



GENERAL INFORMATION DOCUMENT

EARLYSALARY SERVICES PRIVATE LIMITED

(A private limited incorporated under the Companies Act, 1956 in the West Bengal)
(Registered as a Non-Banking Financial Company within the meaning of the Reserve Bank of India Act, 1934 (2 of 1934)) and validly existing under the Companies Act, 2013

CIN: U67120PN1994PTC184868; **PAN:** AACCA1425E;

Registration No. (issued by RBI): 13.02357

Date of Incorporation: September 06, 1994; **Registered office:** Unit No. 404, The Chambers, Viman Nagar, Pune - 411014; **Tel:** 020-67639797, **Fax:** NA

Corporate office: 404, The Chambers, Viman Nagar, Pune, Maharashtra - 411014;

Tel: + 020-67639797, **Fax:** NA

Compliance Officer: Jayesh Kulkarni; **Email:** compliance@earlysalary.com;

Tel: 020 6763 9797; **Fax:** NA

Company Secretary: Jayesh Kulkarni; **Email:** Jayesh.kulkarni@earlysalary.com; **Tel:** 020 6763 9797;

Chief Financial Officer: Amit Saraf; **Email:** amit.saraf@fibe.in, **Tel:** 020 6763 9797;

Promoters: Please refer to Page 7 of this General Information Document;

Website: www.earlysalary.in

General Information Document (“**General Information Document**” / “**GID**”) for issue of (i) Secured or Unsecured, Senior or Subordinated (including subordinated debentures for inclusion as Tier II Capital), Rated, Listed, Redeemable, Non-Convertible Debentures (including non-convertible debentures such as market linked debentures, etc.) of face value as set out under the relevant Key Information Document, for cash, at par/ premium/ discount, on a private placement basis, in multiple series / tranches (“**Debentures**”/ “**NCDs**”) and/or (ii) commercial papers of face value of Rs. 5,00,000 (Rupees Five Lakhs only) (or any higher amount as otherwise specified or permitted) in multiple series (“**Commercial Papers**”); and/or (iii) any other instrument permitted to be issued under this document by EarlySalary Services Private Limited (“**Issuer**” / “**Company**”) and the face value and the issue size for each offer of Debentures and/or Commercial Papers shall be set out under the relevant Key Information Documents from time to time (the “**Issue**”).

BACKGROUND

This General Information Document is related to the Debentures to be issued by EarlySalary Services Private Limited 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 described under this General Information Document has been authorised by the Issuer through a resolution passed by the shareholders of the Issuer on March 20, 2025 and the Board of Directors on February 13, 2025 in accordance with the provisions of the Companies Act, 2013 and the Memorandum and Articles of Association of the Company. The present issue of the Debentures in terms of this General Information Document is within the overall powers of the Board as per the above shareholder resolution.

GENERAL RISKS

Investment in debt and debt related securities involves a degree of risk and investors should not invest any funds in debt instruments unless they can afford to take the risk attached to such investments. Potential 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, potential investors must rely on their own examination of the Issue and the General Information Document and the respective Key Information Document including the risks involved. Specific attention of investors is invited to statement of risk factors contained under Section 3 of this General Information Document and the risk factors set out in the respective Key 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.

ISSUER'S ABSOLUTE RESPONSIBILITY

The Company, having made all reasonable inquiries, accepts responsibility for and confirms that this General Information Document read together with the respective Key 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 read together with the respective Key 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.

DISCLOSURE: Each potential investor contemplating the purchase of any NCDs / Commercial Papers should make its own independent investigation of the financial condition and affairs of the Company and its own appraisal of the creditworthiness of the Company as well as the structure of the Issue. 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 NCDs / Commercial Papers and acknowledge that the Debenture Trustee does not have the obligations of a borrower or principal debtor or guarantor as to the monies paid by the investor for the Debentures.

ISSUE SCHEDULE

Issue Opening Date	As specified in the Key Information Document
Issue Closing Date	As specified in the Key Information Document
Pay-In Date	As specified in the Key Information Document
Deemed Date of Allotment	As specified in the Key Information Document

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

This General Information Document is dated September 15, 2025.

CREDIT RATING

The credit rating used/adopted and all the ratings obtained by the Issuer for the relevant Debentures/ Commercial Paper along with details of the relevant rating agency and the press release letter obtained by the Issuer in relation to issuance of the relevant tranche/ series of Debentures/ Commercial Papers, as applicable, shall be specified in the relevant Key Information Document to be issued with respect to the relevant series / tranche of Debentures /Commercial Papers.

LISTING

The Debentures / Commercial Papers are proposed to be listed on the debt segment of BSE Limited (“BSE”).

The Issuer (in case of such Debentures which are issued under the electronic book mechanism) intends to use the EBP platform specified in the Key Information Document for electronic book mechanism for issuance of the Debentures on private placement basis.

Please refer to Annexure X of this General Information Document for the copy of the in-principle approval issued by BSE in relation to the issuance of Debentures.

Further, the Issuer has maintained the Recovery Expense Fund with the BSE, as may be required.

BRIEF DETAILS ABOUT THE ISSUE

Issue of (i) Secured or Unsecured, Senior or Subordinated (including subordinated debentures for inclusion as Tier II Capital), Rated, Listed, Redeemable, Non-Convertible Debentures (including non-convertible debentures such as market linked debentures, etc.) of face value as set out under the relevant Key Information Document, for cash, at par/ premium/ discount, on a private placement basis in multiple series / tranches and/or (ii) commercial papers of face value of Rs. 5,00,000 (Rupees Five Lakhs only) (or any higher amount as otherwise specified or permitted) in multiple series; and/or (iii) any other instrument permitted to be issued under this document and the face value and the issue size for each offer of Debentures and/or Commercial Papers shall be set out under the relevant Key Information Documents from time to time.



Please note that this General Information Document is valid for a period of 1 (One) year from the Issue Opening Date of the first issuance of Debentures / Commercial Papers made in terms of the Key Information Document issued pursuant to this General Information Document.


ELIGIBLE INVESTORS


Please also refer to the head of ‘Eligible Investors’ under paragraph 4.33 (“Issue Details”) of Section 4 below.

ISSUE DETAILS	
Coupon Rate	As specified in the respective Key Information Document
Coupon Payment Frequency	As specified in the respective Key Information Document
Redemption Date	As specified in the respective Key Information Document
Redemption Amount	As specified in the respective Key Information Document
Details of Debenture Trustee	As specified in the respective Key Information Document
Nature of securities offered	(i) NCDs – Secured and/or unsecured, rated, listed, redeemable, senior and/or subordinated non-convertible debentures (including non-convertible debentures such as market linked debentures, etc.), to be issued in one or more series / tranche; (ii) Tier II Bonds – Subordinated, unsecured, rated, listed, redeemable, non-convertible debentures in the form of subordinated debt for inclusion as Tier II capital, to be issued in one or more series / tranche; and (iii) Commercial Papers – unsecured, rated, listed commercial papers to be issued in one or more series / tranche.
Aggregate Amount Proposed To Be Raised in terms of the General Information Document	As specified in the respective Key Information Document
Amount Proposed To Be Raised in terms of the Key Information Documents including details of Green Shoe Option	As specified in the respective Key Information Document
Details about underwriting of the issue including the amount undertaken to be underwritten by the underwriters	As specified in the respective Key Information Document
Electronic Book Mechanism and Details Pertaining To The Uploading The General Information Document On The Electronic Book Provider Platform.	The issuance of such Debentures might be under the electronic book mechanism (as specified in the respective Key information Document) on private placement basis as per Chapter VI of SEBI ILNCS Master Circular, as amended from time to time read with the operational guidelines issued by the relevant providers of electronic book platform, as may be amended, clarified or updated from time to time (collectively, “ Electronic Book Mechanism Guidelines ” / “ EBP Guidelines ”). The Issuer (in case of such Debentures which are issued under the electronic book mechanism) intends to use the electronic book platform

	as specified in the respective Key Information Document for the issuance of such Debentures under the respective Key Information Document.	
	Interest Rate Parameter (being Coupon Rate and Coupon Type)	As specified in the respective Key Information Document
	Bid Opening Date and Bid Closing Date	As specified in the respective Key Information Document
	Minimum Bid Lot	As specified in the respective Key Information Document
	Manner of bidding in the Issue (Open or Closed Bidding)	As specified in the respective Key Information Document
	Manner of Allotment in the Issue (Uniform Yield Allotment or Multiple Yield Allotment)	As specified in the respective Key Information Document
	Manner of Settlement (through Clearing Corporation or through Escrow Bank Account of the Issuer)	As specified in the respective Key Information Document
	Settlement cycle (T+1/ T+2) where T refers to the date of bidding/ issue day	As specified in the respective Key Information Document
	Trading Lot	As specified in the respective Key Information Document
	Anchor Portion	As specified in the respective Key Information Document
	Please note that pursuant to the provisions of the SEBI Regulations, as on the date of this General Information Document, it is not mandatory to follow the Electronic Book Mechanism Guidelines for issuance of Commercial Papers and accordingly, unless otherwise required by the SEBI Regulations and the Electronic Book Mechanism Guidelines, the Issuer may opt to not undertake issuance of the Commercial Papers on the electronic book provider platform.	

Legal Advisor	Debenture Trustee	Registrar to the Issue
Not applicable	As specified in the Key Information Document	 <p>NSDL Database Management Limited Address: 4th Floor, Trade World A Wing, Kamla Mills Compound, Senapati Bapat Marg, Lower Parel, Mumbai 400 013 Tel: 022 4914 2591 Website: www.ndml-nsdl.co.in E-mail: nileshb@nsdl.co.in</p>
Credit Rating Agency	Statutory Auditor	Legal Counsel
As specified in the Key Information Document	 <p>Batliboi & Purohit, Chartered Accountants Address: National 204 National Insurance Building, 2nd Floor, 204, Dr. D. N Road, Fort, Mumbai-400 001, Maharashtra Tel: 022 2207 7941 Website: wwwhttps://www.batliboipurohit.com Contact: Janak Mehta E-mail: janak@bnpindia.in E-mail: auditteam@bnpindia.in Peer review certificate number: 020572</p>	As specified in the Key Information Document
Guarantor	Arranger	Merchant Banker
As specified in the Key Information Document	As specified in the Key Information Document	As per the relevant Key Information Document.
Co-Manager (not applicable for private placement, however if appointed, to be disclosed)	Bankers to the issue	Sponsor bank

As per the relevant Key Information Document.	Not applicable	Not applicable	
DETAILS OF PROMOTER			
Name of the Promoter	Positions/Posts held in the past / Directorships held	Business and financial activities	Other ventures of each promoter / Special Achievements
<p>Mr. Ashish Goyal</p> <p>Date of birth: 22/08/1980 Age: 45 years Personal Address E-104 Mystic Moods New Airport Road, Viman Nagar, Haveli Dukirkline, Pune, 411014, Maharashtra Educational Qualifications: Chartered Accountant PAN: AEOPG6148R</p> <p>Photograph:</p>  <p>Email: ashish@earlysalary.com Tel: +91 020-67639797</p>	Please refer paragraph 4.6 of this General Information Document	Please refer paragraph 4.6 of this General Information Document	Please refer paragraph 4.6 of this General Information Document

<p>Mr. Akshay Mehrotra Date of birth: 23/02/1981 Age: 44 years Personal Address: H 301 Rohan Mithila Society, VIP Airport Road, Near Pune Lohgaon Airport, Viman Nagar, Pune – 411014, Maharashtra</p> <p>Educational Qualifications: BBA PAN: AKYPM8756D</p> <p>Photograph:</p>  <p>Email: akshay@earlysalary.com Tel: +91 020-67639797</p>	<p>Please refer paragraph 4.6 of this General Information Document</p>	<p>Please refer paragraph 4.6 of this General Information Document</p>	<p>Please refer paragraph 4.6 of this General Information Document</p>
<p>Social Worth Technologies Private Limited</p> <p>Date of Incorporation: 24/10/2015. Age: NA Address: Unit No. 404, THE Chambers Viman Nagar Pune MH 411014 IN. Educational Qualifications: NA PAN: AAWCS3554J</p>	<p>Not Applicable</p>	<p>Please refer paragraph 4.6 of this General Information Document</p>	<p>Please refer paragraph 4.6 of this General Information Document</p>

Email: compliance@fibe.in Tel: +91 020-67639797			
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The Issuer confirms and declares that the permanent account number, aadhaar number, driving license number and the bank account number of the Promoter(s), passport number, personal address and permanent account number of directors have been submitted to the Stock Exchanges on which the Debentures / Commercial Papers are proposed to be listed, at the time of filing of the General Information Document.

The Issuer also hereby declares that neither the Issuer nor any of the current directors or controlling stakeholder/promoters of the Issuer has been declared as wilful defaulter.

CHAPTER V NON-APPLICABILITY DISCLAIMER

The issuance of NCDs in terms of this General Information Agreement read with relevant Key Information Document does not qualify as issue of non-equity regulatory capital as mentioned in Chapter V of the SEBI ILNCS Regulations and Chapter XIII of SEBI ILNCS Master Circular. However, the issue of Tier II Bonds in terms of this General Information Document may qualify as an issue of non-equity regulatory capital as mentioned in Chapter V of the SEBI ILNCS Regulations and Chapter XIII of SEBI ILNCS Master Circular.

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SECTION 1: NOTICE TO INVESTORS AND DISCLAIMERS

This General Information Document and the Key Information Document is **neither a prospectus nor a statement in lieu of prospectus** under the Act. This General Information Document and the Key Information Document has not been submitted to or approved by the Securities and Exchange Board of India (“SEBI”) and has been prepared by the Company in conformity with the extant SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time (“SEBI ILNCS Regulations”), the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time (“SEBI LODR Regulations”), and the Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023, as amended from time to time. This Issue of NCDs / Commercial Papers which is to be listed on the debt segment of BSE is being made strictly on a private placement basis. This General Information Document and the respective Key Information Document does not constitute and shall not be deemed to constitute an offer or an invitation to the public to subscribe to the NCDs and/or the Commercial Papers. Neither this General Information Document and the respective Key Information Document nor any other information supplied in connection with the NCDs / Commercial Papers is intended to provide the basis of any credit or other evaluation and a recipient of this General Information Document and the respective Key Information Document should not consider such receipt a recommendation to purchase any NCDs / Commercial Papers. Each potential investor contemplating the purchase of any NCDs / Commercial Papers should make its own independent investigation of the financial condition and affairs of the Company and its own appraisal of the creditworthiness of the Company as well as the structure of the Issue. 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 NCDs / Commercial Papers and should possess the appropriate resources to analyze such investment and the suitability of an investment to the investor's particular circumstances. No person has been authorized to give any information or to make any representation not contained in or incorporated by reference in this General Information Document and the respective Key Information Document or in any material made available by the Company to any potential investor pursuant hereto and, if given or made, such information or representation must not be relied upon as having been authorized by the Company.

As per the applicable provisions of the Companies Act, 2013 and the SEBI ILNCS Regulations, the SEBI LODR Regulations, and the Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023, as amended from time to time it is not necessary for a copy of this General Information Document and the respective Key Information Document to be filed with or submitted to the SEBI or RBI for its review and / or approval. Further, since the Issue is being made on a private placement basis, Section 26 of the Companies Act, 2013 shall not be applicable and accordingly, a copy of this General Information Document and the respective Key Information Document has not been filed with the Registrar of Companies.

This General Information Document and the contents hereof and the Key Information Documents are addressed only to the intended recipients who have been addressed directly and specifically through a communication by the Company. All potential investors are required to comply with the relevant regulations/guidelines applicable to them for investing in this Issue. The contents of this General Information Document and the respective Key Information Document are intended to be used only by those potential investors to whom it is distributed. It is not intended for distribution to any other person and should not be reproduced by the recipient or made public or its contents disclosed to a third person. No invitation is being made to any person other than the investor to whom this General Information Document and the respective Key Information Document has been sent. Any application by a person to whom this General Information

Document and the respective Key Information Document has not been sent by the Company may be rejected without assigning any reason.

You shall not and are not authorised to: (1) deliver this General Information Document and the respective Key Information Document to any other person; or (2) reproduce this General Information Document and the respective Key Information Document, in any manner whatsoever. Any distribution or reproduction or copying of this General Information Document and the respective Key Information Document in whole or in part or any public announcement or any announcement to third parties regarding the contents of this General Information Document and the respective Key Information Document is unauthorised. Failure to comply with this instruction may result in a violation of Applicable Laws of India and/or other jurisdictions. This General Information Document and the respective Key Information Document has been prepared by the Company for providing information in connection with the proposed Issue.

This Issue is a domestic issue restricted to India and no steps have been taken or will be taken to facilitate the Issue in any jurisdictions other than India. Hence, this General Information Document and the respective Key Information Document 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 and/or the Commercial Papers or the distribution of this General Information Document and the respective Key Information Document in any jurisdiction where such action is required. This General Information Document and the respective Key Information Document is not intended for distribution to, or use by, any person or entity in any jurisdiction or country where distribution or use of such information would be contrary to law or regulation. Persons into whose possession this General Information Document and the respective Key Information Document comes are required to inform themselves about and to observe any such restrictions. This General Information Document and the respective Key Information Document is made available to potential investors in the Issue on the strict understanding that it is confidential and may not be transmitted to others, whether in electronic form or otherwise.

The Key Information Document shall be read in conjunction with this General Information Document and in case of any inconsistency between the Key Information Document and the General Information Document; contents of the Key Information Document shall prevail to the extent of such inconsistency.

DISCLAIMER OF THE RESERVE BANK OF INDIA

The Company holds a certificate of registration dated January 12, 2021 bearing registration no. 13.02357 issued by the RBI to carry on the activities of a NBFC under section 45 IA of the RBI Act, 1934. However, the Debentures and/or Commercial Papers have not been recommended or approved by the RBI nor does RBI guarantee the accuracy or adequacy of this General Information Document and the respective Key Information Document. It is to be distinctly understood that this General Information Document and the respective Key Information Document should not, in any way, be deemed or construed that the securities have been recommended for investment by the RBI. RBI does not take any responsibility either for the financial soundness of the Issuer, or the securities being issued by the Issuer or for the correctness of the statements made or opinions expressed in this General Information Document and the respective Key Information Document. Potential investors may make investment decision in the securities offered in terms of this General Information Document and the respective Key Information Document solely on the basis of their own analysis and RBI does not accept any responsibility about servicing/ repayment of such investment.

DISCLAIMER OF THE SECURITIES & EXCHANGE BOARD OF INDIA

As per the provisions of SEBI ILNCS Regulations, as amended from time to time and the SEBI LODR Regulations, as amended from time to time, a copy of this General Information Document and the respective Key Information Document is not required to be filed with or submitted to SEBI for its review/approval. Accordingly, this General Information Document and the respective Key Information Document have not been filed with SEBI. The Debentures and/or Commercial Papers have not been recommended or approved by SEBI nor does SEBI guarantee the accuracy or adequacy of this General Information Document and the respective Key Information Document. The issue of Debentures and/or Commercial Papers being made on private placement basis, filing of this General Information Document and the respective Key Information Document is not required with SEBI, however SEBI reserves the right to take up at any point of time, with the Issuer, any irregularities or lapses in this General Information Document and the respective Key Information Document.

IT IS TO BE DISTINCTLY UNDERSTOOD THAT FILING OF THE GENERAL INFORMATION DOCUMENT AND RELEVANT KEY INFORMATION DOCUMENTS 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 GENERAL INFORMATION DOCUMENT AND THE RESPECTIVE KEY INFORMATION DOCUMENT. THIS REQUIREMENT IS TO FACILITATE INVESTORS TO TAKE AN INFORMED DECISION FOR MAKING INVESTMENT IN THE PROPOSED ISSUE.

DISCLAIMER OF THE ISSUER

The Issuer confirms that the information contained in the Disclosure Documents is true and correct in all material respects and is not misleading in any material respect. All information considered adequate and relevant about the Issue and the Company has made available in the Disclosure Documents for the use and perusal of the potential investors and no selective or additional information would be available for a section of investors in any manner whatsoever. The Issuer accepts no responsibility for statements made otherwise than in the Disclosure Documents or in the advertisement or any other material issued by or at the instance of the Issuer and anyone placing reliance on any other source of information would be doing so at his/her/their own risk.

DISCLAIMER CLAUSE OF THE STOCK EXCHANGE

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

DISCLAIMER 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 Debenture Holders.

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.

FORCE MAJEURE BEFORE CLOSING DATE

The Company reserves the right to withdraw the Issue at any time prior to the closing date thereof in the event of any unforeseen development adversely affecting the economic and/or regulatory environment or otherwise. In such an event, the Company will refund the application money, if any, collected in respect of the Debentures without assigning any reason.

ISSUE OF DEBENTURES IN DEMATERIALISED FORM

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

DISCLAIMER IN RESPECT OF JURISDICTION:

Issue of these Debentures have been/will be made in India to investors as specified under clause “Eligible Investors” in this General Information Document, who have been/shall be specifically approached by the Company. This General Information Document and the respective Key Information Document is not to be construed or constituted as an offer to sell or an invitation to subscribe to Debentures offered hereby to any person to whom it is not specifically addressed. The Debentures are governed by and shall be subject to the laws of India. Subject to the Debenture Documents, any dispute arising in respect thereof will be subject to the non-exclusive jurisdiction of the courts and tribunals of Pune.

EACH PERSON RECEIVING THIS GENERAL INFORMATION DOCUMENT ACKNOWLEDGES THAT SUCH PERSON:

(a) has reviewed the terms and conditions applicable to the Debentures and/or Commercial Papers as

contained in this General Information Document and the Key Information Document and the Transaction Documents and has understood the same, and has also reviewed the risk disclosures contained herein and has understood the risks;

- (b) has received all the information believed by it to be necessary and appropriate or material in connection with, and for investment in the Debentures and/or Commercial Papers;
- (c) has sufficient knowledge, experience and expertise as an investor, to make the investment in the Debentures and/or Commercial Papers;
- (d) has not relied on either the Company or any of its affiliate, associate, holding, subsidiary or group entities or any person acting in its or their behalf for any advice or recommendations of any sort expect as regards the accuracy of the specific factual information about the Company and the terms of the Debentures and/or Commercial Papers set out in this General Information Document and the Key Information Document;
- (e) has understood that information contained in this General Information Document and the Key Information Document is not to be constructed as business or investment advice;
- (f) has made an independent evaluation and judgment of all risks and merits before investing in the Debentures and/or Commercial Papers;
- (g) has understood that the Debentures and/or Commercial Papers, even after being listed, may not be marketable or may not have a market at all;
- (h) has legal ability to invest in the Debentures and/or Commercial Papers and the investment does not contravene any provision of any law, regulation or contractual restriction or obligation or undertaking binding on or affecting the Debenture Holders or holders of Commercial Papers or their assets; and
- (i) Neither the delivery of this General Information Document and the Key Information Document nor any sale of Debentures and/or Commercial Papers made hereunder 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.

SECTION 2: DEFINITIONS AND ABBREVIATIONS

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

General terms

Term	Description
Company/ Issuer	EarlySalary Services Private Limited

Company related terms

Term	Description
Board of Directors/Board Director(s)	The board of directors of the Company or any committee thereof Director(s) of the Company, as may change from time to time, unless otherwise specified
KMP	Key managerial personnel, as defined under the Companies Act
Memorandum and Articles	The Memorandum & Articles of Association of the Company, as amended from time to time

Issue related terms

Term	Description
Act/ Companies Act	The Companies Act, 2013 and to the extent not repealed and replaced by the Companies Act, 2013, shall mean the Companies Act, 1956
Applicable Law(s)	Shall mean any statute, national, state, provincial, local, municipal, foreign, international, multinational or other law, treaty, code, regulation, ordinance, rule, order, judgment, decree, by-law or approval, order or judgment of any competent authority, notification, rule of common law, governmental approval, directive, guideline, policy, requirement or other governmental restriction, or any similar form of decision of, or determination by, or any interpretation, policy or administration, having the force of law of any of the foregoing, by any Governmental Authority having jurisdiction over the matter in question, or any recognized stock exchange(s) on which the shares may be listed
Allotment/Allot	The allotment of the NCDs or Debentures
Application Form	The form in which an investor can apply for subscription to the NCDs, set out in respective Key Information Document
Beneficial Owner(s)	Means the Debenture Holder(s) of the Debentures in dematerialised form whose name is recorded as the Debenture Holders with the Depository
BSE / Stock Exchange	BSE Limited
CDSL	Central Depository Services (India) Limited
Commercial Paper Disclosure	Collectively, this General Information Document and the relevant Key

Term		Description
Documents		Information Document for each offer of Commercial Papers.
Coupon		Shall have the meaning set out under “ Coupon Rate ” in paragraph 4.33 herein
Coupon Rate		Shall have the meaning set out under “ Coupon Rate ” in paragraph 4.33 herein
Debenture Documents	Disclosure	Collectively, this General Information Document and the relevant Key Information Document for the issue of the Debentures.
Debenture Holder(s)		Shall mean the several persons/companies who will, from time to time, be holders of the Debentures and whose names will be entered in the Register of Debenture Holders as Debenture Holders and whose names will be recorded as the beneficial owners of the Debentures, with the Depository
Debenture Trustee		Trustee for the Debenture Holders, as specified in the respective Key Information Documents
Debenture Trustee Agreement		The debenture trustee agreement as more particularly identified in the respective Key Information Document.
Debenture Trust Deed		The debenture trust deed as more particularly identified in the respective Key Information Document.
Deemed Date of Allotment		Shall mean the date on which the Debentures as will be identified in the respective Key Information Document
Depository(ies)		A depository registered with the SEBI under the Securities and Exchange Board of India (Depositories and Participant) Regulations, 1996, as amended from time to time, in this case being NSDL and/or CDSL, as the case may be
Depositories Act		The Depositories Act, 1996, as amended from time to time
Depository Participant/DP		A depository participant as defined under the Depositories Act
Disclosure Documents		Shall mean the Debenture Disclosure Documents and/or the Commercial Papers Disclosure Documents, as the context may require.
DP-ID		Depository Participant Identification Number
EBP		Electronic Bidding Platform
ECS		Electronic clearing system
Events of Default		Shall mean the events identified under “ Events of Default ” under paragraph 4.33 herein
General Information Document	Information	This General Information Document
Key Information Document		Shall mean the respective key information document prepared as the provisions of the SEBI ILNCS Regulations, to be issued from time to time, for the issue of relevant Debentures and/or Commercial Papers, that shall prescribe the terms and conditions with respect to such Debentures.

Term	Description
NEFT	National Electronic Fund Transfer Service
NA	Not Applicable
NSDL	National Securities Depository Limited
Promoters	shall mean the following Persons: (i) Mr. Ashish Goyal; (ii) Mr. Akshay Mehrotra and (iii) Social Worth Technologies Private Limited;
RBI	Reserve Bank of India
Register of Debenture Holders	Shall mean the register maintained by the Company containing the name(s) of the Debenture Holder(s), which register shall be maintained at the Registered Office of the Company
RTGS	Real Time Gross Settlement
Rating Agency	Shall mean the rating agency as specified in the respective Key Information Document
SEBI	The Securities and Exchange Board of India constituted under the SEBI Act, 1992
SEBI Debt Listing Regulations	Means collectively the SEBI LODR Regulations and SEBI ILNCS Regulations.
SEBI DT Master Circular	Means the SEBI Master Circular for Debenture Trustees dated August 13, 2025, as amended/ supplemented from time to time.
SEBI DT Regulations	Means the SEBI (Debenture Trustee) Regulation, 1993, as amended/ supplemented from time to time.
SEBI ILNCS Master Circular / SEBI NCS Master Circular	Means the SEBI Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated May 22, 2024. as amended/ supplemented from time to time.
SEBI ILNCS Regulations / SEBI NCS Regulations	Means the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended/ supplemented from time to time.
SEBI LODR Master Circular	Means the SEBI Master Circular for listing obligations and disclosure requirements for Non-convertible Securities, Securitised Debt Instruments and/ or Commercial Paper dated July 11, 2025, as amended/ supplemented from time to time.
SEBI LODR Regulations / Listing Regulations	Means the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015
SEBI Regulations	Means SEBI DT Regulations and/or SEBI LODR Regulations and/or SEBI ILNCS Regulations and/or SEBI ILNCS Master Circular and/or SEBI DT Master Circular and/or any other regulation, master circular, circular, notification, order issued by SEBI from time to time
Transaction Documents	Shall mean this General Information Document, the respective Key Information Document and such other transaction documents as specified in the respective Key Information Document.

SECTION 3: RISK FACTORS

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 Key Information Document 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 Key Information Document and reach their own views prior to making any investment decision.

GENERAL RISKS

Risks in relation to the Non-Convertible Debentures

1. *Repayment is subject to the credit risk of the Issuer.*

Potential investors should be aware that receipt of the principal amount, (i.e. the redemption amount) and any other amounts that may be due in respect of the Debentures is subject to the credit risk of the Issuer. 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.

2. *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.

3. *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.

4. *Changes in interest rates may affect the price of the Debentures.*

All securities where a fixed rate of interest is offered, are subject to price risk. The price of such securities will vary inversely with changes in prevailing interest rates, i.e. when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of 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. However, such risk will not be present if rate of interest is linked to any market benchmark.

5. *Tax considerations and Legal considerations.*

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

6. *Accounting considerations.*

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

7. *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.

Risks in relation to security created in relation to the debt securities, if any. Further, any risks in relation to maintenance of security cover or full recovery of the security in case of enforcement

1. *Security may be insufficient to redeem the Debentures.*

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 Investor'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 potential investors 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.

2. *Where Debentures are secured, then such Debentures shall be secured against a charge to the tune of 100% (One Hundred Percent) of the principal and interest amount in favour of the debenture trustee, and it is the duty of the debenture trustee to monitor that the security is maintained, however, the possibility of recovery of 100% (One Hundred Percent) of the amount shall depend on the market scenario prevalent at the time of enforcement of the security as mentioned above.*

3. *Refusal in listing of any security of the Issuer during last three financial years and current financial year by any of the stock exchanges in India or abroad.*

As of the date of this General Information Document, the Issuer has not been refused listing of any security during the last 3 (Three) financial years and the current financial year by any of the stock exchanges in India or abroad and therefore, this risk factor would not be applicable.

4. *Limited or sporadic trading of non-convertible securities of the Issuer on stock exchanges.*

There can be no assurance that an active market for the Debentures will develop. If an active market for the Debentures fails to develop or be sustained, the liquidity and market prices of the Debentures may be adversely affected. The market price of the Debentures would depend on various factors *inter alia* including (i) the interest rate on similar securities available in the market and the general interest rate scenario in the country; (ii) the market for listed debt securities; (iii) general economic conditions; and (iv) our financial performance, growth prospects and results of operations. The aforementioned factors may adversely affect the liquidity and market price of the Debentures, which may trade at a discount to the price at which you purchase the Debentures and/or be relatively illiquid.

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 the 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.

Risks related to the business of the Issuer**1. *The Issuer provides unsecured loans to the clients and if the Issuer is unable to control the level of non-performing loans (“NPAs”) in the future, or if the Issuer’s loan loss reserves are insufficient to cover future loan losses, the financial condition and results of operations may be materially and adversely affected.***

A majority of the Issuer’s loans are unsecured loans and such loans are of the high risk category. In the event of default by the clients, absence of collateral will make recoverability very difficult. Such non-performing or low credit quality loans can negatively impact our results of operations. The Issuer has various procedures and process controls in place to mitigate the risk however, the Issuer cannot assure that it will be able to effectively control and reduce the level of the NPAs of its client loans. 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. The amount of its reported NPAs may increase in the future as a result of growth of client loans. If the Issuer is unable to manage NPAs or adequately recover its loans, the results of its operations will be adversely affected. However, the Company mitigates the above risk by providing loans to the digitally savvy younger demographics (around 80% - less than 36 years) who require personal loans. Consequently, technology provides a competitive edge over traditional banks and the Issuer also leverage technology to assess the probability of repayments. The customer can pay the monthly repayments through E-NACH, Netbanking or other payment options provided by the Company and while making the monthly repayment the customer has to first notify through the mobile application and the application directs the customer to the payment gateway. NACH mandate is signed by the customer for 1.25 times of the loan amount to make sure that in case of delinquency, the Company can deduct the rollover charges.

2. *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 mitigate 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.

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

The employees are not currently unionized. However, there can be no assurance that they will not unionize in the future. If the employees unionize, it may become difficult to maintain flexible labour policies, and could result in high labour costs, which would adversely affect the Issuer's business and results of operations.

4. *Issuer requires certain statutory and regulatory approvals for conducting business and failure to obtain or retain them in a timely manner, or at all, may adversely affect operations.*

NBFCs in India are subject to strict regulation and supervision by the RBI. The Issuer requires certain approvals, licenses, registrations and permissions for operating its business, including registration with the RBI as a NBFC pursuant to Section 45-IA of the RBI Act, 1934. Further, such approvals, licenses, registrations and permissions must be maintained/renewed over time, applicable requirements may change and the Issuer may not be aware of or comply with all requirements all of the time. Additionally, RBI has issued detailed directions on prudential norms inter alia prescribing guidelines on income recognition, asset classification and provisioning requirements applicable to NBFCs, exposure norms, disclosures in the balance sheet, requirement of capital adequacy, besides others. In particular, the Issuer is required to obtain a certificate of registration for carrying on business as a NBFC that is subject to numerous conditions. If the Issuer fails to comply, or a regulator claims that it has not complied, with any of these conditions, the Issuer's certificate of registration may be suspended or cancelled and it shall not be able to carry on such activities. If the Issuer fails to comply with the NBFC Directions and fails to maintain the status of NBFC, it may attract penal provisions under the RBI Act, 1934 for non-compliance. The penal action can also result in RBI cancelling the Certificate of Registration issued to the NBFC.

5. *Competition from banks and financial institutions, as well as state-sponsored programs, may adversely affect our profitability and position in the Indian NBFC lending industry*

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

6. *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.

Any other risk factors

1. *Legality of purchase.*

Potential investors in the Debentures will be responsible for the lawfulness of the acquisition of the Debentures, whether under the laws of the jurisdiction of its incorporation or the jurisdiction in which they operate or for compliance by that potential investor with any law, regulation or regulatory policy applicable to it.

Debentures Specific Risk Factors shall be set out in the respective Key Information Documents.

SECTION 4: DISCLOSURES AS PER SEBI REGULATIONS

This General Information Document is prepared in accordance with the provisions of regulations issued by SEBI, RBI and Companies Act. and in this section, the Issuer has set out the details required as per Schedule I of the SEBI ILNCS Regulations.

4.1 Documents Submitted to the Exchanges and Debenture Trustee

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

- (a) General Information Document and the respective Key Information Document;
- (b) Memorandum and Articles of Association of the Issuer and necessary resolution(s) for the allotment of the Debentures;
- (c) Copy of last 3 (Three) years audited Annual Reports;
- (d) Statement containing particulars of, dates of, and parties to all material contracts and agreements;
- (e) Copy of the Board resolution passed by the Board of Directors on February 13, 2025, authorizing the issue non-convertible debentures on a private placement basis up to an aggregate limit of Rs. 2000,00,00,000/- (Rupees Two Thousand Crores only);
- (f) Copy of the resolution passed by the committee of board of directors of the Issuer *inter alia* authorizing the issue and allotment of relevant non-convertible debentures on a private placement;
- (g) Copy of the resolution passed by the shareholders of the Company on March 20, 2025 authorising the Board of Directors to issue non-convertible debentures on a private placement basis up to an aggregate limit of Rs. 2000,00,00,000/- (Rupees Two Thousand Crores only);
- (h) An undertaking from the Issuer stating that the necessary documents for the creation of charge, where applicable, including the debenture trust deed would be executed within the time frame prescribed in the relevant regulations/act/rules etc. and the same would be uploaded on the website of the designated stock exchange, where such securities have been proposed to be listed;
- (i) Any other particulars or documents that the BSE may call for as it deems fit.

4.2 Details pertaining to the Issuer:

In this section any reference to “we”, “us” or “our” refers to EarlySalary Services Private Limited. Unless stated otherwise, the financial data in this section is according to our Consolidated Ind AS Financial Statements, Reformatted Ind AS Standalone Financial Statements and Reformatted IGAAP Financial Statements prepared in accordance with the requirements of the SEBI Debt Listing Regulations and the Companies Act set forth elsewhere in the General information Document.

The following information should be read together with the more detailed financial and other information included in the General Information Document, including the information contained in the section titled “Risk Factors”.

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

We are, a Middle Layer NBFC registered with the RBI bearing registration no. 13.02357 dated January 12, 2021, under Section 45 IA of the RBI Act, 1934.

The Issuer is based out of Pune (formerly known as Ashish Securities Private Limited), a wholly-owned subsidiary of Social Worth Technologies Private Limited (SWTPL).

SWTPL is a technology company that houses technology, analytics, credit and other resources & staff for the brand. Issuer was founded in October 2015 and is headquartered in Pune with a team of young professionals who are working towards building a solution to cater to the consumer finance market. Issuer is an innovative lending platform that brings together new credit scoring systems for superior customer profiling and help customers get loans within minutes. The online platform is backed by a strong leadership team that aims to build a new credit scoring platform that combines traditional credit scoring with new social and online scoring technology-linked risk assessment concepts, to deliver a new business set to change the lending market in India. However, all the loans are booked on the balance sheet of the Issuer.

(ii) ***Structure of the group***

The Issuer is a wholly-owned subsidiary of Social Worth Technologies Private Limited and the Issuer and Social Worth Technologies Private Limited are based in Pune.

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

Our Company does not have any subsidiaries.

(iv) ***Details of branches or units where the issuer carries on its business activities, if any may be provided in the form of a static Quick Response (QR) code and web link.***

Our Company has an operational branch situated at 601-602, Best Business Park, Netaji Subash Place, Pitampura, Delhi-110034.

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

As specified in the respective Key Information Document.

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

As specified in the respective Key Information Document.

4.4 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 this General Information Document or issue opening date, as applicable, along with the auditor's report along with the requisite schedules, footnotes, summary

etc.

Please refer to **Annexure II** of this General Information Document.

The above financial statements shall be accompanied with the auditor's report along with the requisite schedules, footnotes, summary etc. Such financial statements shall be audited and certified by the statutory auditor(s) who holds a valid certificate issued by the Peer Review Board of the Institute of Chartered Accountants of India ("ICAI").

- (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 prescribed therein with limited review report in the General Information Document, as filed with the stock exchanges, instead of audited financial statements for interim period, subject to making necessary disclosures in this regard in the General Information Document including risk factors.

Please refer to **Annexure II** of this General Information Document.

- (c) Key operational and financial parameters on consolidated and standalone basis.

(i) **Standalone basis:**

(Rs. in Millions)			
Parameters	As at March 31, 2025 (Audited) IndAS	As at March 31, 2024 (Audited) IndAS	As at March 31, 2023 (Audited) IndAs
Balance Sheet			
Assets			
Property, Plant and Equipment	41.11	18.23	5.99
Financial Assets	32,621.95	22,428.10	12,611.70
Deferred tax assets (Net)	494.34	385.55	219.72
Non-financial Assets excluding property, plant and equipment and Deferred tax assets	135.79	141.71	71.75
Total assets	33,293.19	22,973.59	12,909.16
Liabilities			
Financial Liabilities			
- Derivative financial instruments	-	-	-
- Trade Payables	559.47	630.63	281.32
- Debt Securities	7,897.80	5,431.36	795.25

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

- Borrowings (other than Debt Securities)	14,661.59	9,308.37	8,333.95
- Subordinated Liabilities	-	-	-
- Other financial liabilities	85.86	64.40	107.87
Non – Financial Liabilities			
- Current tax liabilities (net)	-	87.57	27.27
- Provisions	90.08	35.26	14.60
- Deferred tax liabilities (net)	-	-	-
- Other non-financial liabilities	55.61	22.26	25.67
Equity (equity share capital and other equity)	9,942.78	7,393.74	3,323.23
Total equity and liabilities	33,293.19	22,973.59	12,909.16
Profit and Loss			
Revenue from operations	10,330.32	7,053.53	2,611.63
Other Income	0.40	0.68	2.27
Total Income	10,330.72	7,054.21	2,613.90
Total Expenses	8,994.08	6,311.01	2,748.85
Profit after Tax for the year	1,001.85	553.42	(100.83)
Other Comprehensive Income	(3.37)	(4.44)	0.57
Total Comprehensive Income	998.48	548.98	(100.26)
Earnings per equity share (Basic)	5.85	4.21	(1.14)
Earnings per equity share (Diluted)	5.85	4.21	(1.14)
Cash Flow			
Net cash from / used in(-) operating activities	(8,413.83)	(8,897.89)	(7,630.83)
Net cash from / used in(-) investing activities	(15.59)	(12.28)	151.15
Net cash from / used in(-) financing activities	9,309.19	9,114.51	7,751.52
Net increase/decrease(-) in cash and cash equivalents	879.77	204.3	271.84
Cash and cash equivalents as per Cash	1,565.79	685.47	481.13

Flow Statement as at end of year			
Additional Information			
Net worth	9,942.78	7,393.74	3,323.23
Cash and Cash Equivalents	1,565.79	685.48	481.13
Loans	30,624.23	21,553.07	11,936.75
Loans (Principal Amount)	30,624.23	21,553.07	11,936.75
Total Debts to Total assets	0.68	0.64	0.71
Interest Income	10,011.06	6,953.85	2,552.55
Interest Expense	2,257.92	1,479.25	632.66
Impairment on Financial Instruments	2,927.89	2,012.71	903.38
Bad Debts to Loans	3.27%	2.83%	3.63%
% Stage 3 Loans on Loans (Principal Amount)	70.68%	68.71%	65.98%
% Net Stage 3 Loans on Loans (Principal Amount)	70.68%	68.71%	65.98%
Tier I Capital Adequacy Ratio (%)	24.80%	25.97%	25.30%
Tier II Capital Adequacy Ratio (%)	1.25%	1.25%	1.25%

(ii) Consolidated:

N.A

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

Sr. No.	Particulars	Nature of Liability	Amount as on March 31, 2025 (in millions)
1.	GST liability	For the financial year 2017-18, the Company has filed appeal before Deputy Commissioner of State Tax (Appeals).	21.08
2.	GST liability	For the financial year 2019-20, the Company has responded to the intimation of tax ascertained as payable under section 73(5) of the Central Goods and Services Tax Act, 2017, issued by Deputy Commissioner of State Tax.	0.87
3.	GST liability	For the financial year 2020-21 where the Company has filed appeal before Deputy Commissioner of State Tax (Appeals).	20.16

- (e) 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.

The Issuer has not issued any corporate guarantee or letter of comfort.

4.5 A brief history of the company since its incorporation giving details of its following activities:

- (a) Details of Share Capital as on last quarter end i.e. June 30, 2025:

Share Capital	Amount
Authorised share capital	
21,50,00,000 equity shares of Rs. 10 each	2,15,00,00,000
Issued share capital	
18,03,92,075 equity shares of Rs. 10 each	1,80,39,20,750
Subscribed share capital	
18,03,92,075 equity shares of Rs. 10 each	1,80,39,20,750
Paid up share capital after the Issue	
18,03,92,075 equity shares of Rs. 10 each	1,80,39,20,750

- (b) Changes in its capital structure as on last quarter end (June 30, 2025), for the preceding three years and current financial year:

Date of change (Annual General Meeting / Extraordinary Meeting)	Particulars
07 th September 2022	Authorised Share Capital of the Company increased by Rs. 50,00,00,000 (Rupees Fifty Crores only), from Rs. 65,00,00,000 (Rupees Sixty Five Crores) to Rs. 1,15,00,00,000/- (Rupees One Hundred and Fifteen Crores only)
04 th January, 2023	Authorised Share Capital of the Company increased by Rs. 50,00,00,000 (Rupees Fifty Crores only), from Rs. 1,15,00,00,000/- (Rupees One Hundred and Fifteen Crores only) to Rs. 1,65,00,00,000/- (Rupees One Hundred and Sixty Five Crores only)
14 th June, 2024	Authorised Share Capital of the Company increased by Rs. 50,00,00,000 (Rupees Fifty Crores only), from Rs. 1,65,00,00,000/- (Rupees One Hundred and Sixty Five Crores only) to Rs. 2,15,00,00,000/- (Rupees Two Hundred and Fifteen Crores only)

(c) Details of the equity share capital of the Company as on last quarter end i.e. June 30, 2025, for the preceding 3 (three) financial years and current financial year:

Date of Allotment	Number of Equity Shares	Face Value	Issue Price	Consideration (Cash, other than cash, etc.)	Nature of Allotment	Cumulative			Remarks
						Number of Equity Shares	Equity Share Capital	Equity Share Premium	
26.11.2021	85,17,888.00	10.00	17.61	15,00,00,007.68	Private Placement	85,17,888.00	63,23,97,230.00	6,48,21,127.68	NA
30.06.2022	17,60,277.00	10.00	18.69	3,28,99,577.13	Private Placement	17,60,277.00	65,00,00,000.00	1,52,96,807.13	NA
27.09.2022	3,09,27,835.00	10.00	48.50	1,49,99,99,997.50	Private Placement	3,09,27,835.00	95,92,78,350.00	1,19,07,21,647.50	NA
27.10.2022	1,90,72,165.00	10.00	48.50	92,50,00,002.50	Private Placement	1,90,72,165.00	1,15,00,00,000.00	73,42,78,352.50	NA
13.06.2023	69,21,373.00	10.00	72.24	49,99,99,985.52/-	Private Placement	69,21,373.00	1,21,92,13,730.00	43,07,86,255.52	NA

03.07.2023	6 9,21,373. 00	10.00	72.24	49,99,99,98 5.52/-	Privat e Place ment	69,21,373.0 0	1,28,84, 27,460.0 0	43,07,86,2 55.52	NA
12.12.2023	6 0,86,427. 00	10.00	82.15	49,99,99,97 8.05	Privat e Place ment	60,86,427.0 0	1,34,92, 91,730.0 0	43,91,35,7 08.05	NA
13.12.2023	6 0,86,427. 00	10.00	82.15	49,99,99,97 8.05	Privat e Place ment	60,86,427.0 0	1,41,01, 56,000.0 0	43,91,35,7 08.05	NA
14.12.2023	6 0,86,427. 00	10.00	82.15	49,99,99,97 8.05	Privat e Place ment	60,86,427.0 0	1,47,10, 20,270.0 0	43,91,35,7 08.05	NA
21.03.2024	6 0,86,427. 00	10.00	82.15	49,99,99,97 8.05	Privat e Place ment	60,86,427.0 0	1,53,18, 84,540.0 0	43,91,35,7 08.05	NA
28.03.2024	6 0,86,427. 00	10.00	82.15	49,99,99,97 8.05	Privat e Place ment	60,86,427.0 0	1,59,27, 48,810.0 0	43,91,35,7 08.05	NA
28.06.2024	8 0,09,397. 00	10.00	93.64	74,99,99,93 5.08	Privat e Place ment	80,09,397.0 0	1,67,28, 42,780.0 0	66,99,05,9 65.08	NA
01.07.2024	8 0,09,398. 00	10.00	93.64	75,00,00,02 8.72	Privat e Place ment	80,09,398.0 0	1,75,29, 36,760.0 0	66,99,06,0 48.72	NA

19.06.2025	50,98,399.00	10	98.07	49,99,99,989.93	Private Placement	50,98,399.00	1,80,39,20,750.00	44,90,15,999.93	NA
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(d) Details of Acquisition or Amalgamation with any entity in the preceding 1 (One) year:

No acquisition or amalgamation with any entity in the preceding 1 (One) year.

(e) Details of reorganization or reconstruction in preceding 1 (One) year:

Type of Event	Date of Announcement	Date of Completion	Details
No reorganization or reconstruction in the preceding 1 (One) year.			

(f) Details of shareholding of the company as on latest quarter end i.e. June 30, 2025 as per the format specified under the listing regulations:

(i) Details of the shareholding of the Company as at the latest quarter end i.e., June 30, 2025:

Sr. No. (I)	Category of shareholder (II)	Number of shareholders (III)	No. of fully paid-up equity shares held (IV)	No. of Partly paid-up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held** (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities			
								No of Voting Rights			Total as a % of (A+B+C)
								Class e.g.: x	Class e.g.: y	Total	
								(IX)			(X)
1.	Promoter & Promoter Group	3	18,03,92,075	0	0	18,03,92,075	100	18,03,92,075	0	18,03,92,075	100%
2.	Public	0	0	0	0	0	0	0	0	0	0
3.	Non-Promoter--Non-Public	0	0	0	0	0	0	0	0	0	0
4.	Shares Underlying DRs	0	0	0	0	0	0	0	0	0	0
5.	Shares Held by Employee Trust	0	0	0	0	0	0	0	0	0	0
	Total	3	18,03,92,075	0	0	18,03,92,075	100	18,03,92,075	0	18,03,92,075	100%

**** All the equity shares of the Company are held in dematerialized form.**

(ii) Promoter shareholding as on June 30, 2025:

Sr. No.	Name of Promoter	Number of shares held	Percentage of the total paid-up capital (%)
1.	Social Worth Technologies Private Limited	18,03,92,065	100.00
2.	Ashish Goyal*	10	0.00
	Total	18,03,92,075	100.00

* Holding as a nominee of Social Worth Technologies Private Limited

Note: None of the Equity Shares are pledged or otherwise encumbered by our Promoters

(g) List of top ten holders of equity shares of the Company as at the latest quarter end (as on June 30, 2025)

Sr. No.	Name of shareholders	Total number of Equity share	Total Shareholding as % of total no. of Equity Shares
1.	Social Worth Technologies Private Limited	18,03,92,065	100.00
2	Ashish Goyal*	10	0.00
	Total	18,03,92,075	100.00

* Holding as a nominee of Social Worth Technologies Private Limited

4.6 Following details regarding the directors of the Company:

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

The general superintendence, direction and management of the operations, affairs and business of the Company are vested in the Board of Directors, which exercises its power subject to the Memorandum and Articles of Association of our Company and the requirements of the Applicable Laws. The Articles of Association set out that the number of Directors in our Company shall not be less than 2 and not more than 15 in number.

The composition of the Board is in conformity with section 149 of the Companies Act, 2013. Currently, the Company has 4 Directors on its Board. The Whole Time Director of the Company is Mr. Ashish Goyal.

The following table sets out details regarding the Board of Directors, as on the date of this General Information Document:

Name, Designation and DIN	Age	Address	Date of Appointment	Details of other directorships
Name: Mr. Ashish Goyal Designation: Whole Time Director DIN: 07264957	45 years	E-104 Mystic Moods Lohegaon, Pune, 411014, Maharashtra	27 th March, 2017	1. Social Worth Technologies Private Limited 2. Fintech Association For Consumer Empowerment
Name: Mr. Akshay Mehrotra Designation: Director DIN: 07334498	44 years	H 301 Rohan Mithila Viman Nagar, Pune – 411014, Maharashtra	27 th March, 2017	1. Social Worth Technologies Private Limited
Name: Mr. Satish Mehta Designation: Independent Director DIN: 06452437	60 years	Flat No. 22, Walchand, Terraces, Tardeo, Tulsiwadi, Mumbai, Maharashtra, 400034	7 th January, 2025	1. Harrier Information Systems Private Limited 2. Daham Housing Finance Limited 3. Dashboard Account Aggregation Services Private Limited 4. Athena Partners Private Limited 5. Athena Education Initiatives Private Limited 6. Pahal Financial Services Private Limited
Name: Mrs. Subhasri Sriram Designation: Independent Director DIN: 01998599	56 years	5 29th Cross Street Indra Nagar, Adyar Chennai- 600020, Tamil Nadu	05 th September, 2022	1. Social Worth Technologies Private Limited. 2. Shriram LI Holdings Private Limited 3. Shriram Life Insurance Company Limited 4. Shriram Asset Reconstruction Private Limited 5. Shriram Wealth Limited 6. Iserveu Technology Private Limited 7. Shriram Asset Management Company Limited 8. Niyogin Fintech Limited 9. TVS Electronics Limited 10. Shriram Capital Private Limited

**None of the Directors of the Company appears on the RBI/ECGC defaulters list.*

**Our Company confirms that the PAN of the Directors shall be submitted to the Stock Exchanges at the time of filing this General Information Document.*

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

The changes in the Board of Directors of our Company in the three years preceding the date of this General Information Document are as follows:

Name, Designation and DIN	Date of Appointment	Date of Cessation, if applicable	Date of Resignation, if applicable	Remarks
Name: Mr. Hemant Kaul Designation: Non Executive Director DIN: 00551588	27 th March, 2017	07 th April, 2023	07 th April, 2023	Resigned from the post of Non Executive Director
Name: Mrs. Subhasri Sriram Designation: Independent Director DIN: 01998599	05 th September, 2023	NA	NA	NA
Name: Mr. Diwakar Gupta Designation: Independent Director DIN: 01274552	31 st January, 2023	27th November, 2023	27th November, 2023	Resigned from the post of Independent Director
Name: Prakash Chandra Kandpal Designation: Additional Independent Director DIN: 06452437	15th March, 2024	07th January, 2025	07th January, 2025	Resigned from the post of Independent Director

Name: Satish Gordhan Mehta				Appointed as an Additional Non Executive Independent Director
Designation: Non Executive Independent Director				
DIN: 00110640	07th January, 2025	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:

(Amt in Rs.)

Particulars	April 01, 2025 till June 30, 2025	FY24-25	FY23-24	FY22-23
Name: Mr. Ashish Goyal				
Shareholding: 10 (Holding as nominee of Social Worth Technologies Private Limited)	1,04,15,650	Nil	Nil	Nil
Name: Mr. Akshay Mehrotra	Nil	Nil	Nil	Nil
Name: Mr. Hemant Kaul	Nil	Nil	Nil	Nil
Name: Mr. Diwakar Gupta*	Nil	Nil	8,11,233	1,83,333
Name: Mrs. Subhasri Sriram*	2,50,000	11,00,000	11,00,000	6,41,667
Name: Mr. Prakash Chandra Kandpal*	Nil	12,75,616.44	1,13,562	Nil
Name: Mr. Satish Mehta*	3,50,000	3,33,904.11	NA	NA

*Remuneration includes sitting fees and commission

Shareholding of the Directors

- (i) Details of the shares held in the Company by the Directors, as on June 30, 2025:

Mr. Ashish Goyal is holding 10 shares as nominee of Social Worth Technologies Private Limited.

The shares held in the subsidiaries or associate companies of our Company by the Directors, as on June 30, 2025:

Nil

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

None.

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

A. in the promotion of the Issuer company; or:

Nil.

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

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 company shall be disclosed:

Nil.

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

As specified in the respective Key Information Document.

4.7 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.

As specified in the respective Key Information Document.

4.8 Following details regarding the auditors of the Company:

(a) Details of the auditor of the Company:-

Name of the auditor	Address	Date of Appointment
Batliboi & Purohit Chartered Accountants	National Insurance Building, 2 nd floor, 204, Dr. D.N. Road, Fort, Mumbai 400 001	30 th September, 2024

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

Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of resignation, if applicable
Kirtane & Pandit LLP	601, 6 th floor, Earth Vintage, Senapati Bapat Marg, Dadar West, Mumbai 400 028	24 th September 2021	30 th September 2024	30 th September 2024

4.9 Details of the following liabilities of the issuer, as at the end of the preceding quarter, or if available, a later date:

(a) Details of outstanding secured loan facilities:

(i) Term Loans from Banks:

(Rs. in Mn) Name of lender	Amount Sanctioned	Principal Amount outstanding as on June 30, 2025	Repayment date/ Schedule and pre-payment penalty, if any	Security	Credit Rating	Asset Classification
AU Small Finance Bank	250	56	03-Oct-25	1.2	CARE A-	Standard
AU Small Finance Bank	500	250	18-Mar-26	1.2	CARE A-	Standard
AU Small Finance Bank	250	222	03-Oct-26	1.2	CARE A-	Standard
Axis Bank Limited	200	28	31-Jul-25	1.2	CARE A-	Standard

Axis Bank Limited	150	150	31-Jan-27	1.2	CARE A-	Standard
Federal Bank	230	173	30-Dec-26	1.25	CARE A-	Standard
Federal Bank	100	88	28-Mar-27	1.25	CARE A-	Standard
Federal Bank Limited	100	8	14-Aug-25	1.25	CARE A-	Standard
IDFC First Bank Limited	400	233	28-Mar-27	1.1	CARE A-	Standard
IDFC First Bank Limited	350	340	31-May-28	1.1	CARE A-	Standard
IDFC First Bank Limited	1,500	1,150	30-Jun-28	1.1	CARE A-	Standard
Indian Overseas Bank	400	344	31-Jan-28	1.33	CARE A-	Standard
SBM Bank Limited	150	38	31-Oct-25	1.15	CARE A-	Standard
SBM Bank Limited	175	153	31-Jan-27	1.15	CARE A-	Standard
Suryoday Small Finance Bank	250	121	05-Jan-26	1.1	CARE A-	Standard
Utkarsh Small Finance Bank	300	220	25-May-26	1.15	CARE A-	Standard
Total	5,305	3,574.58				

(ii) **Cash Credit / Working Capital Loans/ Working Capital Demand Loans/ Short Term Loans from Banks** (as on June 30, 2025)

(Rs. in Mn)

Name of Lender	Amount Sanctioned	Principal Amount outstanding	Repayment date/ Schedule and pre-payment penalty, if any	Security	Credit Rating	Asset Classification
Ais Bank Ltd	100.00	0.00	On Demand	1.2	CARE A-	Standard
Federal Bank	20.00	0.00	On Demand	1.2	CARE A-	Standard
ICICI Bank	200.00	0.00	On Demand	1.25	CARE A-	Standard
IDFC First Bank Limited	100.00	0.00	On Demand	1.25	CARE A-	Standard
IndusInd Bank Ltd	100.00	0.00	On Demand	1.25	CARE A-	Standard

SBM Bank Limited	50.00	50.00	On Demand	1.1	CARE A-	Standard
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(b) **Details of outstanding unsecured loan facilities:***(Rs. in Mn)*

Lender's name	Amount Sanctioned	Principal Amount outstanding as on June 30, 2025	Repayment date/ Schedule	Credit Rating, if applicable
Social Worth Technologies Private Limited	6,000	3,325.63	-	NA
TOTAL	6,000	3,325.63		

(c) **Details of outstanding non-convertible securities in the following format:**(i) **Unsecured non-convertible securities (as on June 30, 2025)**

Series of NCS	ISIN	Tenor/ Period of Maturity	Coupon	Amount Outstanding (Rs. In lakhs)	Date of Allotment	Redemption Date/ Schedule	Credit Rating
NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total				NIL			

(ii) **Secured Non-convertible securities (as on June 30, 2025)**

Series of NCS	ISIN	Tenor/ Period of Maturity	Coupon Rate	Amount Outstanding (Rs. In Mn)	Date of Allotment	Redemption Date/ Schedule	Credit Rating	Security
NA	INE01YL07243	24	12.30%	126.00	04-Sep-23	20-Aug-25	CARE A- (Stable)	1.15
1175ESP25A	INE01YL07235	24	11.75%	250.00	26-Dec-23	26-Dec-25	CARE A- (Stable)	1.15

Series of NCS	ISIN	Tenor/ Period of Maturity	Coupo n Rate	Amount Outstand ing (Rs. In Mn)	Date of Allotment	Redemptio n Date/ Schedule	Credit Rating	Security
1120ESPL27	INE01YL07359	23	11.20%	550.00	30-Apr-25	05-Apr-27	CARE A- (Stable)	1.2
NA	INE01YL07219	24	11.73%	250.00	30-Oct-23	05-Nov-25	CARE A- (Stable)	1.1
11ESPL26	INE01YL07326	21	11.00%	900.00	27-Dec-24	05-Oct-26	CARE A- (Stable)	1.2
NA	INE01YL07185	30	11.75%	240.00	30-Sep-23	29-Mar-26	CARE A- (Stable)	1.1
1182ESPL26	INE01YL07300	27	11.82%	213.33	25-Oct-24	27-Dec-26	IND RA BBB+	1.1
NA	INE01YL07201	24	11.75%	62.50	27-Oct-23	27-Oct-25	CARE A- (Stable)	1.2
NA	INE01YL07193	24	11.75%	62.50	31-Oct-23	06-Nov-25	CARE A- (Stable)	1.2
NA	INE01YL07250	18	11.50%	500.00	31-Jan-24	05-Aug-25	CARE A- (Stable)	1.2
115ESPL25	INE01YL07268	18	11.50%	500.00	20-Mar-24	06-Oct-25	IND RA BBB+	1.2
ESPL051125	INE01YL07276	18	11.50%	500.00	25-Apr-24	05-Nov-25	CARE A- (Stable)	1.2
11ESPL25	INE01YL07284	18	11.00%	500.00	22-May-24	05-Dec-25	IND RA BBB+	1.2
109ESPL26	INE01YL07292	18	10.90%	500.00	30-Sep-24	27-Mar-26	IND RA BBB+	1.2
109ESPL26	INE01YL07292	18	10.90%	170.00	15-Oct-24	27-Mar-26	IND RA BBB+	1.2
1090ESPL26	INE01YL07318	18	10.90%	910.00	30-Oct-24	06-May-26	CARE A- (Stable)	1.2

Series of NCS	ISIN	Tenor/ Period of Maturity	Coupo n Rate	Amount Outstand ing (Rs. In Mn)	Date of Allotment	Redemptio n Date/ Schedule	Credit Rating	Security
1090ESP26A	INE01YL07334	21	10.90%	1,100.00	25-Feb-25	04-Dec-26	CARE A- (Stable)	1.2
109ESPL27	INE01YL07342	21	10.90%	700.00	25-Mar-25	04-Jan-27	CARE A- (Stable)	1.2
Total				8,034.33				

(d) **Details of commercial paper issuances as at the end of the last quarter (i.e., June 30, 2025) in the following format:**

Series of NCS	ISIN	Tenor / Period of Maturity	Coupo n	Amount Outstand ing (Rs in Mn)	Date of Allotme nt	Redempti on date / Schedule	Credi t Ratin g	Secured / Unsecur ed	Securit y	Other Details viz. details of issuing and paying agent, details of credit rating agenci es
1	INE01YL14165	195 days	11.68%	250.00	26-June-25	07-Jan-26	CARE A2	Unsecured	Nil	IndusInd Bank

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

Sr. No.	Name of holders	Category of Holders	Face Value of Holding	Holding as a % of total non-convertible securities of the Issuer
1	Neo Wealth Partners Private Limited	Company	1,00,000.0	4.84%
2	Northern Arc Fintech NBFC Fund I	Fund	1,00,000	2.66%
3	Neo Income Plus Fund	Fund	1,00,000	2.55%
4	Neo Wealth Partners Private Limited	Company	1,00,000	2.09%
5	Ashley Biharilal Nagpal	Individual	1,00,000	1.87%
6	Shahi Exports Private Limited	Company	1,00,000	1.60%
7	Edge Credit Opportunities Fund I	Fund	1,00,000	1.57%
8	Ajanta Pharma Limited	Company	1,00,000	1.53%
9	Unifi Mutual Fund - Unifi Dynamic Asset Allocation	Mutual Fund	1,00,000	1.43%
10	Prabha Sahu	Individual	1,00,000	1.24%

(f) **List of top ten holders of commercial papers in terms of value (on a cumulative basis):**

Sr.	Name of Holders	Category of Holders	Face Value of holding	Holding as a % of total commercial paper outstanding of the Issuer
1	Finova Capital Private Limited	Corporate	5,00,000	100%

(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:**

(Rs. In Mn)

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
A K Capital	Term Loan	300.00	30.00	01-Sep-25	CARE A-	Secured	1.10x
Aditya Birla Finance Limited	Term Loan	250.00	104.64	05-Dec-25	CARE A-	Secured	1.10x
Ambit Finvest Pvt Ltd	Term Loan	240.00	222.12	05-Apr-27	CARE A-	Secured	1.10x
Anand Rathi	Term Loan	200.00	175.00	28-Mar-27	CARE A-	Secured	1.20x
Bajaj Finance Limited	Term Loan	150.00	12.50	01-Jul-25	CARE A-	Secured	1.25x
Bajaj Finance Limited	Term Loan	120.00	120.00	31-May-26	CARE A-	Secured	1.25x
Cholamandalam Investment and Finance Company Ltd	Term Loan	100.00	18.02	05-Sep-25	CARE A-	Secured	1.15x
Hinduja Leyland Finance Limited	Term Loan	250.00	101.00	24-Apr-26	CARE A-	Secured	1.10x
Hinduja Leyland Finance Limited	Term Loan	200.00	130.67	23-Sep-26	CARE A-	Secured	1.10x
Incred Financial Services Limited	Term Loan	125.00	31.25	10-Mar-26	CARE A-	Secured	1.10x
Kisetsu Saison (India) Pvt Ltd	Term Loan	500.00	83.33	15-Sep-25	CARE A-	Secured	1.10x
Kisetsu Saison (India) Pvt Ltd	Term Loan	300.00	150.00	15-Mar-26	CARE A-	Secured	1.10x
Kisetsu Saison (India) Pvt Ltd	Term Loan	500.00	187.50	15-Nov-26	CARE A-	Secured	1.10x
Kisetsu Saison (India) Pvt Ltd	Term Loan	500.00	187.50	15-Dec-26	CARE A-	Secured	1.10x
Kisetsu Saison (India) PvtLtd	Term Loan	500.00	500.00	30-Jun-27	CARE A-	Secured	1.10x
KMIL	Term Loan	500.00	41.67	05-Jul-25	CARE A-	Secured	1.20x
MAS financial Services Pvt Ltd	Term Loan	250.00	33.33	25-Aug-25	CARE A-	Secured	1.10x
MAS financial Services Pvt Ltd	Term Loan	250.00	156.25	25-Sep-26	CARE A-	Secured	1.10x
MAS financial Services Pvt Ltd	Term Loan	200.00	133.33	23-Oct-26	CARE A-	Secured	1.10x
MAS financial Services Pvt Ltd	Term Loan	250.00	229.17	05-Apr-27	CARE A-	Secured	1.10x

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

Northern Arc Capital Limited	Term Loan	250.00	83.86	05-Mar-26	CARE A-	Secured	1.10x
Northern Arc Capital Limited	Term Loan	250.00	79.64	05-Jan-26	CARE A-	Secured	1.10x
Northern Arc Capital Limited	Term Loan	400.00	324.25	05-Oct-27	CARE A-	Secured	1.10x
Northern Arc Capital Limited	Term Loan	250.00	222.33	03-May-27	CARE A-	Secured	1.10x
Northern Arc Capital Limited	Term Loan	150.00	139.19	05-Apr-27	CARE A-	Secured	1.10x
Oxyzo Financial Service Private Limited	Term Loan	325.00	117.36	05-Jul-26	CARE A-	Secured	1.15x
Oxyzo Financial Service Private Limited	Term Loan	200.00	109.09	25-Dec-26	CARE A-	Secured	1.15x
Oxyzo Financial Service Private Limited	Term Loan	200.00	127.78	24-May-27	CARE A-	Secured	1.15x
Oxyzo Financial Services Limited	Term Loan	190.00	168.89	25-Feb-28	CARE A-	Secured	1.15x
Patni Financial Advisors Private Limited	Term Loan	250.00	194.44	30-Sep-27	CARE A-	Secured	1.20x
Poonawalla Fincorp Ltd	Term Loan	300.00	196.14	05-Sep-26	CARE A-	Secured	1.15x
Poonawalla Fincorp Ltd	Term Loan	500.00	250.00	31-May-27	CARE A-	Secured	1.15x
Poonawalla Fincorp Ltd	Term Loan	500.00	250.00	30-Jun-27	CARE A-	Secured	1.15x
Protium Finance Limited	Term Loan	150.00	21.23	10-Sep-25	CARE A-	Secured	1.10x
Protium Finance Limited	Term Loan	200.00	115.61	10-Apr-26	CARE A-	Secured	1.11x
Shriram Finance Limited	Term Loan	250.00	136.57	05-Dec-26	CARE A-	Secured	1.10x
Shriram Finance Limited	Term Loan	150.00	136.13	05-Feb-28	CARE A-	Secured	1.10x
Tata Capital Ltd	Term Loan	210.00	8.33	10-Jul-25	CARE A-	Secured	1.25x
Tata Capital Ltd	Term Loan	210.00	10.00	10-Sep-25	CARE A-	Secured	1.25x
Tata Capital Ltd	Term Loan	350.00	218.75	05-Sep-26	CARE A-	Secured	1.25x
Vivriti Capital Limited	Term Loan	500.00	221.43	31-Jan-28	CARE A-	Secured	1.10x
Vivriti Capital Limited	Term Loan	500.00	242.86	30-Apr-28	CARE A-	Secured	1.10x
	Total	11,970.00	6,021.18				

4.10 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: (i) in whole or part, (ii) at a premium or discount, or (iii) in pursuance of an option or not.

Nil

4.11 Where the issuer is a non-banking finance company or housing finance company the disclosures on Asset Liability Management (ALM) shall be provided for the latest audited financials:

1.	<p>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> <p>1. Lending Policy (containing overview of origination, risk management, monitoring and collections): Refer to Annexure III hereto</p> <p>2. Classification of Loans given to associate or entities/persons related to Board, Key Managerial Personnel and Senior management, promoters, others, etc: Refer to Annexure III hereto</p> <p>3. Classification of loans 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.: Refer to Annexure III hereto</p> <p>4. Aggregated exposure to 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: Refer to Annexure III hereto</p> <p>5. Details of loans, overdue and classified as Non performing assets (NPA) in accordance with RBI stipulations: Refer to Annexure III hereto</p>
2.	<p>Details of borrowings granted by the Issuer</p> <p>1. Portfolio Summary with regards to industries / sectors to which borrowings have been granted by NBFC: Refer to Annexure III hereto</p>

2.	Quantum and percentage of Secured vs. Unsecured borrowings granted by NBFCs: Refer to Annexure III hereto
3.	Details of change in shareholding Any change in promoters' shareholding in the Issuer during preceding financial year beyond the threshold prescribed by Reserve Bank of India from time to time: Refer to Annexure III hereto
4.	Disclosure of Assets under management Segment wise break up and type of loans: Refer to Annexure III hereto
5.	Details of borrowers Geographical location wise: Refer to Annexure III hereto
6.	Details of Gross NPA Segment wise Refer to Annexure III hereto
7.	Details of Assets and Liabilities Residual maturity profile wise into several bucket: Refer to Annexure III hereto
8.	Additional details of loans made by issuer where it is a Housing Finance Company NA
9.	Disclosure of latest ALM statements to stock exchange Refer to Annexure III hereto

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

The Company has not defaulted in the repayment of loans or other borrowings or in the payment of interest to any lender in the current Q1 FY 2025-26 and previous FY 2024-25, FY 2023-24 and FY 2022-23.

- 4.13 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

- 4.14 Any litigation or legal action pending or taken against the promoter of the company by a Government Department or a statutory body or a regulatory body during the three years immediately preceding the year of the issue of General Information Document against the promoter of the Company:**

Please refer to **Annexure IV** of this General Information Document.

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

Nil

- 4.16 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.**

1. INR 21.08 Mn with respect to goods and services tax where the Issuer has filed an appeal before Deputy Commissioner of State Tax (Appeals).

2. INR 0.87 with respect to goods and services tax for the year 2019-20 where the Issuer has responded to the intimation received from Deputy Commissioner of State Tax in relation to the ascertainment of tax payable under section 73(5).

3. INR 20.16 Mn with respect to GST for the year 2020-21 where the Company has filed appeal before Deputy Commissioner of State Tax (Appeals).

- 4.17 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.**

Please refer to **Annexure V** of this General Information Document.

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

Nil

4.19 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.

Please refer to **Annexure I** of this General Information Document.

4.20 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.

Nil

4.21 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:

As specified in the respective Key Information Document.

4.22 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 regard to industries/sectors to which borrowings have been granted by NBFCs.

Please refer to **Annexure III** hereto

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

Please refer to **Annexure III** hereto

- (iii) Any change in promoters' holdings in NBFCs during the preceding financial year beyond the threshold specified by the Reserve Bank of India from time to time.

Please refer to **Annexure III** hereto

4.23 Consent of directors, auditors, bankers to issue, 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:

As specified in the respective Key Information Document.

4.24 The names of the debentures trustee(s), a statement to the effect that the debenture trustee has consented to its appointment along with the copy of the agreement executed by the debenture trustee with the issuer in accordance with regulation 13 of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 made accessible through a web-link or a static

quick response code displayed in the General Information Document / Key Information Document:

Provided that in case the issuer files a general information document or shelf prospectus, the issuer may disclose a copy of the letter obtained from the debenture trustee consenting to its appointment instead of the agreement.

Explanation: In case the issuer files a key information document or tranche prospectus in accordance with these regulations, the issuer shall disclose a copy of the agreement stated above.

The debenture trustee for the respective Debentures to be issued in terms of Key Information Document shall be more particularly specified in the respective Key Information Document and the consent for appointment along with the copy of the debenture trustee agreement shall be annexed to the respective Key Information Document.

4.25 Credit rating, rating letter, rating rationale and press release:

As specified in the respective Key Information Document.

4.26 If the security is backed by a guarantee or letter of comfort or any other document / letter with similar intent, a copy of the same shall be disclosed. In case such document does not contain 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 offer document.

As specified in the respective Key Information Document.

4.27 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.

As specified in the respective Key Information Document.

B. Procedure and time schedule for allotment and issue of securities should be disclosed.

As specified in the respective Key Information Document.

C. Cash flows emanating from the non-convertible securities shall be mentioned in the offer document, by way of an illustration:

As specified in the respective Key Information Document.

4.28 Undertakings by the Issuer:

- 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 any regulatory authority in India, including SEBI nor does SEBI guarantee the accuracy or adequacy of this General Information Document. Specific attention of the investors is invited to the statement of 'Risk factors' given under the section 'Risk Factor'.
- B. 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, that the information contained in this General Information Document is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect.
- C. The Issuer has no side letter with any debt securities holder except the one(s) disclosed in the General Information Document and the Key Information Document. Any covenants later added shall be disclosed on the stock exchange website where the debt is listed.
- D. With respect to Debentures that may be issued in terms of this General Information Document read with the relevant Key Information Document and that are proposed to be secured in nature, the assets on which the charge or security will be created to meet the 100% security cover or higher security cover is free from any encumbrances and in case the assets are encumbered, the permissions or consent to create any further charge on the assets will be obtained from the existing creditors to whom the assets are charged, prior to creation of the charge.
- E. The necessary documents including the debenture trust deed (including documents for creation of the charge, wherever applicable) has been/will be executed within the time frame prescribed in the relevant regulations/Act/rules etc. and the same would be uploaded on the website of the designated stock exchange, where such securities have been proposed to be listed;

4.29 Names of all the recognized stock exchanges where the debt securities are proposed to be listed clearly indicating the designated stock exchange and the details of their in-principle approval for listing obtained from these stock exchange(s):

The NCDs are proposed to be listed on the debt segment of the BSE. Please refer to **Annexure X** of this General Information Document for the copy of the in-principle approval issued by BSE in relation to the issuance of Debentures.

4.30 Risk Factors:

Please refer to Section 3 of this General Information Document along with the risk factors set out in the respective Key Information Document for details.

4.31 Other details:**(a) DRR Creation:**

If applicable, the Company shall at all times (till the time that the relevant Debentures are redeemed) maintain the Debenture Redemption Reserve in accordance with the Applicable Law and also in terms thereof ensure that at least 15% of the monies required to be paid out to the holders of the Debentures in a particular financial year are kept in specified investments (as stipulated under Rule 18(7)(b)(vi) of Companies (Share Capital and Debentures) Rules, 2014) on or prior to April 30 of that financial year.

As per the Companies (Share Capital and Debentures) Rules, 2014 as amended by the Companies (Share Capital and Debentures) Amendment Rules, 2019, Debenture Redemption Reserve is not required to be created for issue of privately placed debentures by Non-Banking Finance Companies registered with Reserve Bank of India under Section 45 IA of the RBI (Amendment) Act 1997.

The Company also undertakes that, if there are any further guidelines formulated (or modified or revised) by the Central Government or any other authority in respect of creation of Debenture Redemption Reserve the Company shall abide by such guidelines.

(b) A statement containing particulars of the dates of and parties to all material contracts and agreements involving financial obligations of the Issuer:

By the very nature of its business, the Company is involved in a large number of transactions involving financial obligations and therefore it may not be possible to furnish details of all material contracts/ agreements/ documents involving financial obligations of the Company. However, the contracts/ agreements/ documents listed below which are or may be deemed to be material (not being contracts entered into in the ordinary course of the business carried on by the Issuer) in connection with the Issue:

1. Memorandum and Articles of Association of the Company as amended from time to time.
2. Resolution of the Board of Directors passed at its meeting held on February 13, 2025, authorizing the issue of non-convertible debentures on a private placement basis up to an aggregate limit of Rs. 2000,00,00,000 /- (Rupees Two Thousand Crores only).
3. Resolution of the duly constituted committee of directors of the Company approving, inter-alia, the issue and allotment of relevant non-convertible debentures.
4. Resolution passed by the shareholders of the Company on March 20, 2025, authorizing the Board of Directors to offer, issue and allot Rated Listed Non-Convertible Debentures, in one or more series/tranches, aggregating up to Rs. 2000,00,00,000/- (Rupees Two Thousand Crores only) on private placement basis, on such terms and conditions as the Board of Directors of the Company may, from time to time, determine in the best interests of the Company.
5. Draft Credit rating rationales from Rating Agency, assigning the credit rating to the Debentures.
6. Consent letter issued by debenture trustee to act as the debenture trustee with respect to the issue of relevant Debentures to be issued in terms of the respective Key Information Documents and for inclusion of its name in the form and context in which it appears in this General Information Document / Key Information Document.

Certified true copies of the above documents are available for inspection at the Registered / Corporate Office of the Company until the date of closure of the Issue.

(c) Issue / instrument specific regulations:

The issue of Debentures and Commercial Papers in terms of this General Information Document and the respective Key Information Documents is being made in conformity with the applicable provisions of the Companies Act, 2013, the SEBI Regulations, and the Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023, Operational Guidelines for Commercial Paper issued by Fixed Income Money Market and Derivatives Association of India (FIMMDA) dated March 31, 2020, Master Direction - Reserve Bank of India (Commercial Paper and Non-Convertible Debentures of original or initial maturity upto one year) Directions, 2024 and other applicable laws and regulations as may be amended or supplemented from time to time.

(d) Default in Payments

As specified in the Key Information Document.

(e) Delay in Listing

In case of delay in listing of the Debentures beyond 3 (Three) Business Days from the Issue Closing Date, the Issuer will make payment to the Debenture Holders of penal interest at the rate of 1% (One Percent) per annum on the outstanding principal amount of the Debentures over and above the Coupon rate for the period commencing from the Deemed Date of Allotment till the date the Debentures are listed on the BSE.

(f) Delay in allotment of Securities:

Under the terms of the Companies Act, 2013, a company making an offer or invitation shall allot its securities within 60 (Sixty) days from the date of receipt of the application money for such securities and if the company is not able to allot the securities within that period, it shall repay the application money to the subscribers within 15 (Fifteen) days from the expiry of 60 (Sixty) days and if the company fails to repay the application money within the aforesaid period, it shall be liable to repay that money with interest at the rate of 2% (Two percent) per annum from the expiry of the 60th (Sixtieth) day.

(g) Application process:

The application process for the Issue is as provided in Section 6 of this General Information Document.

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

As set out in Section 5 of this General 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:**

As specified in the Key Information Document.

4.32 Other matters and reports to be submitted:

- (a) If the proceeds, or any part of the proceeds, of the issue of the debt securities/non-convertible redeemable preference shares 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 or both, in such business exceeding fifty per cent. Thereof, a report made by a chartered accountant (who shall be named in the issue document) upon – A. the profits or losses of the business for each of the three financial years immediately preceding the date of the issue 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 issue of the issue document.

Not Applicable

- (b) If the proceeds, or any part of the proceeds, of the issue of the debt securities are or is to be applied 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.

Not Applicable

- (c) If: (i) the proceeds, or any part of the proceeds, of the issue of the debt securities/non-convertible redeemable preference shares are or are to be applied directly or indirectly and in any manner resulting in the acquisition by the company of shares in any other body corporate; and (ii) by reason of that acquisition or anything to be done in consequence thereof or in connection therewith, that body corporate shall become a subsidiary of the company, a report

shall be made by a Chartered Accountant (who shall be named in the issue document) upon –
 A. the profits or losses of the other body corporate for each of the three financial years immediately preceding the issue of the issue document; and B. the assets and liabilities of the other body corporate as on the latest date to which its accounts were made up.

Not applicable

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

Please refer to **Annexure III** of this General Information Document.

- (e) 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, and by the directors of the Issuer and their relatives, within six months immediately preceding the date of filing the issue document with the Registrar of Companies, shall be disclosed.

Name of Shareholder	Date of Allotment	No. of shares allotted	Face Value per share	Consideration (INR)	Form of Consideration
Social Worth Technologies Private Limited	21-03-2024	60,86,427	10	49,99,99,978.05	Cash
	28-03-2024	60,86,427	10	49,99,99,978.05	Cash
	28-06-2024	80,09,397	10	74,99,99,935.08	Cash
	01-07-2024	80,09,398	10	75,00,00,028.72	Cash
	19-06-2025	50,98,399	10	49,99,99,989.93	Cash

- (f) The matters relating to: (i) material contracts; (ii) time and place at which the contracts together with documents will be available for inspection from the date of issue document until the date of closing of subscription list.

By the very nature of its business, the Company is involved in a large number of transactions involving financial obligations and therefore it may not be possible to furnish details of all material contracts/ agreements/ documents involving financial obligations of the Company. However, the copies of the contracts which are or may be deemed material in respect of the Issue of any tranche/series of Debentures/ Commercial Papers issued pursuant to this General Information Document and the relevant Key Information Document shall be available for inspection at the registered office of the Company between 10.00 AM to 4.00 PM on Business Days.

- (g) 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.

Audited Financials	Page no.
Audited Financials of FY25	Schedule 48 of audited financials of FY25
Audited Financials of FY24	Schedule 48 of audited financials of FY24
Audited Financials of FY23	Schedule 26 of audited financials of FY23

- (h) 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.

Please refer to paragraph 4 under Section 5 of this General Information Document.

- (i) The details of:

- (i) any inquiry, inspections or investigations initiated or conducted under the securities laws or Companies Act, 2013 (18 of 2013) or any previous companies law:

Please refer to paragraph 4 under Section 5 of this General Information Document.

- (ii) prosecutions filed, if any (whether pending or not):

Please refer to paragraph 4 under Section 5 of this General Information Document.

- (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:

Please refer to paragraph 4 under Section 5 of this General Information Document.

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

Please refer to paragraph 4.17 of Section 4 of this General Information Document.

4.33 Issue Details

Summary Table

Security Name	As specified in the respective Key Information Document
Issuer	EarlySalary Services Private Limited
Type of Instrument	As specified in the respective Key Information Document
Nature of Instrument (Secured or Unsecured)	As specified in the respective Key Information Document
Seniority (Senior or Subordinated)	As specified in the respective Key Information Document
Mode of Issue	Private placement
Eligible Investors	As specified in the respective Key Information Document
Listing (name of stock exchange(s) where it will be listed and timeline for listing)	<p>a. The NCDs are proposed to be listed on the wholesale debt market of the BSE. The NCDs shall be listed within 3 (Three) Business Days from the Issue Closing Date.</p> <p>b. The Issuer shall ensure that the Debentures continue to be listed on the wholesale debt market segment of the BSE.</p> <p>c. In the event there is any delay in listing of the Debentures beyond the Listing Period, the Issuer will pay to the Debenture Holders, a penal interest of 1% (One Percent) p.a. over the applicable Coupon Rate from the Deemed Date of Allotment until the listing of the Debentures is completed.</p>
Rating of the Instrument	As specified in the respective Key Information Document
Issue Size	As specified in the respective Key Information Document
Minimum subscription	As specified in the respective Key Information Document
Option to retain oversubscription (Amount)	As specified in the respective Key Information Document
Objects of the Issue / Purpose for which there is requirement of funds	As specified in the respective Key Information Document
In case the issuer is an NBFC and the objects of the issue entail loan to any entity who is a 'group company' then disclosures shall be made in the following format:	As specified in the respective Key Information Document
Interest Rate Parameter	As specified in the respective Key Information Document

Bid Opening Date and Bid Closing Date	As specified in the respective Key Information Document
Minimum Bid Lot	As specified in the respective Key Information Document
Manner of bidding	As specified in the respective Key Information Document
Manner of Allotment	As specified in the respective Key Information Document
Manner of Settlement in the Issue	As specified in the respective Key Information Document
Settlement cycle	As specified in the respective Key Information Document
Details of the utilization of the Proceeds	As specified in the respective Key Information Document
Coupon Rate	As specified in the respective Key Information Document
Step Up/ Step Down Coupon Rate	As specified in the respective Key Information Document
Coupon Payment Frequency	As specified in the respective Key Information Document
Coupon Payment Date	As specified in the respective Key Information Document
Coupon Type (Fixed, floating or other structure)	As specified in the respective Key Information Document
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc.)	As specified in the respective Key Information Document
Day Count Basis (Actual/Actual)	As specified in the respective Key Information Document
Interest on Application Money	As specified in the respective Key Information Document
Default Interest Rate	As specified in the respective Key Information Document
Tenor	As specified in the respective Key Information Document
Redemption Date	As specified in the respective Key Information Document
Redemption Amount	As specified in the respective Key Information Document
Redemption Premium / Discount	As specified in the respective Key Information Document
Issue Price	As specified in the respective Key Information Document
Discount at which security is issued and the effective yield as a result of such discount	As specified in the respective Key Information Document
Premium / Discount at which security is redeemed and the effective yield as a result of such premium/discount	As specified in the respective Key Information Document
Put Option	As specified in the respective Key Information Document
Put option date	As specified in the respective Key Information Document
Put option price	As specified in the respective Key Information Document
Put notification time (Timelines by which the investor need to intimate Issuer before exercising the	As specified in the respective Key Information Document

put)	
Call Option	As specified in the respective Key Information Document
Call option date	As specified in the respective Key Information Document
Call option price	As specified in the respective Key Information Document
Call notification time (Timelines by which the Issuer need to intimate investor before exercising the call)	As specified in the respective Key Information Document
Face Value	As specified in the respective Key Information Document
Minimum Application and in multiples of thereafter	As specified in the respective Key Information Document
Issue Timing	As specified in the respective Key Information Document
Issue Opening Date	As specified in the respective Key Information Document
Issue Closing Date	As specified in the respective Key Information Document
Date of earliest closing of the Issue, if any.	As specified in the respective Key Information Document
Pay-in Date	As specified in the respective Key Information Document
Deemed Date of Allotment	As specified in the respective Key Information Document
Issuance mode of the Instrument	Demat only
Trading mode of the Instrument	Demat only
Settlement mode of the Instrument	As specified in the respective Key Information Document
Depository	NSDL and / or CDSL
Disclosure of Interest / Dividend / redemption dates	As specified in the respective Key Information Document
Business Day Convention/Effect of Holidays	As specified in the respective Key Information Document
Record Date	As specified in the respective Key Information Document
All covenants of the issue (including side letters, accelerated payment clause, etc.)	As specified in the respective Key Information Document
Description regarding Security (where applicable) including type of security (movable/immovable/tangible etc.), type of	As specified in the respective Key Information Document

charge (pledge/hypothecation/ mortgage etc.), date of creation of security/ likely date of creation of security, minimum security cover, revaluation, replacement of security, interest to the debenture holder over and above the coupon rate as specified in the debenture trust deed and disclosed in the General Information Document / Key Information Document.	
Transaction Documents	Shall mean this General Information Document, the respective Key Information Document and such other transaction documents as specified in the respective Key Information Document.
Conditions Precedent to Disbursement	As specified in the respective Key Information Document
Conditions Subsequent to Disbursement	As specified in the respective Key Information Document
Events of Default (including manner of voting/conditions of joining Inter Creditor Agreement)	As specified in the respective Key Information Document
Consequences of Events of Default	As specified in the respective Key Information Document
Creation of recovery expense fund	The Issuer shall create a recovery expense fund in accordance with the applicable SEBI Regulations and inform the Debenture Trustee of the same. The recovery expense fund shall be utilised in such manner and for such purposes as is more particularly provided under the said SEBI Regulations and Applicable Law.
Conditions for breach of covenants (as specified in debenture trust deed)	As specified in the respective Key Information Document
Provisions related to Cross Default Clause	As specified in the respective Key Information Document
Role and Responsibilities of Debenture Trustee	As specified in the respective Key Information Document

Risk factors pertaining to the issue	Please refer to Section 3 of this General Information Document read with the risk factors set out in the respective Key Information Document.
Governing Law and Jurisdiction	As specified in the respective Key Information Document

Notes:

- 1. If there is any change in Coupon Rate pursuant to any event including elapse of certain time period or downgrade in rating, then such new Coupon Rate and events which lead to such change should be disclosed.*
- 2. The procedure used to decide the dates on which the payment can be made and adjusting payment dates in response to days when payment can't be made due to any reason like sudden bank holiday etc., should be laid down.*
- 3. The list of documents which has been executed or will be executed in connection with the issue and subscription of debt securities shall be annexed.*
- 4. While the debt securities which are proposed to be secured will be secured to the extent of 100% of the amount of principal and interest or as per the terms of respective Key Information Document, in favour of debenture trustee, it is the duty of the debenture trustee to monitor that the security is maintained.*
- 5. The penal interest rates mentioned above as payable by the Issuer are independent of each other.*
- 6. The Issuer shall provide granular disclosures in their Key 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".*
- 7. In the event of any conflict between the terms set out herein and the Debenture Trust Deed, the terms of the Debenture Trust Deed shall prevail.*

4.34 Key Terms in relation to Debenture Trustee

(a) Terms and conditions of Debenture Trustee Agreement including fees charged by Debenture Trustee and details of security to be created

As specified in the respective Key Information Document.

(b) Terms and process of carrying out due diligence by the Debenture Trustee

As specified in the respective Key Information Document.

ADDITIONAL DISCLOSURES APPLICABLE FOR TIER II BONDS

Please note that the relevant disclosures for Tier II Bonds along with any additional disclosures to be made under the SEBI Regulations, the EBP Guidelines, the Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023 and or under any other applicable law in relation to Tier II Bonds shall be made in the relevant Key Information Document.

ADDITIONAL DISCLOSURES APPLICABLE FOR COMMERCIAL PAPERS

Please note that the disclosures mentioned below shall only be applicable for the Commercial Papers proposed to be issued in terms of the General Information Document and the relevant Key Information Document and the disclosures below are merely indicative in nature and not intended to be an exhaustive list of all the disclosures required to be made in accordance with applicable law. The relevant disclosures for the items listed below along with any additional disclosures to be made under the SEBI Regulations, the EBP Guidelines, Master Direction - Reserve Bank of India (Commercial Paper and Non- Convertible Debentures of original or initial maturity upto one year) Directions, 2024, FIMMDA Regulations, the Reserve Bank of India (Non-Banking Financial Company – Scale Based Regulation) Directions, 2023 dated October 19, 2023 and or under any other applicable law in relation to the Commercial Papers shall be made in the relevant Key Information Document.

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

As per the relevant Key Information Document.

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

As per the relevant Key Information Document.

3. **End-use of funds.**

End-use of Funds	As per the relevant Key Information Document.
Credit support/ enhancement (if any)	As per the relevant Key Information Document.
Details of instrument, amount, guarantor company	As per the relevant Key Information Document.
Copy of the executed guarantee	As per the relevant Key Information Document.
Net worth of the guarantor company	As per the relevant Key Information Document.
Names of companies to which guarantor has issued similar guarantee	As per the relevant Key Information Document.
Extent of the guarantee offered by the guarantor company	As per the relevant Key Information Document.
Conditions under which the guarantee will be invoked	As per the relevant Key Information Document.

SECTION 5: DISCLOSURES UNDER COMPANIES ACT

FORM NO. PAS – 4

PRIVATE PLACEMENT OFFER LETTER

(Pursuant to Section 42 and Rule 14(1) of Companies (Prospectus and Allotment of Securities) Rules, 2014)

1. GENERAL INFORMATION

- (i) **Name, address, website (if any) and other contact details of the company indicating both registered office and corporate office:**

Name of the Company: EarlySalary Services Private Limited

Website: www.earlysalary.in

Contact Details: 020-67639797

Contact Person: Mr. Jayesh Kulkarni

Email: compliance@earlysalary.com

Registered office of the Company:

EarlySalary Services Private Limited

Unit No. 404, The Chambers, Viman Nagar, Pune 411014,

Tel: 020-67639797

Fax: NA

Corporate Office of the Company:

EarlySalary Services Private Limited

404, The Chambers, Viman Nagar, Pune, Maharashtra – 411014

Tel: 020-67639797

Fax: NA

- (ii) **Date of Incorporation of the Company:** September 06, 1994. Our Company was incorporated as a private limited company under the provisions of the Companies Act, 1956.
- (iii) **Business carried on by the company and its subsidiaries with the details of branches or units, if any:**

Please refer to Para 4.2 of Section 4 of this General Information Document.

(iv) Brief particulars of the management of the company:

Name	Designation	Experience
Mr. Ashish Goyal	Whole Time Director (“WTD”)	Ashish Goyal, co-founder and Whole-Time Director, is a Chartered Accountant (All India Rank 37) and former Chief Investment Officer at Bajaj Allianz, where he managed AUM of ₹35,000 crores. Ashish has led marquee fundraises of \$110M (Series D) and \$90M (Series E) and pioneered diversified funding strategies for Fibe. He chairs Risk, ALM, and Compliance Committees, driving 16+ quarters of profitability and earning Fibe a stable credit rating. Together, Akshay and Ashish are building a scalable, sustainable, and responsible fintech institution that leads innovation and delivers robust returns.
Mr. Akshay Mehrotra	Director	Akshay Mehrotra is the co-founder and Group CEO of Fibe, India’s leading fintech platform serving over 25 million users, with ₹33,000+ crores disbursed in loans. With two decades of leadership at PolicyBazaar, Big Bazaar, Future Group, and Bajaj Allianz Life, Akshay brings deep expertise in strategic growth and consumer finance. He pioneered India’s first numberless credit card and steered Fibe to 12 consecutive profitable quarters, earning G20 Digital Innovation Alliance and BusinessWorld’s 40 Under 40 recognition. Akshay holds an MA in Economics (University of Pune) and a PGDM (Symbiosis International University).

Brief Profiles of Directors

Sl No.	Name of Director	Designation	DIN	Brief Profile
1	Mr. Akshay Mehrotra	Director and Co-founder	07334498	Akshay is a BBA from Air Force School, Agra; and MA (Economics) from the University of Pune. He completed his Post-Graduate Diploma in Management (Marketing and Finance) from Symbiosis International University, Pune. His previous work experience of 12 years has been in areas like strategic planning and marketing with companies such as Future Retail Ltd., PolicyBazaar.com, Big Bazaar and Bajaj Allianz Life Insurance Co. Ltd. He has been conferred as one of the Most Talented CMO of the year award in 2013 – 2014 in the retail space, by CMO Asia.
2	Mr. Ashish Goyal	Co-founder & WTD (ESPL)	07264957	Ashish is a Chartered Accountant with an All India Ranking of 37 in CA Finals. His previous experience spanning 14 years was in the areas of business finance, investment, treasury operations, risk management and strategic initiatives in Bajaj Allianz group. His last role was as the Chief Investment Officer of Bajaj Allianz and he

				was responsible for managing their AUM of Rs. 35,000 crores. He has also been conferred as ‘Most Astute Bond Fund Manager’ by Asset Magazine, Singapore in 2011-13.
3	Mr. Satish Mehta	Independent Director	110640	<p>Mr. Satish Mehta is a Chartered Accountant by qualification, a seasoned professional in Housing Finance and Credit Information, and a mentor driven by passion. With a career spanning over 43 years, he combines expertise in housing finance, consumer finance, business development, training, credit information, and management consultancy.</p> <p>Mr. Mehta’s global experience has been instrumental in developing financial infrastructure across various countries. He has various held leadership roles such as CEO of the Quantum Group, President – Financial Infrastructure & Credit Bureaus at Dun & Bradstreet Dubai, MD at CIBIL, General Manager at HDFC, and COO at Piramal Capital & Housing Finance Limited.</p> <p>Currently, he serves as a consultant to the World Bank, a strategic advisor to fintech start-ups, a Professor of Practice of Management at Ahmedabad University, and a consultant to Housing Finance and Affordable Housing Finance companies.</p> <p>He serves as chairman of the board of directors at Pahal Financial Services Private Limited and is a member of the advisory board for TRST Score, a venture by Fiducia Score Private Limited.</p>
4	Ms. Subhasri Sriram	Independent Director	01998599	<p>Fellow Member of the Institute of Cost Accountants of India (ICMAI) and the Institute of Company Secretaries of India (ICSI) Experience of 24 years in Shriram Group’s Financial Services business and during this period for more than 15 years held the position of Executive Director & CFO of one of their listed Non-Banking Finance Companies</p>

Relationship with other Directors

Directors of the Company do not have any relationship with each other.

Shareholding of Directors

As per the provisions of the Memorandum of Association and Articles of Association, the Directors are not required to hold any qualification shares.

Details of the shares held in the Company by the Directors, as on June 30, 2025:

Sr. No.	Name of Director	Number of shares held	Percentage of the total paid-up capital (%)
1.	Mr. Ashish Goyal*	10	0.00

**Held as nominee of Social Worth Technologies Private Limited*

Debenture/ Subordinated Debt/ PDI holding of directors:

Details of secured redeemable non-convertible debentures of the Company held by the Directors as on June 30, 2025:

Name of Director	Number of debentures held	Amount (Rs. in lakhs)
NA	NA	NA

Details of PDIs of the Company held by the Directors as on June 30, 2025 are as follows:

Name of Director	Number of PDI held	Amount (Rs. in lakhs)
NA	NA	NA

Details of the key managerial personnel of the Company and their profile:

Name and age	Designation	Brief Profile
Mr. Ashish Goyal	Whole Time Director	Ashish is a Chartered Accountant with an All India Ranking of 37 in CA Finals. His previous experience spanning 14 years was in the areas of business finance, investment, treasury operations, risk management and strategic initiatives in Bajaj Allianz group. His last role was as the Chief Investment Officer of Bajaj Allianz and he was responsible for managing their AUM of Rs. 35,000 crores. He has also been conferred as 'Most Astute Bond Fund Manager' by Asset Magazine, Singapore in 2011-13
Mr. Vimal Saboo	Chief Executive Officer	Mr. Vimal Saboo, is a qualified Chartered Accountant having more than 2 decades experience in various fields such as Credit, Collections, Customer Service, Analytics and Operations. Prior to joining the Company, Mr. Vimal Saboo was associated with (a) Edelweiss as "Business Head", (b) with Axis Bank as Vice President & Head- Analytics- Consumer Leading, (c) ICICI Bank (d) L&T Finance, (e) John Deere and handled various functions there.
Swaminathan V.	Chief Compliance Officer	Swaminathan (Swami) is a highly skilled compliance professional at Earlysalary Services Private Limited, leading compliance and governance function. With a solid educational foundation, Swami adeptly navigates financial regulations, ensuring the company's compliance with NBFC laws. His extensive experience and expertise focus on intricate NBFC regulations and encompasses a comprehensive grasp of corporate governance. This broad skill set enables Swami to

		interpret and apply complex regulations seamlessly, allowing EarlySalary Services Private Limited to navigate the compliance landscape with confidence.
Mr. Amit Saraf	Chief Financial Officer	Mr. Amit Saraf is a qualified Chartered Accountant, having experience of more than 17 years in Finance, Accounting, Taxation, Fundraising and Budgeting. Mr. Amit Saraf has worked with (a) GTL Infrastructure Limited, (b) UFO Moviez India Limited, (c) Dentsu Aegis Network India
Mr. Jayesh Kulkarni	Company Secretary	Jayesh is a qualified Company Secretary having experience of more than 10 years in compliances under Companies Act, 2013, SEBI regulations and RBI compliances, legal compliances etc. Rich exposure in secretarial, legal compliances and related advisories.

(v) Names, addresses, Director Identification Number (DIN) and occupations of the Directors:

Please refer to paragraph 4.6 of Section 4 of this General Information Document.

(vi) Management's perception of risk factors:

Please refer to Section 3 of this General Information Document along with the risk factors set out in the respective Key Information Document.

(vii) Details of default, if any, including therein the amount involved, duration of default and present status, in repayment of –

- (a) Statutory dues: Nil
- (b) Debentures and interest thereon: Nil
- (c) Deposits and interest thereon: Nil
- (d) Loan from any bank or financial institution and interest thereon: Nil

(viii) Names, designation, address and phone number, email ID of the nodal/ compliance officer of the Company, if any, for the private placement offer process:

Name: Jayesh Kulkarni
Address: Office No. 404, The Chambers, Viman Nagar, Pune, Maharashtra - 411014.
Tel: 020 6763 9797
Fax: NA
Email: Jayesh.kulkarni@earlysalary.com

(ix) Registrar to the Issue: NSDL Database Management Limited

(x) **Valuation Agency:** As specified in the respective Key Information Document.

(xi) **Auditors:**

Batliboi & Purohit

Address: National Insurance Building, 2nd Floor, 204, Dr. D.N Road, Fort, Mumbai-400 001

Tel: 022 22077942

E-mail: janak@bnpindia.in

(xii) **Any Default in Annual filing of the Company under the companies Act, 2013 or the rules made there under:**

Nil

2. PARTICULARS OF OFFER:

Financial position of the Company for the last 3 financial years	As per Annexure II hereto
Date of passing of Board Resolution	Date of Board Resolution: February 13, 2025. A copy of the said board resolution is annexed herewith and marked as Annexure VII hereto. Date of resolution passed by the committee of board of directors of the Issuer inter alia authorizing the issue and allotment of relevant non-convertible debentures on a private placement: As specified in the respective Key Information Document.
Date of passing of resolution in general meeting, authorizing the offer of securities	Shareholders' resolution passed under Section 71 and Section 42 of the Act dated March 20, 2025; and A copy of the said shareholders resolution (under Section 42 of the Act) is annexed herewith and marked as Annexure VII hereto.
Kind of securities offered (i.e. whether share or debentures) and class of security; the total number of shares or other securities to be issued.	As specified in the respective Key Information Document.

Price at which the security is being offered, including premium if any, along with justification of the price	As specified in the respective Key Information Document.
Name and address of the valuer who performed valuation of the security offered, and basis on which the price has been arrived at along with report of the registered valuer	As specified in the respective Key Information Document.
Relevant date with reference to which the price has been arrived at	As specified in the respective Key Information Document.
The class or classes of persons to whom the allotment is proposed to be made	Please refer to paragraph 4.33 of Section 4 of this General Information Document.
Intention of promoters, directors or key managerial personnel to subscribe to the offer (applicable in case they intend to subscribe to the offer)	As specified in the respective Key Information Document.
The proposed time within which the allotment shall be completed	As specified in the respective Key Information Document.
The names of the proposed allottees and the percentage of post private placement capital that may be held by them	As specified in the respective Key Information Document.
The change in control, if any, in the company that would occur consequent to the private placement	As specified in the respective Key Information Document.
The number of persons to whom allotment on preferential basis/ private placement/ rights issue has already been made during the year, in terms of securities as well as price	Private placement: (Issue of Debentures) Number of person: 71 No. of securities: 45850 Price: Rs. 1,00,000/- and Rs. 10,00,000/- Rights issue: Number of person: 1 No. of securities: 50,98,399 Price: Rs. 98.07/share
The justification for the allotment proposed to be made for consideration	As specified in the respective Key Information Document.

other than cash together with valuation report of the registered valuer									
Amount, which the Company intends to raise by way of proposed offer of securities	As specified in the respective Key Information Document.								
Terms of raising of securities:	<table border="1"> <tr> <td>Duration, if applicable:</td> <td>As specified in the respective Key Information Document.</td> </tr> <tr> <td>Coupon</td> <td>As specified in the respective Key Information Document.</td> </tr> <tr> <td>Mode of Payment</td> <td>As specified in the respective Key Information Document.</td> </tr> <tr> <td>Mode of Repayment</td> <td>As specified in the respective Key Information Document.</td> </tr> </table>	Duration, if applicable:	As specified in the respective Key Information Document.	Coupon	As specified in the respective Key Information Document.	Mode of Payment	As specified in the respective Key Information Document.	Mode of Repayment	As specified in the respective Key Information Document.
Duration, if applicable:	As specified in the respective Key Information Document.								
Coupon	As specified in the respective Key Information Document.								
Mode of Payment	As specified in the respective Key Information Document.								
Mode of Repayment	As specified in the respective Key Information Document.								
Proposed time schedule for which the Issue/private placement offer cum application Letter is valid	As specified in the respective Key Information Document.								
Purpose and objects of the Issue	As specified in the respective Key Information Document.								
Contribution being made by the Promoters or directors either as part of the offer or separately in furtherance of the object	As specified in the respective Key Information Document.								
Principal terms of assets charged as security	As specified in the respective Key Information Document.								
The details of significant and material orders passed by the Regulators, Courts and Tribunals impacting the going concern status of the Company and its future operations	Nil								
The pre-issue and post-issue shareholding pattern of the Company:									

Please refer to **Annexure IX** of this General Information Document.

3. **MODE OF PAYMENT FOR SUBSCRIPTION:** As specified in the respective Key Information Document.

4. **DISCLOSURES WITH REGARD TO INTEREST OF DIRECTORS, LITIGATION ETC.**

<p>Any financial or other material interest of the directors, promoters or key managerial personnel in the Issue and the effect of such interest in so far as it is different from the interests of other persons</p>	<p>As specified in the respective Key Information Document</p>
<p>Details of any litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority against any Promoter of the Company during the last 3 (three) years immediately preceding the year of the issue of this Offer Letter and any direction issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action shall be disclosed</p>	<p>Please refer to Annexure IV of this General Information Document</p>

Remuneration of directors (during the current year and last 3 (three) financial years)	Please refer to paragraph 4.6 of Section 4 of this General Information Document
Related party transactions entered during the last 3 (three) financial years immediately preceding the year of issue of this Offer Letter including with regard to loans made or, guarantees given or securities provided	Please refer to Annexure I of this General Information Document
Summary of reservations or qualifications or adverse remarks of auditors in the last 5 (five) financial years immediately preceding the year of issue of this Offer Letter and of their impact on the financial statements and financial position of the Company and the corrective steps taken and proposed to be taken by the Company for each of the said reservations or qualifications or adverse remark	Please refer to Annexure VI of this General Information Document.
Details of any inquiry, inspections or investigations initiated or	Nil

<p>conducted under the Act or any previous company law in the last 3 (three) years immediately preceding the year of circulation of offer letter in the case of the Company and all of its subsidiaries. Also if there were any prosecutions filed (whether pending or not) fines imposed, compounding of offences in the last 3 (three) years immediately preceding the year of this Offer Letter and if so, section-wise details thereof for the Company and all of its subsidiaries</p>	
<p>Details of acts of material frauds committed against the Company in the last 3 (three) years, if any, and if so, the action taken by the company</p>	<p>Please refer to paragraph 4.17 of Section 4 of this General Information Document.</p>

5. FINANCIAL POSITION OF THE COMPANY

The capital structure of the company in the following manner in a tabular form:

<p>The capital structure of the company in the following manner in a tabular form:</p>	<table border="1"> <thead> <tr> <th data-bbox="730 1545 883 1747"></th> <th data-bbox="889 1545 1042 1747"> Authorised Capital (in Rs.) </th> <th data-bbox="1049 1545 1159 1747"> Issued Capital (in Rs.) </th> <th data-bbox="1166 1545 1318 1747"> Subscribed Capital (in Rs.) </th> <th data-bbox="1325 1545 1432 1747"> Paid Up Capital (in Rs.) </th> </tr> </thead> <tbody> <tr> <td data-bbox="730 1755 883 1755"></td> <td data-bbox="889 1755 1042 1755"></td> <td data-bbox="1049 1755 1159 1755"></td> <td data-bbox="1166 1755 1318 1755"></td> <td data-bbox="1325 1755 1432 1755"></td> </tr> </tbody> </table>		Authorised Capital (in Rs.)	Issued Capital (in Rs.)	Subscribed Capital (in Rs.)	Paid Up Capital (in Rs.)					
	Authorised Capital (in Rs.)	Issued Capital (in Rs.)	Subscribed Capital (in Rs.)	Paid Up Capital (in Rs.)							

	Number of equity shares	21,50,00,000	1,80,39,205	1,80,39,205	1,80,39,205
	Nominal amount per equity share	10	10	10	10
	Total amount of equity shares	2,15,00,00,000	1,80,39,205	1,80,39,205	1,80,39,205
	Number of preference shares	0	0	0	0
	Nominal amount per preference shares	0	0	0	0
	Total amount of preference shares	0	0	0	0
	Size of the present issue	As specified in the respective Key Information Document.			
Paid-up Capital: a. After the offer: b. After the conversion of Convertible Instruments (if applicable)	This issuance of Debentures will not alter the paid-up capital of the Issuer				
Share Premium Account: a. Before the offer: b. After the offer:	This issuance of Debentures will not alter the Share Premium Account of the Issuer				

Details of the existing share capital of the Issuer in a tabular form, indicating therein with regard to each allotment, the date of allotment, the number of shares allotted, the price and the form of consideration:	Please refer to Annexure VIII of this General Information Document			
Details of the number and price at which each of the allotments were made in the last one year preceding the date of the Offer Letter.	Sr. No.	Date of Allotment	No. of Shares issued	Price per share (including premium)
	1.	12/ 12/ 2023	60,86,427	82.15
	2	13/ 12/ 2023	60,86,427	82.15
	3	14/ 12/ 2023	60,86,427	82.15
	4	21/ 03/ 2024	60,86,427	82.15
	5	21/ 03/ 2024	60,86,427	82.15
	6	28/ 03/ 2024	60,86,427	82.15
	7	28/ 06/ 2024	80,09,397	93.64
	8	01/ 07/ 2024	80,09,398	93.64
	9	19/06/2025	50,98,399	98.07

Profits of the Company, before and after making provision for tax, for the 3 (three) financial years immediately preceding the date of circulation of this Offer Letter	<i>Rs. in Crores</i>			
	Particulars	March 31, 2025	March 31, 2024	March 31, 2023
	Profit Before Tax	133.67	74.32	(13.50)
	Profit After Tax	100.19	55.34	(10.08)
<i>*All numbers are as per IND-AS</i>				
Dividends declared by the Company in respect of the said 3 (three) financial years; interest coverage ratio for last three years (cash profit after tax plus interest paid/interest paid)	Particulars	March 31, 2025	March 31, 2024	March 31, 2023
	Dividend	Nil	Nil	Nil
	Interest Coverage Ratio	1.62	1.92	1.76
A summary of the financial position of the Company as in the 3 (three) audited balance sheets immediately preceding the date of circulation of this Offer Letter	Please refer to Annexure II hereto			
Audited Cash Flow Statement for the 3 (three) years immediately preceding the date of circulation of this Offer Letter	Please refer to Annexure II hereto			
Any change in accounting policies during the last 3 (three) years and their effect on the profits and the reserves of the Company	The policies have been revised based on the first-time adoption of Ind-AS in financial year 2024.			

PART – B

(To be filled by the Applicant)

1. Name:

2. Father's Name:

3. Complete address including flat/ house number/ street, locality, pin code:

4. Phone number, if any:

5. Email id, if any:

6. PAN:

7. Bank account details:

8. Demat Account Details:

9. Tick whichever is applicable:

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

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

Signature of the applicant

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

Signed

Date: [-] [-], 2025

Place: [-]

Attachments:-

- Copy of Board resolution:
- Copy of shareholders resolution:
- Copy of _____
- Optional attachments, if any.

SECTION 6: OTHER INFORMATION AND APPLICATION PROCESS

The Debentures being offered by the Issuer by way of this General Information Document and respective Key Information Document are subject to the provisions of the Act, the Memorandum and Articles of Association of the Issuer, the terms of this General Information Document and the respective Key Information Document, Application Form and other terms and conditions as may be incorporated in the transaction documents as specified in the respective Key Information Document. Further, the application process for Commercial Papers shall be as prescribed by Operational Guidelines for Commercial Paper issued by Fixed Income Money Market and Derivatives Association of India (FIMMDA) dated March 31, 2020, Master Direction - Reserve Bank of India (Commercial Paper and Non-Convertible Debentures of original or initial maturity upto one year) Directions, 2024, as amended/ revised / replaced from time to time, SEBI Regulations and other Applicable Law and as required under the said regulations and Applicable Law be set out in the relevant Key Information Documents.

6.1 Mode of Transfer/Transmission of Debentures

The Debentures shall be transferable subject to the provisions of the respective Debenture Trust Deed executed for such Debentures. The Debenture(s) shall be transferred and/or transmitted in accordance with the applicable provisions of the Act and other Applicable Laws. The Debentures held in dematerialized form shall be transferred subject to and in accordance with the rules/procedures as prescribed by NSDL/CDSL and the relevant DPs of the transferor or transferee and any other Applicable Laws and rules notified in respect thereof. The 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.

6.2 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/ECS/ NEFT/fund transfer/RTGS to those Debenture Holder(s) whose names appear on the list of beneficiaries maintained by the Depository(ies). The names would be as per Depository(ies) records on the record date fixed for the purpose of redemption. All such Debentures will be simultaneously redeemed through appropriate debit corporate action. If permitted, the Issuer may transfer payments required to be made in any relation by NEFT/RTGS to the bank account of the Debenture Holder(s) for redemption payments.

6.3 Sharing of Information

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

6.4 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.

6.5 Right to accept or reject Applications

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

6.6 Issue Procedure

Only Eligible Investors (as given under respective Key Information Document) 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 relation to the Issue by NEFT/RTGS, to the bank account as per the details mentioned in paragraph 6.10 hereinbelow.

6.7 Application Procedure

The application procedure with respect to subscribing to Debentures is more particularly set out in the respective Key Information Document.

6.8 Fictitious Application

All fictitious applications will be rejected.

6.9 Basis of Allotment

Notwithstanding anything stated elsewhere, Issuer reserves the right to accept or reject any application, in part or in full, without assigning any reason. Subject to the aforesaid, in case of over subscription, priority will be given to investors on a first come first serve basis. The investors will be required to remit the funds as well as submit the duly completed Application Form and Part - B of the Private Placement Offer Letter set out in Section 5 herein along with other necessary documents to Issuer by the Deemed Date of Allotment.

6.10 Payment Instructions

The payment instructions with respect to subscribing to Debentures is more particularly set out in the respective Key Information Documents.

6.11 Eligible Investors

This General Information Document and the contents hereof and the respective Key Information Document

are restricted for only the intended recipient(s) who have been addressed directly through a communication by the Company and only such recipients are eligible to apply for the Debentures. The categories of investors eligible to subscribe to the Debentures will be identified in the relevant Key Information Document.

Note: Each of eligible investor(s) is required to check and comply with extant rules/regulations/ guidelines, etc. governing or regulating their investments as issued by their respective regulatory authorities, and the Company is not, in any way, directly or indirectly, responsible for any statutory or regulatory breaches by any investor, neither is the Company required to check or confirm the same.

SECTION 7: DECLARATION

The Company and each of the directors of the Company hereby confirm and declare that:

- a. the Company has complied 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, 2013 (18 of 2013) 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, 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 the Key Information Document;
- d. whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association;
- e. the contents of this General Information Document have been perused by the Board of Directors and the final and ultimate responsibility of the contents mentioned herein shall also lie within the Board of Directors.

We, Mr. Akshay Mehrotra, the Managing Partner and Jayesh Kulkarni, Company Secretary are duly authorized by the board of directors of the Company *vide* resolution number 23 dated February 13, 2025, to sign this form and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this General Information Document has been suppressed or concealed and is as per the original records maintained by the Promoters subscribing to the Memorandum of Association and Articles of Association.

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

The Issuer also declares that all the relevant provisions in the regulations/guideline issued by SEBI and other Applicable Laws have been complied with and no statement made in this General Information Document is contrary to the provisions of Companies Act, 2013 (18 of 2013), 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 and other Applicable Laws, as the case may be. The information contained in this General Information Document is as applicable to privately placed debt securities and subject to the information available with the Issuer. The extent of disclosures made in the General Information Document is consistent with disclosures permitted by regulatory authorities to the issue of securities made by the companies in the past.

For EarlySalary Services Private Limited

Authorised Signatory

Name: Akshay Mehrotra

Title: Managing Director

Date: September 15, 2025

Authorised Signatory

Name: Jayesh Kulkarni

Title: Company Secretary

Date: September 15, 2025

ANNEXURE I: RELATED PARTY TRANSACTIONS

ATTACHED SEPARATELY

ANNEXURE II: FINANCIAL POSITION OF THE COMPANY

ATTACHED SEPARATELY

ANNEXURE III: DISCLOSURES ON ASSET LIABILITY MANAGEMENT

(i) *Lending Policy*

Loan disbursement process

Initial Evaluation and Loan Origination Process

The Issuer operates on a branchless model as the lending process is entirely digital with a majority of its credit risk underwriting processes – origination, risk assessment and disbursement being performed digitally. The Company's borrower profile mainly contains loans towards the digitally savvy younger demographics (around 70% - less than 36 years) who require personal loans, education loans, healthcare loans or insurance premium financing. Consequently, technology provides a competitive edge over traditional banks, considering the loan process – from application to disbursal taking less than 10 minutes in almost 92%+ cases.

Loan Approval process

The approvals are provided post evaluation of hundreds of different data collected from multiple sources. These include data points like bureau variables, trended attributes from bureau, SMS data, demographics, salary and or banking inputs.

Based on the above, we have an internal proprietary scorecard which decides the approved credit limit and tenure that can be offered to the customers. The score card also assesses if any further income proof (bank statement) is required to be provided by the customers. We have a 100% digital journey and all steps from onboarding to disbursal are completed on our app/web platform, Once the customer is fine with the loan amount and the repayment tenure (6 to 36 months), the disbursal is made instantly. KYC & NACH process is 100% automated and without any paperwork. Thereafter funds are credited within minutes to the customer's verified bank account.

Post disbursement process

The post disbursement process encompasses the vital steps following the approval of a loan. This involves sharing the sanction letter and loan agreement to the customer. Additionally, a crucial component known as the key fact statement is also provided. This statement not only encapsulates essential loan details but also incorporates the initial repayment schedule, ensuring that the borrower is well-informed about the financial arrangement they are entering into.

Collection and Recovery Processes

Collections are managed by both in-house and third-party vendors. Before the repayment due date, reminders are sent via SMS and email to the customers to remind them about the upcoming payment. We also leverage technology to assess the probability of repayments. Customers can pay the monthly repayment through E-NACH, internet banking or other payment options provided by the Issuer. Customer first has to notify through the mobile application and the application directs the customer to the payment gateway. NACH Mandate is signed by the customer for 1.25 times of the loan amount to make sure that in case of delinquency, the Issuer can deduct the rollover charges. We make more aggressive efforts on potentially risky customers.

We reach out to all customers with unpaid dues on T+1 via calls and continue to encourage them to repay their dues. Post T+30, our third-party vendors reach out to the customers via call and physical visit, if required to assess the situation and make collections efforts.

(ii) *A portfolio summary with regard to industries/ sectors to which borrowings have been made:*

(Rs. in Mn)

Sectors	As on 31st March 2025
1. Retail: Others (Personal Loans)	33,759.41
Total AUM	33,759.41

(iii) *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:*

(Rs. In Mn)

Particulars	As on 31st March 2025	As on 31st March 2024	As on 31st March 2023
Gross NPA	1,001.23	610.60	434.90
Provision for NPA	707.71	306.20	236.50
Net NPA	293.52	304.40	198.40

(iv) *Quantum and percentage of secured vis-à-vis unsecured borrowings made:*

(Rs. in Mn)

Type of Borrowings	Amount	Percentage
Secured	1,768.01	99%
Unsecured	25.18	1%
Total Borrowings	1,793.19	100%

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

No

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

The Company has not provided any loans/advances to associates, entities / persons relating to board, senior management, promoters, others, etc as on June 30, 2025.

- (vii) **Classification of loans/ advances given, according to Types 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:**

Type of Loans:

The loans given by the Company as on March 31, 2025 is as follows:

(Rs. in Mn)

Type of Loans	Amounts
Secured	95
Unsecured	33,665
Total assets under management (AUM) *	33,759

* Assets under Management includes the gross total loan assets and interest accrued on loans before provision for impairment and is net of unamortized processing fee

Denomination of loans outstanding by LTV as on March 31, 2025*:

Sr. No.	Ticket Size	Percentage of AUM
1	Upto 40%	Nil
2	40-50%	Nil
3	50-60%	Nil
4	60-70%	Nil
5	70-80%	Nil
6	80-90%	Nil
7	> 90%	Nil
8	AUM not eligible for LTV	Nil
	Total	Nil

*LTV at the time of origination

Sectoral Exposure

The sectoral exposure of loans given by the Company as on **March 31, 2025** is as follows:

Sr. No	Segment- wise breakup of AUM	Percentage of AUM
1	Retail	Nil
A	Mortgages (home loans and loans against property)	Nil
B	Gold loans	Nil
C	Vehicle Finance	Nil
D	MFI	Nil
E	MSME	Nil

F	Capital market funding (loans against shares, margin funding)	Nil
G	Others	100%
2	Wholesale	Nil
A	Infrastructure	Nil
B	Real estate (including builder loans)	Nil
C	Promoter funding	Nil
D	Any other sector (as applicable)	Nil
E	Others	Nil
	Total	100%

Denomination of loans outstanding by ticket size as on March 31, 2025*:

Sr. No.	Ticket Size	Percentage of AUM
1	Up to ₹ 2 lakh	82%
2	₹ 2-5 lakh	18%
3	₹ 5-10 lakh	Nil
4	₹ 10-25 lakh	Nil
5	₹ 25-50 lakh	Nil
6	₹ 50 lakh - 1 crore	Nil
7	₹ 1 crore -5 crore	Nil
8	₹ 5 crore – 25 crore	Nil
9	₹ 25 crore – 100 crore	Nil
10	> ₹ 100 crore	Nil
		100.00%

* Ticket size at the time of origination

Geographical classification of borrowers as on March 31, 2025:

Sr. No.	Top 5 states	Percentage of AUM
1	Maharashtra	18%
2	Karnataka	15%
3	Telangana	11%
4	Tamil nadu	9%
5	Uttar pradesh	7%
	Total	63%

(viii) **Aggregate 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:****Aggregated exposure to top 20 borrowers with respect to concentration of advances as on March 31, 2025:**

Particulars	Amount (Rs. in Mn)
Total Advances to twenty largest borrowers	8.69
Percentage of Advances to twenty largest borrowers to Total Advances of the NBFC	0.03%

Aggregated exposure to top 20 borrowers with respect to concentration of exposures as on March 31, 2025:

Particulars	Amount (Rs. in Mn)
Total Exposures to twenty largest borrowers/Customers	7.35
Percentage of Exposures to twenty largest borrowers/Customers to Total Advances of the NBFC on borrowers/Customers	0.02%

(ix) **Details of loans overdue and classified as non-performing in accordance with RBI's guidelines as on March 31, 2025:**

Movement of gross NPA	Amount (in millions)
Opening gross NPA	610.60
- Additions during the year	2,719.18
- Reductions during the year	2,328.55
Closing balance of gross NPA	1,001.23
Movement of net NPA	Amount
Opening net NPA	276.46
- Additions during the year	694.30
- Reductions during the year	677.24
Closing balance of net NPA	293.52
Movement of provisions for NPA	Amount
Opening balance	334.15
- Provisions made during the year	2,024.88
- Write-off / write-back of excess provisions	1,651.31
Closing balance	707.71

(x) **Segment-wise gross NPA**

S. no	Segment- wise breakup of gross NPAs	(March'25) Gross NPA (%)	(March'24) Gross NPA (%)	(March'23) Gross NPA (%)
1	Retail			
a	Mortgages (home loans and loans against property)	Nil	Nil	Nil
b	Gold loans	Nil	Nil	Nil
c	Vehicle Finance	Nil	Nil	Nil
d	MFI	Nil	Nil	Nil
e	MSME	Nil	Nil	Nil
f	Capital market funding (loans against shares,	Nil	Nil	Nil

S. no	Segment- wise breakup of gross NPAs	(March'25) Gross NPA (%)	(March'24) Gross NPA (%)	(March'23) Gross NPA (%)
	margin funding)			
g	Others (loans to salaried individuals)	3.3%	2.8%	3.6%
2	Wholesale	Nil	Nil	Nil
a	Infrastructure	Nil	Nil	Nil
b	Real estate (including builder loans)	Nil	Nil	Nil
c	Promoter funding	Nil	Nil	Nil
d	Any other sector (as applicable)	Nil	Nil	Nil
e	Others	Nil	Nil	Nil
	Gross NPA	3.3%	2.8%	3.6%

(xi) *The following table describes the standalone ALM of our Company as on March 31, 2025:*

(RS IN MN)

Particulars	Upto 30/31 days	Over 1 month & upto 2 month	Over 2 months & upto 3 months	Over 3 months & upto 6 months	Over 6 months & upto 1 year	Over 1 year & upto 3 year	Over 3 year & upto 5 year	Over 5 years	Total
Advances	3741.00	3248.45	3108.96	7197.74	8077.48	4955.32	295.28	0.00	30624.23
Investment	50.57	-	-	-	-	-	-	-	50.57
Borrowings	1297.21	1084.94	1075.56	2742.82	9593.23	6765.64	0.00	0.00	22559.39
Foreign currency assets	-	-	-	-	-	-	-	-	-
Foreign currency liabilities	-	-	-	-	-	-	-	-	-

(xii) *Residual Maturity Profile of Assets and Liabilities (in line with the RBI format):*

As at March 31, 2025	Up to 30/31 days	>1 month – 2 months	>2 months – 3 months	>3 months – 6 months	>6 months – 1 year	>1 years – 3 years	>3 years – 5 years	>5 years	Total
Deposits	-	-	-	-	-	-	-	-	-

As at March 31, 2025	Up to 30/31 days	>1 month – 2 months	>2 months – 3 months	>3 months – 6 months	>6 months – 1 year	>1 years – 3 years	>3 years – 5 years	>5 years	Total
Advances	3741.00	3248.45	3108.96	7197.74	8077.48	4955.32	295.28	0.00	30624.23
Investments	50.57	-	-	-	-	-	-	-	50.57
Borrowings	1297.21	1084.94	1075.56	2742.82	9593.23	6765.64	0.00	0.00	22559.39
Foreign Currency assets	-	-	-	-	-	-	-	-	-
Foreign Currency liabilities	-	-	-	-	-	-	-	-	-

(xiii) *Disclosure of latest ALM statements to stock exchange*

										In Mn
Particulars	0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years
Total Assets	3136.81	290.97	363.79	3248.45	3108.96	7197.74	8077.48	4955.32	295.28	0.00
Total Liabilities	286.71	540.25	470.24	1084.94	1075.56	2742.82	9593.23	6765.64	0.00	0.00

ANNEXURE IV: OUTSTANDING LITIGATION AND DEFAULTS

Case Number	Title	Court	City	Nature
IP /19/2024	HARI SUDHAN V/S NIL	Madras High Court/ Chennai	Chennai	Insolvency Case
5/2025	D.Asirvatham V/S Fibe(Formerly Early Salary),Rep by Manage, (Personal loan Section)	Munsif Court Tiruvottiyur Tiruvallur Tamil Nadu/ Tiruvottiyur	Tiruvottiyur	Civil Suit
847/2025	Mohamed Azees V/S The Manager - Recoveries, App Based Loan Division, FIBE	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
838/2024	RAVI KUMAR V/S KOTAK MAHINDRA BANK,REP BY MANAGING DIRECTOR	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
3547/2025	K J Sreejith V/S Fibe	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
2515/2025	M Mani V/S The Manager- Recoveries, App Based Loan Division, FIBE	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
799/2024	KASBA PAVAN V/S PAYSENSE	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
1106/2024	A.Rajapurtra Rakesh Singh V/S SBI Manager and 6 others	Pjcg Court Complex Kurnool Andhra Pradesh/ Kurnool	Kurnool	Civil Suit

1339/2025	DONIKALA AKHIL V/S RBL BANK LTD	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
13/2024	Selva Kumar V/S The Manager , Aditya Birla Finance Ltd	Combined Courts Madurai Tamil Nadu/ Madurai	Madurai	Insolvency Case
5242/2024	SHAIK AZIMULLA V/S ICIC BANK	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
15/2024	Arkala Srikanth V/S ICICI Bank Mehdipatnam Branch	Armoor, SCJ Complex/ Nizamabad	Nizamabad	Insolvency Case
5248/2024	SHAIK FIROZ V/S IDFC BANK	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
65/2025	GOWRISANKARI V/S Fibe, Rep by its Manager	District Court Complex Tiruppur Tiruppur Tamil Nadu/ Tiruppur	Tiruppur	Insolvency Case
286/2025	THATIPAMULA SRINIVAS V/S ONE CARD REP BY ITS MANAGER	Hanumakonda, PDJ Complex, Hanumakonda, Telangana/ Hanumakonda	Hanumakonda	Civil Suit

3589/2024	SRINIVAS RACHAKATLA V/S Bajaj Finance Ltd.	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
4374/2024	KAMPELLI RANJIT KUMAR V/S AXIS BANK	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
453/2025	V Muneeswaran V/S Fibe Financial Services, Rep by its Manager - Recoveries	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
721/2024	Kancham Adinarayana Reddy V/S HDFC bank and others	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
5/2025	Palla Vamsi Krishna V/S ICICI Credit Card rep by its Chief Manager	Gajuwaka Court Complex Gajuwaka Visakhapatnam Andhra Pradesh/ Visakhapatnam	Visakhapatnam	Civil Suit
2294/2025	SADHU RAVI KUMAR V/S HDFC BANK	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit

18/2024	KARTHIK KUMAR M V/S YES BANK	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Insolvency Case
WP /21366/2025	Pala Prashanth V/S The Union of India	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)
223/2025	Devina Avinash V/S Bajaj FInserv Corporate	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
5/2025	NIVEDITA GHOSH V/S IDFC FIRST BANK	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Insolvency Case
63/2025	Siddeswar Rao Rangaraju V/S SBI Bank Rep by its MD	Medchal, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
101/2025	SONATHI NIKHIL KUMAR S/O SONATHI VIJAY KUMAR V/S HDFC BANK AND 12 OTHERS	PJCJ, LB Nagar Medchal Malkajgiri Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
555/2025	D Annadurai V/S The Manager - Recoveries, Early Salary Services Private Limited	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit

798/2024	Talari Malli Kharjun V/S HDFC Bank and others	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
564/2025	Nagella Anil Kumar V/S HDFC Bank Ltd	Secunderabad complex MSJ, CCC,CSCC Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
408/2025	Mamidala Shravan Babu V/S ICICI Bank, rep. by its Managing Director	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
717/2025	G Dinesh Kumar V/S Fibe Financial Services Rep by its Manager - Recoveries	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
467/2024	Srinath V V/S Fibe Financial Services Rep by its Manager - Recoveries	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
2739/2024	R.Mohammed Oomer V/S HDFC Bank	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
116/2024	Thimmiah Srinivasaiah Raghu V/S Axis Bank- KWIK Rep by its Bank Manager and 14 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

770/2024	Avnesh Gunda V/S AXIS Bank Rep by its Chief Manager and 7 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
2586/2024	ABHILASH REDDY MADDI V/S M/S ICICI Bank Limited	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
2840/2025	M.Ilayaraja V/S Fibe Financial Services	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
653/2024	Chinthamalla G K. Pavan Kumar V/S State Bank of India and others	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
25/2024	K Dharmaraj V/S M/s Fullerton India Ltd Credit Company	Combined Courts Tiruchirappalli Tamil Nadu/ Tiruchirappalli	Tiruchirappalli	Insolvency Case
541/2025	m manoj kumar V/S icici bank credit cards	Athivelli, JCJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
507/2024	Srinu naik Angothu V/S ICICI Bank Rep by its Chief Manager.	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

516/2024	G. Rajesh V/S HDFC Bank rep by its managing director and 16 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
2933/2024	KURUBA RAJESH V/S INDUSIND BANK	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
425/2025	Vankdavath Dharshan V/S HDFC BANK Ltd Rep by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
152/2025	Javvadi Vijay Kumar, S/o. Javvadi Mehar Prasad V/S Poonawalla Fincorp Limited, Rep.by Its Managing Director	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
448/2025	SWATHI NEELA RAMPURIA V/S YES BANK PVT LTD	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
4940/2024	VIGHNESH MOHAN IYER V/S FIBE	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit

800/2024	Baber Beig Meerza V/S ICICI Bank and others	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
20/2024	Devasenathipathy V/S Icici Bank Represented by its Head Branch Manager	Combined Courts Tiruchirappalli Tamil Nadu/ Tiruchirapalli	Tiruchirapalli	Insolvency Case
430/2025	Raju Yadav, S/o. Ram Chet Singh Yadav V/S Kotak Mahindra Bank, Rep.by its Managing Director	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
6/2025	Dosapati Siva Prasad V/S HDFC Bank	Court Of Senior Civil Judge Bapatla (Taluka) Guntur Andhra Pradesh/ Guntur	Guntur	Insolvency Case
735/2025	S Arasu V/S SBI Cards and Payments Services Ltd Rep by its Manager	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
2122/2025	R Pothuraj V/S The Manager-Recoveries, App Based Loan Division, FIBE	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
1/2025	VIKNESH V/S A S KARTHIKEYAN and 65 others	New Combined Courts Cuddalore Tamil Nadu/ Cuddalore	Cuddalore	Insolvency Case

68/2025	Balli Janaki Raman, S/o. Balli Lakshman Narayana V/S Kotak Mahindra bank Ltd., Rep. by its Managing Director	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
CC/465/2023	Robind Jain V/S I.C.I.C.I. Bank Ltd	District Consumer Forum Jaipur I Rajasthan/ Jaipur	Jaipur	Consumer Case(CC)
969/2024	Pinjarla Mounika V/S Money View	Secunderabad complex MSJ, CCC,CSCC Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
436/2025	MADI KRISHNA MURARI PATRA V/S HDFC Bank, Rep by its Managing Director	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
68/2025	S SINDHU BABU V/S 1 The Manager Ms SBI Cards and Payment Services Ltd New Delhi and 12 Others	District Court Complex Tiruppur Tiruppur Tamil Nadu/ Tiruppur	Tiruppur	Insolvency Case
661/2024	P R Vamshi V/S IDFC Bank and others	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit

760/2024	Akana Manikanta V/S Axis bank and others	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
25/2024	Iyer Subramanian V/S Icici Bank Ltd	Combined Courts Coimbatore Coimbatore Tamil Nadu/ Coimbatore	Coimbatore	Insolvency Case
6909/2023	PAVAN KULKARNI V/S SBI CARDS AND PAYMENTS SERVICES LIMITED	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Civil Suit
1/2023	Mohammed Fazil V/S ICICI Bank, Gujarat, By its Authorized officer and 11 others	Combined Courts Uthamapalayam Theni Tamil Nadu/ Theni	Theni	Insolvency Case
16/2025	REENA MARY VIDYA V/S BAJAJ FINSERV	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Insolvency Case
441/2025	Guttamidi Kistaiah Goud V/S HDFC Bank Ltd., rep. by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

345/2025	Velide Srinivas, S/o. V. Venkata Ram Narsaiah V/S State Bank of India, Rep.by its Managing Director	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
1786/2024	MOHD ABDUL MATEEN V/S BAJAJ FINSERV CREDIT CARDS	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
313/2025	MOHAMMED AZIS KHAN V/S KODIMALA VENKAT REDDY	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
604/2024	Thoudoju Paripurna Chary S/o Shanmukha Chary T V/S RBL Bank limited rep by its MD	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
1/2024	MUNGILARASAN V/S THE MANAGER HERO FINANCE	Combined Courts Kumbakonam Thanjavur Tamil Nadu/ Kumbakonam	Kumbakonam	Insolvency Case
70/2025	Indukuri Manisha V/S HDB Financial services Ltd and 3 others	Athivelli, JCJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit

4739/2024	ADDEPALLI SANTHOSH VARMA V/S YES BANK	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
224/2024	Chukkala Venkata Sanyasi Rao V/S State Bank of India, Mumbai	Jcj Bheemunipatnam Visakapatnam Andhra Pradesh/ Visakhapatnam	Visakhapatnam	Civil Suit
107/2024	MOHANKUMAR V/S State Government	Combined Courts Madurai Tamil Nadu/ Madurai	Madurai	Insolvency Case
735/2023	KANDE KARAN KUMAR GOUD S/O LATE KANDE KRISHNA V/S KOTAK MAHINDRA BANK and 7 Others	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
5079/2024	NARAHARI PRATHAP REDDY V/S AXIS BANK	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Civil Suit
18/2025	Bangaru Surender S/o. Bangaru Laxmi Narayana V/S ICICI Bank Ltd.,	Hayathnagar, XXIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
WP /23807/2025	Surarapu Sandeep V/S Union of India	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)

WP 25358/2025	Uppalapati Srihariraju V/S Union of India	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)
29/2025	Sravan Pulgam V/S Muda Srinivas	Nizamabad, PDJ COMPLEX/ Nizamabad	Nizamabad	Insolvency Case
373/2024	Mohammad Shamsuddin V/S Navi Finserv Bank Ltd	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
4/2025	Ashok Satapathy V/S Axis Bank Limited	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
5447/2024	Ms. Surekha V/S ADITYA BIRLA FINANCE LTD.,	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
5/2025	C Shriman Narayanan V/S IDFC First bank limited and 35 others	Combined Courts, Chengalpet Chengalpattu Tamil Nadu/ Chengalpattu	Chengalpattu	Insolvency Case
4222/2025	S.Sakthivel V/S The Manager Recoveries, App Based Loan Division,FIBE (EARLY SALARY)	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit

545/2024	Kondeti Suresh Babu V/S Navi Loan	Ii Addl Dj Court Vijayawada Krishna Andhra Pradesh/ Krishna	Krishna	Civil Suit
572/2024	Jain Shaik V/S ICICI Bank and 17 others	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
583/2024	PASUPULETI RAJESH KUMAR V/S AXIS BANK	Athivelli, JCJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
23/2024	Shaik Muquaffam V/S Manager, State Bank of India and 8 others	Khammam, PDJ COMPLEX/ Khammam	Khammam	Insolvency Case
347/2024	J.Arunraja V/S HDFC BANK	Combined Courts Coimbatore Coimbatore Tamil Nadu/ Coimbatore	Coimbatore	Civil Suit
146/2024	GONGULAU MAHESH V/S AXIS BANK	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit

532/2025	Yedla Yeshwanth V/S DBS Bajaj Finserv	Secunderabad complex MSJ, CCC,CSCC Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
391/2025	Katikala Pradeep V/S Kisetsu Saison Finance (I) Pvt Ltd.	Ii Addl Dj Court Vijayawada Krishna Andhra Pradesh/ Krishna	Krishna	Civil Suit
590/2025	Mify Solutions Private Limited Through Anshu Kapoor V/S Social Worth Technolgies Private Limited	Pune District And Sessions Court Pune Maharashtra/ Pune	Pune	Civil Suit
1237/2025	Ramesh Raja V/S The Manager - Recoveries, App Based Loan Division, FIBE	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
1304/2025	Parvathi Chidambarampillai V/S Fibe Financial Services, Rep by its Manager - Recoveries	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
24/2024	Markandey Kumar V/S R1 Upmove Capital Private limited	Sanga Reddy, PDJ COMPLEX/ Medak	Medak	Insolvency Case
997/2024	Chenna Deekshith reddy V/S Axis Bank limited rep by MD	Athivelli, JCJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit

WP /25930/2025	Dukka Rajesh Kumar V/S Union of India,	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)
WP /25898/2025	Dagumati Chaithanyareddy V/S Union of India	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)
380/2025	Rajendra Prasad Palnaty V/S D1 ICICI Bank	Sanga Reddy, PDJ COMPLEX/ Medak	Medak	Civil Suit
466/2025	Chittam Angel V/S HDFC BANK Limited Rep by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
474/2025	Devarasetty Siva Ganga Naga Sasank V/S HDFC BANK Ltd Rep by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
371/2025	Nunsavath Nageswara Rao V/S Sri Ram Finance Ltd	Ii Addl Dj Court Vijayawada Krishna Andhra Pradesh/ Krishna	Krishna	Civil Suit
770/2024	Murali Dontamsetti V/S HDFC Credit card and others	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
469/2025	Kothapelly Venkatesh V/S HDFC Bank Ltd., rep. by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

399/2025	M. Hanumaiah Goud, S/o. M. Manikayya Goud V/S State Bank of India, Rep.by its Managing Director	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
683/2024	BATHULA NAVEEN KUMAR S/O BATHULA RAMESH BABU V/S HDFC BANK LTD REP BY ITS MANAGING DIRECTOR	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
47/2024	MADAN RANJITH V/S AUTHORIZED OFFICER BAJAJ FINSERV SERVICE	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Insolvency Case
429/2024	SANDEEP KESARI S/O VASUDEVA CHARY KESARI V/S HDFC BANK	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
14/2024	TVC Sekhara Reddy V/S TV Janardhan Reddy and 20 others.	Senior Civil Judge`S Court Atmakur (Taluka) Kurnool Andhra Pradesh/ Kurnool	Kurnool	Insolvency Case
4032/2024	BATTHINI PRAJEESHA V/S HDFC Bank Ltd	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit

6/2025	Nagapandi V/S Sbi Credit Card Loan, Rep by Branch Manager	District Court Complex Tiruppur Tiruppur Tamil Nadu/ Tiruppur	Tiruppur	Insolvency Case
433/2024	Vijaya Bharghavi Gubbala V/S Kotak Mahindra Bank, Rep by its authoirsed officer, Legal Branch, and 6 others	Athivelli, JCJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
563/2024	CHAGANTHIPATI RAMESH V/S HDFC BANK	Athivelli, JCJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
488/2024	Yadala Shakila V/S IDFC First Bank	Pdj Court Complex Guntur Andhra Pradesh/ Guntur	Guntur	Civil Suit
754/2024	Veeresh Pathri V/S Yes Bank House	Hanumakonda, PDJ Complex, Hanumakonda, Telangana/ Hanumakonda	Hanumakonda	Civil Suit
CC/134/2025	PRAGNESHKUMAR S/o. punambhai dalwadi V/S CARE HEALTH INS LTD	District Consumer Forum Bharuch Gujarat/ Bharuch	Bharuch	Consumer Case(CC)
3303/2025	Mr N Sai Lokesh V/S FIBE	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit

3068/2024	RANGA MANOJ V/S HDFC BANK	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
912/2024	K.Jeevan V/S Early Salary Private Limited	Iii Addl District Court Tirupathi (Taluka) Chittoor Andhra Pradesh/ Chittoor	Chittoor	Civil Suit
6/2024	NAVEEN AKASH V/S HDFC LTD	Munsif Court Melur Madurai Tamil Nadu/ Melur	Melur	Insolvency Case
422/2024	R. Sarathy V/S RBL Bank	Combined Courts Tiruchirappalli Tamil Nadu/ Tiruchirappalli	Tiruchirapalli	Civil Suit
3682/2025	Mr K Siva V/S FIBE	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
CC/251/2024	Aanand Gopaldas Madani V/S MDFC Agro General Insurance Co Ltd Through Branch Manager	District Consumer Forum Junagadh Gujarat/ Junagadh	Junagadh	Consumer Case(CC)
25207/2025	NARSI RAM V/S IDFC FIRST BANK LTD, REP BY ITS MANAGER	Mayo Hall Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Civil Suit

10/2024	Silambarasan V/S K.Prabakaran	Combined Courts Manapparai Tiruchirappalli Tamil Nadu/ Tiruchirappalli	Tiruchirapalli	Insolvency Case
125/2024	RAJ KUMAR V/S AXIS BANK LTD	District Court, Ludhiana/ Ludhiana	Ludhiana	Civil Suit
1967/2025	Y Afroz Khan V/S FIBE, The Manager Recoveries - App Based Loan Division	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
503/2025	Katagari Venkatesh V/S BAJAJ FINANCE LIMITED, Rep. by its Chief Manager and another	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
3499/2025	Mr S Aravind V/S The Manager-Recoveries, App Based Loan Division, FIBE	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
463/2025	Sathyanarayana Musham V/S ICICI Bank Ltd. Rep by Its MD.	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
9/2024	Sangram Nagaraj V/S R1 HDFC BANK Rep.by its chief Manager	Sanga Reddy, PDJ COMPLEX/ Medak	Medak	Insolvency Case
218/2025	Pamarthi Vasu V/S State bank of India	Senior Civil Judge Court Gudivada Krishna Andhra Pradesh/ Gudivada	Gudivada	Civil Suit

926/2024	VASA KAVITHA W/O. V.VENKATESHWARLU V/S KOTAK MAHINDRA BANK, AND FIBE AND MY NIRO	Hayathnagar, XXIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
607/2024	KUDUPU VENKATA SIVAIAH S/O NAGA SESHAIAH V/S SOUTH INDIAN BANK(ONE CARD) REP BY MANAGING DIRECTOR	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
311/2025	THALLAPALLY MANINDER V/S BRANCH MANAGER ICICI BANK	Hanumakonda, PDJ Complex, Hanumakonda, Telangana/ Hanumakonda	Hanumakonda	Civil Suit
2286/2024	S Soniya V/S HDB Financial Services Rep by its Manager	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
394/2025	B.Manoj Kumar V/S SriRam FInance	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
8/2025	Shaik Jakeer Hussain Mastan Vali V/S The Branch Manager, SBI, Durbar Road, Chirala	Senior Civil Judge Chirala (Taluka) Prakasham Andhra Pradesh/ Chirala	Chirala	Insolvency Case

143/2025	PURIMITLA MANOHAR S/O MALYADARI V/S AXIS BANK REP BY ITS MANAGING DIRECTOR.	Hayathnagar, XXIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
521/2025	Mittenti Durga Bharathi V/S HDFC Bank	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
758/2024	Vinay Kumasr Goja V/S Yes Bank and 11 others	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
19/2025	A Ashok Kumar V/S Fibe	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
9/2025	DINESH MUTHU V/S KOTAK MAHINDRA BANK LIMITED	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Insolvency Case
74/2024	Rajeshkannan V/S ICICI Bank Limited	Combined Courts Coimbatore Coimbatore Tamil Nadu/ Coimbatore	Coimbatore	Insolvency Case
12/2024	Sakthivel V/S Hdfc Bank	District Court Complex Tiruppur Tiruppur Tamil Nadu/ Tiruppur	Tiruppur	Insolvency Case

745/2024	SRI P.CHANDRA SHEKAR S/O P.MALLAIAH V/S THE CREDIT SAISON INDIA MANAGER	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
87/2024	BHARATH KUMAR N V/S IDFC FIRST BANK LTD	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Civil Suit
105/2024	S Bharathi V/S The Branch Manager, Loan Section, Indusind Bank Ltd and anothers	Combined Courts Madurai Tamil Nadu/ Madurai	Madurai	Insolvency Case
524/2024	Chalwade Dilip C/o Madhavi V/S Bajaj Finance rep by its Managing Director	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
3392/2024	NANDIGAM VENU GOPAL V/S AXIS BANK	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Civil Suit
7/2025	Kasepogu Uday Kumar V/S Gonala Vijay Kumar and 10 others	Pjcg Court Complex Kurnool Andhra Pradesh/ Kurnool	Kurnool	Civil Suit
2/2024	G. Venu Gopal V/S Jaya Handlooms	Mahabubnagar, PDJ Complex Mahabubnagar Telangana/ Mahabubnagar	Mahabubnagar	Insolvency Case

51/2025	Balakumaran B V/S The Manager Tata capital Limited	Combined Courts Madurai Tamil Nadu/ Madurai	Madurai	Insolvency Case
81/2025	RAFI AHMED V/S THE MANAGER, KISETSU SAISON FINANCE (INDIAN) PVT LTD	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Civil Suit
401/2025	MACHARLA RAVI KIRAN Son of SEETHARAMULU V/S HDFC BANK LTD, REP BY CHIEF MANAGER	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
2/2025	VINODH KUMAR V/S MANAGER	Combined Courts Paramakudi Ramanathapuram Tamil Nadu/ Ramanathapuram	Ramanathapuram	Insolvency Case
4/2025	P Dhanasekaran V/S The Managing Director, Stashfin	Combined Courts Madurai Tamil Nadu/ Madurai	Madurai	Insolvency Case
19/2025	Vydyam Karanam Ramana Rao V/S AXIO Bank	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
4/2025	S. Ganesh Kumar V/S Baaj Finance Lte., Pune	Combined Courts Tiruvallur Tamil Nadu/ Tiruvallur	Tiruvallur	Insolvency Case

879/2024	THOTA GOPI S/O THOTA GIRI V/S SBI BANK	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
643/2024	PAGIDIMARRI VAMSHI S/O.P.SATYANARAYANA V/S CSB BANK LTD(ONE CARD) REP BY ITS MANAGING DIRECTOR	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
191/2024	SK GHOUSE AHMMAD V/S ICICI BANK PERSONEL LOAN	Junior Civil Judge'S Court Atmakur (Taluka) Nellore Andhra Pradesh/ Nellore	Nellore	Civil Suit
1391/2024	M.S.Asirvad V/S The Manager Recoveries App Based Loan Division FIBE	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
101/2025	Rasamalla Kiran V/S The Manager, SBI Cards and payments Service Ltd	Hanumakonda, PDJ Complex, Hanumakonda, Telangana/ Hanumakonda	Hanumakonda	Civil Suit
883/2025	Mohammad Samad V/S HSBC Bank rep by its Managing Director	PJCJ, LB Nagar Medchal Malkajgiri Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
3660/2025	Mr K Prabhakar V/S FIBE	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit

135/2025	Dommaraju Surendra Raju V/S The Aditya Birla Finance Ltd and 04 others	Medchal, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
62/2025	Sethuraman V/S Poonawalla Fincorp Limited	District Court Complex Tiruppur Tiruppur Tamil Nadu/ Tiruppur	Tiruppur	Insolvency Case
649/2025	Arun V/S RBL Bank Ltd	Combined Courts Coimbatore Coimbatore Tamil Nadu/ Coimbatore	Coimbatore	Civil Suit
25010/2022	SUNIL KUMAR H G V/S M/S HDFC BANK LTD., REP. BY ITS MANAGER	Mayo Hall Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Insolvency Case
1788/2024	ZAINAB SABA V/S AXIS BANK LIMITED	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
1/2024	Jabarullah V/S Devakarunagaran	Sub Court Complex Dharapuram Tiruppur Tamil Nadu/ Dharapuram	Dharapuram	Insolvency Case

214/2024	AVIRNENI PRASANTH V/S RBL BANK LIMITED	Athivelli, JCJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
4148/2024	K Saravanakumar V/S Fibe Financial Services, Rep by its Manager - Recoveries	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
431/2025	MANDA SAI KUMAR V/S KOTAK MAHINDRA BANK LTD	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
7162/2024	T VASANTHAN V/S EARLY SALARY SERVICES PRIVATE LIMITED Rep by its Manager	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
13/2024	B Sujatha V/S The Manager	New Combined Courts Cuddalore Tamil Nadu/ Cuddalore	Cuddalore	Insolvency Case
4471/2025	S.Vivek V/S FIBE(Early Salary), The Manager Recoveries- App Based Loan Division	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
821/2024	Yamsani Srikanth V/S SBI Cards	Hanumakonda, PDJ Complex, Hanumakonda, Telangana/ Hanumakonda	Hanumakonda	Civil Suit

826/2024	B. Satish V/S ICICI BANK Rep by its Chief Manager and 10 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
5634/2024	UKKEM NAMADEVA V/S HDFC	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
841/2024	ANJANEYULU PASUPULETI V/S SBI BANK LIMITED(CREDIT CARD DIVISION)	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
1854/2025	Kirubananda Murthy Praveen V/S The Manager- Recoveries, App Based Loan Division, FIBE	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
300001/2025	Monish V M V/S The Managing Director HDFC Bank	Court Complex Chavakkad Thrissur Kerala/ Thrissur	Thrissur	Insolvency Case
969/2024	RASA SAIKRISHNA S/O RASA SATHAIAH V/S RBL BANK LTD AND 9 OTHERS	PJCJ, LB Nagar Medchal Malkajgiri Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
1/2025	Yalala Santosh Kumar V/S R1 HDFC Bank Rep. by its Chief Manager and 9 others	Sanga Reddy, PDJ COMPLEX/ Medak	Medak	Insolvency Case

420/2025	Satha Surekha V/S Kotak Mahindra Bank Ltd.	Medchal, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
5029/2024	T.M.Saranya V/S Fibe Financial Services	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
2738/2024	M Snehalatha V/S The Legal Manager, HDFC Bank, Credit Card Division	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
5316/2024	R Suganya V/S Fibe Formerly Early Salary - Personal Loan Division and Instant Cash Loan	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
4146/2024	G Balaji V/S Early Salary Services Private Limited Rep by its Manager - Recoveries	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
39/2024	SYED ALEEM V/S KOTAK BANK	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
138/2022	BHOLE RAM V/S ASHISH SOHAN GOEL	Karkardooma Court Complex Shahdara Delhi/ Delhi	Delhi	Civil Suit
5800/2024	A Alagupandi V/S FIBE Financial Services Rep by its Manager - Recoveries	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit

10/2025	Antonyduckles J V/S Saravanan and 11 another	Combined Courts Tiruchengode Namakkal Tamil Nadu/ Tiruchengode	Tiruchengode	Insolvency Case
20/2024	Potanaboina Naresh V/S I C I C Credit Card	Ii Addl Dj Court Vijayawada Krishna Andhra Pradesh/ Krishna	Krishna	Civil Suit
686/2024	Potharlanka Sambasiva Rao V/S ICICI Bank Rep by its Chief Manager and 9 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
26/2024	CHELLAPANDI V/S Union Bank of India, represented by its Manager	District Court Complex Tiruppur Tiruppur Tamil Nadu/ Tiruppur	Tiruppur	Insolvency Case
13/2024	Karthika V/S Fibe	District Court Complex Tiruppur Tiruppur Tamil Nadu/ Tiruppur	Tiruppur	Insolvency Case
13/2024	E.Raja Sekhar V/S C.Maddileti Reddy and 22 others	V Add District Complex Allagadda Kurnool Andhra Pradesh/ Kurnool	Kurnool	Insolvency Case
4524/2025	T.C.Chandra Sekar V/S FIBE, The Manager Recoveries, App Based Loan Division	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit

372/2024	Golla Rajesh Kumar V/S IndusInd Bank	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
161/2024	Karri Durga Reddy V/S HDFC Bank Limited	Court Of Junior Civil Judge Anaparthi (Taluka) East Godavari Andhra Pradesh/ East Godavari Dist.	East Godavari Dist.	Civil Suit
5337/2024	Celestin Udaya V/S Fibe Financial Services Rep by its Manager - Recoveries	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
555/2025	SARA SIVAJI V/S HDFC BANK CREDIT CARD	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
4031/2024	RAMMANOHAR BATHINI V/S HDFC Bank Ltd	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
3386/2024	VALMIKI SHANTHA KUMARI PALLI KONDAPPA V/S STATE BANK OF INDIA	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Civil Suit

538/2024	KURUKUNTLA SIRISHA RANI @ KOSHIKA SIRISHA RANI V/S CRED APP CROPORATE OFFICE	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
36/2024	Dheenadhayalan V/S Axis Bank Rep by its Authorized person and 12 others	Combined Courts Salem Tamil Nadu/ Salem	Salem	Insolvency Case
5182/2024	THANNEERU RAVI KUMAR V/S KOTAK MAHINDRA	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
464/2025	Mohammed Naveed Ahmed V/S HDFC Bank	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
164/2025	T Rajesh V/S HDFC Bank LTD Bengaluru Karnataka	Nizamabad, PDJ COMPLEX/ Nizamabad	Nizamabad	Civil Suit
5921/2024	NAMOSHI SANTOSH V/S HDFC BANK	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
698/2024	Khammampati Venkat V/S RBL Bank and others	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit

1978/2024	Devadi Prasad V/S Bajaj Finance Ltd.,	Ii Addl Dj Court Vijayawada Krishna Andhra Pradesh/ Krishna	Krishna	Civil Suit
20/2024	Viswanathan V/S Hdfc Bank Rep By Its Manager	Combined Courts Coimbatore Coimbatore Tamil Nadu/ Coimbatore	Coimbatore	Insolvency Case
3158/2025	Mr Loganathan Babu V/S FIBE (EARLY SALARY)	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
1362/2024	PARASAR GHOSH V/S FIBE	City Civil Court Complex Calcutta West Bengal/ Kolkata	Kolkata	Civil Suit
530/2024	Savarala Sarathchand V/S ICICI Bank Rep by its Chief Manager and 13 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
23/2024	Boppana Vanitha V/S Kreditbee and 25 others	Sanga Reddy, PDJ COMPLEX/ Medak	Medak	Insolvency Case
692/2024	Mudium Manikanta V/S State Bank of India and others	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit

774/2024	Kadingula Uday Kumar, S/o.Srinivas, aged.27yrs,Occ.NIL V/S Axis Bank, Rep by its Chief Manager,	Jangoan, PDJ Court Complex, Jangoan, Telangana/ Jangoan	Jangoan	Civil Suit
765/2024	Bolagani Suresh Babu V/S Axis Bank	Secunderabad complex MSJ, CCC,CSCC Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
834/2024	N. Roshan V/S HDFC BANK LIMITED Rep by its Chief Manager and 17 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
360/2024	Singireddy Shanmukhi V/S ICICI Bank Personal Loan rep by its Chief Manager	Gajuwaka Court Complex Gajuwaka Visakhapatnam Andhra Pradesh/ Visakhapatnam	Visakhapatnam	Civil Suit
WP /25643/2025	Vankdavath Dharshan V/S Union of India	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)
22/2025	Marimuthu V/S Axis bank Rep by its Branch Manager	District Court Complex Tiruppur Tiruppur Tamil Nadu/ Tiruppur	Tiruppur	Insolvency Case
548/2025	CHALLA DURGA NAGA LAKSHMI SRAVIKA V/S SBI BPCL CREDIT CARD	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

782/2024	POTHI REDDY KARUNAMRUTHA V/S KOTAK MAHENDRA BANK LTD.,	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
203/2025	Kanamala Praveen Kumar V/S Axis Bank Limited Rep by its Chief Manager	Prl District Court Ongole Prakasham Andhra Pradesh/ Ongole	Ongole	Civil Suit
40/2025	Nagarapu Naveen Kumar V/S Tammanaboina Renuka	District Court Complex Kadapa Andhra Pradesh/ Kadapa	Kadapa	Insolvency Case
3/2025	Minal Ishwar Pise V/S The Manager Bajaj Finance Ltd	Solapur Dist And Sessions Court Solapur Maharashtra/ Solapur	Solapur	Insolvency Case
4/2024	Peruvemba venkatachalam seethalakshmi V/S Krazybee Services Pvt Ltd	Combined Courts, Chengalpet Chengalpattu Tamil Nadu/ Chengalpattu	Chengalpattu	Insolvency Case
510/2024	Uppala Manisha Reddy V/S Axis Bank Limited	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
634/2024	Ukkem Pavan Nagendra Swamy V/S HDFC Bank and others	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit

3197/2025	Mr P Tamilselvam V/S FIBE	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
26147/2024	PRAVEEN KUMAR R V/S THE MANAGER, YES BANK	Mayo Hall Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Civil Suit
3296/2025	Mr K Rajkumar V/S FIBE	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
211/2025	BURRA RAJU V/S HDFC BANK REP BY ITS CHIEF MANAGER	Karimnagar, PDJ Complex/ Karimnagar	Karimnagar	Civil Suit
7/2024	G.Hendry Charles V/S Lending Service Provider and Co Bengaluru, Karnataka and 9 others	Combined Courts Salem Tamil Nadu/ Salem	Salem	Insolvency Case
746/2024	Krapa Nagapavan V/S IDFC First Bank	Sanga Reddy, PDJ COMPLEX/ Medak	Medak	Civil Suit
574/2024	Mohammad Imran Khan. V/S Fibe, Rep by its Managing Director and Others	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
56/2024	Bingu Shiva Krishna V/S Chief Manager HDFC Bank and 12 others	Jcj Court Narasannapeta Srikakulam Andhra Pradesh/ Narasannapeta	Narasannapeta	Civil Suit

593/2025	v vinod kumar V/S icici bank	Athivelli, JCJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
778/2024	S. Narasimha Reddy V/S ICICI Bank Ltd and 14 others	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
48/2024	Cheera Ravi V/S The Manager, ICICI Bank Limited, Gachibowli	Iii Adj Court Complex Bhimavaram West Godavari Andhra Pradesh/ Bhimavaram	Bhimavaram	Insolvency Case
1556/2024	Katamaneni Surya Pradeep V/S The Manager HDFC Bank Card 7878	Ii Addl Dj Court Vijayawada Krishna Andhra Pradesh/ Krishna	Krishna	Civil Suit
1/2025	P. Kumar V/S yes Bank Limited., Rep by its branch manager/authorised person	Combined Courts Palladam Tiruppur Tamil Nadu/ Tiruppur	Tiruppur	Insolvency Case
49/2025	Valaconda Narsimha V/S State Bank Of India	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

358/2025	C. Sridivya V/S North East Small Finance Bank Ltd and others	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
5864/2024	DEVA DAS BANSODE V/S RBL BANK	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
3/2025	Kartika Patel Wife of Baljeet Singh Mehra V/S Muthoot Finance Limited through Authorised Representatives	Thane District And Sessions Court Thane Maharashtra/ Thane	Thane	Insolvency Case
388/2025	Tothadi Durga Rao V/S SBI Credit Card	Ii Addl Dj Court Vijayawada Krishna Andhra Pradesh/ Krishna	Krishna	Civil Suit
471/2025	K. VIGNESWARA RAO V/S MONEY VIEW	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
492/2025	PADHIMALA SURESH V/S AXIS BANK	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

506/2024	M. Babji Babu V/S BOB Card and 8others	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
468/2024	Ashok Reddy Kurthipal V/S HDFC Bank Repb by its Chief Manager and 7 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
218/2024	Sirisha Chinthaluru V/S HDFC Bank rep by chief manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
665/2024	N. Venkataramana Reddy V/S ICICI Bank Rep by its Chief Manager and 11 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
655/2024	Rayapally Pradeep Kumar V/S ICICI Bank Rep by its Chief Manager and 17 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
281/2024	Korupathi Shekhar V/S HDFC Bank rep by Chief Manager	Medchal, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit

687/2025	C.Sureshkumar V/S Cholamandalam Investment and Finance Company Ltd	Combined Courts Coimbatore Coimbatore Tamil Nadu/ Coimbatore	Coimbatore	Civil Suit
3758/2025	Mr G Premkumar V/S FIBE	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
84/2024	Rajasekharan Unni V/S Bajaj Finserve	Combined Courts Coimbatore Coimbatore Tamil Nadu/ Coimbatore	Coimbatore	Insolvency Case
385/2025	Vadla Kishore Kumar, S/o. Vadla Sachadevudu V/S Axis Bank, Rep.by its Managing Director.	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
958/2024	Marrakanti Vinod Kumar V/S ICICI Bank Rep by its Chief Manager and 16 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
5677/2024	MOHAMMED ALEEM V/S HDB FINANCIAL SERVICES LIMITED	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
1110/2024	PILLA VENKATA NAVEEN BABU V/S AXIS BANK LTD CREDIT CARDS DIVISION	PDJ Court Visakhapatnam Visakhapatnam Andhra Pradesh/ Visakhapatnam	Visakhapatnam	Civil Suit

2970/2024	VANKAM VENKATA SUBBAIAH V/S INDUSIND BANK	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
956/2024	Mamillappali Sri Anjali V/S HDFC Bank Ltd Rep by its Chief Manager adn 13 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
575/2024	Asim Maity S/o. Siddeshwar maity, V/S SBI Bank rep by its Managing Director and others.	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
22/2024	Thrinath Mora V/S Axis Bank	Manthani - SCJ Court Complex, Peddapalli, Telangana/ Peddapalli	Peddapalli	Civil Suit
21/2025	Polanki Rajesh V/S Anjel One, Rep. by its Manager, Mumbai	Court Of Senior Civil Judge Dharmavaram (Taluka) Ananthapur Andhra Pradesh/ Dharmavaram	Dharmavaram	Insolvency Case
670/2024	Thangellapally Srinivas V/S State Bank of India	Secunderabad complex MSJ, CCC,CSCC Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit

268/2024	Sai Sandeep V/S Axio Capital Pvt.Ltd	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
852/2024	K. Naresh Chanran V/S SBI Cards and payment Services and 10 others	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
2434/2025	TUMMALA DURGA PRASAD V/S ONE CARD	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
66/2025	GANESHAN V/S Shriram Finance	District Court Complex Tiruppur Tiruppur Tamil Nadu/ Tiruppur	Tiruppur	Insolvency Case
1/2023	Parathasarathi V/S Manickam	District Court Complex Pudukkottai Pudukkottai Tamil Nadu/ Pudukkottai	Pudukkottai	Insolvency Case
3/2024	GURSHARAN SINGH V/S NAVI	District Court, Ludhiana/ Ludhiana	Ludhiana	Insolvency Case
19/2024	Mahesh Kannan V/S The Authorised Signatory Ring App	Combined Courts Tiruchirappalli Tamil Nadu/ Tiruchirappalli	Tiruchirappalli	Insolvency Case

2853/2024	M Aravinda Kumar V/S FIBE Rep by its Manager - Recoveries	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
6/2024	N Mathivanan V/S Primala Finance	Combined Courts Madurai Tamil Nadu/ Madurai	Madurai	Insolvency Case
530/2025	G Vijay Kumar V/S Fibe Financial Services Rep by its Manager - Recoveries	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
2/2024	Dasappa Sidram Mudgal V/S HDFC BANK LTD	Solapur Dist And Sessions Court Solapur Maharashtra/ Solapur	Solapur	Insolvency Case
778/2024	KYASA SANJEEV KUMAR S/O KYASA RAJMOULI V/S ICICI BANK LTD REP BY ITS MANAGING DIRECTO	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
39/2023	Krishnakumar V/S M.Pugazhmani	Combined Courts Tiruchirappalli Tamil Nadu/ Tiruchirappalli	Tiruchirapalli	Insolvency Case
200003/2024	Deepa V/S Poonawalla Fincorp Limited	DISTRICT COURT THRISSUR Thrissur Kerala/ Thrissur	Thrissur	Insolvency Case
3162/2025	OGURI SUMAN V/S FIBE	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit

20/2025	G.Umadevi V/S ICICI Personal Loan, Rep. by its Manager, Dharmavaram	Court Of Senior Civil Judge Dharmavaram (Taluka) Ananthapur Andhra Pradesh/ Dharmavaram	Dharmavaram	Insolvency Case
753/2024	Raja Lakshmi Narayana Yalamarthy V/S ICICI Bank Rep by its Chief Manager and 40 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
197/2024	Kunkala Sasidhar Reddy V/S ICICI BANK,Rep by its Chief Manager,C-59,Bandra Kurla Complex,Bandra East,Mumbai	Prl District Court Ongole Prakasham Andhra Pradesh/ Ongole	Ongole	Civil Suit
296/2024	Karumanchi Raahhul S/o Karumanchi Nadipi Meeraiah V/S Fibe App rep by its Managing Diricting	Addl Scj Court Complex Badvel Kadapa Andhra Pradesh/ Badvel	Badvel	Civil Suit
33/2025	SOMASHEKHAR BADAMPUDI V/S AUTHORISED PERSON RUPEE REDEE	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Insolvency Case
3164/2025	DAGGULA AKHIL V/S ICICI BANK CREDIT CARDS	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit

108/2025	BODA NARESH S/O LATE . SRI.B.BHAVANARUSHI V/S ICICI BANK REP BY MANAGER, AND OTHERS	Hayathnagar, XXIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
483/2025	SYED SHAMEER V/S ICICI BANK	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
58/2025	Mohammed Siraj Ahmed V/S Bajaj Finance Limited	Secunderabad complex MSJ, CCC,CSCC Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
952/2024	Manmadha Rao Muddada V/S HDFC Bank Ltd Rep by its Chief Manager and 20 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
10/2024	P S Sathishkumar V/S Canara Bank	Sub Court, Thirumangalam Madurai Tamil Nadu/ Madurai	Madurai	Insolvency Case
949/2024	Thallapalli Kalasagar V/S Axis Bank and 13 others	Hanumakonda, PDJ Complex, Hanumakonda, Telangana/ Hanumakonda	Hanumakonda	Civil Suit
249/2024	PILLALAMARRI SUDARSHAN S/O LATE PILLALAMARI TULASI RAM V/S HDFC BANK, REP BY MANAGER	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

3/2024	Santha Kumar V/S ICICI Bank Ltd, through its Manager, Thanjavur	Combined Courts Ramanathapuram Tamil Nadu/ Ramanathapuram	Ramanathapuram	Insolvency Case
418/2025	YAMUJALA SURYA SAI KUMAR V/S AXIS BANK LTD	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
6462/2024	Mohammed Talha V/S Fibe Financial Services Rep by its Manager - Recoveries	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
2/2024	D Krishnakumar V/S Aditya Birla Finance Ltd	Combined Courts, Chengalpet Chengalpattu Tamil Nadu/ Chengalpattu	Chengalpattu	Insolvency Case
377/2024	Azam Mohammed V/S Yes Bank and 11 others	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
80/2025	Manish Duggal V/S Bajaj Finance Limited	Tis Hazari Court Complex West Delhi/ Delhi	Delhi	Civil Suit
457/2023	Dhavala Kamakshi V/S SBI Card rep by its Authorized Signatory	Gajuwaka Court Complex Gajuwaka Visakhapatnam Andhra Pradesh/ Visakhapatnam	Visakhapatnam	Civil Suit

3282/2025	Mr G Ambigabathi V/S FIBE	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
30/2025	Thanneru Ram Murthy V/S ICICI	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
596/2025	Kambhampati Srinu V/S RBL Bank Limited Rep. by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
7/2024	MD ANWAR PASHA V/S HDFC BANK	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
68/2025	Madananthu Chandrashekar Reddy V/S Kotak Bank	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
354/2025	Darsi Guru Mahesh V/S HDFC Bank Ltd	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit

CC/271/2025	SUSHIL CHOUDHARY F/o. yashita choudhary V/S AAKASH INSTITUTE	District Consumer Forum Df I Chandigarh/ Chandigarh	Chandigarh	Consumer Case(CC)
CC/251/2025	GODA PRABHAKARA RAO V/S HEY COACH EDUCATION PVT LTD Through its authorised signatory	District Consumer Forum Rangareddi Telangana/ Ranga Reddy district	Ranga Reddy district	Consumer Case(CC)
4312/2024	B. SURESH V/S AXIS BANK LTD	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
652/2024	Sreenivvasa Rao Bojja V/S Axis Bank Rep By its Chief Manager	Medchal, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
896/2024	Nakka Hemanth Kumar V/S Aditya Birla Finace Ltd	Secunderabad complex MSJ, CCC,CSCC Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
652/2024	Kota Ravi V/S RBL Bank Limited	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

741/2024	M. Santosh Kumar V/S ICICI Bank rep by its Chief Manager and 16 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
824/2024	R. Lakshminarasaiah V/S HDFC BANK LIMITED Rep by its Chief Manager and 14 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
3022/2025	Mr T N Mohamed Yunoos V/S The Manager- Recoveries, App Based Loan Division, FIBE	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
245/2025	Earaboina Sudhir Kumar V/S SBI Credit Card	Secunderabad complex MSJ, CCC,CSCC Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
611/2025	Tirumalasetty Brahmanaidu V/S AXIS BANK Rep by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
27/2025	Alla Satish V/S Garapathi Narendra	Iii Adj Court Complex Bhimavaram West Godavari Andhra Pradesh/ Bhimavaram	Bhimavaram	Insolvency Case

6/2025	SIVAPERUMAN V/S Bajaj Finance Limited, Rep by its Branch Manager,	Combined Courts Coimbatore Coimbatore Tamil Nadu/ Coimbatore	Coimbatore	Insolvency Case
892/2024	Janwada Akshaya Sheeba V/S Bajaj Finserve	Sanga Reddy, PDJ COMPLEX/ Medak	Medak	Civil Suit
576/2024	Lenin Kumar Kambam V/S ICICI Bank Rep by its Chief Manager and 8 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
14/2024	SHAKTHI VEL V/S AXIS BANK LTD	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Insolvency Case
719/2024	PITHANI UDAY KIRAN S/O PITHANI KUTUMBARAO V/S STATE BANK OF INDIA	Malkajgiri, PDJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
3489/2024	BALLA SRIKANTH V/S CITI BANK	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
27/2025	SUBBURAJ B V/S SBI CREDIT CARD	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Insolvency Case

5614/2024	GORUGANTHU SRIKANTH V/S BOB CARD	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
816/2024	J. Chaitanya Phani V/S ICICI BANK Rep by its Chief Manager and 10 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
1261/2025	Gandikota Suresh V/S Aditya Birla Capital Finance	Ii Addl Dj Court Vijayawada Krishna Andhra Pradesh/ Krishna	Krishna	Civil Suit
58/2025	Thandu Shailaja V/S SBI Credit card, Represented by its Chief Manager, SBI cards and payment services	Nakrekal, JCJ Complex/ Nalgonda	Nalgonda	Civil Suit
6/2025	Gone Srikanth V/S IDFC Bank Rep by its Managing Director	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Insolvency Case
311/2024	Bommodevi Tirupathi V/S The Manager	Nizamabad, PDJ COMPLEX/ Nizamabad	Nizamabad	Civil Suit
1/2024	HARSHDEEP RAJPUT V/S General Public	District Court, Ludhiana/ Ludhiana	Ludhiana	Insolvency Case

313/2025	Gattamaneni Venkata Kranthi Kiran Kumar V/S HDFC Bank and other s	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
2984/2025	Mrs Sindhu Gnanamurgesan V/S Fibe, The Manager Recoveries - Personal Loan Division	City Civil Court Complex Chennai Tamil Nadu/ Chennai	Chennai	Civil Suit
5140/2024	AMBADAS PADAKOTLA V/S HDFC Bank Ltd	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
32/2025	SHAIK SHAFIULLA V/S AXIS BANK	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
1113/2025	CHAGAM SRINIVASULU V/S AMERICAN EXPRESS CREDIT CARD	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
396/2024	SOLLETI JAGADEESHWAR S/O SOLLETI KRISHNA MOHAN V/S YES BANK,REP BY CHIEF MANAGER	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

293/2025	Kurapati Balakrishnam Raju V/S IDFC Credir Card	Secunderabad complex MSJ, CCC,CSCC Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
2129/2025	MAHESHWARAM SUNIL KUMAR V/S FIBE FINANCE LIMITED	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
703/2024	REVELLI JAINEEL SWAMYNATH S/O REVELLI CHANDRAIAH V/S MOBIKWIK REP. BY ITS AUTH OFFICER AND 17 OTHERS	Hayathnagar, XXIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
15/2024	R Babukannan V/S The Branch Manager Dmi Finance Pvt Ltd	Combined Courts Coimbatore Coimbatore Tamil Nadu/ Coimbatore	Coimbatore	Insolvency Case
724/2024	Chitteti Kartheek V/S HDFC Bank rep by its chief manager and 26 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
2/2023	TOUFEEQ AHMED C V/S LOANTAP	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Insolvency Case

407/2024	Pachipala Anudeep V/S Yes Bank House Rep by its Managing Director and 20 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
732/2024	B. Lokesh V/S ICICI BANK rep by its chief manager and 25 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
410/2025	D.Deepan V/S Money view	Combined Courts Coimbatore Coimbatore Tamil Nadu/ Coimbatore	Coimbatore	Civil Suit
729/2024	Pandi Konda Ganesh V/S HDFC Bank Ltd and others	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
227/2025	Chandrapatla Naveen Kumar V/S Axis Bank and 7 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
731/2025	Chimmani Gangadhar V/S AXIS BANK, Rep by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

879/2024	Ashok Rao Erabelly V/S ICICI Bank	Hanumakonda, PDJ Complex, Hanumakonda, Telangana/ Hanumakonda	Hanumakonda	Civil Suit
3556/2025	M/S A.R.COLLECTION V/S M/S EPIMONEY PRIVATE LIMITED	HYD City Civil Court complex Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
311	Usha Uday Kumar V/S ICICI Bank Rep by Authorized officer	Medchal, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
CC/489/2024	MISS SNEHA MAHESHKUMAR RATHI V/S AMPA ORTHODONTICS PVT LTD THROUGH ITS CHIEF EXECUTIVE OFFICER DR ARPI MEHTA	District Consumer Forum Nagpur Maharashtra/ Nagpur	Nagpur	Consumer Case(CC)
18/2023	Megavannan V/S Bhanix Finance and Investment Ltd.,	Combined Courts Coimbatore Coimbatore Tamil Nadu/ Coimbatore	Coimbatore	Insolvency Case
747/2024	Bommisetty Divya Srilakshmi V/S ICICI Bank Rep by its Chief Manager and 15 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

608/2024	Varra Guruvaiah V/S STATE BANK OF INDIA Rep by its Chief Manager and 14 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
2/2023	Veerasekaran V/S Yogeshwaran and 29 others	Combined Courts Tiruvallur Tamil Nadu/ Tiruvallur	Tiruvallur	Insolvency Case
168/2025	Sattagalla Bala Swamy V/S Indusind Bank	Mahabubnagar, PDJ Complex Mahabubnagar Telangana/ Mahabubnagar	Mahabubnagar	Civil Suit
759/2025	Gaddam Sandeep Goud V/S HDFC BANK Ltd Rep by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
737/2024	T. Charan Teja V/S ICICI Bank rep by its chief manager and 4 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
640/2024	Madhanu Sandeep Sleeva Raj V/S YES BANK Rep by its Managing Director	Medchal, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
502/2023	NEHA RUSTAGI V/S VISHAL YADAV	Rohini Court Complex North West Delhi/ Delhi	Delhi	Civil Suit

9/2025	Boipally Yugendhar V/S ICICI Bank Ltd	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Insolvency Case
471/2024	BHAMIDIPATI VEERA VENKATA SATYANARAYANA MURTHY S/O LATE SUBBARAO BHAMIDIPATI V/S KOTAK MAHINDRA BANK REP. BBY ITS AUTH OFFICER AND 20 OTHERS	Hayathnagar, XXIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
CC/88/2022	PRARTHA PRATIM DUTTA . Early Salary	District Consumer Forum Kamrup Assam/ Kamrup	Kamrup	Consumer Case(CC)
828/2024	N. Rushyendra Ravi Vardhan V/S AXIS BANK Rep by its Chief Manager and 5 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
772/2025	Alakunta Ramanjinamma V/S Axis Bank and others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
1057/2024	Kolanupaka Pranavi V/S ICICI Bank	Secunderabad complex MSJ, CCC,CSCC Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit

1329/2025	Tarugu Sumalatha V/S One Card With Association of M/s Bank of Baroda Rep., Branch Manager	Ii Addl Dj Court Vijayawada Krishna Andhra Pradesh/ Krishna	Krishna	Civil Suit
195/2025	Pulicheri Sriram V/S The manager of Insta money Regd office	Hanumakonda, PDJ Complex, Hanumakonda, Telangana/ Hanumakonda	Hanumakonda	Civil Suit
19/2024	KUMARASWAMY S V/S AXIS BANK LTD	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Insolvency Case
197/2025	Dasari Devendhar V/S HDFC Bank Ltd	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
A/124/2024	KUMAR R V/S LIDO LEARNING	State Consumer Disputes Redressal Commission Karnataka/ Bengaluru	Bengaluru	Consumer Case(CC)
119/2024	AMIT NASKAR V/S ADITYA BIRLA FINANCE LIMITED	Alipur Civil Court Complex South Twenty Four Parganas West Bengal/ 24 Parganas (s)	24 Parganas (s)	Insolvency Case

780/2025	Gudapati Sridhar V/S HDFC BANK Rep by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
3/2024	Karthick V/S BAJAJ FINANCE	Combined Courts, Ranipet Ranipet Tamil Nadu/ Ranipet	Ranipet	Insolvency Case
157/2025	K.Sai Vamshi V/S HDFC Bank and 11 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
806/2025	Mosala Sandeep V/S AXIS BANK Rep by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
5189/2024	KISHORE R V/S HDFC BANK LIMITED RETAIL LOAN SERVICE CENTRE	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Civil Suit
805/2025	Kanumarlapudi Kiran Kumar V/S ICICI BANK (ICICI CARD), Rep. by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
83/2024	BANDELA PREM KUMAR S/O VIDYA SAGAR V/S ICICI BANK, REP BY CHIEF MANAGER	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

1062/2025	Salakamcheruvu Nagendra, S/o. S. Sreeramulu V/S 1. Fibe, Rep by its Managing Director and others	PJCJ, LB Nagar Medchal Malkajgiri Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
736/2025	KUSUMA RAVI PRASAD S/O. KUSUMA MURAHARI V/S ICICI BANK CREDIT CARD, AXIS BANK, FIBE, HERO FINORP AND 8 OTHERS	Hayathnagar, XXIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
CC/22/611	KAJAL SAHU (EDAAXHIL) V/S INTELLIPAAT SOFTWARE SOLUTION PVT. LTD,	District Consumer Forum Pune Maharashtra/ Pune	Pune	Consumer Case(CC)
738/2024	VARRE KUMARA MURTHY V/S BAJAJ FINANCE BRANCH	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
389/2024	Mylavarapu Venkata Sai Karthik V/S SBI and others	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
279/2025	VIKASH SHARMA V/S THE MANAGER RECOVERY EARLY SALARY SERVICES PVT LTD	City Civil Court Complex Calcutta West Bengal/ Kolkata	Kolkata	Civil Suit

9/2025	R SANKAR AND ANOTHER V/S AXIS BANK LTD AND 37 OTHERS	Combined Courts, Chengalpet Chengalpattu Tamil Nadu/ Chengalpattu	Chengalpattu	Insolvency Case
CC/223/2025	PRAKASH S/o. bhagirathprasad shukla V/S STAR HEALTH AND ALLIED INSURANCE CO LTD Through its manager	District Consumer Forum Nanded Maharashtra/ Nanded	Nanded	Consumer Case(CC)
259/2025	Nakka Vinay Raj V/S IDFC First Bank	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
216/2025	MALLULA NAGARAJU S.O MALLULA DASAVATHARAM V/S HDFC BANK,REP BY MANAGING DIRECTOR	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
84/2025	Saravanakumar V/S AXIS Bank Ltd through its Manager	Combined Courts Madurai Tamil Nadu/ Madurai	Madurai	Civil Suit
846/2025	Putta Naresh V/S ICICI BANK (ICICI CARD), Rep. by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

714/2024	RAJA BANERJEE V/S FIBE	Alipur Civil Court Complex South Twenty Four Parganas West Bengal/ 24 Parganas (s)	24 Parganas (s)	Civil Suit
2088/2023	BISWAJIT DEBNATH V/S ICICI BANK	City Civil Court Complex Calcutta West Bengal/ Kolkata	Kolkata	Civil Suit
698/2024	Lakkampally Nagaraju V/S ICICI Bank Rep by its Chief Manager and 14 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
9/2024	HARISH B V/S SBI SIMPLE SAVE CREDIT CARD	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Insolvency Case
102/2024	MOHAMMED TANVEER C/O MOHAMMED RAHIS AHMED V/S HDFC BANK ,REP BY MANAGER	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
1613/2024	SOMNATH SEAL V/S FIBE FINANCE (EARLY SALARY SERVICES PRIVATE LIMITED)	Alipur Civil Court Complex South Twenty Four Parganas West Bengal/ 24 Parganas (s)	24 Parganas (s)	Civil Suit
4/2025	ganesh V/S savithri	Sub Court Complex, Avinashi Tiruppur Tamil Nadu/ Avinashi	Avinashi	Insolvency Case

806/2024	R. Satish Kumar V/S ICICI BANK rep by its Chief Manager and 9 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
93/2025	Kaila Nandakishore V/S State Bank of India	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
803/2025	KIMUDU SATYA MAHA LAKSHMI V/S STATE BANK OF INDIA REP BY ITS AUTHORIZED SIGNATORY	PDJ Court Visakhapatnam Visakhapatnam Andhra Pradesh/ Visakhapatnam	Visakhapatnam	Civil Suit
698/2025	GOURAB SARKAR V/S THE MANAGER PERSONAL LOANS EARLY SALARY SERVICES PVT LTD	Alipur Civil Court Complex South Twenty Four Parganas West Bengal/ 24 Parganas (s)	24 Parganas (s)	Civil Suit
216/2024	PASUNUTI VENKATESHWARLU V/S HDFC BANK	Hanumakonda, PDJ Complex, Hanumakonda, Telangana/ Hanumakonda	Hanumakonda	Civil Suit
225/2025	M.Praveen Kuamar V/S Axis Bank and 14 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
57/2024	Senthilkumar V/S Rbl Credit Card Rep Through Its Manager	Combined Courts Madurai Tamil Nadu/ Madurai	Madurai	Insolvency Case

CC/1069/2024	Afwan Iqbalbhai Meman V/S EarlySalary Service Pvt. Ltd., Leading Partner of Fibe	District Consumer Forum Surat Gujarat/ Surat	Surat	Consumer Case(CC)
769/2024	CHALLA SINDHUJA V/S ICICI BANK REP BY ITS MANAGING DIRECTOR	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
593/2024	Divya Lalit Kumar Naidu V/S Axis Bank	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
558/2025	ANNALURI MAHESH V/S FIBE	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
870/2025	Adepu Gabriyal V/S YES BANK Rep by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
21/2023	Pudukola Maruthi Raghavendra Kumar V/S FIBE (Early Salary) and others	Medchal, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Insolvency Case

893/2025	Rudragoni Suresh Goud V/S ICICI Bank Ltd, Rep by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
625/2024	Sara Srinivas V/S Salveru Ashok	Secunderabad complex MSJ, CCC,CSCC Hyderabad Central Telangana/ Hyderabad	Hyderabad	Civil Suit
CC/23/160	Sanahin Hassan Nasser V/S The Managing Director Up grade Education (p) Ltd	District Consumer Forum Trissur Kerala/ Thrissur	Thrissur	Consumer Case(CC)
94/2025	B.R.Vijay Kumar V/S SBI Bank Ltd.	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
739/2024	Mudavath Ajay V/S RBL Bank and others	Kukatpally, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
12/2024	Chetan Chintaman Phate V/S Axis Bank Limited	Pune District And Sessions Court Pune Maharashtra/ Pune	Pune	Insolvency Case

923/2024	Venkateswara Reddy Anumula V/S HDFC Bank Rep by its Managing Director and 8 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
281/2025	Gunturi Satyanarayanaraju V/S HDFC Bank limited and 6 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
280/2025	Gunturi Lova Kumari V/S IDFC First Bank and 6 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
CC/471/2023	Bhaumik Bhagvandas Solanki V/S Planet Spark WIn Spark Innovation Pvt Ltd	District Consumer Forum Ahmedabad Rural Gujarat/ Ahmedabad	Ahmedabad	Consumer Case(CC)
765/2024	Bhanu Shankar Karuturi V/S ICICI Bank Rep by its Chief Manager and 13 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
1483/2024	SOMNATH MONDAL V/S FIBE	City Civil Court Complex Calcutta West Bengal/ Kolkata	Kolkata	Civil Suit
6/2025	Puchalapalli Hemantha Kumar V/S HDFC Bank Limited and 11 others	Principal District & Sessions Court, Nellore (District)/ Nellore	Nellore	Civil Suit

687/2024	Thogata Maha Lakshmi V/S ICICI Bank Rep by its Chief Manager and 10 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
915/2025	Gaddameedi Kiran Kumar V/S ICICI BANK, Rep. by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
822/2024	Rajesh Chode V/S AXIS Bank Rep by its Chief Manager and 14 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
918/2025	Bheemarajugari Sandeep Kumar V/S AXIS BANK Rep by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
317/2024	Pankajavalli Bandaru V/S Axis Bank Limited Rep by its Manager and 8 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
881/2024	Boreddy Vishnuvardhana Reddy V/S AXIS Bank Limited Rep by its Chief Manager and 12 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

923/2025	Arigonda Nithish Babu V/S HDFC Bank Rep by its Managing Director	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
336/2024	Setti Nagar Sudha Chandrakanth V/S HDFC Bank Rep by Chief Manager	Medchal, ADJ Complex, Medchal Malkajgiri, Telangana/ Medchal Malkajgiri	Medchal Malkajgiri	Civil Suit
942/2025	Jawalkar Badrinath Rao V/S ICICI BANK Rep by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
830/2024	K. Praveen Kumar Reddy V/S HDFC BANK Rep by its Chief Manager and 19 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
360/2025	DANDU RADHA V/S RBL BANK, Rep. by its Chief Manager and 8 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
965/2024	S. Anil V/S HDFC BANK Rep by its Chief Manager and 9 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

CC/250/2025	KAMLESH VIRJIBHAI KANANI V/S UPGRAD EDUCATION PRIVATE LIMITED / FIBE EARLY SALARY	District Consumer Forum Mumbai(Suburban) Maharashtra/ Mumbai	Mumbai	Consumer Case(CC)
1471/2024	NIRMAL KUMAR BARMAN V/S FIBE FINANCE (KISSETU SAISON FINANCE INDIA PVT LTD AND EARLY SALARY SERVICES PVT LTD	Alipur Civil Court Complex South Twenty Four Parganas West Bengal/ 24 Parganas (s)	24 Parganas (s)	Civil Suit
1006/2024	Seshapu Ravi Teja V/S HDFC Bank Rep by its Chief Manager and 16 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
796/2025	Swargam Prasad V/S AXIS BANK Rep by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
1073/2024	K. Vijaya vardhana REDdy V/S AXIS BANK Rep by its Chief Manager and 12 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
907/2024	Annavarapu Veera Brahamaiah V/S ICICII Bank and 14 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

357/2025	Musinada Venkata Rama Krishna V/S State Bank of India, Rep. by its Chief Manager	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
918/2023	AMIT MALAKAR V/S EARLY SALARY	City Civil Court Complex Calcutta West Bengal/ Kolkata	Kolkata	Civil Suit
800/2024	S. Balakrishna V/S ICICI Bank Rep by its Chief Manager and 4 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
531/2024	Nakka Venkateswara Reddy V/S HDFC Bank	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
189/2025	Dukka Rajesh Kumar V/S ICICI Bank and 16 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
1094/2025	Samala Bhanuchander V/S Aditya Birla Sun Life Insurance Company Limited, Rep by its Chief Manager and 4 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit

481/2025	Narva Venkata Prasad V/S State Bank of India, Rep by its Managing Director	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
971/2024	Sakhamuri Naveen V/S Axis Bank Ltd Rep by its Managing Director and 6 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
331/2025	Mothukuri Srinivas Rao V/S ICICI Bank and 10 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
1129/2025	Anegondi Bhavani Sankar V/S Axis Bank Ltd, Rep by its Managing Director and 5 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
1184/2025	Thotakuri Ram Tej V/S FIBE Rep. by its Authorised Officer	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
1236/2024	SOUMAJIT GAYEN V/S FIBE FINANCE (CHOLAMANDALAM INVESTMENT AND FINANCE CO LTD AND ANR	Alipur Civil Court Complex South Twenty Four Parganas West Bengal/ 24 Parganas (s)	24 Parganas (s)	Civil Suit

1365/2025	Boga Narendra V/S ONE CARD, Rep by its Managing Director	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
1452/2025	Avusali Siddeshwar V/S HDFC Bank Ltd, Rep by its Managing Director	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
829/2024	A. Phani Kumar V/S DMI FINANCE Rep by its Chief Manager and 19 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
WP 9977/2025	Veluru Lokanath Naidu, V/S The Union of India,	High Court Of Andhra Pradesh/ Amaravati	Amaravati	WP(Writ Petition)
CRP 3059/2024	ALAMPUR RAJAPUTRA RAKESH SINGH V/S SBI MANAGER	High Court Of Andhra Pradesh/ Amaravati	Amaravati	WP(Writ Petition)
36/2024	Dashaguri Chanukya V/S R.1 - K. Narayana Reddy	District Court Complex Kadapa Andhra Pradesh/ Kadapa	Kadapa	Insolvency Case
4/2024	Peruvemba venkatachalam seethalakshmi V/S Krazybee Services Pvt Ltd and 15 others	Combined Courts Chengalpet Kancheepuram Tamil Nadu/ Chengalpattu	Chengalpattu	Insolvency Case
2/2024	D Krishnakumar V/S Aditya Birla Finance Ltd	Combined Courts Chengalpet Kancheepuram Tamil Nadu/ Chengalpattu	Chengalpattu	Insolvency Case

CC/1569/2024	Mr subhashchand soni V/S FIBE	District Consumer Forum Vadodra Addl Gujarat/ Vadodara	Vadodara	Consumer Case(CC)
CC/591/2023	Priyanka Chetiwal V/S StarAgile Consulting India,Rep by its Authorized Signatory	District Consumer Forum Rangareddi Telangana/ Ranga Reddy district	Ranga Reddy district	Consumer Case(CC)
WP 17987/2025	Cheruku Akhilesh Goud V/S The Union of India	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)
WP /27964/2024	Donipati Suresh V/S The Union of India	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)
CRP 2887/2024	Vijaya Bharghavi Gubbala, V/S Kotak Mahindra Bank,	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)
WP 6370/2024	Jakka Ravi Kumar V/S The Union of India	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)
WP /32285/2024	Gandamalla Ramesh, V/S The State of Telangana,	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)
WP 18651/2024	Mohd Azeemuddin V/S The Union of India	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)
WP /4798/2025	Gurijala Manoj Kumar V/S The Union of India	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)

WP /30108/2024	Bandaru Lokesh V/S The Union of India	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)
WP /33047/2024	Malloju Yuvarurga Sai Pulla Rao, V/S State of Telangana,	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)
WP /25580/2024	PallapothuManikhanta, V/S The Union of India	High Court Of Andhra Pradesh/ Amaravati	Amaravati	WP(Writ Petition)
CRP /2887/2024	Vijaya Bharghavi Gubbala, V/S Kotak Mahindra Bank,	High Court for State of Telangana/ Hyderabad	Hyderabad	WP(Writ Petition)
CRP /3059/2024	ALAMPUR RAJAPUTRA RAKESH SINGH V/S SBI MANAGER	High Court Of Andhra Pradesh/ Amaravati	Amaravati	WP(Writ Petition)
IP /8/2024	R.PURUSHOTHAMAN V/S NIL	Madras High Court/ Chennai	Chennai	Insolvency Case
WP /16218/2025	PUPPALA UREKHA SRI V/S UNION OF INDIA	High Court Of Andhra Pradesh/ Amaravati	Amaravati	WP(Writ Petition)
WP /15755/2025	PUTLURI BALAKRISHNA V/S UNION OF INDIA	High Court Of Andhra Pradesh/ Amaravati	Amaravati	WP(Writ Petition)
140/2025	Jayshree Patangay V/S HDFC Bank Ltd	Rajendra Nagar, XIV AMM Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
968/2024	SAYANTI CHATTERJEE PORE V/S FIBE FINANCE	Alipur Civil Court Complex South Twenty Four Parganas West Bengal/ 24 Parganas (s)	24 Parganas (s)	Civil Suit

721/2024	TATIREDDY KOTIREDDY S/O VENKAT NARAYAN REDDY V/S AXIS BANK	LB Nagar, PDJ COMPLEX Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
	DEEPAK SABOO V/s Fibe	City Civil Court Complex Bangalore Bengaluru Karnataka/ Bengaluru	Bengaluru	Insolvency Case
485/2024	SVVARK Subba Rao B V/S Yes bank Rep by Chief Manager, and 15 others	Kukatpally, XV ADJ Complex Rangareddy Telangana/ Ranga Reddy district	Ranga Reddy district	Civil Suit
CC/115/2024	S KAVIN V/S THE DIVISIONAL MANAGER KOLORS HEALTHCARE	District Consumer Forum Tiruppur Tamil Nadu/ Tiruppur	Tiruppur	Consumer Case(CC)
CC/668/2023	SAU. PRERNA AMOL NAVLE V/S PLANET SPARK	District Consumer Forum Nashik Maharashtra/ Nashik	Nashik	Consumer Case(CC)
CC/368/2025	ANKUR BISWAS S/o. Late Shri Mukul Kumar Biswas V/S AXIS BANK LIMITED Through its Branch Manager	District Consumer Forum Bhopal Madhya Pradesh/ Bhopal	Bhopal	Consumer Case(CC)
WP /2903/2024	MAHIMA KIRIT THAKKAR V/S AU SMALL FINANCE BANK AND ORS	Bombay High Court at Bombay	Bombay	WP(Writ Petition)

ANNEXURE V: DETAILS OF MATERIAL FRAUDS

NO MATERIAL FRAUDS SINCE INCEPTION OF THE COMPANY

**ANNEXURE VI: SUMMARY OF RESERVATION / QUALIFICATIONS / ADVERSE REMARKS
OF AUDITORS**

NO ADVERSE REMARKS

ANNEXURE VII: RESOLUTION

BOARD RESOLUTION

ATTACHED SEPARATELY

SECTION 42 SHAREHOLDERS RESOLUTION

ATTACHED SEPARATELY

**ANNEXURE VIII: DETAILS OF THE EXISTING SHARE CAPITAL OF THE ISSUER,
INDICATING THEREIN WITH REGARD TO EACH ALLOTMENT, THE DATE OF
ALLOTMENT, THE NUMBER OF SHARES ALLOTTED, THE PRICE AND THE FORM OF
CONSIDERATION**

<i>DATE OF ALLOTMENT</i>	<i>NUMBER OF EQUITY SHARES</i>	<i>FAC E VALUE</i>	<i>ISS UE PRICE</i>	<i>CONSIDERATION (CASH, OTHER THAN CASH, ETC.)</i>	<i>NATURE OF ALLOTMENT</i>	<i>CUMULATIVE</i>		
						<i>NUMBER OF EQUITY SHARES</i>	<i>EQUITY SHARE CAPITAL</i>	<i>EQUITY SHARE PREMIUM</i>
26.02.2018	80,86,253.00	10.00	18.55	14,99,993.15	PRIVATE PLACEMENT	80,86,253.00	15,19,45,820.00	6,91,37,463.15
14.09.2018	88,28,723.00	10.00	16.99	15,00,003.77	PRIVATE PLACEMENT	88,28,723.00	24,02,33,050.00	6,17,12,773.77
29.03.2019	88,23,530.00	10.00	17.00	15,00,010.00	PRIVATE PLACEMENT	88,23,530.00	32,84,68,350.00	6,17,64,710.00
30.12.2019	62,50,000.00	10.00	16.00	10,00,000.00	PRIVATE PLACEMENT	62,50,000.00	39,09,68,350.00	3,75,00,000.00
18.02.2020	1,56,25,000.00	10.00	16.00	25,00,000.00	PRIVATE PLACEMENT	62,50,000.00	54,72,18,350.00	9,37,50,000.00

26.11.2 021	85,17,888. 00	10. 00	17. 61	15,0 0,00,007.68	PRIVATE PLACEME NT	85,17,888. 00	63,2 3,97,230.00	6,48 ,21,127.68
30.06.2 022	17,60,277. 00	10. 00	18. 69	3,28 ,99,577.13	PRIVATE PLACEME NT	17,60,277. 00	65,0 0,00,000.00	1,52 ,96,807.13
27.09.2 022	3,09,27,83 5.00	10. 00	48. 50	1,49,99,99,9 97.50	PRIVATE PLACEME NT	3,09,27,83 5.00	95,9 2,78,350.00	1,19,07,21,6 47.50
27.10.2 022	1,90,72,16 5.00	10. 00	48. 50	92,5 0,00,002.50	PRIVATE PLACEME NT	1,90,72,16 5.00	1,15,00,00,0 00.00	73,4 2,78,352.50
13.06.2 023	69,21,373. 00	10. 00	72. 24	49,99,99,98 5.52/-	PRIVATE PLACEME NT	69,21,373. 00	1,21,92,13,7 30.00	43,0 7,86,255.52
03.07.2 023	69,21,373. 00	10. 00	72. 24	49,99,99,98 5.52/-	PRIVATE PLACEME NT	69,21,373. 00	1,28,84,27,4 60.00	43,0 7,86,255.52
12.12.2 023	60,86,427. 00	10. 00	82. 15	49,9 9,99,978.05	PRIVATE PLACEME NT	60,86,427. 00	1,34,92,91,7 30.00	43,9 1,35,708.05
13.12.2 023	60,86,427. 00	10. 00	82. 15	49,9 9,99,978.05	PRIVATE PLACEME NT	60,86,427. 00	1,41,01,56,0 00.00	43,9 1,35,708.05
14.12.2 023	60,86,427. 00	10. 00	82. 15	49,9 9,99,978.05	PRIVATE PLACEME NT	60,86,427. 00	1,47,10,20,2 70.00	43,9 1,35,708.05
21.03.2 024	60,86,427. 00	10. 00	82. 15	49,9 9,99,978.05	PRIVATE PLACEME NT	60,86,427. 00	1,53,18,84,5 40.00	43,9 1,35,708.05
28.03.2 024	60,86,427. 00	10. 00	82. 15	49,9 9,99,978.05	PRIVATE PLACEME NT	60,86,427. 00	1,59,27,48,8 10.00	43,9 1,35,708.05

28.06.2 024	80 ,09,397.00	10. 00	93. 64	74,9 9,99,935.08	PRIVATE PLACEMENT NT	80 ,09,397.00	1,67,28,42,7 80.00	66,9 9,05,965.08
01.07.2 024	80 ,09,398.00	10. 00	93. 64	75,0 0,00,028.72	PRIVATE PLACEMENT NT	80 ,09,398.00	1,75,29,36,7 60.00	66,9 9,06,048.72
19.06.2 025	50,98,399	10. 00	98. 07	49,99,99,98 9.93	PRIVATE PLACEMENT NT	50,98,399	5,09,83,990	44,90,15,99 9.93

ANNEXURE IX: PRE-ISSUE AND POST ISSUE EQUITY SHAREHOLDING OF THE COMPANY

<i>SR.</i>	<i>CATEGORY</i>	<i>PRE-ISSUE</i>		<i>POST-ISSUE</i>	
<i>NO.</i>		<i>NO. OF SHARES HELD</i>	<i>% OF SHAREHOLDING</i>	<i>NO. OF SHARES HELD</i>	<i>% OF SHAREHOLDING</i>
<i>A</i>	<i>PROMOTERS' HOLDING:</i>				
<i>1</i>	<i>INDIAN</i>				
	<i>INDIVIDUAL</i>	<i>10</i>	<i>0%</i>	<i>10</i>	<i>0%</i>
	<i>BODIES CORPORATE</i>	<i>18,03,92,065</i>	<i>100%</i>	<i>18,03,92,065</i>	<i>100%</i>
	<i>SUB TOTAL</i>	<i>18,03,92,075</i>	<i>100.00%</i>	<i>18,03,92,075</i>	<i>100.00%</i>
<i>2</i>	<i>FOREIGN PROMOTERS</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
	<i>SUB TOTAL (A)</i>	<i>18,03,92,075</i>	<i>100.00%</i>	<i>18,03,92,075</i>	<i>100.00%</i>
<i>B</i>	<i>NON-PROMOTERS' HOLDING:</i>				
<i>1</i>	<i>INSTITUTIONAL INVESTORS</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>

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

2	<i>NON- INSTITUTION :</i>				
	<i>PRIVATE CORPORATE BODIES</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
	<i>DIRECTORS AND RELATIVES</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
	<i>INDIAN PUBLIC</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
	<i>OTHERS (INCLUDING NRIS)</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
	<i>SUB TOTAL(B)</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>0</i>
	<i>TOTAL</i>	<i>18,03,92,075</i>	<i>100.00%</i>	<i>18,03,92,075</i>	<i>100.00%</i>

ANNEXURE X: IN-PRINCIPLE APPROVAL

ATTACHED SEPARATELY