Documents for all intents and purposes.

Part A: Disclosures as per SEBI Debt Listing Regulations:

*** Please refer pages 1-4 for all information required to be placed on the front page of a general information document as per Schedule I of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021.*


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

S.no	Particulars	Relevant Disclosure
1.	Corporate Identity Number of the Issuer:	U65100MH2017PTC294521
2.	Permanent Account Number of the Issuer:	AAGCK5748Q
3.	Date and place of Incorporation of the Issuer:	Date of Incorporation: May 1, 2017 Place of incorporation: Mumbai
4.	Latest registration / identification number issued by any regulatory authority which regulates the Issuer (in this case the RBI):	N-13.02277
5.	Registered Office address of the	7th Floor, Part A, Corporate Centre, Andheri Kurla Road, Andheri

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

S.no	Particulars	Relevant Disclosure
	Issuer:	(East), J.B. Nagar, Mumbai, Maharashtra, India, 400059
6.	Corporate Office address of the Issuer:	7th Floor, Part A, Corporate Centre, Andheri Kurla Road, Andheri (East), J.B. Nagar, Mumbai, Maharashtra, India, 400059
7.	Telephone No of the Issuer:	+91 226817 3300
8.	Website address of the Issuer:	https://www.monedo.in/
9.	Email address of the Issuer:	compliance@monedo.in
10.	Details of Compliance officer of the Issuer:	Name: Mr. Pranabh Kapoor Telephone Number: +91 9899597917 Email address: pranabh.kapoor@monedo.in
11.	Details of Company Secretary of the Issuer:	Name: Mr. Pranabh Kapoor Telephone Number: +91 9899597917 Email address: pranabh.kapoor@monedo.in
12.	Details of Chief Financial Officer of the Issuer:	Name: Mr. Rakesh Ganti Telephone Number: +91 9833449955 Email address: rakesh.ganti@monedo.in
13.	Details of Promoters of the Issuer:	Name: Mr. Ashish Kohli Telephone Number: +91 8879171199 Email address: ashish.kohli@monedo.in
14.	Details of Debenture Trustee for the Issue:	As per Key Information Document issued for each NCD issuance
15.	Details of lead manager(s) (applicable in case of public issue):	Not applicable as the Debentures under this General Information Document are being issued on private placement basis.
16.	Details of statutory auditors of the Issuer:	Name: M R B & Associates Address: A-102,1st Floor, Shraddha Heights, Telly Gully, Andheri (E), Mumbai- 400069  Logo: Telephone Number: 9987030175 Email address: manish.b@mrbassociates.com Contact person: Manish Bohra Peer Review Certificate Number: 016486
17.	Details of credit rating agency for the Issue:	As per Key Information Document issued for each NCD issuance
18.	Details of Arranger:	As per Key Information Document issued for each NCD issuance
19.	A disclosure that a copy of the issue document has been delivered for filing to the Registrar of Companies as required under sub-section (4) of Section 26 of Companies Act, 2013 (18 of 2013)	Not applicable as the Debentures under this General Information Document are being issued on private placement basis under Section 42 of Companies Act.
20.	Date of this General Information Document:	June 10, 2026
21.	Type of General Information Document:	This General Information Document is being issued in relation to the private placement basis of Debentures (which are being issued under the terms hereof).
22.	The nature, number, price and amount of securities offered and issue size (base issue or green shoe), as may be applicable:	As per Key Information Document issued for each NCD Issuance.
23.	The aggregate amount proposed to be raised through all the stages of offers of non-convertible securities	Not applicable as the Debentures under this General Information Document are being issued on private placement basis under Section

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S.no	Particulars	Relevant Disclosure
	made through the shelf prospectus under section 31 of the Companies Act, 2013 (18 of 2013) (<i>applicable in case of public issue</i>):	42 of Companies Act.
24.	Details of Registrar to the Issue:	Name: NSDL Database Management Limited Address: 4th Floor, Tower 3, One International Center, Senapati Bapat Marg, Prabhadevi, Mumbai - 400 013  Logo: Telephone Number: 9870455759 Email address: Sachin.Shinde@ndml.in Contact person: Sachin V. Shinde
25.	Issue Schedule	As per Key Information Document issued for each NCD issuance
26.	The credit rating (cross reference of press release to be provided) of the Issue along with all the ratings obtained by the Issuer for the Issue:	As per Key Information Document issued for each NCD issuance
27.	The name(s) of the stock exchanges where the securities are proposed to be listed:	The Debentures are proposed to be listed on the wholesale debt market of the Stock Exchange.
28.	The details of eligible investors (<i>applicable in case of private placement</i>):	As per Key Information Document for each issuance.
29.	Coupon Rate, coupon payment frequency, redemption date, redemption amount and details of debenture trustee	Please refer to Section 5.38 (<i>Issue Details</i>) of this General Information Document for the coupon rate, the coupon payment frequency, the redemption date and redemption amount in respect of the Debentures. The details of Debenture Trustee are provided under S. No. 14 above.
30.	Details about underwriting of the issue including the amount undertaken to be underwritten by the underwriters:	Not applicable.
31.	Inclusion of a compliance clause in relation to electronic book mechanism and details pertaining to the uploading the general information document on the Electronic Book Provider Platform (<i>applicable in case of private placement</i>).	Please refer Section 8.9 below
32.	A disclosure that a copy of the issue document has been delivered for filing to the Registrar of Companies as required under sub-section (4) of Section 26 of Companies Act	Not applicable as the Debentures under this General Information Document are being issued on private placement basis under Section 42 of Companies Act.
33.	Terms in relation to electronic book mechanism and details pertaining to the uploading of the General Information Document on	**Please note that the Company shall have the option to access EBP Platform for the issuance of each Series of Debentures, depending on the size of such Series.

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S.no	Particulars	Relevant Disclosure																		
	the Electronic Provider Platform.	<p>This Issue, offer and subscription to the Debentures constituting the relevant Series may, as applicable, be made by the Eligible Investors through the electronic book mechanism as prescribed by SEBI and Stock Exchange under the EBP Guidelines (as defined below) by placing bids on the EBP Platform during the period of the Issue. The Eligible Investors should also refer to the operational guidelines of the EBP, if applicable. The disclosures required pursuant to the EBP Guidelines (as defined below), if the EBP mechanism is used, are set out herein below:</p> <table border="1"> <tr> <td>Issue composition – Details of size of the Issue including green shoe option, if any</td> <td>As per Key Information Document issued for each NCD issuance</td> </tr> <tr> <td>Interest Rate Parameter</td> <td>As per Key Information Document issued for each NCD issuance</td> </tr> <tr> <td>Bid opening and closing date</td> <td>As per Key Information Document issued for each NCD issuance</td> </tr> <tr> <td>Minimum Bid lot</td> <td>As per Key Information Document issued for each NCD issuance</td> </tr> <tr> <td>Manner of bidding in the Issue</td> <td>As per Key Information Document issued for each NCD issuance</td> </tr> <tr> <td>Manner of allotment in the Issue</td> <td>As per Key Information Document issued for each NCD issuance</td> </tr> <tr> <td>Manner of settlement in the Issue</td> <td>As per Key Information Document issued for each NCD issuance</td> </tr> <tr> <td>Trading Lot Size</td> <td>As per Key Information Document issued for each NCD issuance</td> </tr> <tr> <td>Settlement cycle [T+1/ T+2] where T refers to the date of bidding/ issue day</td> <td>As per Key Information Document issued for each NCD issuance</td> </tr> </table>	Issue composition – Details of size of the Issue including green shoe option, if any	As per Key Information Document issued for each NCD issuance	Interest Rate Parameter	As per Key Information Document issued for each NCD issuance	Bid opening and closing date	As per Key Information Document issued for each NCD issuance	Minimum Bid lot	As per Key Information Document issued for each NCD issuance	Manner of bidding in the Issue	As per Key Information Document issued for each NCD issuance	Manner of allotment in the Issue	As per Key Information Document issued for each NCD issuance	Manner of settlement in the Issue	As per Key Information Document issued for each NCD issuance	Trading Lot Size	As per Key Information Document issued for each NCD issuance	Settlement cycle [T+1/ T+2] where T refers to the date of bidding/ issue day	As per Key Information Document issued for each NCD issuance
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34.	Anchor portion and Anchor Investors	In case the Issuer opts for the anchor portion in accordance with Chapter VI of the Debentures Master Circular, the details of such anchor portion and anchor investors shall be disclosed in the relevant Key Information Document for each issuance.																		
35.	Specific declaration requested by Stock Exchange: non-equity regulatory capital	As per Key Information Document for each issuance.																		

Background

This General Information Document (as defined below) is related to the Debentures to be issued by Monedo Financial Services Private Limited (the "Issuer" or "Company") on a private placement basis and contains relevant information and disclosures required for the purpose of issuing of the Debentures. The issue of the Debentures comprised in the Issue and described under this General Information Document has been authorised by the Issuer through the resolutions passed by the shareholders of the Issuer on **June 8**, 2026 and the board of directors of the Issuer on **June 8**, 2026 and the Memorandum and Articles of Association of the Company. Pursuant to the resolution passed by the Company's shareholders dated June_8, 2026 in accordance with provisions of the Companies Act, the Company has been authorised to raise funds, by way of issuance of non-convertible debentures, upon such terms and conditions as the Board may think fit for aggregate amounts not exceeding INR 55,00,00,000 (Indian Rupees Fifty Five Crore Only) ("**Debentures**") comprising of:

- (a) 2500 (Two Thousand Five Hundred) Debentures having aggregate nominal value of INR 25,00,00,000 (Indian Rupees Twenty Five Crore) as primary issuance ("**Primary Issuance**"); and

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- (b) 3000 (Three Thousand) Debentures having aggregate nominal value of INR 30,00,00,000 (Indian Rupees Thirty Crore) as green shoe option ("**Green Shoe Option**").

The present issue of Debentures in terms of this General Information Document is within the overall powers of the Board as per the above shareholder resolution(s).

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 the 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 document as a whole or any of such information or the expression of any such opinions or intentions misleading.

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 3 of this issue 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.

LISTING

The Debentures are proposed to be listed on the wholesale debt market of the Stock Exchange.

KEY ISSUE DETAILS

ISSUE SCHEDULE

Issue Opening Date	Issue Closing Date	Pay In Date	Deemed Date of Allotment
As per Key Information Document issued for each NCD issuance	As per Key Information Document issued for each NCD issuance	As per Key Information Document issued for each NCD issuance	As per Key Information Document issued for each NCD issuance

The Issuer reserves the right to change the Issue programme including the Deemed Date of Allotment (as defined hereinafter) at its sole discretion in accordance with the timelines specified in the Operational Guidelines without giving any reasons or prior notice. In the event any Issue is made through the electronic book platform in accordance with the EBP Guidelines, the Issue will be open for bidding as per bidding window that would be communicated through EBP Platform of the Stock Exchange, as applicable.

Coupon	Coupon Payment Frequency	Redemption Date	Redemption Amount
As per Key Information Document issued for each NCD issuance	As per Key Information Document issued for each NCD issuance	As per Key Information Document issued for each NCD issuance	As per Key Information Document issued for each NCD issuance

DISCLAIMER

THIS DISCLOSURE DOCUMENTS CONTAIN 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.

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SECTION 1: DEFINITIONS AND ABBREVIATIONS

Unless the context otherwise indicates or requires, the following terms shall have the meanings given below in this General Information Document.

Act or 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.
Allot/Allotment/Allotted	means the allotment of the Debentures pursuant to this Issue.
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.
Applicable Accounting Standards	means the generally accepted accounting principles, standards and practices in India or any other prevailing accounting standard in India as may be applicable, and includes the Indian Accounting Standards (IND-AS).
Applicant	means a person who has submitted a completed Application Form to the Issuer, and " Applicants " shall be construed accordingly.
Application Form	The form used by the recipient of this General Information Document, to apply for subscription to the Debentures, which is in the form annexed to this General Information Document and marked as Annexure IV .
Application Money	means the subscription amounts paid by the Debenture Holders at the time of submitting the Application Form.
Assets	means, for any date of determination, the assets of the Issuer on such date as the same would be determined in accordance with Applicable Accounting Standards.
Beneficial Owners	means the holders of the Debentures in dematerialised form whose names are recorded as such with the Depository(ies) in the Register of Beneficial Owners, and " Beneficial Owner " shall be construed accordingly.
Board / Board of Directors	The Board of Directors of the Issuer.
BSE	means BSE Limited, a company incorporated under the Companies Act, 1956 and validly existing under the Companies Act with CIN as L67120MH2005PLC155188 and having its registered office at 25th floor, P.J. Towers, Dalal Street, Mumbai, Maharashtra, India, 400001.
Business Day	means any day (other than a Sunday or a public holiday under Section 25 of the Negotiable Instruments Act, 1881) on which the commercial banks are open for business in Mumbai, India. For the purpose of this definition, in respect of: <ul style="list-style-type: none"> (a) Announcement of issue period: Business Day shall mean all days, excluding Saturdays, Sundays and public holidays, on which commercial banks in Mumbai, India are open for business. (b) The time period between the issue closing date and the listing of the Debentures on the Stock Exchange: Business Day shall mean all trading days of the Stock Exchange for non-convertible securities, excluding Saturdays, Sundays and bank holidays, as specified by the SEBI.
Capital Adequacy Ratio	means the capital adequacy ratio determined in accordance with the NBFC Directions.
CDSL	means the Central Depository Services (India) Limited, a company incorporated under the Companies Act, 1956 and validly existing under the Companies Act with CIN as L67120MH1997PLC112443 and having its registered office at Unit No. A-2501, Marathon Futurex, Mafatlal Mills Compound, N.M. Joshi Marg, Lower Parel, Mumbai, Maharashtra, India, 400013.
CERSAI	means the Central Registry of Securitisation Asset Reconstruction and Security Interest of India.
Client Loan	means each loan disbursed by the Issuer as a lender, and " Client Loans " shall be construed accordingly.
Company/Issuer	means Monedo Financial Services Private Limited, a company incorporated under the Companies Act with corporate identification number ("CIN") U65100MH2017PTC294521 and a non-banking financial company registered with the Reserve Bank of India, and having its registered office at 7th Floor, Part A, Corporate Centre, Andheri Kurla Road, Andheri(East), J.B. Nagar, Mumbai, Maharashtra, India,

	400059 (hereinafter referred to as the "Company", which expression shall include its successors and permitted assigns wherever the context or meaning shall so require or permit);
Crore	means ten million
Debenture Holders / Investors	<p>means the persons who are for the time being the holders of the Debentures and for any subsequent Debenture Holders, each person who is, in relation to the Debentures:</p> <p>(a) registered as a Beneficial Owner; and</p> <p>(b) registered as a debenture holder in the Register of Debenture Holders.</p> <p>Sub-Clauses (a) and (b) shall be deemed to include transferees of the Debentures registered with the Company and the Depository(ies) from time to time, and in the event of any inconsistency between sub-Clauses (a) and (b) above, sub-Clause (a) shall prevail, and "Debenture Holder" shall be construed accordingly.</p>
Debenture Trust Deed/DTD	means the trust deed executed / to be executed by and between the Debenture Trustee and the Issuer which will set out the terms upon which the Debentures are being issued and shall include the representations and warranties and the covenants to be provided by the Issuer.
Debenture Trustee	As per Key Information Document issued for each NCD issuance
Debenture Trustee Agreement	means the agreement executed / to be executed by and between the Debenture Trustee and the Issuer for the purposes of appointment of the Debenture Trustee to act as debenture trustee in connection with the issuance of the Debentures.
Debentures/NCDs	As per Key Information Document issued for each NCD issuance
Debenture Proceeds	means all payments received by the Company pursuant to the issuance of Debentures to the Debenture Holder(s) in terms of the Transaction Documents.
Debt Disclosure Document	means, in relation to each NCD issuance, this General Information Document and the relevant Key Information Document for each NCD issuance.
Debt Listing Regulations or SEBI Debt Listing Regulations or SEBI NCS Regulations or SEBI ILNCS 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.
Deed of Hypothecation	has the meaning given to it in Section 5.38 (<i>Issue Details</i>) of this General Information Document.
Deemed Date of Allotment	As per Key Information Document of each issuance.
Demat	means 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 which 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 5.33 (<i>Other Details</i>) of this General Information Document.
Due Dates	means, collectively, each Interest Payment Date, the Final Redemption Date, and all other dates on which any interest, additional interest or liquidated damages and/or any other amounts, are due and payable, and "Due Date" shall be construed accordingly.
EBP Platform	has the meaning given to it under the EBP Requirements.
EBP Requirements or SEBI EBP Requirements	means the requirements with respect to electronic book mechanism prescribed in Chapter VI (<i>Electronic Book Provider platform</i>) of the Listed NCDs Master Circular, and the operational guidelines issued by the relevant Electronic Book Provider, as may be restated, amended, modified or updated from time to time.
Effective Date	means the date of execution of the Debenture Trust Deed.
EFT	Electronic Fund Transfer
Electronic Book Provider / EBP	has the meaning given to it under the EBP Requirements.
Eligible Investors	has the meaning given to it in Section 8.14 (<i>Eligible Investors</i>) of this General

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	Information Document.
Events of Default	As per Key Information Document issued for each NCD issuance
Final Settlement Date	means the date on which all Secured Obligations have been irrevocably and unconditionally paid and discharged in full to the satisfaction of the Debenture Holders.
Financial Indebtedness	means any indebtedness for or in respect of: (a) moneys borrowed; (b) any amount raised by acceptance under any acceptance credit, bill acceptance or bill endorsement facility or dematerialised equivalent; (c) any amount raised pursuant to any note purchase facility or the issue of bonds, notes, loan stock or any similar instrument; (d) the amount of any liability in respect of any lease or hire purchase contract which would, in accordance with the Applicable Accounting Standards, be treated as a finance or capital lease; (e) receivables sold or discounted (other than any receivables to the extent they are sold on a non-recourse basis); (f) any amount raised under any other transaction (including any forward sale or purchase agreement) having the commercial effect of a borrowing; (g) any derivative transaction entered into in connection with protection against or benefit from fluctuation in any rate or price (and, when calculating the value of any derivative transaction, only the mark-to-market value shall be taken into account); (h) shares which are expressed to be redeemable or shares which are the subject of a put option or any form of guarantee; (i) any obligation under any put option in respect of any securities; (j) any counter-indemnity obligation in respect of a guarantee, indemnity, bond, standby or documentary letter of credit or any other instrument issued by a bank or financial institution; (k) any corporate/personal guarantee, a letter of comfort or any other similar contractual comfort issued or incurred in respect of a liability incurred by any other third person; and (l) the amount of any liability in respect of any guarantee or indemnity for any of the items referred to in paragraphs (a) to (k) above.
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	means this general information document issued by the Issuer for the issue of the Debentures on a private placement basis in accordance with Applicable Laws.
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.
Gross NPA	means, the outstanding principal amounts of the Client Loans that have one or more instalments of principal, interest, penalty, fee or any other payments overdue for 90 (ninety) days or more and includes restructured loans.
Hypothecated Assets	has the meaning given to it in Section 5.38 (<i>Issue Details</i>) of this General Information Document.
Information Utility	means the National E-Governance Services Limited or any other entity registered as an information utility under the Insolvency and Bankruptcy Board of India (Information Utilities) Regulations, 2017.
Interest Payment Dates	means the interest payment dates as specified in Schedule VI of this General Information Document.
Interest Rate / Coupon Rate	As per Key Information Document issued for each NCD issuance
Issue	means the private placement of the Debentures.
Issue Closing Date	As per Key Information Document issued for each NCD issuance
Issue Opening Date	As per Key Information Document issued for each NCD issuance
Listed NCDs Master Circular	means the master circular issued by SEBI bearing the reference number

	SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 on " <i>Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper</i> " to the extent applicable in respect of the private placement of debt securities, as amended, modified, or restated from time to time.
Listing Period	has the meaning given to it in Section 5.38 (<i>Issue Details</i>) of this General Information Document.
LODR Regulations or 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.
Majority Debenture Holders	means: (i) in cases where the Applicable Laws (including SEBI directions) prescribe a percentage or number required for deciding a matter, the percentage or number prescribed; or (ii) such number of Debenture Holders who collectively represent more than 50% (fifty percent) of the aggregate of the Outstanding Principal Amounts of the Debentures held by Debenture Holders who are present and voting (including proxies).
Majority Resolution	means a resolution approved by the Majority Debenture Holders who are present and voting or if a poll is demanded, by the Majority Debenture Holders who are present and voting in such poll.
N.A.	Not Applicable
NBFC	Non-banking financial company
NBFC Directions	means the master direction bearing reference number RBI/DOR/2025-26/339 dated November 28, 2025 titled " <i>Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025</i> ", read together with master direction bearing reference number RBI/DoR/2025-26/365 dated November 28, 2025 titled " <i>Reserve Bank of India (Housing Finance Companies) Directions, 2025</i> ", the master direction issued by the RBI bearing reference number DOR.STR.REC.No.275/21.04.048/2025-26 dated November 28, 2025 titled " <i>Reserve Bank of India (Non-Banking Financial Companies – Income Recognition, Asset Classification and Provisioning) Directions, 2025</i> " and master direction bearing reference number DOR.CAP.REC.264/21-01-002/2025-26 dated November 28, 2025 titled " <i>Reserve Bank of India (Non-Banking Financial Companies – Prudential Norms on Capital Adequacy) Directions, 2025</i> " (each, as amended, modified or restated from time to time).
Net NPA	means the difference between (a) the Gross NPA, and (b) all provisions created against "standard assets", "sub-standard assets", "doubtful assets" and "loss assets", each determined in accordance with the NBFC Directions and any other applicable RBI regulations governing asset classification and provisioning for NBFCs.
NPA	means non-performing assets of the Company which are loans or advances in respect of which the concerned borrower has failed to make payments on the principal and interest component of the loan for at least 90 (ninety) days, determined in accordance with the NBFC Directions.
NSDL	means the National Securities Depository Limited
NSE	means National Stock Exchange of India Limited, a company incorporated under the Companies Act 1956 and validly existing under the Companies Act bearing CIN U67120MH1992PLC069769 and having its registered office at Exchange Plaza, C-1, Block G. Bandra Kurla Complex, Bandra, Mumbai, Maharashtra, India 4500051.
Outstanding Principal Amount	means, at any date, the principal amounts outstanding under the Debentures.
PAN	Permanent Account Number

Payment Default	means any event, act or condition which, with notice or lapse of time, or both, would constitute an event of default set out in paragraph (a) under the section named "Events of Default" under Section 5.38 (<i>Issue Details</i>) of this General Information Document.
Potential Event of Default	means any event, act or condition which with notice or lapse of time, or both, would constitute an Event of Default
Private Placement Offer cum Application Letter/PPOA	The offer cum application letter prepared in compliance with Section 42 of the Companies Act read with the Companies (Prospectus and Allotment of Securities) Rules, 2014.
Purpose	has the meaning given to it in Section 5.37 (<i>Utilization of the Issue Proceeds</i>) of this General Information Document.
Quarterly Date	means each of March 31, June 30, September 30 and December 31 of a calendar year, and "Quarterly Dates" shall be construed accordingly.
Rating	As per Key Information Document issued for each NCD issuance
Rating Agency	Mean any credit rating agency registered with SEBI pursuant to SEBI (Credit Rating Agencies) Regulations 1999, as amended from time to time or any other SEBI registered credit rating agency appointed by the Issuer from time to time
RBI	Reserve Bank of India.
Record Date	As per Key Information Document of each issuance.
REF / Recovery Expense Fund	means the recovery expense fund established/to be established and maintained by the Issuer in accordance with the provisions of Chapter IV (<i>Recovery Expenses Fund</i>) of the SEBI Debenture Trustees Master Circular.
Register of Beneficial Owners	means the register of beneficial owners of the Debentures maintained in the records of the Depositories.
Register of Debenture Holders	means the register of debenture holders maintained by the Issuer in accordance with Section 88 of the Companies Act.
Registrar/R&T Agent	As per Key Information Document of each issuance.
ROC	means the jurisdictional registrar of companies.
Rs. / INR	Indian National Rupee.
RTGS	Real Time Gross Settlement.
SEBI	Securities and Exchange Board of India constituted under the Securities and Exchange Board of India Act, 1992 (as amended from time to time).
SEBI Centralized Database Requirements	means the requirements prescribed in Chapter IV (Centralized Database for corporate bonds/ debentures) of the Listed NCDs Master Circular read together with Chapter XII (Centralised Database - Responsibilities of Debenture Trustee) of the SEBI Debenture Trustees Master Circular.
SEBI Debenture Trustees Master Circular	means the master circular issued by SEBI bearing reference number SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025 on " <i>Master Circular for Debenture Trustees</i> " to the extent applicable in respect of the private placement of debt securities, as amended, modified, or restated from time to time.
SEBI Listed Debentures Circulars	means, collectively, the Listed NCDs Master Circular, the SEBI Debenture Trustees Master Circular, and (to the extent applicable) the LODR Regulations.
SEBI Listing Timelines Requirements	means the requirements in respect of the timelines for listing of debt securities issued on a private placement basis prescribed in Chapter VII (<i>Standardization of timelines for listing of securities issued on a private placement basis</i>) of the Listed NCDs Master Circular, read with, to the extent applicable, the SEBI EBP Requirements.
SEBI EBP Requirements	means the requirements with respect to electronic book mechanism prescribed in Chapter VI (<i>Electronic Book Provider platform</i>) of the Listed NCDs Master Circular, and the operational guidelines issued by the relevant electronic book provider, as amended, modified, supplemented or restated from time to time.
Secured Obligations	means all present and future obligations (whether actual or contingent and whether owed jointly or severally or in any capacity whatsoever) of the Company to the Debenture Holders or the Debenture Trustee under the Transaction Documents, including without limitation, the making of payment of any interest, Outstanding Principal Amounts, the default interest, additional interest, liquidated damages, remuneration of the Debenture Trustee and all costs, charges, expenses and other amounts payable by the Company in respect of the Debentures.
Security Cover	has the meaning given to it in Section 5.38 (<i>Issue Details</i>) of this General Information

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	Document.
Special Majority Debenture Holders	means such number of Debenture Holders collectively holding more than 75% (seventy five percent) of the value of the Outstanding Principal Amounts of the Debentures.
Special Resolution	means resolution approved by the Special Majority Debenture Holders.
Stressed Assets Framework	means the master direction issued by the RBI bearing reference number DOR.STR.REC.276/21.04.048/2025-26 dated November 28, 2025, titled " <i>Reserve Bank of India (Non-Banking Financial Companies – Resolution of Stressed Assets) Directions, 2025</i> ", as amended, modified, supplemented or restated from time to time.
Stock Exchange	means the NSE or BSE, as applicable.
Tax	means any present or future tax, 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 and as maybe applicable in relation to the payment obligations of the Company under this Deed.
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.
Terms & Conditions	The terms and conditions pertaining to the Issue as outlined in the Transaction Documents.
Tier I Capital	has the meaning given to it in the NBFC Directions.
Tier II Capital	has the meaning given to it in the NBFC Directions.
Total Assets	means, for any date of determination, the total Assets of the Issuer on such date.
Total Debt	means and includes the aggregate of: <ul style="list-style-type: none"> (a) all long-term and short-term outstanding, whether secured or unsecured, including any contingent liabilities pertaining to corporate/financial guarantees given on behalf of any company / special purpose vehicle / subsidiary / affiliate to the extent of outstanding of such guaranteed debt; (b) any amount raised by acceptance under any acceptance credit facility; (c) receivables sold or discounted (other than receivables to the extent they are sold on a non-recourse basis); (d) any put option, shortfall / liquidity support undertaking, debt service reserve account undertaking, keep fit letter(s), letter of comfort issued in favour of any person(s), which give or may give rise to any financial obligation(s); and (e) any amount raised under any other transaction (including any forward sale or purchase agreement) having the commercial effect of a borrowing.
Transaction Documents	As per Key Information Document issued for each NCD issuance
WDM	Wholesale Debt Market segment of the Stock Exchange.
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 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. THE ISSUE OF THE DEBENTURES TO BE LISTED ON THE WDM SEGMENT OF THE STOCK EXCHANGE 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 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 TO BE FILED OR SUBMITTED TO THE SEBI FOR ITS REVIEW AND/OR APPROVAL. THIS GENERAL INFORMATION DOCUMENT HAS BEEN PREPARED IN CONFORMITY WITH THE SEBI DEBT LISTING REGULATIONS AS AMENDED FROM TIME TO TIME AND APPLICABLE RBI REGULATIONS GOVERNING PRIVATE PLACEMENTS OF DEBENTURES BY NBFCS. THIS GENERAL INFORMATION DOCUMENT 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 DOES NOT PURPORT TO CONTAIN ALL THE INFORMATION THAT ANY ELIGIBLE INVESTOR MAY REQUIRE. FURTHER, THIS GENERAL INFORMATION DOCUMENT 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 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 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 ANALYZE 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 (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 BEEN AUTHORIZED BY THE ISSUER. THE ISSUER CERTIFIES THAT THE DISCLOSURES MADE IN THIS GENERAL INFORMATION DOCUMENT AND/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER 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 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 WOULD BE DOING SO AT ITS OWN RISK.

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THIS GENERAL INFORMATION DOCUMENT, THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER 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/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER 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/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER BEING ISSUED HAVE BEEN SENT. ANY APPLICATION BY A PERSON TO WHOM THE GENERAL INFORMATION DOCUMENT AND/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER HAS NOT BEEN SENT BY THE ISSUER SHALL BE REJECTED WITHOUT ASSIGNING ANY REASON.

THE PERSON WHO IS IN RECEIPT OF THIS GENERAL INFORMATION DOCUMENT AND/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER SHALL NOT REPRODUCE OR DISTRIBUTE IN WHOLE OR IN PART OR MAKE ANY ANNOUNCEMENT IN PUBLIC OR TO A THIRD PARTY REGARDING THE CONTENTS HEREOF WITHOUT THE CONSENT OF THE ISSUER. THE RECIPIENT AGREES TO KEEP CONFIDENTIAL ALL INFORMATION PROVIDED (OR MADE AVAILABLE HEREAFTER), INCLUDING, WITHOUT LIMITATION, THE EXISTENCE AND TERMS OF THE ISSUE, ANY SPECIFIC PRICING INFORMATION RELATED TO THE ISSUE OR THE AMOUNT OR TERMS OF ANY FEES PAYABLE TO US OR OTHER PARTIES IN CONNECTION WITH THE ISSUE. THIS GENERAL INFORMATION DOCUMENT AND/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER MAY NOT BE PHOTOCOPIED, REPRODUCED, OR DISTRIBUTED TO OTHERS AT ANY TIME WITHOUT THE PRIOR WRITTEN CONSENT OF THE ISSUER. UPON REQUEST, THE RECIPIENTS WILL PROMPTLY RETURN ALL MATERIAL RECEIVED FROM THE ISSUER (INCLUDING THIS GENERAL INFORMATION DOCUMENT) WITHOUT RETAINING ANY COPIES HEREOF. IF ANY RECIPIENT OF THIS GENERAL INFORMATION DOCUMENT AND/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER DECIDES NOT TO PARTICIPATE IN THE ISSUE, THAT RECIPIENT MUST PROMPTLY RETURN THIS GENERAL INFORMATION DOCUMENT AND/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER AND ALL REPRODUCTIONS WHETHER IN WHOLE OR IN PART AND ANY OTHER INFORMATION STATEMENT, NOTICE, OPINION, MEMORANDUM, EXPRESSION OR FORECAST MADE OR SUPPLIED AT ANY TIME IN RELATION THERETO OR RECEIVED IN CONNECTION WITH THE ISSUE TO THE ISSUER.

THE ISSUER DOES NOT UNDERTAKE TO UPDATE THE GENERAL INFORMATION DOCUMENT AND/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER TO REFLECT SUBSEQUENT EVENTS AFTER THE DATE OF GENERAL INFORMATION DOCUMENT AND/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER 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/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER 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/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER DOES NOT CONSTITUTE, NOR MAY IT BE USED FOR OR IN CONNECTION WITH, AN OFFER OR SOLICITATION BY ANYONE IN ANY JURISDICTION IN WHICH SUCH OFFER OR SOLICITATION IS NOT AUTHORIZED OR TO ANY PERSON TO WHOM IT IS UNLAWFUL TO MAKE SUCH AN OFFER OR SOLICITATION. NO ACTION IS BEING TAKEN TO PERMIT AN OFFERING OF THE DEBENTURES OR THE DISTRIBUTION OF THIS GENERAL INFORMATION DOCUMENT AND/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER IN ANY JURISDICTION WHERE SUCH ACTION IS REQUIRED. PERSONS INTO WHOSE POSSESSION THIS GENERAL INFORMATION DOCUMENT AND/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER COMES ARE REQUIRED TO INFORM THEMSELVES OF, AND TO OBSERVE, ANY SUCH RESTRICTIONS. THE GENERAL INFORMATION DOCUMENT IS MADE AVAILABLE TO POTENTIAL INVESTORS IN THE ISSUE ON THE STRICT UNDERSTANDING THAT IT IS CONFIDENTIAL.

2.2 DISCLAIMER CLAUSE OF STOCK EXCHANGES

AS REQUIRED, A COPY OF THIS GENERAL INFORMATION DOCUMENT HAS BEEN FILED WITH THE STOCK EXCHANGE IN TERMS OF THE SEBI DEBT LISTING REGULATIONS. IT IS TO BE DISTINCTLY UNDERSTOOD THAT

SUBMISSION OF THIS GENERAL INFORMATION DOCUMENT TO THE STOCK EXCHANGE SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THIS GENERAL INFORMATION DOCUMENT HAS BEEN REVIEWED, CLEARED, OR APPROVED BY THE STOCK EXCHANGE; NOR DOES THE STOCK EXCHANGE IN ANY MANNER WARRANT, CERTIFY OR ENDORSE THE CORRECTNESS OR COMPLETENESS OF ANY OF THE CONTENTS OF THIS GENERAL INFORMATION DOCUMENT, NOR DOES THE STOCK EXCHANGE WARRANT THAT THE ISSUER'S DEBENTURES WILL BE LISTED OR WILL CONTINUE TO BE LISTED ON THE STOCK EXCHANGE; NOR DOES THE STOCK EXCHANGE 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 COMPANY IS HAVING A VALID CERTIFICATE OF REGISTRATION ISSUED BY THE RESERVE BANK OF INDIA UNDER SECTION 45 IA OF THE RESERVE BANK OF INDIA ACT, 1934. HOWEVER, THE RBI DOES NOT ACCEPT ANY RESPONSIBILITY OR GUARANTEE ABOUT THE PRESENT POSITION AS TO THE FINANCIAL SOUNDNESS OF THE COMPANY OR FOR THE CORRECTNESS OF ANY OF THE STATEMENTS OR REPRESENTATIONS MADE OR OPINIONS EXPRESSED BY THE COMPANY AND FOR REPAYMENT OF DEPOSITS/ DISCHARGE OF LIABILITY BY THE COMPANY.

2.4 **DISCLAIMER CLAUSE OF SEBI**

IT IS TO BE DISTINCTLY UNDERSTOOD THAT FILING OF THE ISSUE DOCUMENT 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 ISSUE DOCUMENT. THE LEAD MANAGER(S), HAS CERTIFIED THAT THE DISCLOSURES MADE IN THE ISSUE DOCUMENT 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 CLAUSE OF THE SOLE ARRANGER**

THE ISSUER HEREBY DECLARES THAT IT HAS EXERCISED DUE-DILIGENCE TO ENSURE COMPLETE COMPLIANCE WITH PRESCRIBED DISCLOSURE NORMS IN THE DISCLOSURE DOCUMENTS. THE ONLY ROLE OF THE SOLE ARRANGER WITH RESPECT TO THE DEBENTURES IS CONFINED TO ARRANGING PLACEMENT OF THE DEBENTURES ON THE BASIS OF THE DISCLOSURE DOCUMENTS AS PREPARED BY THE ISSUER. WITHOUT LIMITING THE FOREGOING, THE SOLE ARRANGER IS NOT ACTING, AND HAS NOT BEEN ENGAGED TO ACT, AS AN UNDERWRITER, MERCHANT BANKER OR OTHER INTERMEDIARY WITH RESPECT TO THE DEBENTURES. THE ISSUER IS SOLELY RESPONSIBLE FOR THE TRUTH, ACCURACY AND COMPLETENESS OF ALL THE INFORMATION PROVIDED IN THE DISCLOSURE DOCUMENTS. NEITHER IS THE SOLE ARRANGER RESPONSIBLE FOR PREPARING, CLEARING, APPROVING, SCRUTINIZING OR VETTING THE DISCLOSURE DOCUMENTS, NOR IT IS RESPONSIBLE FOR DOING ANY DUE-DILIGENCE FOR VERIFICATION OF THE TRUTH, CORRECTNESS OR COMPLETENESS OF THE CONTENTS OF THE DISCLOSURE DOCUMENTS. THE SOLE ARRANGER SHALL BE ENTITLED TO RELY ON THE TRUTH, CORRECTNESS AND COMPLETENESS OF THE DISCLOSURE DOCUMENTS. IT IS TO BE DISTINCTLY UNDERSTOOD THAT THE AFORESAID USE OF THE DISCLOSURE DOCUMENTS BY THE SOLE ARRANGER SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THE DISCLOSURE DOCUMENTS HAVE BEEN PREPARED, CLEARED, APPROVED, SCRUTINIZED OR VETTED BY THE SOLE ARRANGER. NOR SHOULD THE CONTENTS OF THE DISCLOSURE DOCUMENTS IN ANY MANNER BE DEEMED TO HAVE BEEN WARRANTED, CERTIFIED OR ENDORSED BY THE SOLE ARRANGER AS TO THE TRUTH, CORRECTNESS OR COMPLETENESS THEREOF. EACH RECIPIENT MUST SATISFY ITSELF AS TO THE ACCURACY, RELIABILITY, ADEQUACY, REASONABLENESS OR COMPLETENESS OF THE DISCLOSURE DOCUMENTS.

EACH RECIPIENT OF THE DISCLOSURE DOCUMENTS ACKNOWLEDGES THAT:

- (i) EACH RECIPIENT HAS BEEN AFFORDED AN OPPORTUNITY TO REQUEST AND TO REVIEW AND HAS RECEIVED ALL ADDITIONAL INFORMATION CONSIDERED BY THE RECIPIENT TO BE NECESSARY TO VERIFY THE ACCURACY OF OR TO SUPPLEMENT THE INFORMATION CONTAINED HEREIN; AND
- (ii) SUCH RECIPIENT HAS NOT RELIED ON THE SOLE ARRANGER IN CONNECTION WITH ITS INVESTIGATION OF THE ACCURACY OF SUCH INFORMATION OR ITS INVESTMENT DECISION.

2.6 **DISCLAIMER IN RESPECT OF JURISDICTION**

THIS ISSUE IS MADE IN INDIA TO INVESTORS AS SPECIFIED UNDER THE PARAGRAPH TITLED “ELIGIBLE INVESTORS” OF THIS GENERAL INFORMATION DOCUMENT, WHO SHALL BE/HAVE BEEN IDENTIFIED UPFRONT BY THE ISSUER. THIS GENERAL INFORMATION DOCUMENT AND/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER 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 NEW DELHI, INDIA. THIS GENERAL INFORMATION DOCUMENT AND/OR THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER 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.

2.7 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.

2.8 DISCLAIMER IN RESPECT OF THE DEBENTURE TRUSTEE

THE DEBENTURE TRUSTEE, “IPSO FACTO” DOES NOT HAVE THE OBLIGATIONS OF A BORROWER OR A PRINCIPAL DEBTOR OR A GUARANTOR AS TO THE MONIES PAID/INVESTED BY INVESTORS FOR THE DEBENTURES. THE DEBENTURE TRUSTEE DOES NOT MAKE NOR DEEMS TO HAVE MADE ANY REPRESENTATION ON THE ISSUER, ITS OPERATIONS, THE DETAILS AND PROJECTIONS ABOUT THE ISSUER OR THE DEBENTURES UNDER OFFER MADE IN THIS GENERAL INFORMATION DOCUMENT. INVESTORS ARE ADVISED TO READ CAREFULLY THE DISCLOSURE DOCUMENTS AND MAKE THEIR OWN ENQUIRY, CARRY OUT DUE DILIGENCE AND ANALYSIS ABOUT THE ISSUER, ITS PERFORMANCE AND PROFITABILITY AND DETAILS IN THE GENERAL INFORMATION DOCUMENT BEFORE TAKING THEIR INVESTMENT DECISION. THE DEBENTURE TRUSTEE SHALL NOT BE RESPONSIBLE FOR THE INVESTMENT DECISION AND ITS CONSEQUENCES.

2.9 ISSUE OF DEBENTURES IN DEMATERIALIZED FORM

THE DEBENTURES WILL BE ISSUED IN DEMATERIALIZED FORM. THE ISSUER HAS MADE ARRANGEMENTS WITH THE DEPOSITORIES FOR THE ISSUE OF THE DEBENTURES IN DEMATERIALIZED FORM. INVESTORS WILL HAVE TO HOLD THE DEBENTURES IN DEMATERIALIZED 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 INVESTOR WITH ITS 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.

2.10 UNDERTAKING BY THE ISSUER

INVESTORS ARE ADVISED TO READ THE RISK FACTORS CAREFULLY BEFORE TAKING AN INVESTMENT DECISION IN THIS ISSUE. FOR TAKING AN INVESTMENT DECISION, INVESTORS MUST RELY ON THEIR OWN EXAMINATION OF THE ISSUER AND THE OFFER INCLUDING THE RISKS INVOLVED. THE SECURITIES HAVE NOT BEEN RECOMMENDED OR APPROVED BY ANY REGULATORY AUTHORITY IN INDIA, INCLUDING THE SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI) NOR DOES SEBI GUARANTEE THE ACCURACY OR ADEQUACY OF THIS DOCUMENT. SPECIFIC ATTENTION OF INVESTORS IS INVITED TO THE STATEMENT OF ‘RISK FACTORS’ GIVEN ON PAGE NUMBER 4 UNDER THE SECTION ‘GENERAL RISK’.

THE ISSUER, HAVING MADE ALL REASONABLE INQUIRIES, ACCEPTS RESPONSIBILITY FOR, AND CONFIRMS THAT THIS OFFER DOCUMENT CONTAINS ALL INFORMATION WITH REGARD TO THE ISSUER AND THE ISSUE, THAT THE INFORMATION CONTAINED IN THE ISSUE 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 DOCUMENT AS A WHOLE OR ANY OF SUCH INFORMATION OR THE EXPRESSION OF ANY SUCH OPINIONS OR INTENTIONS MISLEADING IN ANY MATERIAL RESPECT.

THE ISSUER HAS NO SIDE LETTER WITH ANY DEBT SECURITIES HOLDER EXCEPT THE ONE(S) DISCLOSED IN THE DISCLOSURE DOCUMENTS. ANY COVENANTS LATER ADDED SHALL BE DISCLOSED ON THE STOCK EXCHANGE WEBSITE WHERE THE DEBT IS LISTED.

SECTION 3: RISK FACTORS

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

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 and/or the Private Placement Offer cum Application Letter 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. Potential Investors should also read the detailed information set out elsewhere in this General Information Document and/or the Private Placement Offer cum Application Letter and reach their own views prior to making any investment decision.

3. GENERAL RISKS

3.1 RISKS IN RELATION TO THE NON-CONVERTIBLE SECURITIES:

(a) 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. 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.

(b) The secondary market for non-convertible securities may be illiquid.

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

(c) Credit Risk & Rating Downgrade Risk

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

(d) Changes in interest rates may affect the price of 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.

(e) Tax Considerations and Legal Considerations:

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

(f) Accounting Considerations:

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

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

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

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

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

While the Debentures are secured against a charge to the tune of at least 100% of the principal and interest amount in favour of the Debenture Trustee, and it is the duty of the Debenture Trustee to monitor that the security is maintained.

3.3 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 of date, the Issuer has not been refused of listing of any security during preceding three financial years and current financial year by any of the stock exchanges in India or abroad and therefore, this would not be applicable.

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

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

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

As of date, the Issuer has not defaulted in compliance with any material covenants agreed to by the Issuer and therefore, this would not be applicable.

3.6 RISKS RELATED TO THE BUSINESS OF THE ISSUER

- (a) **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, and also due to factors beyond its control, such as over-extended member credit that it is unaware of. 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 borrowers 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 its 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 are 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) **The Issuer's business operates through a large number of rural and semi urban branches and is exposed to operational risks including fraud**

The Issuer is exposed to operational risks, including fraud, petty theft and embezzlement, as it handles a large amount of cash due to high volume of small transactions. This could harm its operations and its financial position.

As the Issuer handles a large amount of cash through a high volume of small transactions taking place in its network, the Issuer is exposed to the risk of fraud or other misconduct by its employees or outsiders. These risks are further compounded due to the high level of delegation of power and responsibilities that the Issuer's business model requires. Given the high volume of transactions processed by the Issuer, certain instances of fraud and misconduct may go unnoticed before they are discovered and successfully rectified. Even when the Issuer discovers such instances of fraud or theft and pursue them to the full extent of the law or with its insurance carriers, there can be no assurance that the Issuer will recover any such amounts. In addition, the Issuer's dependence upon automated systems to record and process transactions may further increase the risk that technical system flaws or employee tampering or manipulation of those systems will result in losses that are difficult to detect.

The Issuer has a strong MIS system that has a wide range of data that can be used to monitor financial and operational performance.

- (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 economic fallout from a pandemic like COVID-19 may impact the Issuer's business prospects, financial condition, result of operations and credit risk**

The spread of the COVID-19 virus affected millions across the globe and the same coupled with measures taken by the governments including lockdowns/ curfew not only affected day to day lives of people but has also given a hard blow to the supply chain of factories, with trade routes being disturbed and slowing down of the industry, trade, commerce and business activities across all sectors.

The COVID-19 virus pandemic adversely affected, our operations, business, liquidity and cashflows, and the Issuer has experienced unpredictable reductions in demand for certain of our products and services, also affecting repayment capacities of the borrowers.

A sustained economic slowdown from such pandemics may significantly affect our business, financial condition, liquidity, cashflows and results of operations and the same will depend on future developments, which are highly uncertain and cannot be predicted. Consequently, there may be a negative effect on the Company's ability to service the obligations in relation to the Debentures.

- (e) **Economic Risk in India:**

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

3.7 OTHER RISKS UNDER NCS LISTING REGULATION

(a) **Risks in relation to limited or sporadic trading of non-convertible securities of the issuer on the stock exchanges**

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

(b) **Risks in relation to the security created in relation to the debt securities and risks in relation to maintenance of security cover or full recovery of the security in case of enforcement**

Refer to Risk Factor under "Risks in Relation to the Non-Convertible Securities".

(c) **Refusal of listing of any security of the issuer during last three years 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.

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

i. **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.

ii. **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.

iii. **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.

iv. **Non-creation of Debenture Redemption Reserve:**

Pursuant to Rule 18 (7) of 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.

v. **Default in payment of penal interest wherever applicable:**

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

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.

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

SECTION 4: FINANCIAL STATEMENTS

The audited financial statements of the Issuer for the year ended March 31, 2026, March 31, 2025, and March 31, 2024 are set out in **Annexure V** hereto.

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

SECTION 5: REGULATORY DISCLOSURES

The General Information Document is prepared in accordance with the provisions of SEBI Debt Listing Regulations and in this section, the Issuer has set out the details required as per Regulation 44 and Schedule I of the SEBI Debt Listing Regulations.

5.1 Documents Submitted to the Exchanges

The following documents have been / shall be submitted along with the listing application to the Stock Exchange and with the Debenture Trustee:

- (a) This General Information Document;
- (b) Memorandum and Articles of Association of the Issuer and its certificate of registration as issued by the RBI;
- (c) Copy of the resolution passed by the board of directors of the Company held on June _8, 2026 authorising the issuance of Debentures having aggregate nominal value of INR 55,00,00,000 (Indian Rupees Fifty Five Crores) comprising of the Primary Issuance and Green Shoe Option;
- (d) Copy of the resolutions passed by the shareholders of the Company held on June _8, 2026 authorising the Company to borrow, upon such terms as the Board may think fit, up to an aggregate limit of INR 55,00,00,000 (Indian Rupees Fifty Five Crores) comprising of the Primary Issuance and Green Shoe Option; Copy of last 3 (three) years audited Annual Reports;
- (e) Copy of the latest financials ended March 31, 2026;
- (f) Statement containing particulars of, dates of, and parties to all material contracts and agreements;
- (g) An undertaking from the Issuer stating that the necessary documents for the creation of the charge, where applicable, including the Debenture Trust Deed would be executed within the time frame prescribed in the relevant regulations/acts/rules etc. and the same would be uploaded on the website of the Stock Exchange, where such debt securities are proposed to be listed.
- (h) Where applicable, an undertaking that permission/consent from the prior creditor for a second or *pari passu* charge being created, in favor of the debenture trustee to the proposed issue has been obtained;
- (i) Any other particulars or documents that the recognized stock exchange may call for as it deems fit; and
- (j) Due diligence certificates from the Debenture Trustee as per the format specified in Annexure IIB of the SEBI Debenture Trustees Master Circular and Schedule IV of the SEBI ILNCS Regulations.

following documents have been / shall be submitted to the Stock Exchange at the time of filing the draft of this General Information Document:

- (a) Due diligence certificates from the Debenture Trustee as per the format specified in Annexure IIA of the SEBI Debenture Trustees Master Circular and Schedule IV of the SEBI ILNCS Regulations.


5.2 [INTENTIONALLY LEFT BLANK]

5.3 Details of Promoters of the Issuer:

- (a) **Profile of all the Promoters of the Issuer:**

S.no	Details of Promoter	Description
1.	Name of promoter	Mr. Ashish Kohli
2.	Date of Incorporation	01/05/2017
3.	Age	49
4.	Personal Addresses	Flat No 2003, 20th Floor, Omkar 1973 Pandurang Budhkar Marg, Worli, Worli Colony Mumbai 400030 MH IN
5.	Education Qualifications	Master of Business Administration
6.	Experience in the business or employment	25 Years
7.	Positions/posts held in the	CEO (Anand Rathi Global Finance Limited)

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	past by the promoter	Group Head-SME (IndoStar Capital Finance Ltd.) Business Head - Loan Against Property (Bajaj Finserv) Zonal Sales Head (Indiabulls Housing Finance Limited)
8.	Directorships held by the promoter	Monedo Corporate Services Private Limited Monedo Technologies Private Limited
9.	Other ventures of the promoter	Monedo Corporate Services Private Limited Monedo Technologies Private Limited
10.	Special achievements	He is Founder, MD & CEO who is completely involved in the business. He oversees the entire functioning of the company by offering strategic direction. Under his leadership the company has grown manyfold in the last few years
11.	Business and financial activities of the promoter	He is Founder, MD & CEO who is completely involved in the business. He oversees the entire functioning of the company by offering strategic direction. Under his leadership the company has grown manyfold in the last few years
12.	Photograph	
13.	Permanent Accountant Number	AIJPK7727M
14.	Other Details	Career spanning over 25 years in consumer finance across marquee institutions such as HDFC, Citi, Indiabulls, Bajaj, Indostar and Anand Rathi. He had associated in the initial stage of high growth of the above marquee organisations and was instrumental in building foundation for future growth.

(b) **Declaration pursuant to paragraph 3.3.2(b) of Schedule I of the SEBI Debt Listing Regulations:**

Declaration
The Issuer confirms that the 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 the stock exchanges on which the non-convertible securities are proposed to be listed, at the time of filing the draft issue document.

5.4 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.

As per Key Information Document of each issuance.

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

The Debentures are proposed to be listed on the WDM segment of the 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.

5.6 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/has been created as specified by the Board:

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The Debentures are not proposed to be listed on more than one stock exchange.

5.7 Details of specific entities in relation to the Issue:

S.no	Particulars	Details
1.	Legal Counsel (if any)	Not applicable as the Debentures under this General Information Document are issued on private placement basis.
2.	Merchant Banker and Co-managers to the issues	Not applicable as the aggregate value of Debentures under this General Information Document are below threshold limit.
3.	Legal advisor (<i>applicable in case of public issue</i>)	Not applicable as the Debentures under this General Information Document are issued on private placement basis.
4.	Bankers to the issue (<i>applicable in case of public issue</i>)	Not applicable as the Debentures under this General Information Document are issued on private placement basis.
5.	Sponsor Bank (<i>applicable in case of public issue</i>)	Not applicable as the Debentures under this General Information Document are issued on private placement basis.
6.	Guarantor, if any	As per Key Information Document for each Issuance.
7.	Arrangers, if any	As per Key Information Document for each Issuance.

5.8 About the Issuer:

(a) **Overview and a brief summary of the business activities of the Issuer**

Monedo Financial Services (formerly known as Kreditech Financial Services, a German entity) is a Mumbai-based fintech NBFC rated by India Ratings and Research BBB- (Stable). The company is primarily engaged in Supply Chain Finance and Health Insurance Financing.

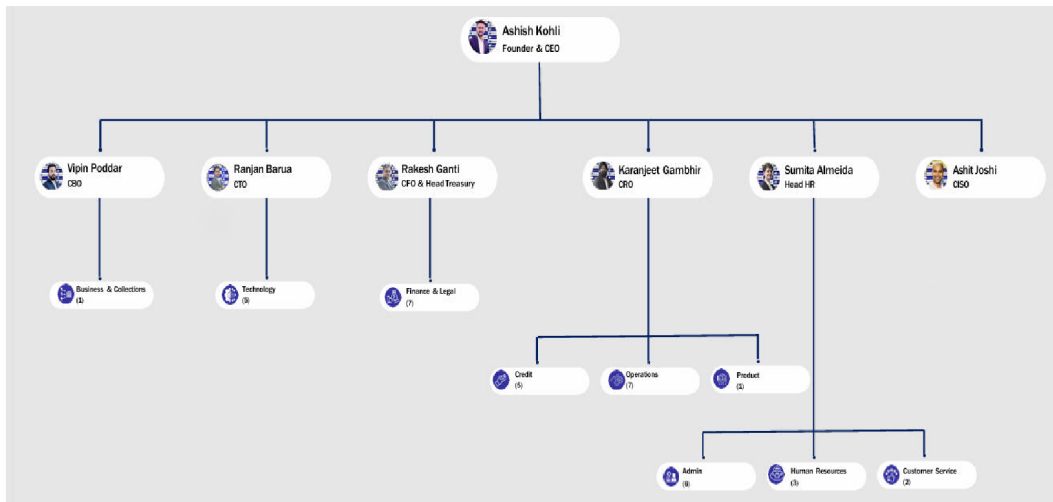
The company commenced operations in May 2017 and received its NBFC license in 2018. Post COVID, the German parent decided to exit India operations, following which the India CEO, Ashish Kohli, acquired the business and took over as founder.

Monedo follows an anchor-led supply chain financing model, wherein established super-stockists act as anchors under the L1 funding structure. The company selectively onboards anchors, primarily through market references and relationship-driven sourcing, and extends financing to the downstream distributor ecosystem under the L2 model. The business incorporates multiple credit risk mitigants, including stop-supply arrangements, inventory resale support by anchors for distributors, and a 5% First Loss Default Guarantee (FLDG) cover. The portfolio is focused on four sectors — electricals, hardware, plumbing, and sanitaryware — with a strong presence across Southern India i.e. Tamil nadu & Karnataka. and a calibrated expansion strategy into other states i.e. Andhra Pradesh and Telangana

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

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

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

Monedo Financial Services, an NBFC, had invested ₹20 crore in its housing finance subsidiary, now known as Monedo Corporate Services (MCS). Following the withdrawal of the HFC license, the matter relating to reduction of capital is currently at the final hearing stage before the National Company Law Tribunal (NCLT). Upon completion of the capital reduction process and related Registrar of Companies (ROC) formalities, the ₹20 crore invested in MCS will be returned to the parent NBFC. At present, this amount is reflected as investments in the NBFC’s financial statements. Pending completion of the process, MCS has deployed these funds with Monedo Financial Services in the form of an Inter-Corporate Deposit (ICD), which is appropriately disclosed in the financials. Further, since MCS no longer undertakes any active housing finance operations, the entity is proposed to be dissolved after completion of the capital reduction and repayment process. Accordingly, as the funds are ultimately being repatriated to the NBFC and MCS is expected to cease operations, corporate governance considerations relating to MCS are expected to become redundant upon closure of the process.

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

The company operates through a centralized operating model, with all business activities being managed from its head office in Mumbai. The company currently services customers across six states in India.

List of Branches as of April- 26				
Sl.No	Branch	State	RO	Branch Address
1.	Mumbai (Head Office)	Maharashtra	NA	7th Floor, Part A, Corporate Centre, Andheri Kurla Road, Andheri(East), J.B. Nagar, Mumbai, Maharashtra, India, 400059
2.	Delhi Branch	Delhi	NA	309, 5th Floor, Platinum Heights, Sector 18B, Dwarka, New Delhi - 110078
3.	Bangalore Branch	Karnataka	NA	962/ 171/172 & 173, 2 nd stage, Mallathahally, Bangalore- 560072

(e) **Project cost and means of financing, in case of funding of new projects**

Not applicable

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5.9 Expenses of the Issue

S.NO	PARTICULARS	AMOUNT (INR)	PERCENTAGE OF TOTAL EXPENSES	PERCENTAGE OF TOTAL ISSUE SIZE
1.	Lead Manager(s) fees	Not applicable as the Debentures under this General Information Document are being issued on private placement basis under Section 42 of Companies Act, and no lead manager has been appointed for this issuance of Debentures.	N. A	N. A
2.	Underwriting commission	Not applicable as the Debentures under this General Information Document are being issued on private placement basis under Section 42 of Companies Act, and no underwriting commission is being paid for this issuance of Debentures.	N. A	N. A
3.	Brokerage, selling commission and upload fees	Not applicable as the Debentures under this General Information Document are being issued on private placement basis under Section 42 of Companies Act, and no brokerage, selling commission and upload fees is being paid for this issuance of Debentures.	N. A	N. A
4.	Fees payable to the R&T Agent	As per Key Information Document for each issuance	As per Key Information Document for each issuance	As per Key Information Document for each issuance
5.	Fees payable to the legal Advisors	Not applicable as the Debentures under this General Information Document are issued on private placement basis.	N. A	N. A
6.	Fees payable to the Debenture Trustee	As per Key Information Document for each issuance	As per Key Information Document for each issuance	As per Key Information Document for each issuance
7.	Fees payable to the Merchant Banker	Not applicable as the aggregate value of Debentures under this General Information Document are below threshold limit.	N. A	N. A
8.	Advertising and marketing expenses	Not applicable as the Debentures under this General Information Document are being issued on private placement basis under Section 42 of Companies Act, and no advertising and marketing	N. A	N. A

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		expenses and upload fees is being paid for this issuance of Debentures.		
9.	Fees payable to the regulators including stock exchanges	As per Key Information Document for each issuance	As per Key Information Document for each issuance	As per Key Information Document for each issuance
10.	Expenses incurred on printing and distribution of issue stationary	As per Key Information Document for each issuance	As per Key Information Document for each issuance	As per Key Information Document for each issuance
11.	Any other fees, commission and payments under whatever nomenclature	As per Key Information Document for each issuance	As per Key Information Document for each issuance	As per Key Information Document for each issuance

Issuer may remit Issue related expenses including but not limited to the fees/ charges / Incentives payable as arrangers fees/ advisory fees/ brokerage / selling commission / marketing/ advertising fees, distribution fees/ any other miscellaneous fees directly or indirectly to any intermediary (ies) appointed by the Issuer or any other representative/s / agent/s as may be appointed by the intermediary (ies) who may further utilize the same, for marketing purposes, including distributor payouts, either in full or part. Such fees may be finalised depending upon number of factors including but not limited to issue subscription, market conditions, terms of the issue, nature and scope of assignment, profile of counter party etc.

5.10 Financial Information:

- (a) **The audited financial statements (i.e. Profit & 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 should 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 to Annexure V for the audited financial statements (i.e. Profit & Loss statement, Balance Sheet and Cash Flow statement) both on a standalone and consolidated basis for a period of three completed years along with the auditor's report along with the requisite schedules, footnotes, summary etc.

However, if the issuer, being a listed REIT/listed InvIT, has been in existence for a period 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.

N. A

- (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 to Annexure V for the financial statements for the financial year ending March 31, 2026.

- (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:**

Not Applicable as the Issuer has been in existence for a period of more than 3 (three) years prior to the date of this General Information Document.

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

Please refer to Annexure V for the audited financial statements (i.e. Profit & Loss statement, Balance Sheet and Cash Flow statement) both on a standalone and consolidated basis for a period of three completed years along with the auditor's report along with the requisite schedules, footnotes, summary etc.

- (e) **Key operational and financial parameters on consolidated and standalone basis:**

Standalone Basis:

PARTICULARS	MARCH 31, 2024 (INR in crores)	MARCH 31,2025 (INR in crores)	MARCH 31,2026 (INR in crores)
	Audited	Audited	Audited
BALANCE SHEET			
Assets			
Property, Plant and Equipment	1.36	1.69	1.63
Financial Assets	105.55	232.26	458.89
Non-financial Assets excluding property, plant and equipment	10.72	6.61	6.62
Total Assets	117.64	240.57	467.14
Liabilities			
Financial Liabilities			
-Derivative financial instruments	-	-	-
-Trade Payables	0.04	0.36	0.12
-Debt Securities	9.46	1.46	11.00
-Borrowings (other than Debt Securities)	58.04	164.56	326.54
-Subordinated liabilities	6.17	11.97	32.88
-Other financial liabilities	-	-	-
Non-Financial Liabilities			
-Current tax liabilities (net)	-	-	1.23
-Provisions	0.34	0.53	0.62
-Deferred tax liabilities (net)	-	-	-
-other non-financial liabilities	0.85	2.51	5.00

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Equity (Equity Share Capital and Other Equity)	42.74	59.19	89.73
Total Liabilities and Equity	117.64	240.57	467.14
PROFIT AND LOSS			
Revenue from operations	21.10	60.11	111.27
Other Income	1.80	0.67	0.47
Total Income	22.90	60.77	111.74
Total Expense	28.50	46.69	91.05
PBT	5.59	14.08	20.70
Profit after tax for the year	14.13	10.57	14.56
Other Comprehensive income	-	0.01	7.00
Total Comprehensive Income	14.13	10.56	7.56
Earnings per equity share (Basic)	3.44	2.44	2.20
Earnings per equity share (Diluted)	2.45	1.75	1.74
Cash Flow			
Net cash from/ used in (-) operating activities	(57.71)	(74.68)	(150.48)
Net cash from/ used in (-) investing activities	0.64	(15.32)	(1.35)
Net cash from/ used in (-) financing activities	38.62	90.63	154.80
Net increase/decrease (-) in cash and cash equivalents	(18.45)	0.62	2.97
Cash and cash equivalents as per Cash Flow Statement as at the Begning of Half /year	21.69	3.24	3.86
Cash and cash equivalents as per Cash Flow Statement as at the end of Half /year	3.24	3.86	6.83
Additional Information			
Net Owned Funds	19.25	44.95	74.11
Cash and cash equivalents			

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	3.24	3.86	6.83
Loans	72.98	185.38	403.49
Loans (Principal Amount)	72.98	185.38	403.49
Total Debts to Total Assets	0.57	0.69	0.72
Interest Income	20.42	59.96	110.39
Interest Expense	4.99	13.78	39.46
Impairment on Financial Instruments	-	-	-
Bad Debts to Loans (%)	0.00%	0.00%	0.00%
% Stage 3 Loans on Loans (Principal Amount)	0.00%	0.00%	0.00%
% Net Stage 3 Loans on Loans (Principal Amount)	0.00%	0.00%	0.00%
Tier I Capital Adequacy Ratio (%)	22.72%	20.62%	17.84%
Tier II Capital Adequacy Ratio (%)	0.00%	0.00%	0.00%

Consolidated Basis:

PARTICULARS	MARCH 31, 2024 (INR in Thousand)	MARCH 31, 2025 (INR in Thousand)	MARCH 31, 2026 (INR in Thousand)
	Audited	Audited	Audited
BALANCE SHEET			
Assets			
Property, Plant and Equipment	13,556.92	16,871.81	16,229.15
Financial Assets	8,54,804.84	21,23,633.26	43,90,516.30
Non-financial Assets excluding property, plant and equipment	96,353.24	70,192.86	64,208.86
Total Assets	9,64,715.00	22,10,697.93	44,70,954.32
Liabilities			
Financial Liabilities			
-Derivative financial instruments	-	-	-
-Trade Payables	449.22	3,613.98	1,286.81
-Debt Securities	94,583.33	14,583.34	1,10,000.00
-Borrowings (other than Debt Securities)	3,80,441.08	14,45,551.42	30,55,417.58
-Subordinated liabilities	50,981.12	1,11,796.90	3,17,888.57
-Other financial liabilities	-	-	-
Non-Financial Liabilities			
-Current tax liabilities (net)	-	3,780.86	12,868.29
-Provisions	3,431.07	5,274.79	6,230.78
-Deferred tax liabilities (net)	-	-	-
-other non-financial liabilities	9,785.81	25,037.11	49,923.92

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Equity (Equity Share Capital and Other Equity)	4,25,043.37	6,01,059.53	9,17,338.38
Total Liabilities and Equity	9,64,715.00	22,10,697.93	44,70,954.32
PROFIT AND LOSS			
Revenue from operations	2,10,962.38	6,01,050.64	11,12,715.36
Other Income	5,953.37	6,757.85	4,435.27
Total Income	2,16,915.75	6,07,808.49	11,17,150.63
Total Expense	2,75,103.83	4,51,930.89	8,95,291.60
PBT	-58,188.08	1,55,877.60	2,21,859.03
Profit after tax for the year	-1,42,232.05	1,17,588.67	1,56,939.65
Other Comprehensive income	-	-542.51	-69,525.71
Total Comprehensive Income	-1,42,232.05	1,17,046.16	87,413.93
Cash Flow			
Net cash from/ used in (-) operating activities	-3,83,992.84	-7,45,079.24	-14,94,206.47
Net cash from/ used in (-) investing activities	6,397.08	-1,53,223.43	-13,489.32
Net cash from/ used in (-) financing activities	1,86,274.27	9,06,258.18	15,38,011.90
Net increase/decrease (-) in cash and cash equivalents	-1,91,321.49	7,955.51	30,316.11
Cash and cash equivalents as per Cash Flow Statement as at the end of Half year	32,515.00	40,470.51	70,786.61
Additional Information			
Net Owned Funds	3,29,216.50	5,99,495.00	8,81,210.13
Cash and cash equivalents	32,515.00	40,470.51	70,786.61
Loans	7,29,760.28	18,53,801.62	40,34,889.42
Loans (Principal Amount)	7,29,760.28	18,53,801.62	40,34,889.42
Total Debts to Total Assets	0.49	0.66	0.71
Interest Income	2,04,121.26	5,99,649.94	11,03,905.50
Interest Expense	38,048.83	1,37,822.18	3,94,552.62
Impairment on Financial Instruments	-	-	-
Bad Debts to Loans (%)	-	-	-
% Stage 3 Loans on Loans (Principal Amount)	0.00%	0.00%	0.00%
% Net Stage 3 Loans on Loans (Principal Amount)	0.00%	0.00%	0.00%
Tier I Capital Adequacy Ratio (%)	21.20%	27.45%	42.58%
Tier II Capital Adequacy Ratio (%)	0.00%	0.00%	0.00%

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

NIL

- (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.**

NIL

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

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

Share Capital	Amount (INR)
Authorised Share Capital	1,00,80,00,000
Issued , Subscribed & Paid-up Share Capital	83,47,70,000

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

Date of Change (AGM/EGM)	Authorised Capital (INR)	Particulars
NA	69,51,00,000	As on 31.03.2024
NA	69,51,00,000	As on 31.03.2025
28/07/2025 and 18/02/2026	1,00,80,00,000	As on 31.03.2026

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

Date of Allotment	Name of Investor	Number of Equity Shares	Face Value (in INR)	Issue Price (in Rs)	Consideration (Cash, other than cash etc.)	Nature of Allotment	Cumulative			Remarks Total Amount
							Number of Equity Shares	Equity Share Capital (INR in Crore)	Equity Share Premium (INR In Crore)	
18/09/2024	Ashish Kohli	4600	500	500	Cash (Conversion of loan into equity)	Conversion of loan	86,720	43.36	40.64	-
26/08/2025	Ashish Kohli	1,29,30,000	10	10	Cash (Conversion of loan into equity)	Conversion of loan	5,62,90,000	56.29	42.05	-
28/02/2026	Ashish Kohli	1,00,00,000	10	10	Cash	Right Issue	6,62,90,000	66.29	42.05	-

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

NIL

- (d) **Details of any reorganization or reconstruction in the preceding one year:**

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NIL

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(e) Details of the shareholding of the Company as at the latest quarter end (i.e., March 31, 2026), as per the format specified under the listing regulations:

Category	Category of Shareholder	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 (VII) = (IV)+(V) +(VI)	Shareholding as a % of total no of shares (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)	Number of Locked in Shares		Number of Shares pledged or otherwise encumbered		Non-Disposal Undertaking		Other encumbrances if any		Total Number of Shares 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	No.	As a % of total Shares held	No.	As a % of total Shares held	No.	As a % of total Shares held	
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	Class X	Class Y	Total	(X)	(XI)	(XII)	(XIII)	(XIV)	(XV)	(XVI)	(XVII)	(XVIII)	(XIX)	(XX)	(XXI)	
(A)	Promoter & Promoter Group	6,62,89,500	6,62,89,500	0	0	6,62,89,500	100	6,62,89,500	0	6,62,89,500	100	-	-	-	-	3,38,07,645	51	-	-	-	-	6,62,89,500	

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(B)	Public	500	500	0	0	500	0	500	0	500	0	-	-	-	-	-	-	-	-	500
(C)	Non Promote r-Non Public	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(C1)	Shares underlyin g DRs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Shares held by Employ es	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(C2)	Trusts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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(f) **List of top ten holders of equity shares of the Company as at the latest quarter end (i.e., March 31, 2026):**

Sr. No.	Name	Shares	% to Equity
1	Ashish Kohli	6,62,89,500	100.00%
2	Aadit Kohli	500	0.0%

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

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

Name	Designation	DIN	Age	Address	Date of Appointment	Details of other Directorships
Ashish Kohli	Chairman, MD & CEO	08173836	49	Flat No 2003, 20th Floor, Omkar 1973 Pandurang Budhkar Marg, Worli, Worli Colony Mumbai 400030 MH IN	05-07-2018	MONEDO CORPORATE SERVICES PRIVATE LIMITED MONEDO TECHNOLOGIES PRIVATE LIMITED
Vikram Kaushal	Non-Executive Director	07744703	55	F. No. 32, 3rd Floor, D Wing, Century Park, Kashinath Dhuru Marg, Prabhadevi, Mumbai, Maharashtra, India, 400025	04-02-2021	MONEDO CORPORATE SERVICES PRIVATE LIMITED VARDAN CEQUBE ADVISORS PRIVATE LIMITED VARDAN INVESTMENT ADVISORS PRIVATE LIMITED MIDAS ALTERNATIVE INVESTMENT MANAGER PRIVATE LIMITED RCINDO FINTECH PRIVATE LIMITED LLP: VENUS-VARDAN PARTNERS LLP
Shrutri Mehrotra	Non-Executive Director	07615640	44	6-A, Harmony, 6th Floor, Dr. E Moses Road, Worli, Mumbai, Maharashtra,	04-02-2021	MONEDO CORPORATE SERVICES PRIVATE LIMITED

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				India, 400018		ITRAVELEO PRIVATE LIMITED
Shashi Bhushan Tripathi	Non-Executive Director	09543490	49	21678, CASINO RIDGE RD, YORBA LINDA, CA, USA	02-06-2022	MONEDO CORPORATE SERVICES PRIVATE LIMITED
Nirma Anil Bhandari	Independent Director	02212973	53	33, Vaikunth Society, Lallubhai Park Road, Andheri West, Mumbai - 400058	30-09-2023	A N B CONSULTING COMPANY PRIVATE LIMITED ARCON TECHSOLUTIONS PRIVATE LIMITED ANB SOLUTIONS PRIVATE LIMITED IIFL FINANCE LIMITED NAVNEET EDUCATION LIMITED
Vipin Poddar	Director	10335670	46	B-805, Kunal Aspiree, S.no. 49 & 50, Balewadi, Pune. 411045	06-10-2023	MONEDO TECHNOLOGIES PRIVATE LIMITED
Veni Thapar	Independent Director	01811724	55	C-2/37, Safdarjung Development Area, Hauz Khas, South Delhi, Delhi 110016	24-01-2025	S.J.S. ENTERPRISES LIMITED RVR CORPORATE CONSULTANCY PRIVATE LIMITED BANDHAN BANK LIMITED MAZAGON DOCK SHIPBUILDERS LIMITED
Sumita Almeida	Director	10864754	47	Flat No 1201 Galassia, New Link Road, Near Dahisar McDonalds, Dahisar West, Mumbai 400068	12-02-2025	NA

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

Name	Designation	DIN	Date of Appointment	Date of Cessation, if applicable	Date of Resignation, if applicable	Remarks
Nirma Anil	Independent	02212973	30.09.2023	NA	NA	NA

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Bhandari	Director					
Vipin Kumar Reshamlal Poddar	Director	10335670	06.10.2023	NA	NA	NA
Ashish Runwal	Director	03382646	NA	31.01.2024	31.01.2024	NA
Veni Thapar	Independent Director	01811724	24.01.2025	NA	NA	NA
Sumita Ralph Almeida	Director	10864754	24.02.2025	NA	NA	NA

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

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

Sr. No.	Name of the Director	Financial Year	Remuneration payable or paid (in INR) Amt. in Lacs			Shareholding (on a fully diluted basis)		
			by Issuer	by subsidiary	by associate company	in the Company	in the subsidiaries	in the associate companies
1.	Ashish Kohli	2025-26	16191612	Nil	NA	95.88	0.00	0.00
	Vipin Kumar Poddar	2025-26	3240493	Nil	NA	0.00	0.00	0.00
	Sumita Ralph Almeida	2025-26	1680552	Nil	NA	0.00	0.00	0.00
	Veni Thapar	2025-26		Nil	NA	0.00	0.00	0.00
2.	Ashish Kohli	2024-25	16191612	Nil	NA	78.20	0.00	0.00
	Vipin Kumar Poddar	2024-25	3142152	Nil	NA	0.00	0.00	0.00
	Sumita Ralph Almeida	2024-25	1589333	Nil	NA	0.00	0.00	0.00
	Veni Thapar	2024-25	3379000	Nil	NA	73.13	0.00	0.00
3	Ashish Kohli	2023-24	20023812	Nil	NA	0.00	0.00	0.00
	Vipin Kumar Poddar	2023-24	2331996	Nil	NA	0.00	0.00	0.00
	Ashish Runwal	2023-24	2308966	Nil	NA	0.00	0.00	0.00

*2025-26 is up to March 31, 2026.

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

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Nil

Sr. No.	Name of the Director	Financial Year	Appointment of any relatives to an office or place of profit		
			in the Issuer	in the subsidiary	in the associate company
NIL					

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

A. in the promotion of the Issuer:

NIL

B. in any immovable property acquired by the Issuer in the two years preceding the date of the issue document or any immovable property proposed to be acquired by it:

NIL

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 shall be disclosed

NIL

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

NIL

5.13 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.

NIL

5.14 Following details regarding the auditors of the Issuer:

Details of the auditor of the Issuer:

(a)	Name of the Auditor	Address	Date of Appointment
	MRB & ASSOCIATES	A-102, 1st Floor, Shraddha Heights, Telly Gully, Andheri (E), Mumbai 400069	Since FY 21-22

(b) Details of change in auditors 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
NA	NA	NA	NA	NA

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5.15 Details of the following liabilities of the Issuer, as on March 31, 2026 or if available, a later date:

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

Name of the lender	Nature of Facility	Amount Sanctioned in Lacs	Amount O/s in Lacs	Repayment Schedule	Security	Margin	Asset Classification
				Months			
Mapletree Property Private Limited	ICD	2,000.00	2,000.00	12 months (to be paid with mutual consent with 1 month notice)	Book Debts	150.00%	-
ALT Income Investments	Convertible Note	2,839.63	2,660.26	36 months	Book Debts	LTV 70% of principal amount	-
ALT Income Investments	Convertible Note	2,907.77	2,737.46	36 months	Book Debts	LTV 70% of principal amount	-
ALMA Sunbird 2X LLC	Convertible Note	4,732.72	4,732.72	72 months	Book Debts	1.25	-
ALMA Aquila I LLC	Convertible Note	4,732.72	4,732.72	21 months	Book Debts	125.00%	-
Kaleidofin Capital Private Limited	Term Loan	500.00	166.67	12 months	Book Debts	110.00%	-
Kaleidofin Capital Private Limited	Term Loan	250.00	104.17	12 months	Book Debts	1.1	-
SERA Finance	Term Loan	200.00	87.33	12 months	Book Debts	1.25	-
Del Capital Pvt Ltd	Term Loan	600.00	168.26	6 months	Book Debts	1.1	-
Baid Finserv Limited	Term Loan	200.00	68.39	6 months	Book Debts	1.2	-
ALT Income Investments	Convertible Note	949.00	945.20	36 months & 25 days	Book Debts	LTV 70% of principal amount	-
Real Touch Finance Ltd	Term Loan	300.00	102.70	6 months	Book Debts	110.00%	-
RAR Fincare Limited	Term Loan	200.00	113.91	9 months	Book Debts	1.2	-
Universal Fingrowth Private Limited	Term Loan	400.00	102.02	6 months	Book Debts	110.00%	-
ALT Income Investments	Convertible Note	1,029.38	1,029.38	38 months & 6 days	Book Debts	142.85%	-
Kissandhan Agri	Term Loan	250.00	127.52	6 months	Book Debts	110.00%	-

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Financial Services							
Hinduja Leyland Finance Limited	Term Loan	300.00	153.03	6 months	Book Debts	120.00%	-
Kiyansh Finance Private Limited	Term Loan	300.00	212.50	6 months	Book Debts	120.00%	-
MAS Financial Services	Term Loan	300.00	150.00	6 months	Book Debts	110.00%	-
UC Inclusive Credit	Term Loan	300.00	273.33	15 months	Book Debts	110.00%	-
Vivifi Finance	Term Loan	500.00	250.00	6 months	Book Debts	120.00%	-
ALT Income Investments	Convertible Note	949.00	949.00	36 months & 20 days	Book Debts	142.85%	-
STCI Finance	Term Loan	2,000.00	1,944.44	36 months	Book Debts	110.00%	-
ALT Income Investments	Convertible Note	1,161.33	1,161.33	38 months & 6 days	Book Debts	142.85%	-
MAS Financial Services	Term Loan	350.00	291.67	6 months	Book Debts	110.00%	-
Baid Finserv Limited	Term Loan	300.00	200.00	9 months	Book Debts	120.00%	-
Aquilon Capital Emerging Sectors Fund I	NCD	2,500.00	1,000.00	12 months & 1 day	Book Debts	125.00%	-
Shriram Finance Limited	Term Loan	500.00	500.00	9 months	Book Debts	120.00%	-
Vardan Venus Investment fund	NCD	200.00	100.00	12 months	Book Debts	110.00%	
Total			27,063.99				

*Credit Rating, if applicable: Credit rating not applicable of the lenders.

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

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Name of Lender	Type of Facility	Amount Sanctioned (INR in Crore)	Principal Amount Outstanding (INR in Crore)	Repayment Date / Schedule	Credit Rating, if applicable
NuCash Financial Services Private Limited	ICD	0.20	0.20	Bullet	NA
Krishna Developers	ICD	25.00	1.50	Interest Monthly, Principal Bullet	NA
NuCash Financial Services Private Limited	ICD	1.50	1.00	Bullet	NA
KS Amine Chemicals India Pvt Ltd	ICD	5.00	5.00	Interest Monthly, Principal Bullet	NA
KS Amine Chemicals India Pvt Ltd	ICD	5.00	5.00	Interest Monthly, Principal Bullet	NA
Monedo Corporate Services Private Limited	ICD	21.00	21.00	Bullet	NA
KS Amine Chemicals India Pvt Ltd	ICD	7.00	7.00	Interest Monthly, Principal Bullet	NA
Krishna Developers	ICD	6.00	6.00	Interest Monthly, Principal Bullet	NA
Total		90.70	66.70		

(c) Details of Outstanding Non-Convertible Securities (as on March 31, 2026):

Series of Non-Convertible Securities	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in Crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
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Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in Crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
NCD	INE015X07018	12 months	18.50%	1,00,00,000	11-09-2025	11-09-2026	Na	Secured	Book debts 110%
NCD	INE015X07026	12 months & 1 day	16.50%	10,00,00,000	27-03-2026	28003-2027	Na	Secured	Book debts 125%

(d) Details of commercial paper issuances as at the end of the last quarter (i.e., March 31, 2026) in the following format:

Series of Non-Convertible Securities	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in Crore)	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
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

(e) List of top ten holders of non-convertible securities in terms of value (on a cumulative basis):

Series of Non-Convertible Securities	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in Crore)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
NCD	INE015X07018	12 months	18.50%	1,00,00,000	11-09-2025	11-09-2026	Na	Secured	Book debts 110%
NCD	INE015X07026	12 months & 1 day	16.50%	10,00,00,000	27-03-2026	28003-2027	Na	Secured	Book debts 125%
				11,00,00,000					

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(f) **List of top ten holders of Commercial Paper in terms of value (in cumulative basis):**

Sr. No.	Name of holder	Category of holder	Face value of holding	Holding as a % of total commercial paper outstanding of the Issuer
1	NA	NA	NA	NA

(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 of March 31, 2026.**

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
NA	NA	NA	NA	NA	NA	NA	NA

5.16 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. (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: (a) in whole or part, (b) at a premium or discount, or (c) in pursuance of an option or not

NIL

5.17 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:

A. Details with regard to lending done out of the issue proceeds of earlier issuances of debt securities (whether public issue or private placement) by the Issuer
<p>(a) Lending Policy: Should contain overview of origination, risk management, monitoring and collections:</p> <p>Please refer to the lending policy set out in Annexure X. (Attached)</p>
<p>(b) Classification of Loans given to associate or entities related to Board, Key Managerial Personnel and Senior Management, promoters, etc.:</p> <p>Refer Annexure X: NIL</p>
<p>(c) Classification of loans 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.:</p> <p>Please refer to paragraph (J) below of this table below. Completed.</p>
<p>(d) Aggregated exposure to the top 20 borrowers with respect to the concentration of advances, exposures to be disclosed in the manner as prescribed by RBI in its stipulations on Corporate Governance for NBFCs or HFCs, from time to time;</p> <p>Refer Annexure X</p>

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<p>(e) Details of loans, overdue and classified as non-performing assets (NPA) in accordance with RBI stipulations:</p> <p>Please refer to paragraph (K) of this table below</p>														
<p>B. Details of borrowings made by NBFC</p>														
<p>(a) A portfolio summary with regard to industries/ sectors to which borrowings have been made:</p> <p>Please refer to paragraph (J) in this table below including sub-paragraph (c) therein.</p>														
<p>(b) NPA exposures of the Issuer for the last three financial years (both gross and net exposures) and provisioning made for the same as per the last audited financial statements of the Issuer:</p> <p>Please refer to paragraph (K) of this table below.</p>														
<p>(c) Quantum and percentage of secured vis-à-vis unsecured borrowings made; and</p>														
<table border="1"> <thead> <tr> <th>Type of Borrowings</th> <th>Outstanding as at March 31, 2026 (INR) (in Crore) / latest quarter?</th> <th>%</th> </tr> </thead> <tbody> <tr> <td>Secured Borrowings</td> <td>290.64</td> <td>86.16%</td> </tr> <tr> <td>Unsecured Borrowings</td> <td>46.70</td> <td>13.84%</td> </tr> <tr> <td>Total</td> <td>337.34</td> <td>100%</td> </tr> </tbody> </table>	Type of Borrowings	Outstanding as at March 31, 2026 (INR) (in Crore) / latest quarter?	%	Secured Borrowings	290.64	86.16%	Unsecured Borrowings	46.70	13.84%	Total	337.34	100%		
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Total	337.34	100%												
<p>C. Details of change in shareholding</p>														
<p>(a) Any change in promoters' holdings during the last financial year beyond the threshold, as prescribed by RBI:</p> <p>NO</p>														
<p>D. Disclosure of Assets Under Management</p>														
<p>(a) Segment wise breakup:</p> <p>Please refer to sub-paragraph (c) of paragraph (J) in this table below.</p>														
<p>(b) Type of Loans</p> <p>Please refer to sub-paragraph (a) of paragraph (J) in this table below.</p>														
<p>E. Details of borrowers</p>														
<p>(a) Geographical location wise</p> <p>Please refer to sub-paragraph (e) of paragraph (J) in this table below.</p>														
<p>F. Details of Gross NPA</p>														
<p>(a) Segment wise:</p> <p>Please refer to sub-paragraph (c) of paragraph (K) in this table below.</p>														
<p>G. Details of Assets and Liabilities</p>														

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

(a) Residual maturity profile wise into several bucket:																																									
Please refer to paragraph (L) in this table below.																																									
H. Additional details of loans made by the issuer where it is a Housing Finance Company																																									
N.A.																																									
I. Disclosure of latest ALM statements to stock exchange																																									
Please refer to the ALM statements set out in Annexure XI.																																									
J. Classification of loans according to																																									
(a) Type of Loans:	Details of types of loans (March 31, 2026)																																								
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	D	Any other sector (as applicable)	0.0%						
	E	Others	0.0%						
		Total	100%						
(d) Denomination of loans outstanding by ticket size*:	<u>Details of outstanding loans category wise</u>								
	Sl. No.	Ticket size (at the time of origination)	Percentage of AUM						
	1	upto 50,000	0.15%						
	2	50,000 – 1,00,000	0.51%						
	3	1,00,000 – 2,00,000	0.59%						
	4	2,00,000 – 3,00,000	0.28%						
	5	Above 3,00,000	98.47%						
	Total	100%							
	<i>* Information required at the borrower level (and not by loan account as a customer may have multiple loan accounts);</i>								
(e) Geographical classification of borrowers:	<u>Top 5 states borrower wise</u>								
	Sl. No.	Top 5 states	Percentage of AUM						
	1	Tamil Nadu	65.17%						
	2	Karnataka	25.54%						
	3	Andhra Pradesh	4.46%						
	4	Maharashtra	2.44%						
	5	Telangana	1.87%						
	Total	99.48%							
K. Details of loans, overdue and classified as non-performing assets (NPA) in accordance with RBI stipulations									
(a) Movement of Gross NPA	As on March 31, 2026								
	Movement of gross NPA*		Rs. Crore						
	Opening gross NPA		0.0						
	- Additions during the year		0.0						
	- Reductions during the year		0.0						
	Closing balance of gross NPA		0.0						
	<i>*Please indicate the gross NPA recognition policy (90 Day's Past Due): 90 days</i>								
(b) Movement of provisions for NPA	Movement of provisions for NPA		Rs. Crore						
	Opening balance		0.0						
	- Provisions made during the year		0.0						
	- Write-off/ write-back of excess provisions		0.0						
	Closing balance		0.0						
(c) Segment wise gross NPA	Refer Annexure X								
L. Residual maturity profile of assets and liabilities (in line with the RBI format):									
<u>Residual maturity profile of assets and liabilities as on March 31, 2026</u> (Amount in Crores)									
Category	Up to 30/31 days	>1 month - 2 months	>2 months - 3 months	>3 months - 6 months	>6 months - 1 year	>1 year - 3 years	>3 years - 5 years	> 5 years	Total
Deposit	0	0	0	0	0	0	0	0	

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Advances	347.97	49.70	4.89	4.45	0.56	0.38	-	-	407.95
Investments (FD s)	-	-	-	5.69	-	-	-	-	5.69
Borrowings	6.76	7.50	6.69	35.05	126.07	107.94	47.33	-	337.34
FCA*	0	0	0	0	0	0	0	0	-
FCL*	0	0	0	0	0	0	0	0	-

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

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

NIL

5.19 **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

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

NIL

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

NIL

5.22 **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

5.23 **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

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

NIL

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5.25 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.

NIL

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

Other than the following, the Issuer has not obtained any expert opinions in connection with this General Information Document:

None

The above experts are not, and has not been, engaged or interested in the formation or promotion or management, of the Issuer and have given their written consent to the Company as stated in the paragraph above and has not withdrawn such consent before the delivery of a copy of this General Information Document to the Registrar (as applicable) for registration and a statement to that effect shall be included in the issue document.

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

Not Applicable. The proceeds raised from the Issue will be used solely for the lending Purpose of borrower and not to any group company.

Sr. 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
NOT APPLICABLE			

5.28 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:

Please refer to the Section 5.17 of this General Information Document.

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

Please refer to the Section 5.17 of this General Information Document.

(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:

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NO.

- 5.29 **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	CONSENT
Directors	The consent of the directors of the Issuer, to the extent required, have been or will be duly obtained.
Auditors	The Issuer has received the consent from its auditors for inclusion of their name(s) and the relevant audited financial statements in this General Information Document.
Bankers to issue	Not applicable
Trustees	The consent letter from Debenture Trustee is provided in Annexure III of this General Information Document.
Solicitors /Advocates	Not applicable. The Issuer has been advised by its in-house legal and compliance team.
Legal Advisors	Not applicable.
Lead Manager	Not applicable
Registrar	The consent of the Registrar, to the extent required, have been or will be duly obtained.
Lenders	The consent of the lenders of the Issuer, to the extent required, have been or will be duly obtained.
Experts	The consent of experts, to the extent required, have been or will be duly obtained.

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

As per Key Information Document for each issuance.

- 5.31 **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.**

As per Key Information Document for each issuance.

- 5.32 **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:***

- (i) Interest and all other charges shall accrue based on an actual/actual basis.
- (ii) All payments in respect of the Debentures required to be made by the Issuer shall be made on a Business Day.
- (iii) If any Due Date on which any interest or additional interest is payable falls on a day which is a Sunday or is not a Business Day, the payment to be made on such Due Date shall be made on the succeeding Business Day.

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- (iv) If any Due Date on which any Outstanding Principal Amounts are payable falls on a day which is a Sunday or is not a Business Day, the payment to be made on such Due Date shall be made on the preceding Business Day.
- (v) If the Final Redemption Date or any other date on which the Debentures are redeemed in full (including in accordance with the provisions on early redemption (please refer to the section named "*Early Redemption*" in Section 5.38 (*Issue Details*) of the General Information Document)) falls on a day which is a Sunday or is not a Business Day, the payment of any amounts in respect of the Outstanding Principal Amounts to be made shall be made on the preceding Business Day.
- (vi) In the absence of anything to the contrary mentioned in the Debenture Trust Deed and other Transaction Documents, if any day for performance of any acts under the Transaction Documents (other than those set out in paragraph (iii) to paragraph (v) above) falls on a day which is not a Business Day, such acts shall be performed shall be made on the succeeding Business Day.

(b) ***Procedure and time schedule for allotment and issue of securities should be disclosed:***

Please refer to the column on "*Issue Timing*" under Section 5.38 (*Issue Details*) of this General Information Document; and

(c) ***Cash flows emanating from the non-convertible securities shall be mentioned in the issue document, by way of an illustration:***

The cashflows emanating from the Debentures, by way of an illustration, are set out under **Annexure VI (*Illustration of Bond Cashflows*)** of this General Information Document.

5.33 Other details:

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

- (i) The Issuer hereby agrees and undertakes that, if required under Applicable Law, it will create a debenture redemption reserve ("**DRR**") in accordance with the provisions of the Companies Act (and the rules and regulations made thereunder) and the guidelines issued by the relevant Governmental Authorities.
- (ii) 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 such deeds, acts and things as may be required in accordance with Applicable Law.
- (iii) Where applicable, the Issuer shall submit to the Debenture Trustee a certificate duly certified by a chartered accountant certifying that the Issuer has transferred the required amount to the DRR at the end of each Financial Year.
- (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), guidelines issued by the Reserve Bank of India, etc.):**

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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 SEBI Listed Debentures Circulars, the LODR Regulations, the NBFC Directions, and the applicable guidelines and directions issued by the RBI and SEBI.

(c) **Default in payment:**

The Issuer agrees to pay additional interest at 5 % (Five percent) per annum over the Interest Rate in respect of the Debentures on the Outstanding Amounts from the date of the occurrence of an Event of Default until such Event of Default is cured or the Secured Obligations are repaid (whichever is earlier), on each Interest Payment Date occurring during the aforementioned period on the relevant Interest Payment Date.

(d) **Delay in listing:**

In accordance with the SEBI NCS Regulations read together with the SEBI Listing Timelines Requirements, the Issuer confirms that in the event there is any delay in listing of the Debentures beyond 3 (three) Business Days from the date of bidding on the EBP Platform or the Issue Closing Date (as the case may be) in respect to the issue for the Debentures, the Issuer will pay to the Debenture Holders, penal interest of 1% (One percent) per annum over the Interest Rate, from the date of allotment of the Debentures until the listing of the Debentures is completed.

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

(i) The Issuer shall ensure that the Debentures are allotted to the respective Debenture Holders within the timelines prescribed under the SEBI Listing Timelines Requirements.

(ii) If the Issuer 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 Issuer fails to repay the Application Money within the Repayment Period, then the Issuer shall be liable to repay the Application Money along with interest at 14.40% (fourteen decimal four zero percent) per annum, gross of withholding taxes, from the expiry of the Allotment Period.

(f) **Issue details:** Please refer to Section 5.38 (*Issue Details*) of this General Information Document

(g) **Application process:**

The application process for the Issue is as provided in Section 8 of this General Information Document.

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

All disclosures prescribed under PAS-4 of Companies (Prospectus and Allotment of Securities), Rules, 2014 have been done and made a part of the Key Information Document.

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

Not applicable

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

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(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 upon -

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

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

Not Applicable

(b) ***In purchase or acquisition of any immovable property including indirect acquisition of immovable 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 immovable 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

The Issuer confirms that it will not use the proceeds from the Issue, directly or indirectly, for purchase or acquisition of any immovable property.

(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 -***

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- (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.**

The Issuer confirms that it will not use the proceeds from the Issue, directly or indirectly, for acquisition of securities of any other body corporate.

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

Not Applicable

- (e) **The broad lending and borrowing policy including summary of the key terms and conditions of the term loans such as re-scheduling, prepayment, penalty, default; and where such lending or borrowing is between the 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.**

No such incidents acts are there to be reported.

- (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.**

No such incidents acts are there to be reported.

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

- (i) **Material Contracts:**

The following contracts, not being contracts entered into in the ordinary course of business carried on by the Company or entered into more than 2 (Two) years before the date of this General Information Document, which are or may be deemed material, have been entered into by the Company.

S. No.	Nature of Contract
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1	Certified true copy of the Memorandum & Articles of Association of the Issuer.
3	Board Resolution dated June 8, 2026 authorizing the issuance of Debentures having aggregate nominal value of INR 55,00,00,000 (Indian Rupees Fifty Five Crores comprising the Primary Issuance and the Green Shoe Option).
4	Shareholder Resolution dated June 8, 2026 approving the borrowing limits for borrowing by the Company and the security limits for creation of security by the company pursuant to Section 42 of the Companies Act.
5	Copies of Annual Reports of the Company for the last three financial years.
6	Credit rating letter from the Rating Agency and rating rationale from the Rating Agency dated May 15, 2026 along with detailed press release.
7	Letter from Debenture Trustee dated June 08, 2026 giving its consent to act as Debenture Trustee.
8	Letter for Register and Transfer Agent.
9	Certified true copy of the certificate of incorporation of the Company.
10	Certified true copy of the tripartite agreement between the Company, the Registrar & Transfer Agent and the NSDL/CDSL.
11	Copy of application made to Stock Exchange for grant of in-principle approval for listing of Debentures.
12	Debenture Trustee Agreement to be executed by the Issuer and the Debenture Trustee.
13	Debenture Trust Deed to be executed by the Issuer and the Debenture Trustee.
14	Deed of Hypothecation to be executed by the Issuer and the Debenture Trustee.
15	Any other Transaction Document as may be required for the Debentures.

- (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 referred to hereunder as material to the Issue, may be inspected at the Registered Office of the Company between 10.00 am to 4.00 pm on working days.

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

Financial Year	Page number of the audit report which sets out the details of the related party transactions
2023-24	Refer Page No. 59 Link - https://monedo.in/financial-reports/
2024-25	.Refer Page No. 56 Link - https://monedo.in/financial-reports/
2025-26	Refer Page No. 45

- (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.**

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NA

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

NIL

5.35 Details of Debt Securities Sought to be Issued

Please refer Key Information Document of each issuance.

5.36 Issue Size

Please refer Key Information Document of each issuance.

5.37 Utilization of the Issue Proceeds

- (a) The funds raised by the Issue shall be utilized by the Company for the purposes of onward lending ("**Purpose**").
- (b) The funds raised by the Issue shall be utilised by the Company solely for the Purpose and the Company shall not use the Debenture Proceeds towards:
- (i) providing or extending unsecured loans or making any inter-corporate deposits to/in any subsidiary and/or associate of the Company;
 - (ii) providing any bill discounting facilities;
 - (iii) making any repayment of any loans availed from its directors, Promoter and/or Promoter Group;
 - (iv) any capital market instrument such as equity and equity linked or debt and debt-linked instruments or any other capital market related activities (whether directly or indirectly);
 - (v) refinancing of existing Financial Indebtedness of the Company;
 - (vi) investment in the real estate sector/real estate business (including the acquisition/purchase of land);
 - (vii) any speculative business or activity;
 - (viii) any purpose, that is not eligible for the providing of financing by banks to non-banking financial companies for bank finance to non-banking financial companies, or, which results in a breach of the RBI's master direction no. DOR.CRE.REC.73/07-01-001/2025-26 dated November 28, 2025 on "*Reserve Bank of India (Commercial Banks – Credit Facilities) Directions, 2025*"; and
 - (ix) in contravention of Applicable Law (including without limitation, any guidelines, rules or regulations of the RBI and/or SEBI applicable to non-banking financial companies).

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5.38 Issue Details

Please refer Key Information Document of each issuance.

Note:

1. If there is any change in coupon rate pursuant to any event including lapse of certain time period or downgrade in rating, then such new coupon rate and the events which lead to such change should be disclosed.
2. The list of documents which has been executed in connection with the issue and subscription of debt securities shall be annexed.
3. While the debt securities are secured to the extent of hundred per cent of the amount of principal and interest amount or as per the terms of this General Information Document, in favour of Debenture Trustee, it is the duty of the Debenture Trustee to monitor that the security is maintained.
4. The Issuer shall provide granular disclosures in this 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".

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SECTION 6: DISCLOSURES PERTAINING TO WILFUL DEFAULT

The following disclosures shall be made if the issuer or its promoter or director is declared Wilful Defaulter:

- A) **Name of the bank declaring the entity as a Wilful Defaulter:** NA
- B) **The year in which the entity is declared as a Wilful Defaulter:** NA
- C) **Outstanding amount when the entity is declared as a Wilful Defaulter:** NA
- D) **Name of the entity declared as a Wilful Defaulter:** NA
- E) **Steps taken, if any, for the removal from the list of Wilful Defaulters:** NA
- F) **Other disclosures, as deemed fit by the Issuer in order to enable investors to take informed decisions:** NA
- G) **Any other disclosure as specified by SEBI:** NA

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SECTION 7: TRANSACTION DOCUMENTS AND KEY TERMS

7.1 Transaction Documents

The following documents shall be executed in relation to the Issue ("**Transaction Documents**"):

- (a) This General Information Document and the Key Information Document for the relevant issuance of Debentures;
- (b) Debenture Trustee Agreement, which will confirm the appointment as the Debenture Trustee ("**Debenture Trustee Agreement**");
- (c) Debenture Trust Deed, which will set out the terms upon which the Debentures are being issued and shall include the representations and warranties and the covenants to be provided by the Issuer ("**Debenture Trust Deed**");
- (d) Deed of Hypothecation whereby the Issuer will create an exclusive first charge by way of hypothecation over the Hypothecated Property in favour of the Debenture Trustee to secure its obligations in respect of the Debentures ("**Deed of Hypothecation**");
- (e) Personal Guarantee (if Applicable);
- (f) Corporate Guarantee (if Applicable);
- (g) Demand Promissory Note and Letter of Continuity (if Applicable);
- (h) Such other documents as agreed between the Issuer and the Debenture Trustee;
- (i) the letters issued by, and each memorandum of understanding/agreement entered into with, the Rating Agency, the Debenture Trustee and/or the Registrar;
- (j) each tripartite agreement between the Company, the Registrar and the relevant Depository; and
- (k) any other document that may be designated as a Transaction Document by the Debenture Trustee,

as more particularly set out in the KID for each issuance.

7.2 Representations And Warranties of The Issuer

As per Key Information Document of each issuance.

7.3 Covenants of the Issuer

As per Key Information Document of each issuance.

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SECTION 8: OTHER INFORMATION AND APPLICATION PROCESS

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

8.1 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 and 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.

8.2 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.

8.3 Debenture Trustee for the Debenture Holder(s)

The Issuer shall appoint a Debenture Trustee to act as the debenture 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.

8.4 Sharing of Information

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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.

8.5 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.

8.6 Modification of Debentures

The Debenture Trustee and the Issuer will agree to make any modifications in the General Information Document which, in the opinion of the Debenture Trustee, is of a formal, minor or technical nature or is to correct a manifest error.

Any other change or modification to the terms of the Debentures shall require approval by the Majority Debenture Holders.

8.7 Right to accept or reject Applications

The board of directors reserve 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.

8.8 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.

8.9 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 NEFT/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, as applicable, by placing bids on the EBP Platform during the Issue period. The Issuer will make the bidding announcement on the EBP Platform, if the EBP mechanism is used, at least 1 (one) Business Day before initiating the bidding process in accordance with the EBP Requirements. In case the Issuer elects to use the EBP mechanism and 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 required/prescribed "know your customer" verification process. Eligible Investors should also refer to the operational guidelines of the relevant EBP in this respect, if applicable. The disclosures required pursuant to the EBP Requirements, where applicable, are set out hereinbelow:

Details of size of issue and green shoe	As per Key Information Document for each issuance.
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option, if any	
Provided that the green shoe portion shall not exceed five times the base issue size	
Interest Rate Parament	As per Key Information Document for each issuance.
Bid opening and closing date	As per Key Information Document for each issuance.
Minimum Bid Lot	As per Key Information Document for each issuance.
Manner of bidding in the Issue	As per Key Information Document for each issuance.
Manner of allotment in the Issue	As per Key Information Document for each issuance.
Manner of settlement in the Issue	Pay-in of funds through ICCL. The pay-in of the Application Money for the Debentures shall be made by way of transfer of funds from the bank account(s) of the Eligible Investors (whose bids have been accepted) as registered with the Electronic Book Provider into the account of the ICCL, as specified in this regard below.
Settlement Cycle	As per Key Information Document for each issuance.
Cut-off yield	As per Key Information Document for each issuance.

Process flow of settlement (EBP):

Where the EBP mechanism is used, Eligible Investors whose bids have been accepted by the Issuer and to whom a signed copy of this General Information Document along with the PPOA 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 below:

Account 1:

Name of the Bank	ICICI BANK
IFSC Code	ICICI0000106
Account Number	ICCLEB
Name of the beneficiary	Indian Clearing Corporation Ltd.

Account 2:

Name of the Bank	YES BANK
IFSC Code	YESB0CMSNOC
Account Number	ICCLEB
Name of the beneficiary	Indian Clearing Corporation Ltd

Account 3:

Name of the Bank	HDFC BANK
IFSC Code	HDFC0000060
Account Number	ICCLEB
Name of the beneficiary	Indian Clearing Corporation Ltd

Where the EBP mechanism is used, 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. If the EBP mechanism is used, upon the transfer of funds into the aforesaid

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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. Where the EBP mechanism is used, 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, the details of which are as set out below:

Name of the beneficiary	MONEDO FINANCIAL SERVICES PRIVATE LIMITED
Name of the Bank	IndusInd Bank
Branch Address:	Andheri East
IFSC Code	INDB0000018
Account Number	201002285772

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/or other Applicable Law.

8.10 Application Procedure

Potential Investors will be invited to subscribe by way of the Application Form prescribed in the General Information Document 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. 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, as applicable.

8.11 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, as applicable.

8.12 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. In case of over subscription, allotment shall be made on a "price time priority basis" in accordance with the EBP Requirements, as applicable. 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.

8.13 Payment Instructions (NON - EBP)

The Application Form should be submitted directly. The entire amount per Debenture is payable along with the making of an application. Applicants can remit the application amount on the Pay-in Date in the following account:

Not applicable

BENEFICIARY NAME	MONEDO FINANCIAL SERVICES PRIVATE LIMITED
BANK ACCOUNT NO.	201002285772
SWIFT CODE	NA
IFSC CODE	INDB0000018
BANK NAME	IndusInd Bank

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BRANCH ADDRESS	Andheri East
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8.14 Eligible Investors

The following categories of investors, when specifically approached and have been identified upfront, are eligible to apply for this private placement of Debentures subject to fulfilling their respective investment norms/rules and compliance with laws applicable to them by submitting all the relevant documents along with the Application Form ("**Eligible Investors**"):

- (a) Resident Individuals;
- (b) Hindu Undivided Family;
- (c) Trust;
- (d) Limited Liability Partnerships, Partnership Firm(s);
- (e) Portfolio Managers and Foreign Institutional Investors (FII) registered with SEBI;
- (f) Association of Persons;
- (g) Companies and Bodies Corporate including Public Sector Undertakings;
- (h) Commercial Banks, Regional Rural Banks, Financial Institutions;
- (i) Insurance Companies;
- (j) Mutual Funds/ Alternative Investment Fund (AIF); and
- (k) any other investor eligible to invest in these Debentures.

If the EBP mechanism is used, 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, 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 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.

Hosting of this General Information Document on the website of the Stock Exchange should not be construed as an offer or an invitation to offer to subscribe to the Debentures and the same has been hosted only as it is stipulated under the SEBI ILNCS Regulations read with the EBP Requirements. Eligible Investors should check their eligibility before making any investment.

All potential 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.

8.15 Procedure for Applying for Dematerialised Facility

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- (a) The applicant must have at least one beneficiary account with any of the DP's of NSDL and 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.

8.16 Depository Arrangements

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

8.17 Tax Deduction at Source

- (a) Interest on NCDs issued pursuant to this Issue is subject to deduction of income tax under the provisions of the Income Tax Act, 2025 ("**IT Act**") or any other statutory modification or re-enactment thereof, as applicable. NCD Holders desirous of claiming non-deduction or lower deduction of tax at source under applicable laws, as the case may be, shall be required to submit the declaration/certificates as per format prescribed under applicable laws with the Issuer and the R&T Agent at the below mentioned address on or prior to the relevant Record Date for payment of interest on the NCDs:

Particulars	Contact Details of the Issuer	Contact Details of the RTA
Name	Monedo Financial Services Private Limited	NSDL Database Management Limited
Correspondence Address	7th Corporate Centre A, Andheri Kurla Road, Andheri East, Mumbai	4th Floor, Tower 3, One International Center, Senapati

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	400059	Bapat Marg, Prabhadevi, Mumbai - 400 013
Contact Person	Abhishek Bhojwani	Sachin V. Shinde
Designation	AVP - Finance	Manager
E-mail ID	abhishek.bhojwani@monedo.in	Sachin.Shinde@ndml.in
Tel. No.	8779734619	9870455759
Fax No.	NA	NA
Link for online submission	NA	NA

- (b) In case of non-receipt of such prescribed declaration/ certificate from the NCD Holders claiming non-deduction or lower deduction of tax at source under applicable laws, on or prior to the relevant Record Date, the Issuer shall make TDS deductions in accordance with the prescribed rates prior to credit of interest on NCDs.
- (c) Income Tax is deductible at source at the rate of 10% on interest on NCDs held by resident Indians in accordance with Section 193 of the IT Act. In cases where interest is to be paid to an Individual or hindu undivided family ("**HUF**") (being the NCD Holder) is less than Rs. 5,000 and interest is to be paid by way of account payee cheque then the relevant NCD Holder may seek non deduction of tax at source on the interest on NCDs by submitting the prescribed declaration/certificates with the Issuer and the R&T Agent at the aforesaid address on or prior to the relevant Record Date.
- (d) In case of NCD Holder who is a resident Individual or resident HUF claiming non-deduction or lower deduction of tax at source under section 193 of the IT Act, as the case may be, the NCD Holder should furnish either (a) a declaration (in duplicate) in the prescribed form i.e. (i) Form 15H which can be given by Individuals who are of the age of 60 years or more (ii) Form 15G which can be given by all Debenture Holders (other than companies and firms), or (b) a certificate, from the Assessing Officer which can be obtained by all Debenture Holders (including companies and firms) by making an application in the prescribed form i.e. Form No. 13.
- (e) Debenture Holders may seek/ may be granted, as the case may be, non-deduction or lower deduction of tax at source in following instances under the IT Act:
- (i) When the Assessing Officer issues a certificate on an application by a Debenture Holder on satisfaction that the total income of the Debenture Holder justifies no/lower deduction of tax at source as per the provisions of Section 197(1) of the IT Act; and that a valid certificate is filed by the NCD Holder with the Company before the Record Date for payment of interest;
- (ii) When the resident Debenture Holder with Permanent Account Number ("**PAN**") (not being a company or a firm) submits a declaration as per the provisions of section 197A(1A) of the IT Act in the prescribed Form 15G verified in the prescribed manner to the effect that the tax on his estimated total income of the financial year in which such income is to be included in computing his total income will be NIL. However, under section 197A(1B) of the IT Act, Form 15G cannot be submitted nor considered for exemption from tax deduction at source if the dividend income referred to in section 194, interest on securities, interest, withdrawal from NSS and income from units of mutual fund or of Unit Trust of India as the case may be or the aggregate of the amounts of such incomes credited or paid or likely to be credited or paid during the financial year in which such income is to be included exceeds the maximum amount which is not chargeable to income tax;
- (iii) Senior citizens, who are 60 or more years of age at any time during the financial year, enjoy the special privilege to submit a self-declaration in the prescribed Form 15H for non-deduction of tax at source in accordance with the provisions of section 197A(1C) of the IT Act even if the aggregate income credited or paid or likely to be credited or paid exceeds the maximum amount not

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chargeable to tax, provided that the tax due on the estimated total income of the year concerned will be NIL;

- (iv) All mutual funds registered under Securities and Exchange Board of India are exempt from tax on all their income, including income from investment in Debentures under the provisions of Section 10 (23D) of the IT Act in accordance with the provisions contained therein. Further, as per the provisions of section 196 of the IT Act, no deduction of tax shall be made by any person from any sums payable to mutual funds specified under Section 10(23D) of the IT Act, where such sum is payable to it by way of interest or dividend in respect of any securities or shares owned by it or in which it has full beneficial interest, or any other income accruing or arising to it;
- (v) For any NCDs held by Foreign Institutional Investors/ Foreign Portfolio Investors/ Qualified Foreign Investors, interest on NCDs may be eligible for concessional tax rate of 5% (plus applicable surcharge and health and education cess) for interest referred under Section 194LD applicable in respect of rupee denominated bonds of an Indian Company between June 1, 2013 and July 1, 2023 provided such rate does not exceed the rate as may be notified by the Government. Further, in case where section 194LD is not applicable, the interest income earned by FIIs/FPIs should be chargeable to tax at the rate of 20% under section 115AD of the IT Act. Tax shall be deducted u/s. 196D of the IT Act on such income at 20%. Where DTAA is applicable to the payee, the rate of tax deduction shall be lower of rate as per DTAA or 20%, subject to the conditions prescribed therein;
- (vi) Interest payable to Life Insurance Corporation, General Insurance Corporation and any other insurers are exempted from deductions of tax at source under Section 193 of the IT Act;
- (vii) Interest payable to entities falling under the list of entities exempted from TDS by the circular no. 18/2017 by Central Board of Direct Taxes (whose income is unconditionally exempt under Section 10 of the IT Act and who are also statutorily not required to file return of income as per Section 139 of the IT Act);
- (viii) Any other specific exemption available to any other category of investors under the IT Act.

In case(s) where the NCD Holder(s) do not submit the declaration/ certificates as per format prescribed under applicable laws with the Issuer and the R&T Agent at the specified address on or prior to the relevant Record Date for payment of interest on the NCDs, the Issuer shall not be liable to refund the applicable amount of tax deducted at source and the NCD Holders would be required to directly take up with the tax authorities for refund, if any

8.18 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.

8.19 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 and the tax exemption certificate/document of the Investor, 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

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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.

8.20 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

8.21 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; and
- (g) Application Form (including EFT/RTGS details).

8.22 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.

8.23 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.

8.24 Mode of Payment

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

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8.25 **Effect of Holidays**

- (a) If any Due Date on which any interest or additional interest is payable falls on a day which is a Sunday or is not a Business Day, the payment to be made on such Due Date shall be made on the succeeding Business Day.
- (b) If any Due Date on which any Outstanding Principal Amounts are payable falls on a day which is a Sunday or is not a Business Day, the payment to be made on such Due Date shall be made on the preceding Business Day.
- (c) If the Final Redemption Date or any other date on which the Debentures are redeemed in full (including in accordance with the provisions on early redemption (please refer to the section named "*Early Redemption*" in Section 5.38 (*Issue Details*) of the General Information Document)) falls on a day which is a Sunday or is not a Business Day, the payment of any amounts in respect of the Outstanding Principal Amounts to be made shall be made on the preceding Business Day.
- (d) In the absence of anything to the contrary mentioned in the Debenture Trust Deed and other Transaction Documents, if any day for performance of any acts under the Transaction Documents (other than those set out in paragraph (a) to paragraph (d) above) falls on a day which is not a Business Day, such acts shall be performed shall be made on the succeeding Business Day.

8.26 **Letters of Allotment**

In accordance with the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 as amended from time to time, read together with the requirements in respect of the timelines for listing of debt securities issued on a private placement basis prescribed in SEBI Listing Timelines Requirements, the Issuer shall ensure that the Debentures are credited into the demat accounts of the Debenture Holders of the Debentures within 2 (two) Business Days from the Deemed Date of Allotment.

8.27 **Deemed Date of Allotment**

As per Key Information Document for each issuance.

8.28 **Record Date**

As per Key Information Document for each issuance.

8.29 **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.

8.30 **Interest on Application Money**

As per Key Information Document for each issuance.

8.31 **PAN Number**

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Every applicant should mention its PAN allotted under Income Tax Act, 2025, 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.

8.32 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 and CDSL and accordingly the account of the Debenture Holder(s) with NSDL and 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.

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SECTION 9: UNDERTAKING

(1) UNDERTAKINGS IN RELATION TO THE ISSUER BEING ELIGIBLE UNDER THE SEBI ILNCS REGULATIONS

The Issuer hereby undertakes and confirms that the following (as set out in Regulation 5 of the SEBI ILNCS Regulations) are not applicable to the Issuer as on the date of this General Information Document:

- (a) the Issuer, any of its promoters, promoter group or directors are debarred from accessing the securities market or dealing in securities by the Board;
- (b) any of the promoters or directors of the Issuer is a promoter or director of another company which is debarred from accessing the securities market or dealing in securities by the Board;
- (c) the Issuer or any of its promoters or directors is a Wilful Defaulter;
- (d) any of the promoters or whole-time directors of the issuer is a promoter or whole-time director of another company which is a Wilful Defaulter;
- (e) any of its promoters or directors is a fugitive economic offender; or
- (f) any fine or penalties levied by the Board /Stock Exchanges is pending to be paid by the Issuer at the time of filing this General Information Document.

(2) UNDERTAKING ON CREATION OF SECURITY PURSUANT TO REGULATION 48(2) OF THE SEBI ILNCS REGULATIONS

The Issuer hereby undertakes that the assets on which charge is proposed to be created as security for the Debentures are free from any encumbrances. The Issuer further undertakes that the charge proposed to be created is a first ranking exclusive charge and therefore no permission or consent to create a second or pari-passu charge on the assets of the Issuer is required to be obtained from any creditor (whether or not existing) of the Issuer.

(3) UNDERTAKING PURSUANT TO PARAGRAPH 3.3.35 of SCHEDULE I OF THE SEBI ILNCS REGULATIONS

The Issuer undertakes and states as follows:

- (a) investors are advised to read the risk factors carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and the offer including the risks involved. The securities have not been recommended or approved by the any regulatory authority in India, including SEBI nor does SEBI guarantee the accuracy or adequacy of this document. Specific attention of investors is invited to the statement of 'Risk factors' under the section 'GENERAL RISKS AND RISKS IN RELATION TO THE NON-CONVERTIBLE SECURITIES';
- (b) the Issuer, having made all reasonable inquiries, accepts responsibility for, and confirms that this issue document contains all information with regard to the issuer and the issue, that the information contained in this issue 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 document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect; and
- (c) the Issuer has no side letter with any debt securities holder except the one(s) disclosed in this issue document/General Information Document. Any covenants later added shall be disclosed on the stock exchange website where the debt is listed.

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(4) **DECLARATION/STATEMENT PURSUANT TO PARAGRAPH 3.3.36(c) of SCHEDULE I OF THE SEBI ILNCS REGULATIONS**

The Issuer declares that nothing in the issue document/General Information Document is contrary to the provisions of Companies Act, the Securities Contracts (Regulation) Act, 1956 (42 of 1956) and the Securities and Exchange Board of India Act, 1992 (15 of 1992) and the rules and regulations made thereunder.

(5) **DISCLOSURES PURSUANT TO CHAPTER II (DUE DILIGENCE BY DEBENTURE TRUSTEES) OF THE SEBI DEBENTURE TRUSTEES MASTER CIRCULAR**

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

As per Key Information Document for each issuance.

(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**

As per Key Information Document for each issuance.

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

The details of the charge created over the movable assets comprising receivables from loans provided by the Issuer over which security is proposed to be created by the Issuer under the Deed of Hypothecation will be reported to the relevant registrar of companies and the Central Registry of Securitisation Asset Reconstruction and Security Interest (CERSAI) within the timelines prescribed under Applicable Law or Transaction Documents. As the charge is being created over movable assets, no filings are required to be made with any sub-registrar.

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

As per Key Information Document for each issuance.

(e) **In case securities (equity shares etc.) are being offered as security then a holding statement from the depository participant along-with an undertaking that these securities shall be pledged in favour of debenture trustee(s) in the depository system: Not Applicable**

(f) **Details of any other form of security being offered viz. Debt Service Reserve Account etc.: N. A.**

(g) **Any other information, documents or records required by debenture trustee with regard to creation of security and perfection of security: Not applicable.**

(h) **Declaration:** The Issuer declares that debt securities shall be considered as secured only if the charged asset is registered with Sub-registrar and Registrar of Companies or CERSAI or Depository etc., as applicable, or is independently verifiable by the debenture trustee.

(i) **Terms and conditions of debenture trustee agreement including fees charged by debenture trustees(s):** Please refer the consent letter of the Debenture Trustee for terms and conditions of the appointment of the Debenture Trustee and fee of the Debenture Trustee.

(j) **Details of security to be created:** Please refer section named "*Security (Including description, type of security, type of charge, likely date of creation of security, minimum security cover, revaluation,*

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replacement of security)" in Section 5.38 (Issue Details).

- (k) **Process of due diligence carried out by the debenture trustee:** The Debenture Trustee has carried out due diligence in accordance with the manner prescribed in Chapter II (*Due Diligence by Debenture Trustees*) of the SEBI Debenture Trustees Master Circular. The due diligence broadly includes the following:
- (i) A chartered accountant appointed by the Debenture Trustee will be conducting an independent due diligence as per scope provided by the Debenture Trustee and the information provided by the Issuer in respect of the security being provided by the Issuer in respect of the Debentures.
 - (ii) The chartered accountant will verify and ensure that the assets provided by the Issuer for creation of security are free from any encumbrances or necessary permission or consent has been obtained from existing charge holders.
 - (iii) Periodical due diligence will be carried out by the Debenture Trustee in accordance with the SEBI (Debenture Trustees) Regulations, 1993 and the relevant circulars issued by SEBI from time to time (including the SEBI Debenture Trustees Master Circular) as per the nature of security provided by the Issuer in respect of the Debentures.
 - (iv) The Debenture Trustee will issue such necessary certificate(s) in relation to the due diligence carried out by it and such certificate(s) will be available on Stock Exchanges from time to time for information of the Debenture Holders.

Even though the Debentures are to be secured to the extent of at least 100% of the principal and interest amount or as per the terms of this General Information Document, in favor of the Debenture Trustee, the recovery of 100% of the amount shall depend on the market scenario prevalent at the time of enforcement of the security.

Due diligence will be carried out for maintenance of the prescribed security cover depending on information provided by the Issuer and the chartered accountant appointed by the Debenture Trustee or the Debenture Trustee will not be responsible for misinformation provided by Issuer.

- (l) **Due diligence certificate as per the format specified in Annexure IIA:**
- Enclosed as Annexure VII.
- (m) **Due diligence certificate as per the format specified in Schedule IV of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021:**
- Enclosed as Annexure VII.

(6) **OTHER UNDERTAKINGS**

The Issuer hereby confirms that:

- (a) the Issuer is eligible and in compliance with SEBI NCS Regulations, as amended from time to time, to make the private placement of debt instruments;
- (b) (to the extent applicable) the Issuer or its promoters or whole-time directors are not in violation of the provisions of Regulation 24 of the SEBI Delisting Regulations, 2009;
- (c) neither the Issuer nor any of its promoters or directors is a willful defaulter as defined under Regulation 2 (1) (ss) of the SEBI NCS Regulations; and

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- (d) the Issuer, its promoters, its directors are not in violation of the restrictions imposed by SEBI under SEBI circular no. SEBI/HO/MRD/DSA/CIR/P/2017/92 dated August 01, 2017.

For Monedo Financial Services Private Limited



Authorised Signatory
Name: Ashish Kohli
Title: Managing Director & CEO
Date: [●]

For Monedo Financial Services Private Limited



Authorised Signatory
Name: Vipin Kumar Poddar
Title: Director
Date: [●]

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SECTION 10: DECLARATION BY THE DIRECTORS

Each of the directors of the Company hereby confirm and declare that:

- A. the Issuer is in compliance with the provisions of Securities Contracts (Regulation) Act, 1956 (42 of 1956) and the Securities and Exchange Board of India Act, 1992 (15 of 1992), Companies Act, and the rules and regulations made thereunder;
- B. the compliance with the Acts and the rules and regulations does not imply that payment of dividend or interest or repayment of non-convertible securities, if applicable, is guaranteed by the Central Government;
- C. the monies received under the Issue shall be used only for the purposes and objects indicated in this General Information Document; and
- D. 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 the Articles of Association.


General Risk
<i>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 3 of this General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.</i>

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

I am authorized by the Board of Directors of the Company vide resolution dated June 8, 2026 to sign this General Information Document and declare that all the requirements of Companies Act and the rules made thereunder in respect of the subject matter of this General Information Document and matters incidental thereto have been complied with.

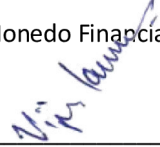
It is further declared and verified that all the required attachments have been completely, correctly and legibly attached to this form.

For Monedo Financial Services Private Limited



Authorised Signatory
Name: Ashish Kohli
Title: Managing Director & CEO
Date: June 09, 2026

For Monedo Financial Services Private Limited



Authorised Signatory
Name: Vipin Kumar Poddar
Title: Director
Date: June 09, 2026

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

ANNEXURE I: TERM SHEET

1.	Issuer/Borrower	MONEDO FINANCIAL SERVICES PRIVATE LIMITED (“MFSPL” or “Company”)
2.	Instrument	Listed Rated Secured Non-Convertible Debentures (“NCDs”)
3.	Upfront Fees	As per KID
4.	Coupon	As per KID
5.	Principal Repayment Schedule	As per KID
6.	Tenure	As per KID
7.	Make Whole (lock in)	As per KID
8.	Default Interest	As per KID
9.	Call/ Put	As per KID
10.	Special Redemption Premium	As per KID
11.	Security & Other Terms Security/Guarantee	As per KID
12.	Escrow account	As per KID
13.	Covenants/ Mandatory Prepayment	As per KID
14.	Events of Default	As per KID
15.	Conditions precedent	As per KID
16.	Cost, Expenses, Fee	All the costs and expenses in relation to the Proposed Transaction, including diligence, trustee appointment, rating agency, stamp duty, valuation, documentation etc to be borne by the Issuer. The Parties further agree that costs, expenses and fee have to be grossed up for applicable GST and related taxes.
17.	Confidentiality	The existence and terms of this document is Confidential and neither Party can disclose this document or any part thereof to any person without the consent of the other Party, except as required for the execution of the transaction proposed herein
18.	Non-Binding, Non-Exhaustive	The terms of this document are only meant to capture the high-level commercial terms and are not meant to be exhaustive. Further, no part of this document is binding on any Party, except provisions relating to Confidentiality and Cost and Expenses

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ANNEXURE II: RATING LETTER, RATING RATIONALE AND DETAILED PRESS RELEASE FROM THE RATING AGENCY

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

ANNEXURE III: CONSENT LETTER FROM THE DEBENTURE TRUSTEE

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

We have read and understood the Terms and Conditions of the issue of Debentures including the Risk Factors described in the general information document dated [] ("**General Information Document**") issued by the Issuer and have considered these in making our decision to apply. We bind ourselves to these Terms and Conditions and wish to apply for allotment of these Debentures. We request you to please place our name(s) on the Register of Debenture Holders.

Name of the Authorised Signatory(ies)	Designation	Signature

Applicant's Signature:

We the undersigned, are agreeable to holding the Debentures of the Company in dematerialised form. Details of my/our Beneficial Owner Account are given below:

DEPOSITORY	NSDL/CDSL
DEPOSITORY PARTICIPANT NAME	
DP-ID	
BENEFICIARY ACCOUNT NUMBER	
NAME OF THE APPLICANT(S)	

Applicant Bank Account: (Settlement by way of Cheque / Demand Draft / Pay Order / Direct Credit / ECS / NEFT/RTGS/other permitted mechanisms)	

FOR OFFICE USE ONLY	
DATE OF RECEIPT _____	DATE OF CLEARANCE _____

(Note: Cheque and Drafts are subject to realisation)

We understand and confirm that the information provided in the General Information Document is provided by the Issuer and the same has not been verified by any legal advisors to the Issuer, and other intermediaries and their agents and advisors associated with this Issue. We confirm that we have for the purpose of investing in these Debentures carried out our own due diligence and made our own decisions with respect to investment in these Debentures and have not relied on any representations made by anyone other than the Issuer, if any.

We understand that: i) in case of allotment of Debentures to us, our Beneficiary Account as mentioned above would get credited to the extent of allotted Debentures, ii) we must ensure that the sequence of names as mentioned in the Application Form matches the sequence of name held with our Depository Participant, iii) if the names of the Applicant in this application are not identical and also not in the same order as the Beneficiary Account details with the above mentioned Depository Participant or if the Debentures cannot be credited to our Beneficiary Account for any reason whatsoever, the Company shall be entitled at its sole discretion to reject the application or issue the Debentures in physical form.

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Applicant's
Signature

FOR OFFICE USE ONLY	
DATE OF RECEIPT _____	DATE OF CLEARANCE _____

(Note : Cheque and Drafts are subject to realisation)

------(TEAR HERE)-----

ACKNOWLEDGMENT SLIP

<i>(To be filled in by Applicant)</i> SERIAL NO.									
--	--	--	--	--	--	--	--	--	--

Received from _____

Address _____

Cheque/Draft/UTR # _____ Drawn on _____ for INR _____ on
account of application of _____ Debenture

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INSTRUCTIONS

1. Application form must be completed in full, IN ENGLISH.
2. Signatures must be made in English or in any of the Indian languages. Thumb Impressions must be attested by an authorized official of the Bank or by a Magistrate/Notary Public under his/her official seal.
3. Application form, duly completed in all respects, must be submitted with the respective Collecting Bankers. The payment is required to be made to the following account:

Beneficiary A/C Name:	[.]
Bank Account No.	[.]
IFSC CODE:	[.]
Bank Name	[.]
Branch Address:	[.]

The Company undertakes that the application money deposited in the above-mentioned bank account shall not be utilized for any purpose other than

- a) for adjustment against allotment of securities; or
 - b) for the repayment of monies where the company is unable to allot securities.
4. Receipt of applicants will be acknowledged by the Company in the "Acknowledgement Slip" appearing below the application form. No separate receipt will be issued.
 5. All applicants should mention their Permanent Account No. or their GIR No. allotted under Income Tax Act, 2025 and the Income Tax Circle/Ward/District. In case where neither the PAN nor the GIR No. has been allotted, the fact of non-allotment should be mentioned in the application form in the space provided. Income Tax as applicable will be deducted at source at the time of payment of interest including interest payable on application money.
 6. The application would be accepted as per the terms of the manner outlined in the transaction documents for the private placement.

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ANNEXURE V: AUDITED FINANCIAL STATEMENTS

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

ANNEXURE VI: ILLUSTRATION OF BOND CASH FLOWS

Illustration of Bond Cash Flows	
Company	MONEDO FINANCIAL SERVICES PRIVATE LIMITED
Face Value (per security)	As per Key Information Document of each issue.
Issue Date / Date of Allotment	As per Key Information Document of each issue.
Redemption Date / Maturity Date	As per Key Information Document of each issue.
Coupon Rate	As per Key Information Document of each issue.
Frequency of the Coupon Payment with specified dates	As per Key Information Document of each issue.
Day Count Convention	Actual/Actual

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

ANNEXURE VII: DUE DILIGENCE CERTIFICATES

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

ANNEXURE VIII: TERMS AND CONDITIONS OF DEBENTURE TRUSTEE AGREEMENT

Attached separately.

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

ANNEXURE IX: IN-PRINCIPLE APPROVAL RECEIVED FROM THE STOCK EXCHANGE

Attached separately

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

ANNEXURE X: LENDING POLICY

1.1 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:

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

Yes it includes

Classification of loans/ advances given to associates, entities/ person relating to board, senior management, promoters, others, etc.: (As of March 31, 2026)

Name	Designation	Type of Loan
NA	NA	NA
NA	NA	NA
NA	NA	NA
NA	NA	NA
NA	NA	NA

1.1.2. 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.: (As of March 31, 2026)

<i>Balance Tenure</i>	<i>Principal O/s (Rs. in Crores)</i>
upto 1 months	362.46
2-3 months	66.17
4-6 months	4.45
7-12 months	0.56
>12months	0.38
Total	434.02
<i>Product</i>	<i>Principal O/s (Rs. in Crores)</i>
Supply Chain Financing	425.26
Healthcare Financing	4.25
SME Loan	1.59
Others	2.92
Total	434.02

<i>Gross Loan Amt Bucket (Rs.)</i>	<i>Principal O/s (Rs. in Crores)</i>
Upto 50,000	0.67
50,000 – 1,00,000	2.21
1,00,000 – 2,00,000	2.55
2,00,000 – 3,00,000	1.20

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Above 3,00,000	427.39
Total	434.02

Industry Segment	Principal O/s (Rs. in Crores)
Supply Chain Financing	425.26
Healthcare Financing	4.25
SME Loan	1.59
Others	2.92
Total	434.02

1.1.3. 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:

APPLICANT_NAME	Types of Borrowers	PRODUCT	Total Sanctioned (Rs. In Lakhs)	Total Disbursed	Undisbursed Amount	Total Principal Outstanding	Status of Account
MXON ELECTRICALS AND HARDWARE PVT LTD	Pvt Ltd	Supply Chain	4,164.00	4,164.00	0.00	4,164.00	Current
DIVYASREE ENTERPRISES	Proprietorship	Supply Chain	2,050.00	2,050.00	0.00	2,050.00	Current
BALAJI Enterprises	Proprietorship	Supply Chain	2,050.00	2,050.00	0.00	2,050.00	Current
DHANALAKSHMI ENTERPRISES	Proprietorship	Supply Chain	2,000.00	2,000.00	0.00	2,000.00	Current
C C ADVERTISING	Proprietorship	Supply Chain	2,000.00	2,000.00	0.00	2,000.00	Current
SRI VARI INFRASTRUCTURES	Proprietorship	Supply Chain	1,850.00	1,850.00	0.00	1,850.00	Current
KRISHNA ENTERPRISES	Proprietorship	Supply Chain	1,850.00	1,850.00	0.00	1,850.00	Current
SRI MEENAKSHI ENTERPRISES	Proprietorship	Supply Chain	1,550.00	1,550.00	3.00	1,550.00	Current
DEXXON ELECTRICALS PRIVATE LIMITED	Pvt Ltd	Supply Chain	1,550.00	1,547.00	0.11	1,547.00	Current
Arihant Laminates	Proprietorship	Supply Chain	1,340.00	1,339.89	1.35	1,339.89	Current
Arihant Marketing	Proprietorship	Supply Chain	1,260.00	1,258.65	0.01	1,258.65	Current

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		Chain					
SRI LAKSHMI ENTERPRISE	Propreitorship	Supply Chain	1,255.00	1,254.99	0.32	1,254.99	Current
Pooja Electricals and Hardwares	Propreitorship	Supply Chain	1,160.00	1,159.68	0.07	1,159.68	Current
BALAJI MARKETING	Propreitorship	Supply Chain	1,500.00	1,499.93	0.00	1,542.71	Current
APEX ENGINEERING PRODUCTS	Propreitorship	Supply Chain	1,050.00	1,050.00	0.01	1,051.39	Current
ZENITH AUTO COMPONENTS	Propreitorship	Supply Chain	1,050.00	1,049.99	0.00	1,049.99	Current
MANYATA ENTERPRISES .	Propreitorship	Supply Chain	1,000.00	1,000.00	0.01	1,000.00	Current
prefab nest	Propreitorship	Supply Chain	980.00	979.99	0.00	979.99	Current
MARUTHI ELECTRICALS	Propreitorship	Supply Chain	900.00	900.00	17.43	900.00	Current
DAKSHITH TRADERS	Propreitorship	Supply Chain	750.00	732.57	3.00	732.57	Current

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

Particulars	As at March 31, 2026
Standard	434.02
Sub Standard	0
Doubtful	0
Loss	0

1.2 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:

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

Industry Segment	No. of loans	Principal O/s(Rs in Cr) as of March 31, 2026
Supply Chain Financing	1132	425.26
Healthcare Financing	543	4.25
SME Loan	24	1.59

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Others	394	2.92
Total	2093	434.02

1.2.2. 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:

Particular (Rs. in Cr)	FY 24(A)	FY 25(A)	FY 26(A)
Net NPA%	0.0%	0.0%	0.0%
Gross NPA	0.01	0.0	0.0
Net NPA	0.0	0.0	0.0

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

Type of Borrowings	Outstanding as at March 31, 2025 (Rs. in Crore)	%
Secured Borrowings	290.64	86.16%
Unsecured Borrowings	46.70	13.84%
Total	337.34	100.00%

1.2.4. Any change in promoters' holdings in the NBFCs during the preceding financial year beyond the threshold, as prescribed by RBI:

NIL

1.3 Classification of loans/ advances given according to:

1.3.1. Type of loans:

Details of types of loans

Sl. No.	Types of loans	Rs. In crore
1	Secured	0.0
2	Unsecured	434.02
	Total assets under management (AUM)^^	434.02

**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;

Note: Off Balance sheet AUM:

1.3.2. 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%	0.0%
2.	40-50%	0.0%
3.	50-60%	0.0%

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4.	60-70%	0.0%
5.	70-80%	0.0%
6.	80-90%	0.0%
7.	>90	0.0%
	Total	0.0%

1.3.3. Sectoral exposure:

Details of sectoral exposure

S. No.	Segment-wise break-up of AUM	Percentage of AUM
1.	Retail	
(A)	Mortgages (home loans and loans against property)	0.0%
(B)	Gold loans	0.0%
(C)	Vehicle finance	0.0%
(D)	MFI	0.0%
(E)	MSME (SCF & SME loans)	98.35%
(F)	Capital market funding (loans against shares, margin funding)	0.0%
(G)	Others (Travel & Education)	1.65%
2.	Wholesale	
(A)	Infrastructure	0.0%
(B)	Real estate (including builder loans)	0.0%
(C)	Promoter funding	0.0%
(D)	Any other sector (as applicable)	0.0%
(E)	Others	0.0%
	Total	100%

1.3.4. Denomination of loans outstanding by ticket size*:

Details of outstanding loans category wise

Sl. No.	Ticket size (at the time of origination)	Percentage of AUM
1	upto 50,000	0.15%
2	50,000 – 1,00,000	0.51%
3	1,00,000 – 2,00,000	0.59%
4	2,00,000 – 3,00,000	0.28%
5	Above 3,00,000	98.47%
	Total	100%

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

1.3.5. Geographical classification of borrowers:

Top 5 states borrower wise –

Sl. No.	Top 5 states	Percentage of AUM
1	Tamil Nadu	65.17%
2	Karnataka	25.54%
3	Andhra Pradesh	4.46%

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4	Maharashtra	2.44%
5	Telangana	1.87%
	Total	99.48%

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

Movement of gross NPA

Movement of gross NPA*	Rs. Crore (As of March 31, 2026)
Opening gross NPA	0.0
- Additions during the year	0.0
- Reductions during the year	0.0
Closing balance of gross NPA	0.0

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

90 DPD and above cases are considered as NPA

Movement of provisions for NPA

Movement of provisions for NPA	Rs. Crore (As of March 31, 2026)
Opening balance	0.0
- Provisions made during the year	0.0
- Write-off/ write-back of excess provisions	0.0
Closing balance	0.0

1.3.7. Segment-wise gross NPA:

Segment wise gross NPA (As on March 31, 2026)

S. No.	Segment-wise gross NPA	Gross NPA (%)
1.	Retail	
(A)	Mortgages (home loans and loans against property)	0.0%
(B)	Gold loans	0.0%
(C)	Vehicle loans	0.0%
(D)	MFI	0.0%
(E)	MSME	0.0%
(F)	Capital market funding (loans against shares, margin funding)	0.0%
(G)	Others	0.0%
2.	Wholesale	
(A)	Infrastructure	0.0%
(B)	Real estate (including builder loans)	0.0%
(C)	Promoter funding	0.0%
(D)	Any other sector (as applicable)	0.0%
(E)	Others	0.0%
	Total	0.0%

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

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Residual maturity profile of assets and liabilities as of March 31, 2026 -

Category	Up to 30/31 days	>1 month - 2 months	>2 months - 3 months	>3 months - 6 months	>6 months - 1 year	>1 year - 3 years	>3 years - 5 years	> 5 years	Total
Deposit	0	0	0	0	0	0	0	0	0
Advances	347.97	49.70	4.89	4.45	0.56	0.38	-	-	407.95
Investments (FDs)	-	-	-	5.69	-	-	-	-	5.69
Borrowings	6.76	7.50	6.69	35.05	126.07	107.94	47.33	-	337.34
FCA*	0	0	0	0	0	0	0	0	-
FCL*	0	0	0	0	0	0	0	0	-

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

Note: Unhedged Foreign currency exposure is Nil

1.4 Disclosure of latest ALM statements to stock exchange: As on March 31, 2026 -

Particulars (In Crores)	15 DAY TO 31 DAYS	OVER 1 MONTH TO 2 MONTHS	OVER 2 MONTHS TO 3 MONTHS	OVER 3 MONTHS TO 6 MONTHS	OVER 6 MONTHS TO 1 YEAR	OVER 1 YEAR TO 3 YEARS	OVER 3 YEARS TO 5 YEARS	OVER 5 YEARS	TOTAL AMOUNT
OUTFLOWS									
1) Capital									
1A) Equity and Perpetual Preference Shares Tier II	-	-	-	-	-	-	-	83.48	83.48
1B) Non-Perpetual Preference Shares	-	-	-	-	-	-	-	-	-
2) Reserves & surplus									
Share Premium	-	-	-	-	-	-	-	42.05	42.05
Statutory/Special reserve U/S 45 IC (1)	-	-	-	-	-	-	-	7.28	7.28
Profit and Loss	-	-	-	-	-	-	-	-43.08	-43.08
3)									

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Gifts,Grants,Donations & benefactions	-	-	-	-	-	-	-	-	-
4) Notes,Bonds	-	-	-	-	-	-	-	-	-
4A) Plain Vanilla Bonds/Debentures	-	-	-	-	-	-	-	-	-
4B) Bonds/Debentures With Embedded Options/subordinated debt	-	-	-	-	-	-	-	-	-
4C) Fixed Rate Notes	-	-	-	-	-	-	-	-	-
5) Deposits									-
5A) Term Deposits From Public	-	-	-	-	-	-	-	-	-
5B) ICD's	-	-	-	5.00	60.70	-	-	-	65.70
5C) CD's	-	-	-	-	-	-	-	-	-
6) Borrowings									-
6A) Term Money Borrowings From Bank	-	-	-	-	-	-	-	-	-
6B) From PSU	-	-	-	-	-	-	-	-	-
6C) Other (NBFC)	6.63	7.56	6.76	30.05	54.51	96.39	58.94	-	260.84
6D) Cash credits, Working capital demand loans ,Commercial Papers & others	-	-	-	-	-	-	-	-	-
6E) NCD	-	-	-	-	10.00	1.00	-	-	11.00
7) Current Liabilities & Provisions									-
7A) Sundry									

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Creditors	0.12	-	-	-	-	-	-	-	0.12
7B) Expense Payable	-	-	-	4.17	0.74	-	-	-	4.91
7C) Advance Income Received	-	-	-	-	-	-	-	-	-
7D) Interest Payable On Bonds/Debentures/Deposits/Borrowings	1.42	-	-	-	-	-	-	-	1.42
7E) Provisions(Other Than For NPAs)	-	-	-	0.62	-	-	-	-	0.62
8) Contingent Liabilities									-
8A) Letters Of Credit/Guarantees	-	-	-	-	-	-	-	-	-
8B) Loan Commitments Pending Disbursal	-	-	-	-	-	-	-	-	-
8C) Lines Of Credit Committed To Other Institutions	-	-	-	-	-	-	-	-	-
8D) Outflows On Account Of Forward Exchange Contracts, Rupee/Dollar Swap and Bills Rediscounted	-	-	-	-	-	-	-	-	-
9) Others									-
9A) Branch Current Account	-	-	-	-	-	-	-	-	-
9B) Statutory Liabilities	0.84	-	-	-	-	-	-	-	0.84
9C) Provision for Taxation	-	-	-	1.23	-	-	-	-	1.23
9D)Provision for Standard Assets	-	-	-	-	-	-	-	-	-

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9E) Provision for NPA	-	-	-	-	-	-	-	-	-
9F) Security Depsoit	-	-	-	-	30.72	-	-	-	30.72
9G) Audit Fees	-	-	-	-	-	-	-	-	-
9H) Provision Covid -19	-	-	-	-	-	-	-	-	-
OUTFLOW TOTAL (A) =>	9.01	7.56	6.76	41.07	156.67	97.39	58.94	89.73	467.13
INFLOWS									
1) Cash	-	-	-	-	-	-	-	-	-
2) Remittance In Transit	-	-	-	-	-	-	-	-	-
3) Balance With Banks									-
3A) Current Account	6.83	-	-	-	-	-	-	-	6.83
3B) Fixed Deposit	5.97	-	-	-	-	-	-	-	5.97
3C) Money At Call and short Notice	-	-	-	-	-	-	-	-	-
4) Investments(N et Of Provisions) Under Various Categories As Enumerated In Appendix-I									-
4A) Mandatory Investments	-	-	-	-	-	-	-	-	-
4B) Non Mandatory Listed	14.16	-	-	-	-	-	-	-	14.16
4C) Non Mandatory Unlisted Securities	-	-	-	-	-	-	-	20.09	20.09
4D) Non Mandatory Unlisted Securities Having A Fixed Term Maturity	-	-	-	-	-	-	-	-	-
4E) Venture									

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Capital Units	-	-	-	-	-	-	-	-	-
5) Advances(Performing)									-
5A) Bills Of Exchange And Promissory Notes Discounted and rediscounted	-	-	-	-	-	-	-	-	-
5B) Term Loans(Only Rupee Loans)	344.10	49.21	4.84	4.41	0.55	0.38	-	-	403.49
5C) Corporate Loans/Short Term Loans	-	-	-	-	-	-	-	-	-
6) Non-Performing Loans (Net Of Provisions and ECGC Claims Received) Under Various Categories Enumerated In Appendix-I	-	-	-	-	-	-	-	-	-
7) Inflows From Assets On Lease/FL/SL	-	-	-	-	-	-	-	0.58	0.58
8) Fixed Assets(Excluding Assets On Lease)	-	-	-	-	-	-	-	1.63	1.63
9) Other Assets	-	-	-	-	-	-	-	-	-
9A) Intangible Assets & Other Non Cash-Flow Items	-	-	-	-	-	-	-	0.00	0.00
9B) Interest And Other Income Receivable	-	-	-	4.24	-	-	-	-	4.24
9C) Others	-	-	-	-	-	-	-	-	-
10) Lines Of Credit Committed By Other	-	-	-	-	-	-	-	-	-

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Institutions(Inflows)									
11) Bills Rediscounted(Inflows)	-	-	-	-	-	-	-	-	-
12) Inflows On Account Of Forward Exchange Contracts,Dollar/Rupee Swap (Sell/Buy)	-	-	-	-	-	-	-	-	-
13) Others									-
13A) Debtors	0.05	-	-	-	-	-	-	-	0.05
13B) Other advances	-	-	-	4.07	-	-	-	-	4.07
13C)Receivables under financing activity	-	-	-	-	-	-	-	-	-
13D) DTA	-	-	-	4.10	-	-	-	-	4.10
13E) Others Assets (Balances with statutory authorities & Other Receivables)	-	-	-	1.92	-	-	-	-	1.92
INFLOW TOTAL (B) =>	371.11	49.21	4.84	18.74	0.55	0.38	-	22.30	467.13
C.MISMATCH (B-A)	362.10	41.65	-1.92	-22.33	-156.12	-97.01	-58.94	-67.43	0.00
D.CUMULATIVE MISMATCH	362.10	403.75	401.83	379.50	223.38	126.37	67.43	0.00	

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ANNEXURE XI: ALM STATEMENTS

Particulars (In Crores)	15 DAY TO 31 DAYS	OVER 1 MONTH TO 2 MONTHS	OVER 2 MONTHS TO 3 MONTHS	OVER 3 MONTHS TO 6 MONTHS	OVER 6 MONTHS TO 1 YEAR	OVER 1 YEAR TO 3 YEARS	OVER 3 YEARS TO 5 YEARS	OVER 5 YEARS	TOTAL AMOUNT
OUTFLOWS									
1) Capital									
1A) Equity and Perpetual Preference Shares Tier II	-	-	-	-	-	-	-	83.48	83.48
1B) Non-Perpetual Preference Shares	-	-	-	-	-	-	-	-	-
2) Reserves & surplus									-
Share Premium	-	-	-	-	-	-	-	42.05	42.05
Statutory/Special reserve U/S 45 IC (1)	-	-	-	-	-	-	-	7.28	7.28
Profit and Loss	-	-	-	-	-	-	-	-43.08	-43.08
3) Gifts, Grants, Donations & benefactions	-	-	-	-	-	-	-	-	-
4) Notes, Bonds	-	-	-	-	-	-	-	-	-
4A) Plain Vanilla Bonds/Debentures	-	-	-	-	-	-	-	-	-
4B) Bonds/Debentures With Embedded Options/subordinated debt	-	-	-	-	-	-	-	-	-
4C) Fixed Rate Notes	-	-	-	-	-	-	-	-	-
5) Deposits									-
5A) Term									

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Deposits From Public	-	-	-	-	-	-	-	-	-
5B) ICD's	-	-	-	5.00	60.70	-	-	-	65.70
5C) CD's	-	-	-	-	-	-	-	-	-
6) Borrowings									-
6A) Term Money Borrowings From Bank	-	-	-	-	-	-	-	-	-
6B) From PSU	-	-	-	-	-	-	-	-	-
6C) Other (NBFC)	6.63	7.56	6.76	30.05	54.51	96.39	58.94	-	260.84
6D) Cash credits, Working capital demand loans ,Commercial Papers & others	-	-	-	-	-	-	-	-	-
6E) NCD	-	-	-	-	10.00	1.00	-	-	11.00
7) Current Liabilities & Provisions									-
7A) Sundry Creditors	0.12	-	-	-	-	-	-	-	0.12
7B) Expense Payable	-	-	-	4.17	0.74	-	-	-	4.91
7C) Advance Income Received	-	-	-	-	-	-	-	-	-
7D) Interest Payable On Bonds/Debentures/Deposits/Borrowings	1.42	-	-	-	-	-	-	-	1.42
7E) Provisions(Other Than For NPAs)	-	-	-	0.62	-	-	-	-	0.62
8) Contingent Liabilities									-
8A) Letters Of Credit/Guarantees	-	-	-	-	-	-	-	-	-

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8B) Loan Commitments Pending Disbursal	-	-	-	-	-	-	-	-	-
8C) Lines Of Credit Committed To Other Institutions	-	-	-	-	-	-	-	-	-
8D) Outflows On Account Of Forward Exchange Contracts, Rupee/Dollar Swap and Bills Rediscounted	-	-	-	-	-	-	-	-	-
9) Others									-
9A) Branch Current Account	-	-	-	-	-	-	-	-	-
9B) Statutory Liabilities	0.84	-	-	-	-	-	-	-	0.84
9C) Provision for Taxation	-	-	-	1.23	-	-	-	-	1.23
9D) Provision for Standard Assets	-	-	-	-	-	-	-	-	-
9E) Provision for NPA	-	-	-	-	-	-	-	-	-
9F) Security Depoist	-	-	-	-	30.72	-	-	-	30.72
9G) Audit Fees	-	-	-	-	-	-	-	-	-
9H) Provision Covid -19	-	-	-	-	-	-	-	-	-
OUTFLOW TOTAL (A) =>	9.01	7.56	6.76	41.07	156.67	97.39	58.94	89.73	467.13
INFLOWS									
1) Cash	-	-	-	-	-	-	-	-	-
2) Remittance In Transit	-	-	-	-	-	-	-	-	-
3) Balance With Banks									-
3A) Current Account	6.83	-	-	-	-	-	-	-	6.83

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3B) Fixed Deposit	5.97	-	-	-	-	-	-	-	5.97
3C) Money At Call and short Notice	-	-	-	-	-	-	-	-	-
4) Investments(Net Of Provisions) Under Various Categories As Enumerated In Appendix-I									-
4A) Mandatory Investments	-	-	-	-	-	-	-	-	-
4B) Non Mandatory Listed	14.16	-	-	-	-	-	-	-	14.16
4C) Non Mandatory Unlisted Securities	-	-	-	-	-	-	-	20.09	20.09
4D) Non Mandatory Unlisted Securities Having A Fixed Term Maturity	-	-	-	-	-	-	-	-	-
4E) Venture Capital Units	-	-	-	-	-	-	-	-	-
5) Advances(Performing)									-
5A) Bills Of Exchange And Promissory Notes Discounted and rediscounted	-	-	-	-	-	-	-	-	-
5B) Term Loans(Only Rupee Loans)	344.10	49.21	4.84	4.41	0.55	0.38	-	-	403.49
5C) Corporate Loans/Short Term Loans	-	-	-	-	-	-	-	-	-
6) Non-Performing Loans (Net Of Provisions and									-
	-	-	-	-	-	-	-	-	-

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ECGC Claims Received) Under Various Categories Enumerated In Appendix-I									
7) Inflows From Assets On Lease/FL/SL	-	-	-	-	-	-	-	0.58	0.58
8) Fixed Assets(Excluding Assets On Lease)	-	-	-	-	-	-	-	1.63	1.63
9) Other Assets	-	-	-	-	-	-	-	-	-
9A) Intangible Assets & Other Non Cash-Flow Items	-	-	-	-	-	-	-	0.00	0.00
9B) Interest And Other Income Receivable	-	-	-	4.24	-	-	-	-	4.24
9C) Others	-	-	-	-	-	-	-	-	-
10) Lines Of Credit Committed By Other Institutions(Inflows)	-	-	-	-	-	-	-	-	-
11) Bills Rediscounted(Inflows)	-	-	-	-	-	-	-	-	-
12) Inflows On Account Of Forward Exchange Contracts,Dollar/Rupee Swap (Sell/Buy)	-	-	-	-	-	-	-	-	-
13) Others									-
13A) Debtors	0.05	-	-	-	-	-	-	-	0.05
13B) Other advances	-	-	-	4.07	-	-	-	-	4.07
13C)Receivables under	-	-	-	-	-	-	-	-	-

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financing activity									
13D) DTA	-	-	-	4.10	-	-	-	-	4.10
13E) Others Assets (Balances with statutory authorities & Other Receivables)	-	-	-	1.92	-	-	-	-	1.92
INFLOW TOTAL (B) =>	371.11	49.21	4.84	18.74	0.55	0.38	-	22.30	467.13
C.MISMATCH (B-A)	362.10	41.65	-1.92	-22.33	- 156.12	-97.01	-58.94	-67.43	0.00
D.CUMULATIVE MISMATCH	362.10	403.75	401.83	379.50	223.38	126.37	67.43	0.00	

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ANNEXURE XII: BOARD RESOLUTION

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

ANNEXURE XIII: SHAREHOLDERS RESOLUTION

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

ANNEXURE XIV: DIRECTORS MASTER DATA

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

Disclosure of latest ALM statements to stock exchange: As on March 31, 2026

Particulars (In Crores)	15 DAY TO 31 DAYS	OVER 1 MON TH TO 2 MON THS	OVER 2 MON THS TO 3 MON THS	OVER 3 MON THS TO 6 MON THS	OVER 6 MON THS TO 1 YEAR	OVER 1 YEAR TO 3 YEAR S	OVER 3 YEAR S TO 5 YEAR S	OVER 5 YEAR S	TOTA L AMO UNT
OUTFLOWS									
1) Capital									
1A) Equity and Perpetual Preference Shares Tier II	-	-	-	-	-	-	-	83.48	83.48
1B) Non-Perpetual Preference Shares	-	-	-	-	-	-	-	-	-
2) Reserves & surplus									-
Share Premium	-	-	-	-	-	-	-	42.05	42.05
Statutory/Special reserve U/S 45 IC (1)	-	-	-	-	-	-	-	7.28	7.28
Profit and Loss	-	-	-	-	-	-	-	-43.08	-43.08
3) Gifts, Grants, Donations & benefactions	-	-	-	-	-	-	-	-	-
4) Notes, Bonds	-	-	-	-	-	-	-	-	-
4A) Plain Vanilla Bonds/Debentures	-	-	-	-	-	-	-	-	-
4B) Bonds/Debentures With Embedded Options/subordinated debt	-	-	-	-	-	-	-	-	-
4C) Fixed Rate Notes	-	-	-	-	-	-	-	-	-
5) Deposits									

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									-
5A) Term Deposits From Public	-	-	-	-	-	-	-	-	-
5B) ICD's	-	-	-	5.00	60.70	-	-	-	65.70
5C) CD's	-	-	-	-	-	-	-	-	-
6) Borrowings									-
6A) Term Money Borrowings From Bank	-	-	-	-	-	-	-	-	-
6B) From PSU	-	-	-	-	-	-	-	-	-
6C) Other (NBFC)	6.63	7.56	6.76	30.05	54.51	96.39	58.94	-	260.84
6D) Cash credits, Working capital demand loans ,Commercial Papers & others	-	-	-	-	-	-	-	-	-
6E) NCD	-	-	-	-	10.00	1.00	-	-	11.00
7) Current Liabilities & Provisions									-
7A) Sundry Creditors	0.12	-	-	-	-	-	-	-	0.12
7B) Expense Payable	-	-	-	4.17	0.74	-	-	-	4.91
7C) Advance Income Received	-	-	-	-	-	-	-	-	-
7D) Interest Payable On Bonds/Debentures/Deposits/Borrowings	1.42	-	-	-	-	-	-	-	1.42
7E) Provisions(Other Than For NPAs)	-	-	-	0.62	-	-	-	-	0.62
8) Contingent									

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Liabilities									-
8A) Letters Of Credit/Guarantees	-	-	-	-	-	-	-	-	-
8B) Loan Commitments Pending Disbursal	-	-	-	-	-	-	-	-	-
8C) Lines Of Credit Committed To Other Institutions	-	-	-	-	-	-	-	-	-
8D) Outflows On Account Of Forward Exchange Contracts, Rupee/Dollar Swap and Bills Rediscounted	-	-	-	-	-	-	-	-	-
9) Others									-
9A) Branch Current Account	-	-	-	-	-	-	-	-	-
9B) Statutory Liabilities	0.84	-	-	-	-	-	-	-	0.84
9C) Provision for Taxation	-	-	-	1.23	-	-	-	-	1.23
9D) Provision for Standard Assets	-	-	-	-	-	-	-	-	-
9E) Provision for NPA	-	-	-	-	-	-	-	-	-
9F) Security Deposit	-	-	-	-	30.72	-	-	-	30.72
9G) Audit Fees	-	-	-	-	-	-	-	-	-
9H) Provision Covid -19	-	-	-	-	-	-	-	-	-
OUTFLOW TOTAL (A) =>	9.01	7.56	6.76	41.07	156.67	97.39	58.94	89.73	467.13

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INFLOWS									
1) Cash	-	-	-	-	-	-	-	-	-
2) Remittance In Transit	-	-	-	-	-	-	-	-	-
3) Balance With Banks									-
3A) Current Account	6.83	-	-	-	-	-	-	-	6.83
3B) Fixed Deposit	5.97	-	-	-	-	-	-	-	5.97
3C) Money At Call and short Notice	-	-	-	-	-	-	-	-	-
4) Investments(Net Of Provisions) Under Various Categories As Enumerated In Appendix-I									-
4A) Mandatory Investments	-	-	-	-	-	-	-	-	-
4B) Non Mandatory Listed	14.16	-	-	-	-	-	-	-	14.16
4C) Non Mandatory Unlisted Securities	-	-	-	-	-	-	-	20.09	20.09
4D) Non Mandatory Unlisted Securities Having A Fixed Term Maturity	-	-	-	-	-	-	-	-	-
4E) Venture Capital Units	-	-	-	-	-	-	-	-	-
5) Advances(Pe									-

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rforming)									
5A) Bills Of Exchange And Promissory Notes Discounted and rediscounted	-	-	-	-	-	-	-	-	-
5B) Term Loans(Only Rupee Loans)	344.10	49.21	4.84	4.41	0.55	0.38	-	-	403.49
5C) Corporate Loans/Short Term Loans	-	-	-	-	-	-	-	-	-
6) Non-Performing Loans (Net Of Provisions and ECGC Claims Received) Under Various Categories Enumerated In Appendix-I	-	-	-	-	-	-	-	-	-
7) Inflows From Assets On Lease/FL/SL	-	-	-	-	-	-	-	0.58	0.58
8) Fixed Assets(Excluding Assets On Lease)	-	-	-	-	-	-	-	1.63	1.63
9) Other Assets	-	-	-	-	-	-	-	-	-
9A) Intangible Assets & Other Non Cash-Flow Items	-	-	-	-	-	-	-	0.00	0.00
9B) Interest And Other	-	-	-	4.24	-	-	-	-	4.24

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Income Receivable									
9C) Others	-	-	-	-	-	-	-	-	-
10) Lines Of Credit Committed By Other Institutions(Inflows)	-	-	-	-	-	-	-	-	-
11) Bills Rediscounted (Inflows)	-	-	-	-	-	-	-	-	-
12) Inflows On Account Of Forward Exchange Contracts, Dollar/Rupee Swap (Sell/Buy)	-	-	-	-	-	-	-	-	-
13) Others									-
13A) Debtors	0.05	-	-	-	-	-	-	-	0.05
13B) Other advances	-	-	-	4.07	-	-	-	-	4.07
13C)Receivables under financing activity	-	-	-	-	-	-	-	-	-
13D) DTA	-	-	-	4.10	-	-	-	-	4.10
13E) Others Assets (Balances with statutory authorities & Other Receivables)	-	-	-	1.92	-	-	-	-	1.92
INFLOW TOTAL (B) =>	371.11	49.21	4.84	18.74	0.55	0.38	-	22.30	467.13
C.MISMATCH (B-A)	362.10	41.65	-1.92	-22.33	-156.12	-97.01	-58.94	-67.43	0.00
D.CUMULATIVE	362.10	403.75	401.83	379.50	223.38	126.37	67.43	0.00	

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MISMATCH									
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GNPA/NNPA AS ON 31ST MARCH, 2026

Particular	Amount
Gross NPA	0.00
Net NPA	0.00

COLLECTION PERFORMANCE DISCLOSURES

Company collection as March 31, 2026 is 100%