Serial no.: 01

Date: June 19, 2026

GENERAL INFORMATION DOCUMENT
(FOR PRIVATE PLACEMENT)

by

VIVRITI CAPITAL LIMITED

(formerly known as Hari and Company Investments Madras Limited, and as Hari and Company Investments Madras Private Limited)

A public limited company incorporated under the Companies Act, 1956

Corporate Identification Number (CIN): U65991TN1989PLC017066 **Permanent Account Number (PAN):** AAACH2305J **Date of Incorporation:** March 17, 1989 **Place of Incorporation:** Chennai, India **Registration/identification number issued by the relevant regulator:** N-07.00076 for NBFC business by Reserve Bank of India	**Registered Office:** Prestige Zackria Metropolitan No. 200/1-8, 8th Floor, Block -1, Annasalai, Chennai – 600 002 **Corporate Office:** Prestige Zackria Metropolitan No. 200/1-8, 8th Floor, Block -1, Annasalai, Chennai – 600 002 **Telephone No.:** (+91 44) 4007 4800 **Website:** www.vivriticapital.com | **Email:** contact@vivriticapital.com

General information document for issue of:

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

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

Certain details of the Debentures are as follows:

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

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

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

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

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

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

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

ISSUE SCHEDULE

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

KEY OFFICERS OF THE ISSUER

Compliance Officer and Company Secretary	Chief Financial Officer	Promoters	
Umesh Navani Telephone: (+91 44) 4007 4800 Email: contact@vivriticapital.com	Srinivasaraghavan B Telephone: (+91 44) 4007 4800 Email: contact@vivriticapital.com	1. Vivriti Next Limited (*formerly known as Vivriti Next Private Limited*) Telephone: (+91 44) 4007 4800 Email: compliance@vivritinext.com	2. Vineet Sukumar Telephone: (+91 44) 4007 4800 Email: contact@vivriticapital.com

DETAILS OF STAKEHOLDERS

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

BACKGROUND

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

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

DISCLAIMER

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

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

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

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

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

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

- This issuances undertaken pursuant to this General Information Document does not form part of non-equity regulatory capital for the purposes of Chapter V of Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and Chapter XIII (*Issuance, Listing and Trading Non-Equity Regulatory Capital*) of the master circular issued by SEBI bearing the reference number SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 on "*Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper*". The face value of each debt security issued pursuant to this General Information Document shall be in compliance with the requirements set forth in circulars issued by SEBI from time to time.

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SECTION 1: DEFINITIONS AND ABBREVIATIONS

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

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

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

Debenture Trustee	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the debenture trustee appointed in respect of the relevant issuance of Debentures and as more particularly set out in the Key Information Document for the relevant issuance of Debentures.
Debenture Trustee Agreement	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the agreement executed / to be executed by and between the Debenture Trustee and the Issuer *inter alia* for the purposes of appointment of the Debenture Trustee to act as debenture trustee in connection with the issuance of the Debentures.
Debenture Trustees Regulations/ SEBI Debenture Trustees Regulations	means the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended, modified, supplemented or restated from time to time.
Debt Disclosure Documents	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, collectively, this General Information Document, the relevant Key Information Document for the relevant issuance of Debentures and the relevant PPOA for the relevant issuance of Debentures, and "Debt Disclosure Document" means any one of them.
Debt Listing Regulations/ SEBI Debt Listing Regulations	means the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, modified, supplemented or restated from time to time.
Deemed Date of Allotment	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the deemed date of allotment set out in the Key Information Document for the relevant issuance of Debentures.
Demat	means the dematerialized securities which are securities that are in electronic form, and not in physical form, with the entries noted by the Depository.
Depositories Act	means the Depositories Act, 1996, as amended from time to time.
Depositories	means the depositories with whom the Issuer has made arrangements for dematerialising the Debentures, being NSDL and CDSL, and "Depository" means any one of them.
Depository Participant / DP	A depository participant as defined under the Depositories Act.
Director(s)	means the director(s) of the Issuer.
DP ID	Depository Participant Identification Number.
DRR	has the meaning given to it in Section 6.36 (*Other details*) of this General Information Document.
Due Dates	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the dates on which any interest, any principal amounts, any additional interest, any liquidated damages, any premature redemption amount and/or any other amounts payable are due and payable, as more particularly set out in the Key Information Document for the relevant issuance of Debentures, and “Due Date” shall be construed accordingly.
EBP Platform	has the meaning given to it under the EBP Requirements.
Electronic Book Provider / EBP	has the meaning given to it under the EBP Requirements.
EFT	Electronic Fund Transfer
Eligible Investors	means the eligible investors set out in Section 9.15 of the General Information Document read with the Key Information Document for the relevant issuance of Debentures.
Events of Default	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for

	the relevant issuance of Debentures, the events of default set out in the Key Information Document for the relevant issuance of Debentures.
Financial Year/ FY	means each period of 12 (twelve) months commencing on April 1 of any calendar year and ending on March 31 of the subsequent calendar year.
General Information Document/GID	Means this general information document issued by the Issuer in respect of all tranches/series of Debentures and CPs.
Governmental Authority	means any government (central, state or otherwise) or any governmental agency, semi-governmental or judicial or quasi-judicial or administrative entity, department or authority, agency or authority including any stock exchange or any self-regulatory organisation, established under any Applicable Law, and "Governmental Authorities" shall be construed accordingly.
ICCL	means the Indian Clearing Corporation Limited.
INR/Rs.	means Indian Rupees.
Issue	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the issue of the relevant series of Debentures on a private placement basis pursuant to this General Information Document and the relevant Key Information Document.
Issue Closing Date	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the issue closing date set out in the Key Information Document for the relevant issuance of Debentures.
Issue Opening Date	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the issue opening date set out in the Key Information Document for the relevant issuance of Debentures.
Key Information Document/KID	means the key information document issued by the Issuer in accordance with the Debt Listing Regulations in respect of any tranche/series of Debentures and/or CPs issued pursuant to this General Information Document.
Listed NCDs Master Circular	means the master circular issued by SEBI bearing the reference number SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, on "*Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper*", as amended, modified, supplemented or restated from time to time.
Listing Period	has the meaning given to it under Section 8.1 (*Summary Terms*) of this General Information Document.
LODR Regulations/SEBI LODR Regulations	means the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, modified, supplemented or restated from time to time.
N.A.	Not Applicable
NBFC	Non-banking financial company
NSDL	National Securities Depository Limited
PAN	Permanent Account Number
Private Placement Offer cum Application Letter/PPOA	means the private placement offer cum application letter issued by the Issuer in accordance with Section 42 of the Companies Act, 2013 read with the Companies (Prospectus and Allotment of Securities) Rules, 2014 in respect of any tranche/series of Debentures issued pursuant to this General Information Document.
Promoters	has the meaning given to it in the SEBI Debt Listing Regulations.
Promoter Group	has the meaning given to it in the SEBI Debt Listing Regulations.
RBI	Reserve Bank of India.
Rating	means, in respect of any tranche/series of Debentures issued pursuant to

	this General Information Document and the Key Information Document for the relevant issuance of Debentures, the credit rating for the Debentures set out in the relevant Key Information Document.
Rating Agency	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the rating agency for the Debentures set out in the relevant Key Information Document.
Record Date	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the date which will be used for determining the Debenture Holders who shall be entitled to receive the amounts due on any Due Date, which shall be set out in the relevant Key Information Document.
Recovery Expense Fund	means the recovery expense fund established/to be established and maintained by the Issuer in accordance with the provisions of Chapter IV (*Recovery Expenses Fund*) of the SEBI Debenture Trustees Master Circular.
Register of Beneficial Owners	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the register of beneficial owners of the Debentures maintained in the records of the Depositories.
Register of Debenture Holders	means the register maintained by the Issuer in accordance with Section 88 of the Companies Act.
R&T Agent/Registrar	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the registrar and transfer agent appointed for the issue of Debentures and as set out in the relevant Key Information Document.
ROC	means the jurisdictional registrar of companies.
Rs. / INR	Indian National Rupees.
RTGS	Real Time Gross Settlement.
Scheme/ Composite Scheme of Arrangement	means the composite scheme of arrangement, *inter alia*, between Vivriti Finance Limited *(formerly known as Vivriti Capital Limited),* the Issuer, Vivriti Asset Management Private Limited (Amalgamated), Vivriti Asset Management Private Limited *(formerly known as Vivriti Funds Private Limited),* and Vivriti Next Limited *(formerly known as Vivriti Next Private Limited)*, as approved by the Hon'ble National Company Law Tribunal, Chennai pursuant its order dated December 9, 2025 read with rectification order dated December 19, 2025 pursuant to which, *inter alia*, all assets, liabilities, rights, obligations, title, interests and benefits in respect of the non-banking financial company undertaking/business of the Vivriti Finance Limited (*formerly known as Vivriti Capital Limited*) were transferred to and vested in the Issuer with effect from April 1, 2026. The copy of Scheme and relevant documents are available at: https://www.vivriticapital.com/vivriti-group-scheme-of-restructuring.html.
SEBI	means the Securities and Exchange Board of India.
SEBI Debt Listing Regulations/Debt Listing Regulations	means the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, modified, supplemented, or restated from time to time.
SEBI Debenture Trustees Master Circular	means the master circular issued by the SEBI bearing reference number SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025, on "*Master Circular for Debenture Trustees*", as amended, modified, supplemented, or restated from time to time.
SEBI EBP Requirements / EBP Requirements	means the requirements with respect to the electronic book mechanism prescribed in Chapter VI (*Electronic Book Provider platform*) of the Listed NCDs Master Circular, and the operational guidelines issued by the

	relevant electronic book provider, each as amended, modified, supplemented or restated from time to time.
SEBI Listed Debentures Circulars	means, collectively, the Listed NCDs Master Circular, the SEBI Debenture Trustees Master Circular, the SEBI Debt Listing Regulations, (to the extent applicable) the SEBI LODR Master Circulars, and (to the extent applicable) the LODR Regulations.
SEBI Listing Timelines Requirements	means the requirements in respect of the timelines for listing of debt securities issued on a private placement basis prescribed in Chapter VII (*Standardization of timelines for listing of securities issued on a private placement basis*) of the Listed NCDs Master Circular, read with, to the extent applicable, the SEBI EBP Requirements.
SEBI LODR Master Circulars	means the master circular issued by SEBI bearing reference number SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 on "*Master circular for compliance with the provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 by listed entities*", to the extent applicable, read with the master circular issued by SEBI bearing reference number SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025 on "*Master Circular for listing obligations and disclosure requirements for Non-convertible Securities, Securitized Debt Instruments and/ or Commercial Paper*", each as amended, modified, supplemented, or restated from time to time.
Tax	means any present or future tax (direct or indirect), levy, duty, charge, fees, deductions, withholdings, surcharges, cess, turnover tax, transaction tax, stamp tax or other charge of a similar nature (including any penalty or interest payable on account of any failure to pay or delay in paying the same), now or hereafter, imposed pursuant to any Applicable Law or by any Governmental Authority.
Tax Deduction	means a deduction or withholding for or on account of Tax from a payment under a Transaction Document pursuant to Applicable Law.
TDS	Tax Deducted at Source.
Transaction Documents	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the transaction documents executed for the relevant issuance of Debentures (including without limitation, the Debenture Trust Deed, the Debenture Trustee Agreement, the Debt Disclosure Documents, and any other document that may be designated as a Transaction Document by the Debenture Trustee), and "Transaction Document" means any of them.
WDM	means the Wholesale Debt Market segment of the BSE.
Wilful Defaulter	means an issuer who is categorized as a wilful defaulter by any Bank or financial institution or consortium thereof, in accordance with the guidelines on wilful defaulters issued by the Reserve Bank of India and includes an issuer whose director or promoter is categorized as such.

SECTION 2: NOTICE TO INVESTORS AND DISCLAIMERS

2.1 ISSUER'S DISCLAIMER

This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) is neither a prospectus nor a statement in lieu of a prospectus and should not be construed to be a prospectus or a statement in lieu of a prospectus under the Companies Act. This General Information Document (and any Key Information Document issued pursuant thereto) is not an offer or invitation under Section 42 of the Companies Act 2013. An offer will be made to identified Eligible Investors acceptable to the Issuer pursuant to a serially numbered and specifically addressed PPOA.

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

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

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

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

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

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

The Issuer has not engaged any platforms for selling / trading of any tranche/series of Debentures in the secondary market. The Issuer does not undertake any responsibility for trading of any tranche/series of Debentures in the secondary market by the Investors. The onus of compliance with applicable regulations and guidelines for any sale / purchase in the secondary market lies with the respective parties to the trade and the Issuer shall not be held liable for such trades.

The person who is in receipt of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) shall not reproduce or distribute in whole or in part or make any announcement in public or to a third party regarding the contents hereof without the consent of the Issuer. The recipient agrees to keep confidential information provided (or made available hereafter), including, without limitation, the existence and terms of the Issue, any specific pricing information related to the Issue or the amount or terms of any fees payable to us or other parties in connection with the Issue. This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) may not be photocopied, reproduced, or distributed to others at any time without the prior written consent of the Issuer. Upon request, the recipients will promptly return all material received from the Issuer (including this General Information Document (and any Key Information Document issued pursuant thereto and/or PPOA issued pursuant thereto)) without retaining any copies hereof. If any recipient of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) decide not to participate in the Issue, that recipient must promptly return this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) and all reproductions whether in whole or in part and any other information statement, notice, opinion, memorandum, expression or forecast made or supplied at any time in relation thereto or received in connection with the Issue to the Issuer.

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

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

This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) do not constitute, nor may it be used for or in connection with, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such an offer or solicitation. No action is being taken to permit an offering of the Debentures or the distribution of this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) in any jurisdiction where such action is required. Persons into whose possession this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) comes are required to inform themselves of, and to observe, any such restrictions. The General Information Document (and any Key Information Document issued pursuant thereto and/or PPOA issued pursuant thereto) is made available to potential Investors in the Issue on the strict understanding that it is confidential.

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

2.2 DISCLAIMER CLAUSE OF STOCK EXCHANGES

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

2.3 DISCLAIMER CLAUSE OF RBI

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

2.4 DISCLAIMER CLAUSE OF SEBI

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

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

IT IS TO BE DISTINCTLY UNDERSTOOD THAT FILING OF THE ISSUE DOCUMENT/GENERAL INFORMATION DOCUMENT (AND ANY KEY INFORMATION DOCUMENT ISSUED PURSUANT THERETO) TO THE SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI) SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THE SAME HAS BEEN CLEARED OR APPROVED BY SEBI. SEBI DOES NOT TAKE ANY RESPONSIBILITY EITHER FOR THE FINANCIAL SOUNDNESS OF ANY SCHEME OR THE PROJECT FOR WHICH THE ISSUE IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THE DEBT DISCLOSURE DOCUMENT/ GENERAL INFORMATION DOCUMENT (AND ANY KEY INFORMATION DOCUMENT ISSUED PURSUANT THERETO). THE LEAD MANAGER(S) (IF ANY) HAS CERTIFIED THAT THE

DISCLOSURES MADE IN THE ISSUE DOCUMENT/GENERAL INFORMATION DOCUMENT (AND ANY KEY INFORMATION DOCUMENT ISSUED PURSUANT THERETO) ARE GENERALLY ADEQUATE AND ARE IN CONFORMITY WITH THE REGULATIONS. THIS REQUIREMENT IS TO FACILITATE INVESTORS TO TAKE AN INFORMED DECISION FOR MAKING INVESTMENT IN THE PROPOSED ISSUE.

2.5 DISCLAIMER IN RESPECT OF JURISDICTION

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

2.6 DISCLAIMER IN RESPECT OF RATING AGENCIES

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

2.7 DISCLAIMER IN RESPECT OF MERCHANT BANKER, IF ANY

The lead manager(s)/merchant banker(s) accept no responsibility for any statements or information provided other than those contained in this issue document, or any advertisement or material authorized by or issued at the instance of the issuer. Any person placing reliance on any other source of information will be doing so entirely at their own risk. The lead manager(s) /merchant banker(s) do not guarantee the financial performance of the issuer or the project, nor assume responsibility for the accuracy, completeness, or adequacy of any opinions expressed herein. Investors are strongly encouraged to make independent decisions after carefully evaluating all available information.

2.8 DISCLAIMER IN RESPECT OF 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 amounts invested by the Debenture Holders for the subscription of any tranche/series of Debentures.

2.9 ISSUE OF DEBENTURES IN DEMATERIALISED FORM

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

SECTION 3: DETAILS OF PROMOTERS OF THE ISSUER

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

1. **Mr. Vineet Sukumar**

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

(b) Age: 46 years

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

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

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

(f) Directorships held:

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

CIN	Name of the Company	Designation	Original date of appointment	Date of appointment at current/ last designation	Date of cessation
U66300TN2003PTC052025	VIVRITI FUNDS PRIVATE LIMITED (*formerly known as Keerthi Logistics Private Limited*)	Director	16/5/2023	27/05/2023	-
U65929TN2019PTC127644	VIVRITI ASSET MANAGEMENT PRIVATE LIMITED	Managing Director	21/02/2019	10/08/2019	
U65991TN1989PTC017066	HARI AND COMPANY INVESTMENTS MADRAS PRIVATE LIMITED	Director	04/03/2024	26/09/2024	-
U91990MH2020NPL346315	FINTECH ASSOCIATION FOR CONSUMER EMPOWERMENT	Director	30/04/2025	30/04/2025	-
U70200TN2025PTC187328	LIGHTERSIDE PRIVATE LIMITED	Director	17/12/2025	17/12/2025	-

(g) Other ventures of the promoter:

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

(h) Special achievements: Nil

(i) Their business and financial activities: Nil

(j) Other details: Not available

2. **Vivriti Next Limited** (*formerly known as Vivriti Next Private Limited*)

(a) ~~Date of Birth/~~Date of Incorporation: 12/07/2017

(b) Age: Not Applicable

(c) Educational Qualifications: Not Applicable

(d) Experience in the business or employment: Not Applicable

(e) Positions/posts held in the past: Not Applicable

(f) Directorships held: Not Applicable

(g) Other ventures of the promoter: Not Applicable

(h) Special achievements: Not Applicable

(i) Their business and financial activities: The Company is engaged in the business of management and business consulting activities.

(j) Other details: Not Applicable

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

SECTION 4: GENERAL RISKS

GENERAL RISK

Investment in non-convertible securities is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under Section 4 of this General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.

RISK FACTORS

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

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

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

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

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

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

4.3 **CREDIT RISK & RATING DOWNGRADE RISK**

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

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

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

4.5 **TAX CONSIDERATIONS AND LEGAL CONSIDERATIONS**

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

4.6 **ACCOUNTING CONSIDERATIONS**

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

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

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

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

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

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

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

4.9 **LEGALITY OF PURCHASE**

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

4.10 **POLITICAL AND ECONOMIC RISK IN INDIA**

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

4.11 **RELIANCE ON UNAUDITED FINANCIAL INFORMATION**

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

This General Information Document includes audited standalone financial statements in relation to the Issuer, for the Financial Years ended March 31, 2023, March 31, 2024, and March 31, 2025, and audited financial results for the period ended March 31, 2026, provided elsewhere in this General Information Document as **Annexure I.**

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

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

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

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

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

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

The clients are from different industries spread across several geographies with limited access to finance and, as a result, might be vulnerable if economic conditions worsen or growth rates decelerate in India, or if there are natural disasters such as floods and droughts in areas where the Issuer's members live. Moreover, there is no precise method for predicting loan and credit losses, and the Issuer cannot assure that it's monitoring, and risk management procedures will effectively predict such losses or that loan loss reserves will be sufficient to cover actual losses. If the Issuer is unable to control or reduce the level of its NPAs or poor credit quality loans, its financial condition and results of its operations could be materially and adversely affected.

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

Issuer's core business is to provide loans to Micro, Small and Medium Enterprise ("MSME") segments primarily in the urban and semi-urban areas. Any downturn in the area of activity by borrowers could adversely affect the ability of borrowers to make loan repayment on time and in turn negatively impact the Issuer's operation. Due to the precarious circumstances of borrowers and non-traditional lending practices the Issuer may, in the future experience increased level of non-performing loans and related provisions and write-offs that negatively impact its business and results of operations. Additionally, the Issuer is also exposed to credit risk arising from borrower defaults, repayment delays, macroeconomic stress, employment disruption, borrower over-indebtedness and sector-specific weakness.

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

Any increase in non-performing assets, fresh slippages or write-offs may require the Issuer to create additional provisions and may adversely affect its profitability, net worth, capital position, and cash flows. The Issuer is required to create provisions against non-performing assets and stressed exposures in accordance with applicable regulatory and accounting requirements. If the provisions maintained by the Issuer are not adequate to absorb potential credit losses, or if the Reserve Bank of India or applicable accounting standards require higher provisioning in future, the Issuer’s profitability, net worth and capital adequacy may be affected.

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

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

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

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

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

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

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

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

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

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

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

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

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

(h) ***Risk considerations in respect of Environmental, Social and Governance ("ESG") risks***

The Issuer may face certain risks in respect of ESG related aspects that could impact the Issuer's financial stability/condition, operations, and reputation. The Issuer's believes that managing risks in respect of ESG is crucial for the Issuer's long-term resilience and alignment with evolving industry practices. Any environmental risks shall include environment-related regulatory changes and climate-related disruptions. Social risks may arise from negligence and/or non-compliance related to labor practices, human rights, health and safety, responsible lending, etc. which may lead to reputational and legal consequences. Governance risks include weak risk management, lack of transparency and regulatory scrutiny, etc. which could affect investor confidence and capital access for the Issuer.

(i) **Liquidity mismatches**

The Issuer's business is dependent on continued access to borrowings from banks, financial institutions, NCD investors, commercial paper investors and other institutional lenders. Any mismatch between the maturity profile of assets and liabilities, concentration of repayments in the near term, rollover dependence or reduced lender appetite may create liquidity pressure.

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

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

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

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

4.15 **IN CASE OF OUTSTANDING DEBT INSTRUMENTS OR DEPOSITS OR BORROWINGS:**

ANY DEFAULT IN COMPLIANCE WITH THE MATERIAL COVENANTS SUCH AS CREATION OF SECURITY AS PER TERMS AGREED: As on the date of this General Information Document, the Issuer has not committed any default in compliance with the material covenants such as creation of security as per terms agreed in respect of any outstanding borrowings.

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

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

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

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

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

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

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

4.17 **GROUP RE-ORGANISATION**

The Issuer has completed a corporate re-organization of the Vivriti group, in accordance with the Scheme which is available at https://www.vivriticapital.com/vivriti-group-scheme-ofrestructuring.html.

Pursuant to the terms of the Scheme, all present, contingent and future liabilities of Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* (**VFL**) relating to the non-banking finance company related business have been transferred to the Issuer, and all such liabilities would be discharged as the liabilities of the Issuer. The Scheme has been approved by the NCLT, Chennai bench vide Order No. CP/CAA/37/2025 dated December 09, 2025, read with Order No. IA/CA/256/2025 dated December 19, 2025. The "Effective Date" and "Appointed Date" for the Scheme is April 1, 2026. Further, pursuant to the Scheme, which is effective from April 1, 2026, the Listed Debt Securities are deemed to have been migrated from Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* to the Issuer.

4.18 **LACK OF LIQUIDITY FOR NCDs**

There can be no assurance that an active market for the NCDs will develop. If an active mark the NCDs fails to develop or be sustained, the liquidity and market prices of the NCDs may be adversely affected. The market price of the NCDs 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 NCDs, which may trade at a discount to the price at which you purchase the NCDs and/or be relatively illiquid. The platforms offering NCDs for further trade in the secondary market for liquidity may or may not be a registered platform. Trading through unregistered platforms may result in statutory non-compliances and thereby triggering penal actions.

Furthermore, the Investors are requested to note that this Key Information Document is issued in compliance with the provisions of Section 42 of the Companies Act, 2013 and applicable SEBI regulations. The Issuer does not purport to undertake any issuance under the meaning of Section 25 of the Companies Act, 2013, / Deemed Public Issuance. The Investors who are subscribing to this issuance / who are in possession of the NCDs issued vide this KID during the tenor of the instrument are requested to be mindful of the compliances stemming from applicable regulations. The Issuer bears no responsibility for the secondary market trades as the NCDs are listed and freely tradable.

SECTION 5: FINANCIAL STATEMENTS

Please refer **Annexure I** for the audited financial statements of the Issuer for the Financial Years ended March 31, 2023, March 31, 2024, and March 31, 2025, and the audited financial results for the Financial Year ended March 31, 2026**.

Pursuant to the terms of the Scheme, all present, contingent and future liabilities of Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* relating to the non-banking finance company related business have been transferred to the Issuer, and all such liabilities would be discharged as the liabilities of the Issuer. The Scheme has been approved by the NCLT, Chennai bench vide Order No. CP/CAA/37/2025 dated December 09, 2025, read with Order No. IA/CA/256/2025 dated December 19, 2025. The "Effective Date" and "Appointed Date" for the Scheme is April 1, 2026.

Until March 31, 2026, the debt securities were listed under the books of accounts of Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* and further information in this regard can be accessed at: https://www.vivriticapital.com/annual-reports.html.

**The audited financial results/numbers of the Issuer have been disclosed for the Financial Year ended March 31, 2026, however, the audited financial statements for the Financial Year ended March 31, 2026, are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting. The audited financial statements or the Financial Year ended March 31, 2026, will be disclosed in accordance with the LODR Regulations and any other directions of SEBI.

SECTION 6: REGULATORY DISCLOSURES

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

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

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

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

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

Due diligence certificates from the Debenture Trustee as per the format specified in the SEBI Debenture Trustees Master Circular and the format as specified in the SEBI Debt Listing Regulations to be set out in the Key Information Document for the relevant issuance of Debentures.

6.3 **Details of credit rating, along with the latest press release of the Credit Rating Agency in relation to the issue, and a declaration that the rating is valid as on the date of issuance and listing. Such press release shall not be older than one year from the date of opening of the issue.**

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

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

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

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

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

The in-principle approval from BSE in respect of this General Information Document will be set out in the relevant Key Information Document for the relevant issuance of Debentures.

6.5 **Issue Schedule:**

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

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

(a) **Legal Counsel**

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

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

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

(c) **Guarantor**

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

(d) **Arrangers**

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

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

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

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

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

(g) **Registrar to the Issue**

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

(h) **Statutory Auditors**

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

6.7 **About the Issuer**

The following details pertaining to the issuer:

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

The Company was incorporated on March 17, 1989. The Company has been acquired on going concern basis from erstwhile promoters Mr. T. Vijayaraghavan and Mrs. V. Lakshmi by M/s Vivriti Next Limited (*formerly known as Vivriti Next Private Limited)* pursuant to the Share Purchase Agreement dated April 27, 2023, in accordance with the approvals received from RBI in this regard. Pursuant to this acquisition, the Issuer became wholly owned subsidiary of Vivriti Next Limited. Consequently, the management and the shareholding of the Company has also been changed.

Further, pursuant to the Composite Scheme of Arrangement, the NBFC business (**Demerged Undertaking I** as defined in the Scheme) has been transferred from Vivriti Capital Limited to the Issuer. Accordingly, the Issuer operates as a middle layer, non deposit taking non banking financial company and possesses license for undertaking NBFC business from RBI.

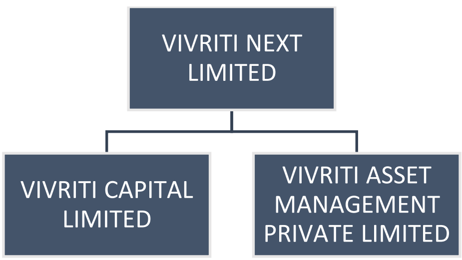
The Company is in the business of providing debt finance to its clients. The Company's business model comprises of Enterprise lending and Retail lending.

As on the date of this General Information Document, the Company does not have any branches and only has corporate offices across India.

As on the date of this General Information Document, the Company does not have any subsidiary.

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

The organisational chart/structure of the group is as follows:



Further, the details of the management of the Issuer is as follows:

MANAGEMENT DETAILS		
Name	Designation	Experience
Vineet Sukumar	Managing Director	Mr. Vineet Sukumar is the one of the promoter of the Issuer. He is also the Managing director of the organisation. He holds a bachelor's degree in technology (mechanical engineering) from Indian Institute of Technology, Kharagpur and a postgraduate diploma in management from Indian Institute of Management, Bangalore. He was previously the Chief Financial Officer of Northern Arc Capital Limited *(formerly known as IFMR Capital Limited)* and the Chief Executive Officer of Northern Arc Investment Managers Private Limited *(formerly known as IFMR Investment Managers Private Limited) (wholly owned subsidiary of IFMR Capital)*. Prior to this, he led key relationships at Standard Chartered Bank. He has also worked with Tata Administrative Services and Tata Motors.
Namrata Kaul	Additional Director (Independent)	Ms. Namrata Kaul holds a post-graduate diploma from Indian Institute of Management, Ahmedabad and was also awarded the Chevening Scholarship to study Leadership and Excellence at the London School of Economics and Political Science. She has a Bachelor of Commerce's degree from Lady Shi Ram College for Women, Delhi. She has over 33 years of experience in the finance sector in India and UK. Her rich experience spans across Corporate and Investment Banking functions, Global Markets and Treasury. Ms. Namrata has served as the Managing Director and Head of Corporate Banking for Deutsche Bank, India. Ms. Namrata has also served in Strategic Leadership Team for Deutsche Bank Global Initiative "Home to Asia" to strengthen business flows to the bank.
Anita Belani	Additional Director (Independent)	Ms. Anita Belani has significant experience of over 3 decades in Human Resource and Strategy orientation. Her experience includes consultation across sectors at Board / CEO levels in areas such as Org Transformation, Market Entry Strategy, Leadership, Strategy Clarification, CEO Succession & Culture Building. Ms. Anita has served as the Managing Director and India Head for Russel & Reynolds, an operating partner at Gaja Capital Partners, and has held senior roles at KPMG, Jardine Fleming, Sun Microsystems. She holds a bachelor's (Hons) degree in Economics and master's degree in business administration from XLRI, Jamshedpur.
Santanu Paul	Additional Director (Independent)	Mr. Santanu Paul is the Co-founder and CEO of TalentSprint, a global deeptech education platform for young and experienced professionals, which counts among its investors Nexus Venture Partners, NSDC, and the NSE Group. Earlier, he served as Senior Vice President for Global Delivery Operations and Head of Indian Operations for Virtusa Corporation, which went public on NASDAQ in 2007. He also worked as Chief Technology Officer at OpenPages and Viveca, both venture-backed US technology firms funded by Sigma Partners and Matrix Partners.

MANAGEMENT DETAILS		
Name	Designation	Experience
		He began his career at the prestigious IBM T.J. Watson Research Center in Yorktown Heights, New York. He holds a bachelor's degree of technology in computer science from the Indian Institute of Technology, Madras and Doctor of Philosophy in computer science and engineering from the University of Michigan and served as a board member for multiple companies such as National Payments Corporation of India, NSDL Payments Bank, Advait ARC, BNP Paribas, Sharekhan, and Vivriti Capital.
Lazar Zdravkovic	Nominee Director	Mr. Lazar Zdravkovic is the Vice President of Creation Investments and previously he was associated with Barclays as investment banker. He has worked extensively with Creation Investments portfolio companies in India over the last 6 years. He is involved in advising debt and equity financing, strategic and financial planning, hiring and financial reporting. He also has the experience of working with several portfolio companies of Creation Investments outside of India, including banks, non-bank lenders and Insurance Companies in Republic of Georgia, Sri Lanka, Indonesia, Albania, Poland, Mexico, Peru, Chile and Brazil. As an Investment Banking professional, he has also advised multiple financial institutions in the S&P 500, FTSE 100 as well as OMXS 30 on Debt and Equity raises, Mergers and Acquisitions along with multiple other transactions. He holds a bachelor's degree in business administration in finance and international business from McDonough School of Business at Georgetown University.
Narayan Ramachandran	Additional Director (Independent)	Mr. Narayan Ramachandran is a writer, and emerging, and emerging markets investor. He is co-founder and Fellow of the Takshashila Foundation, a public policy school and think tank. He writes a fortnightly column titled "A Visible Hand" for 'The Mint' newspaper. He teaches an online graduate-level course on contemporary economics. Narayan is also co-chairman of Unitus Capital, India's largest social enterprise investment bank. He recently finished a full 8-year term as Chairman of RBL Bank, one of India's fastest growing banks. At RBL, he was one of the founding team members that led the transformation of the bank from a small regional bank to one that is now listed and has a national footprint. He is an active private equity investor in financial services, social enterprises and consumer businesses. He serves as the Chairman and co-founder of InKlude Labs, a social business enterprise working in the field of education and public health. Through InKlude Labs, Narayan works with deserving NGOs to help them scale. He is currently working on his third incubation with the Center for Wildlife Studies. Earlier, Narayan was the Country Head of Morgan Stanley India, leading all of the Morgan Stanley group's businesses. He was the head and lead portfolio manager of Morgan Stanley's Global Emerging Markets and Global Asset Allocation teams, managing over USD 25 billion in assets. Before joining Morgan Stanley, he was a managing director at Rogers Casey. He began his career at

MANAGEMENT DETAILS		
Name	Designation	Experience
		Goldman Sachs. He served as General Partner and Member of the Global Strategy Advisory Board of L Catterton Asia, a consumer-focused growth equity firm. Narayan received a B.Tech. in chemical engineering from the Indian Institute of Technology Bombay and an M.B.A. from the University of Michigan. Narayan holds the Chartered Financial Analyst designation. He is on the board of several entrepreneurial companies and foundations.

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

As on the date of this General Information Document, the Company does not have any subsidiary.

(d) ***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.***

If the issuer provides the details of branches or units in the form of a static QR code and web link, the details of the said branches or units shall be provided to the debenture trustee as well and kept available for inspection as specified in Section 6.37(g) below.

A checklist item in the 'Security and Covenant Monitoring System' shall also be included for providing information about branches or units of the issuer to the debenture trustee and confirmation of the same by the debenture trustee

As on the date of this General Information Document, the Issuer does not have any branches or units where the business activities of the Issuer are carried out and only has corporate offices across India.

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

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

S. NO	PARTICULARS	FEE/EXPENSE AMOUNT	% OF TOTAL ISSUE EXPENSES	% OF TOTAL ISSUE SIZE
1.	Lead Manager(s) fees	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--
2.	Underwriting commission	To be set out in the Key Information Document for the relevant issuance of Debentures.	--	--

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

6.9 **Financial Information**

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

However, if the issuer, being a listed REIT/listed InvIT, has been in existence for a period of less than three completed years, and historical financial statements of such REIT/InvIT are not available for some portion or the entire portion of the reporting period of three years and the interim period,

the combined financial statements shall be disclosed for the periods for which such historical financial statements are not available.

Provided that, issuers whose non-convertible securities are listed as on the date of filing of the offer document or placement memorandum, may provide only a web-link and a static quick response code of the audited financial statements in the offer document or placement memorandum subject to the following conditions:

(i) Such listed issuers shall disclose a comparative key operational and financial parameter on a standalone and consolidated basis, 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, for the last three completed years in the offer document.

(ii) The scanning of such static quick response code or clicking on the web-link, shall display the audited financial statements for last three financial years of such issuer on the website of the stock exchange where such data is hosted

Please refer **Annexure I** for the audited financial statements of the Issuer for the Financial Years ended March 31, 2023, March 31, 2024, and March 31, 2025, and the audited financial results for the Financial Year ended March 31, 2026**.

Pursuant to the terms of the Scheme, all present, contingent and future liabilities of Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* relating to the non-banking finance company related business have been transferred to the Issuer, and all such liabilities would be discharged as the liabilities of the Issuer. The Scheme has been approved by the NCLT, Chennai bench vide Order No. CP/CAA/37/2025 dated December 09, 2025, read with Order No. IA/CA/256/2025 dated December 19, 2025. The "Effective Date" and "Appointed Date" for the Scheme is April 1, 2026.

Until March 31, 2026, the debt securities were listed under the books of accounts of Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* and further information in this regard can be accessed at: https://www.vivriticapital.com/annual-reports.html.

**The audited financial results/numbers of the Issuer have been disclosed for the Financial Year ended March 31, 2026, however, the audited financial statements for the Financial Year ended March 31, 2026, are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting. The audited financial statements or the Financial Year ended March 31, 2026, will be disclosed in accordance with the LODR Regulations and any other directions of SEBI.

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

Please refer **Annexure I** for the audited financial statements of the Issuer for the Financial Years ended March 31, 2023, March 31, 2024, and March 31, 2025, and the audited financial results for the Financial Year ended March 31, 2026**.

Pursuant to the terms of the Scheme, all present, contingent and future liabilities of Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* relating to the non-banking finance company related business have been transferred to the Issuer, and all such liabilities would be discharged as the liabilities of the Issuer. The Scheme has been approved by the NCLT, Chennai bench vide Order No. CP/CAA/37/2025 dated December 09, 2025, read with Order No. IA/CA/256/2025 dated December 19, 2025. The "Effective Date" and "Appointed Date" for the Scheme is April 1, 2026.

Until March 31, 2026, the debt securities were listed under the books of accounts of Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* and further information in this regard can be accessed at: https://www.vivriticapital.com/annual-reports.html.

**The audited financial results/numbers of the Issuer have been disclosed for the Financial Year ended March 31, 2026, however, the audited financial statements for the Financial Year ended March 31, 2026, are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting. The audited financial statements or the Financial Year ended March 31, 2026, will be disclosed in accordance with the LODR Regulations and any other directions of SEBI.

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

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

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

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

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

Please refer **Annexure I** for the audited financial statements of the Issuer for the Financial Years ended March 31, 2023, March 31, 2024, and March 31, 2025, and the audited financial results for the Financial Year ended March 31, 2026**.

Pursuant to the terms of the Scheme, all present, contingent and future liabilities of Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* relating to the non-banking finance company related business have been transferred to the Issuer, and all such liabilities would be discharged as the liabilities of the Issuer. The Scheme has been approved by the NCLT, Chennai bench vide Order No. CP/CAA/37/2025 dated December 09, 2025, read with Order No. IA/CA/256/2025 dated December 19, 2025. The "Effective Date" and "Appointed Date" for the Scheme is April 1, 2026.

Until March 31, 2026, the debt securities were listed under the books of accounts of Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* and further information in this regard can be accessed at: https://www.vivriticapital.com/annual-reports.html.

**The audited financial results/numbers of the Issuer have been disclosed for the Financial Year ended March 31, 2026, however, the audited financial statements for the Financial Year ended March 31, 2026, are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting. The audited financial statements or the Financial Year ended March 31, 2026, will be disclosed in accordance with the LODR Regulations and any other directions of SEBI.

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

Please find below the relevant information for the Financial Years ended March 31, 2023, March 31, 2024, March 31, 2025, and March 31, 2026[##].

[##] The below disclosures have been made on the basis of the audited financial results/numbers of the Issuer for the Financial Year ended March 31, 2026, however, the audited financial statements for the Financial Year ended March 31, 2026, are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting. The audited financial statements or the Financial Year ended March 31, 2026, will be disclosed in accordance with the LODR Regulations and any other directions of SEBI.

*The Issuer does not have any subsidiary or associate entity and therefore the disclosure of financial statements on Consolidated basis is not applicable.

All amounts are in Indian Rupees in Lakhs, unless stated otherwise.

Standalone Basis^:

^The line item(s) are not available as on the date of this GID as prior to the date hereof the Company was not required to maintain financial statements in IND AS for the financial years March 31, 2023, March 31, 2024, March 31, 2025, and March 31, 2026 (which have been prepared in accordance with Indian GAAP) as the Issuer did not meet the requisite thresholds for preparation of financials under IND AS. The requisite disclosures are provided in Indian GAAP below.

PARTICULARS	MARCH 31, 2023	MARCH 31, 2024	MARCH 31, 2025	MARCH 31, 2026
	Audited	**Audited**	**Audited**	**Audited**
BALANCE SHEET				
Assets				
Property, Plant and Equipment	N.A.	N.A.	N.A.	N.A.
Financial Assets	N.A.	N.A.	N.A.	N.A.
Non-financial Assets excluding property, plant and equipment	N.A.	N.A.	N.A.	N.A.
Total Assets	N.A.	N.A.	N.A.	N.A.
Liabilities				
Financial Liabilities	N.A.	N.A.	N.A.	N.A.
- Derivative financial instruments	N.A.	N.A.	N.A.	N.A.
- Trade Payables	N.A.	N.A.	N.A.	N.A.
- Debt Securities	N.A.	N.A.	N.A.	N.A.
- Borrowings (other than Debt Securities)	N.A.	N.A.	N.A.	N.A.
- Subordinated liabilities	N.A.	N.A.	N.A.	N.A.
- Other financial liabilities	N.A.	N.A.	N.A.	N.A.
Non-Financial Liabilities	N.A.	N.A.	N.A.	N.A.
- Current tax liabilities (net)	N.A.	N.A.	N.A.	N.A.
- Provisions	N.A.	N.A.	N.A.	N.A.
- Deferred tax liabilities (net)	N.A.	N.A.	N.A.	N.A.
- Other non-financial liabilities	N.A.	N.A.	N.A.	N.A.
	N.A.	N.A.	N.A.	N.A.
Equity (Equity Share Capital and Other Equity)	N.A.	N.A.	N.A.	N.A.
Total Liabilities and Equity	N.A.	N.A.	N.A.	N.A.
PROFIT AND LOSS				
Revenue from operations	N.A.	N.A.	N.A.	N.A.
Other Income	N.A.	N.A.	N.A.	N.A.
Total Income	N.A.	N.A.	N.A.	N.A.
Total Expenses	N.A.	N.A.	N.A.	N.A.

Profit after tax for the year	N.A.	N.A.	N.A.	N.A.
Other Comprehensive income	N.A.	N.A.	N.A.	N.A.
Total Comprehensive Income	N.A.	N.A.	N.A.	N.A.
Earnings per equity share (Basic)	N.A.	N.A.	N.A.	N.A.
Earnings per equity share (Diluted)	N.A.	N.A.	N.A.	N.A.

(INR in Lakhs)

Cash flow statement				
PARTICULARS	**FINANCIAL YEAR ENDED MARCH 31, 2023**	**FINANCIAL YEAR ENDED MARCH 31, 2024**	**FINANCIAL YEAR ENDED MARCH 31, 2025**	**FINANCIAL YEAR ENDED MARCH 31, 2026**
	Audited	**Audited**	**Audited**	**Audited**
Net cash from / used in (-) operating activities	8.88	(221.03)	(14.14)	(507.57)
Net cash from / used in (-) investing activities	53.53	215.72	14.26	559.81
Net cash from / used in (-) financing activities	(58.80)	-	(0.04)	-
Net increase / decrease (-) in cash and cash equivalents	3.61	(5.31)	0.08	52.24
Cash and cash equivalents as per Cash Flow Statement	5.32	0.00	0.07	52.31

(INR in Lakhs)

Additional information				
PARTICULARS	**FINANCIAL YEAR ENDED MARCH 31, 2023**	**FINANCIAL YEAR ENDED MARCH 31, 2024**	**FINANCIAL YEAR ENDED MARCH 31, 2025**	**FINANCIAL YEAR ENDED MARCH 31, 2026**
	Audited	**Audited**	**Audited**	**Audited**
Net Worth	1,612.21	2,578.36	2,590.88	2,700.98
Cash and cash equivalents	5.32	500.00	490.12	113.00
Loans				
Loans (Principal Amount)	-	-	-	-
Total Debts to Total Assets	-	-	-	-
Interest Income	70.70	0.46	0.00	0.00
Interest Expense	-	-	-	-
Impairment on Financial Instruments	-	-	-	-
Bad Debts to Loans	-	-	-	-
% Stage 3 Loans on Loans (Principal Amount)	-	-	-	-
% Net Stage 3 Loans on Loans (Principal Amount)	-	-	-	-
Tier I Capital Adequacy Ratio (%)	100.51%	124.11%	124.71%	126.79%
Tier II Capital Adequacy Ratio (%)	0.00%	0.00%	0.00%	0.00%

Certain additional information as per Indian GAAP is as follows:

Standalone Basis*

(INR in Lakhs)

Balance sheet				
	Mar-23	**Mar-24**	**Mar-25**	**Mar-26**
Particulars	**Audited**	**Audited**	**Audited**	**Audited**
EQUITY AND LIABILITIES				
Shareholders' funds				
Share capital	75.00	75.00	75.00	75.00
Reserves and surplus	1,537.21	2,503.36	2,515.88	2,625.98
(c) Money received against share warrants	-	-	-	-
	1,612.21	**2,578.36**	**2,590.88**	**2,700.98**
Current liabilities				
Short-term borrowings	-	-	-	-
(b) Trade payables	-	-	-	-
(c) Other current liabilities	-	-	-	0.06
Short term provisions	4.10	0.95	9.62	7.00
Other current liabilities	-	-	-	-
	4.10	**0.95**	**9.62**	**7.06**
TOTAL	**1,616.31**	**2,579.31**	**2,600.50**	**2,708.04**
ASSETS				
Non-current assets				
Fixed assets				
Property, Plant & Equipment	0.30	-	-	545.32
(ii) Intangible assets	1,603.96	-	-	-
(iii) Capital work-in-progress	3.41	-	-	-
(iv) Intangible assets under development	-	-	-	-
(v) Fixed assets held for sale	-	-	-	-
Non-current investments				
Deferred tax assets (net)	-	-	-	-
Land (At cost)	-	-	-	-

Balance sheet				
	Mar-23	Mar-24	Mar-25	Mar-26
Particulars	**Audited**	**Audited**	**Audited**	**Audited**
Long-term loans and advances	-	1.35	-	459.11
(e) Other non-current assets	-	-	-	
	1,607.67	**1.35**	**-**	**1,004.43**
Current assets				
Current investments	-	2,077.45	2,077.45	1,584.90
(b) Inventories	-	-	-	-
Trade receivables	3.32	-	-	-
Cash and bank balances	5.32	500.00	490.12	113.00
Other current assets	-	0.51	32.93	5.71
(f) Short-term loans and advances				
	8.64	**2,577.96**	**2,600.50**	**2,708.04**
TOTAL	**1,616.31**	**2,579.31**	**2,600.50**	**2,708.04**

(INR in Lakhs)

PROFIT AND LOSS				
PARTICULARS	**FINANCIAL YEAR ENDED MARCH 31, 2023**	**FINANCIAL YEAR ENDED MARCH 31, 2024**	**FINANCIAL YEAR ENDED MARCH 31, 2025**	**FINANCIAL YEAR ENDED MARCH 31, 2026**
	Audited	**Audited**	**Audited**	**Audited**
Revenue from operations	95.34	1,197.36	-	-
Other income	-	0.54	36.72	154.53
Total Income	**95.34**	**1,197.90**	**36.72**	**154.53**
Expenses				
(a) Operating Expenses	-	-	-	-
(b) Changes in inventories	-	-	-	-
Employee benefits expense	4.20	3.38	-	-
(d) Finance costs	-	-	-	-
Depreciation and amortization expense	0.14	0.11	-	-
Other expenses	10.56	16.02	18.05	20.18
Finance cost	-	-	0.04	-
Total Expense	**14.90**	**19.51**	**18.09**	**20.18**

PROFIT AND LOSS				
PARTICULARS	**FINANCIAL YEAR ENDED MARCH 31, 2023**	**FINANCIAL YEAR ENDED MARCH 31, 2024**	**FINANCIAL YEAR ENDED MARCH 31, 2025**	**FINANCIAL YEAR ENDED MARCH 31, 2026**
	Audited	**Audited**	**Audited**	**Audited**
Profit / (Loss) before exceptional and extraordinary items and tax (3 - 4)	-	-	-	-
Profit / (Loss) before tax	**80.44**	**1178.39**	**18.63**	**134.35**
Tax expense				
(a) Current tax expense for current year	-	-	-	-
(b) (Less): MAT credit (where applicable)	-	-	-	-
(c) Current tax expense relating to prior years	-	-	-	-
Current tax	21.37	208.83	6.83	24.25
Deferred tax	(0.14)	3.41	-	-
Excess provision of tax relating to earlier years	-	-	(0.72)	-
Total tax expense	**21.23**	**212.25**	**6.11**	**24.25**
Profit / (Loss) for the year	**59.21**	**966.15**	**12.52**	**110.10**
Earnings Per share				
Basic	7.90	128.82	1.67	14.68
Diluted	7.90	128.82	1.67	14.68

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

The details of contingent liabilities of the Issuer based on the audited financial statements for the Financial Year ended March 31, 2026**, are as follows:

Guarantees issued to the third parties - NIL

** The above disclosures have been made on the basis of the audited financial results/numbers of the Issuer for the Financial Year ended March 31, 2026, however, the audited financial statements for the Financial Year ended March 31, 2026, are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting. The audited financial statements or the Financial Year ended March 31, 2026, will be disclosed in accordance with the LODR Regulations and any other directions of SEBI.

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

Please refer Section 6.15 of this General Information Document.

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

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

SHARE CAPITAL	AMOUNT (INR)
Authorised Share Capital	
30,00,000 Equity Shares of INR. 10/- Each	3,00,00,000
TOTAL	**3,00,00,000**
Issued and Subscribed Capital	
7,50,000 Equity Shares of INR. 10/- Each	75,00,000
TOTAL	**75,00,000**
Paid-up Capital	
7,50,000 Equity Shares of INR. 10/- Each	75,00,000
TOTAL	**75,00,000**

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

No change in the capital structure during the mentioned period.

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

							Cumulative			
Date of Allotment / Transfer	**No of Equity Shares/CCPS**	**Face Value**	**Issue Price**	**Consideration Amount**	**Form of Consideration (Cash, other than cash, etc)**	**Nature of Allotment/ Transfer**	**No of Equity Shares /CCPS**	**Equity /CCPS Share Capital**	**Equity Share/ CCPS Premium**	**Remarks (if any)**
		(in Rs)	(in Rs)					(Rs)	(Rs)	
04-03-2024	7,50,000	10	10	28,78,27,500.00	Cash	Acquisition of Company by Vivriti Next Limited from erstwhile management	7,50,000	75,00,000	-	N. A

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

Not Applicable.

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

TYPE OF EVENT	DATE OF ANNOUNCEMENT	DATE OF COMPLETION	DETAILS
Composite Scheme of Arrangement	At the Board Meeting held on June 27, 2024, the Board of Directors of the Issuer have	To be decided	The board of directors of the Issuer have approved a composite scheme of arrangement between the between the Issuer, Vivriti Finance Limited (formerly

TYPE OF EVENT	DATE OF ANNOUNCEMENT	DATE OF COMPLETION	DETAILS
	approved the Draft Scheme and the scheme has been finalized for corporate developments vide resolution passed by circulation by the Board of Directors of the Issuer on December 13, 2024.		known as Vivriti Capital Limited), Vivriti Asset Management Private Limited (Amalgamated), Vivriti Asset Management Private Limited (the erstwhile Vivriti Funds Private Limited, and Vivriti Next Limited ("**Scheme**"). The Company has received approval from all necessary regulators as of date. The Scheme has been approved by the NCLT, Chennai bench vide Order No. CP/CAA/37/2025 dated December 09, 2025, read with Order No. IA/CA/256/2025 dated December 19, 2025. The "Effective Date" and "Appointed Date" of the Scheme shall be April 1, 2026, in accordance with Clause 6 of Part VII of the Scheme.

(f) ***Details of the shareholding of the Company as at the latest quarter end, as per the format specified under the listing regulations**:* The shareholding pattern of the Issuer as of the last quarter end, i.e., March 31, 2026, prepared in accordance with the LODR Regulations is set out in **Annexure III**.

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

S. NO.	NAME OF THE SHAREHOLDERS	TOTAL NUMBER OF EQUITY SHARES	NUMBER OF SHARES IN DEMAT FORM	TOTAL SHAREHOLDING AS PERCENTAGE (%) OF TOTAL NO. OF EQUITY SHARES
1.	Vivriti Next Limited and its nominees*	7,50,000	7,50,000	100%

**Note: The Issuer is a wholly owned subsidiary of Vivriti Next Limited. The Issuer being a public company is required to have 7 (seven) shareholders, and the statutory requirement is met by way of nominee shareholders in accordance with Section 187 of Companies Act, 2013.*

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

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

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

S. NO.	NAME OF THE DIRECTOR	DESIGNATION	AGE (IN YRS)	ADDRESS	DIN	DATE OF APPOINTMENT	DETAILS OF OTHER DIRECTORSHIP	WHETHER WILLFUL DEFAULTER (YES/NO)
1	Namrata Kaul	Additional Director (Independent)	62	Flat 401, Tower B6, World Spa West Sector-30 Gurgaon 122001	00994532	1 April 2026	1. Havells India Limited 2. Fusion Finance Limited 3. Vivriti Asset Management Private Limited *(formerly known as Vivriti Funds Private Limited)*	No

S. NO.	NAME OF THE DIRECTOR	DESIGNATION	AGE (IN YRS)	ADDRESS	DIN	DATE OF APPOINTMENT	DETAILS OF OTHER DIRECTORSHIP	WHETHER WILLFUL DEFAULTER (YES/NO)
							4. Synergetics Management and Engineering Consultants Private Limited 5. JSW Dulux Limited *(formerly known as Akzo Nobel India Limited)* 6. Vivriti Next Limited *(formerly known as Vivriti Next Private Limited)*	
2	Vineet Sukumar	Managing Director	46	4, KG Valmiki Apartments, 3rd Seaward Road Valmiki Nagar Thiruvanmiyur Chennai 600041 TN IN	06848 801	04 March 2024	*1.* Vivriti Asset Management Private Limited (*formerly known as Vivriti Funds Private Limited)* *2.* Vivriti Next Limited *(formerly known as Vivriti Next Private Limited)* 3. Aspero Markets Private Limited *(formerly known as CredAvenue Securities Private Limited)* 4. Sangvint Technologies Private Limited 5. CredAvenue Private Limited 6. Fintech Association for Consumer Empowerment (FACE) 7. Lighterside Private Limited 8. Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)*	No
3	Anita Belani	Additional Director (Independent)	62	B 6503, Trump Tower, The Lodha Park, Pandurang Budkar Marg, Worli, Mumbai City, Mumbai-400018, Maharashtra India.	01532 511	1 April 2026	1. Proconnect Supply Chain Solutions Limited 2. Eternis Fine Chemicals Limited 3. Foseco India Limited 4. Redington Limited 5. Benares Hotels Limited 6. JSW Infrastructure Limited 7. JSW Jaigarh Port Limited 8. Kaya Limited	No

S. NO.	NAME OF THE DIRECTOR	DESIGNATION	AGE (IN YRS)	ADDRESS	DIN	DATE OF APPOINTMENT	DETAILS OF OTHER DIRECTORSHIP	WHETHER WILLFUL DEFAULTER (YES/NO)
							9. Vivriti Next Limited *(formerly known as Vivriti Next Private Limited)* 10. Ask Asset Management Private Limited	
4	Santanu Paul	Additional Director (Independent)	58	Plot No 12, Aparna Orchids, Near NAC, Madhapur, Hyderabad – 500 084	02039 043	1 April 2026	1. Seeds Fincap Private Limited 2. Shubham Housing Development Finance Company Limited 3. Punity Design Systems Private Limited 4. BSE Limited 5. Vivriti Next Limited *(formerly known as Vivriti Next Private Limited)* 6. *Ecofy Finance Private Limited*	No
5	Lazar Zdravkovic	Nominee Director	34	1158 W Armitage Ave, Apt 202 Chicago, IL 60614 USA	10052 432	10 June 2024	1. Vivriti Next Limited *(formerly known as Vivriti Next Private Limited)* 2. Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* 3. Vivriti Asset Management Private Limited *(formerly known as Vivriti Funds Private Limited)*	No
6	Narayan Ramachandran	Additional Director (Independent)	63	D-51, Sobha Ivory 2, 7/1, St. Johns Road, Ulsoor, Bangalore-560 042, India.	01873 080	1 April 2026	1. Action Foundation for Social Services 2. Vivriti Asset Management Private Limited *(formerly known as Vivriti Funds Private Limited)* 3. Inklude Labs Private Limited 4. Teamlease Services Limited 5. TVS Capital Funds Private Limited 6. UC Inclusive Credit Private Limited 7. Teamlease Digital Private Limited	No

S. NO.	NAME OF THE DIRECTOR	DESIGNATION	AGE (IN YRS)	ADDRESS	DIN	DATE OF APPOINTMENT	DETAILS OF OTHER DIRECTORSHIP	WHETHER WILLFUL DEFAULTER (YES/NO)
							8. Vivriti Next Limited *(formerly known as Vivriti Next Private Limited)*	

**The details of other directorships are provided based on the latest disclosures provided by the directors & the data available on the website of the Ministry of Corporate Affairs.*

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

As of the date of this General Information Document, the details of change in directors of the Issuer for the Financial Years ended March 31, 2024, March 31, 2025, and March 31, 2026, and current Financial Year are as follows:

NAME	DESIGNATION	DIN	DATE OF APPOINTMENT	DATE OF CESSATION, IF APPLICABLE	DATE OF RESIGNATION, IF APPLICABLE	DIRECTOR OF THE COMPANY SINCE (IN CASE OF RESIGNATION)	REMARKS
Mr. Vineet Sukumar	Additional Director	06848801	04-03-2024	-	-	-	Appointment as Additional Director
Mr. Gaurav Kumar	Additional Director	07767248	04-03-2024	-	-	-	Appointment as Additional Director
Ms. Lakshmi Vijayaraghavan	Director	00555949	-	-	04-03-2024	28-11-1994	Resignation
Mr. Vijayaraghavan Thothadri	Director	00555891	-	-	04-03-2024	07-11-1991	Resignation
Mr. Gopal Srinivasan	Additional Director	00177699	10-06-2024	-	-	-	Appointment as Additional Director
Mr. Kartik Srivatsa	Additional Director	03559152	10-06-2024	-	-	-	Appointment as Additional Director
Mr. Lazar Zdravkovic	Additional Director	10052432	10-06-2024	-	-	-	Appointment as Additional Director
Mr. Vineet Sukumar	Executive Director	06848801	26-09-2024	-	-	-	Change in designation
Mr. Gaurav Kumar	Non-Executive Director	07767248	26-09-2024	-	-	-	Change in designation
Mr. Gopal Srinivasan	Nominee Director	00177699	26-09-2024	-	-	-	Change in designation

NAME	DESIGNATION	DIN	DATE OF APPOINTMENT	DATE OF CESSATION, IF APPLICABLE	DATE OF RESIGNATION, IF APPLICABLE	DIRECTOR OF THE COMPANY SINCE (IN CASE OF RESIGNATION)	REMARKS
Mr. Kartik Srivatsa	Nominee Director	03559152	26-09-2024	-	-	-	Change in designation
Mr. Lazar Zdravkovic	Nominee Director	10052432	26-09-2024	-	-	-	Change in designation
Mr. Kartik Srivatsa	Nominee Director	03559152	-	-	14-03-2025	10-06-2024	Resignation
Mr. Gaurav Kumar	Non-Executive Director	07767248	-	-	09-09-2025	04-03-2024	Resignation
Mr. Gopal Srinivasan	Nominee Director	00177699	-	-	01-04-2026*	10-06-2024	Resignation
Mr. Vineet Sukumar	Managing Director	06848801	01-04-2026*	-	-	-	Change in designation
Mr. Santanu Paul	Additional Director (Independent)	02039043	01-04-2026*	-	-	-	Appointment as Additional Director
Ms. Namrata Kaul	Additional Director (Independent)	00994532	01-04-2026*	-	-	-	Appointment as Additional Director
Ms. Anita Belani	Additional Director (Independent)	01532511	01-04-2026*	-	-	-	Appointment as Additional Director
Mr. Narayan Ramachandran	Additional Director (Independent)	01873080	01-04-2026*	-	-	-	Appointment as Additional Director

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

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

By/in the Issuer:

S. NO.	NAME OF THE DIRECTOR	REMUNERATION PAYABLE/PAID BY THE ISSUER				SHAREHOLDING/NO. OF SHARES IN THE ISSUER (ON A FULLY DILUTED BASIS)
		FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27 (Current Year, as of May 31, 2026)	
1.	Mr. Vineet Sukumar	Nil	Nil	Nil	18.45 Lakhs**	1*
2.	Ms. Namrata Kaul	Nil	Nil	Nil	5 Lakhs	-
3.	Ms. Anita Belani	Nil	Nil	Nil	5 Lakhs	-
4.	Mr. Santanu Paul	Nil	Nil	Nil	2 Lakhs	-
5.	Mr. Narayan Ramachandran	Nil	Nil	Nil	2 Lakhs	-

****Note:*** *The Issuer is a wholly owned subsidiary of Vivriti Next Limited. The Issuer being a public company is required to have 7 (seven) shareholders, and the statutory requirement is met by way of nominee shareholders in accordance with Section 187 of Companies Act, 2013.*
***The remuneration disclosed above for Mr. Vineet Sukumar is paid for the month of April 30, 2026. With effect from May 01, 2026, Mr. Vineet Sukumar is not drawing any managerial remuneration from the Issuer.*

By/in the subsidiaries of the Issuer:

Nil

By/in the associate of the Issuer:

Nil

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

Of the Issuer: None

Of the subsidiaries of the Issuer: None

Of the associate companies of the Issuer: None

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

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

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

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

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

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

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

Our Promoter is interested in our Company to the extent he has promoted our Company and to the extent: of his shareholding in the Company and its Holding Company and other distributions in respect of the equity shares held by them;

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

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

None

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

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

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

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

NAME OF THE AUDITOR	ADDRESS	DATE OF APPOINTMENT	PEER REVIEW CERTIFICATE NO.
LDS & Co., Chartered Accountants	No. 18/600, Near Tali Ganapathy Temple, Palayam, Kozhikode –673002	26th September 2024	018021

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

As of the date of this General Information Document, the details of change in auditors of the Issuer for the Financial Year March 31, 2024, March 31, 2025, and March 31, 2026, and the current Financial Year are as follows:

NAME OF THE AUDITOR	ADDRESS	DATE OF APPOINTMENT	DATE OF CESSATION, IF APPLICABLE	DATE OF RESIGNATION, IF APPLICABLE
M/s. A.V. Deven & Co	"NU TECH JANAKI", Flat-E, Third Floor, No.9/1, 27th Street, Ashok Nagar, Chennai – 600083	30th September 2021	-	16th September 2024
LDS & Co., Chartered Accountants	No. 18/600, Near Tali Ganapathy Temple, Palayam, Kozhikode – 673002	26th September 2024	-	-

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

(a) **Details of outstanding secured loan facilities as at April 01, 2026***:

** Considering that the "Effective Date" and "Appointed Date" of the Scheme is April 1, 2026, the relevant details are disclosed as of April 1, 2026.*

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
Capital Small Finance Bank Limited	TL	20	8.4	01-Jun-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
DCB Bank	PTC	42.55	42.61	22-Sep-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Godrej Capital	PTC	79.08	83.79	22-Sep-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Bank of Maharashtra	TL	75	75	12-Mar-30	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Hinduja Leyland Finance	TL	38	38	26-Sep-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
SIDBI	TL	125	125	10-Mar-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
RBL Bank Limited	WCDL	200	58	25-Jun-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Sundaram Finance Limited	TL	50	50	17-Mar-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Dhanlaxmi Bank	TL	20	20	30-Mar-30	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Hero Fincorp	TL	65	65	18-Jun-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
Capital Small Finance Bank Limited	TL	10	10	01-Mar-30	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	25	25	18-Mar-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
CSB Bank	TL	40	40	30-Mar-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Bajaj Finance Limited	TL	25	5.21	29-Jul-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Poonawalla Fincorp Limited	TL	25	12.73	30-Jul-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Federal Bank	TL	150	150	02-Apr-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
City Union Bank	TL	25	25	02-Mar-30	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Vivriti Next Limited	Sub-debt	200	200	03-Feb-32	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
RBL Bank Limited	WCDL	200	142	26-May-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Union Bank of India	TL	100	100	25-Feb-31	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Godrej Capital	PTC	106.68	95.46	22-Jul-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
CSB Bank	WCDL	45	45	26-Jun-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
DCB Bank	WCDL	75	50	20-Jul-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
CSB Bank	TL	25	13.89	01-Nov-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	WCDL	50	50	13-Sep-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	TL	150	11.5	18-Mar-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	TL	150	13.33	29-Nov-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	TL	150	5.5	30-Sep-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	TL	150	18.75	28-Aug-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Kisetsu Saison Finance (India) Private Limited (Credit Saison)	TL	30	30	15-Dec-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Bank of Baroda	TL	90	80	30-Nov-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
IDFC First Bank	TL	75	35.42	31-Aug-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Karnataka Bank	TL	35	32.81	21-Nov-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Axis Bank Limited	ECB	97.53	97.53	12-Nov-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
DCB Bank	WCDL	75	25	07-May-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Yes Bank	TL	60	15	01-Sep-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Federal Bank	WCDL	50	50	24-Oct-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
RBL Bank Limited	TL	200	72.5	27-Mar-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
ICICI Bank	TL	75	65.63	30-Dec-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Godrej Capital	PTC	99.85	68.6	22-Jul-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Jana SFB	TL	100	54.05	03-Oct-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Hinduja Leyland Finance	TL	60	49.19	26-Mar-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
10k FV NCD - Series C (Sep'25) - Reissuance	NCD	54	54	04-May-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
10k FV NCD - Series B (Sep'25) - Reissuance	NCD	72	72	04-Nov-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
10k FV NCD - Series A (Sep'25) - Reissuance	NCD	54	54	04-Nov-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
State Bank of India	FCTL	250	60.48	26-Feb-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Karur Vysya Bank	TL	75	60.94	30-Jun-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Kisetsu Saison Finance (India) Private Limited (Credit Saison)	TL	55	41.25	15-Sep-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Dezerv Securities Private Limited (Sep'25 Reissuance)	NCD	75	75	19-Aug-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Kookmin Bank	TL	56	51.33	13-Oct-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
10k FV NCD - Series C (Sep'25)	NCD	78	78	04-May-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
10k FV NCD - Series B (Sep'25)	NCD	115	115	04-Nov-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
10k FV NCD - Series A (Sep'25)	NCD	99	99	04-Nov-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Poonawalla Fincorp Limited	TL	75	44.39	05-Oct-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Godrej Capital	PTC	75	47.46	22-Jun-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Dezerv Securities Private Limited	NCD	175	175	19-Aug-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Bank of Maharashtra	TL	200	186.66	05-Aug-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
DMI Finance	PTC	65.65	28.54	31-Oct-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
10k FV NCD - 4th July	NCD	75	75	04-Jul-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
DCB Bank	PTC	42.32	19.44	19-May-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Standard Chartered Bank	NCD	125	125	30-Oct-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
Federal Bank	FCTL	100	41.18	27-Jul-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Federal Bank	FCTL	100	41.18	27-Jul-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
SBM Bank (Mauritius) Limited	ECB	94.05	94.05	27-Jun-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
DFCC PLC	ECB	102.6	102.6	27-Jun-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Godrej Capital	PTC	49.88	15.07	22-Dec-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
National Development Bank PLC	ECB	94.05	94.05	27-Jun-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
DBS Bank India Limited	WCDL	50	50	19-Sep-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
10k FV NCD Jun'25 - Series A	NCD	75	75	05-Feb-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
10k FV NCD Jun'25 - Series B	NCD	75	75	23-Jun-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
10k FV NCD Jun'25	NCD	100	100	06-Jan-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Nabkisan Finance Limited	TL	60	43.64	01-Jan-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
IDFC First Bank	PTC	71.82	19.93	19-Sep-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Nabsamruddhi Finance Limited	TL	25	18.15	30-Apr-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Mudra	TL	150	100	10-Mar-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Mudra	TL	75	50	10-Mar-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Federal Bank	FCTL	100	40.44	28-Apr-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Federal Bank	FCTL	100	18.38	28-Apr-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Federal Bank	FCTL	100	14.71	28-Apr-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
SBM Bank (India)	TL	38	25.33	28-Feb-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Axis Bank Limited	TL	250	34.63	31-Jul-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Yes Bank	TL	150	24.87	07-Mar-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
IndusInd Bank	TL	100	33.33	27-Mar-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
Dhanlaxmi Bank	TL	40	26.67	18-Mar-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Unity SFB	TL	50	17.19	26-Sep-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Axis - GuarantCo	NCD	200	165.73	24-Jan-31	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Hinduja Leyland Finance	TL	35	22.09	21-Sep-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Unity SFB	TL	50	16.34	30-Aug-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Capital Small Finance Bank Limited	TL	13	8.7	12-Mar-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
IndusInd Bank	WCDL	25	25	26-Mar-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Karur Vysya Bank	TL	50	20.83	05-Jul-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
IDFC First Bank	TL	280	186.67	27-Mar-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Karur Vysya Bank	TL	50	15.65	30-Jun-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
ESAF Small Finance Bank	TL	50	16.87	15-Feb-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
Suryoday SFB	TL	50	4.43	05-Apr-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Kisetsu Saison Finance (India) Private Limited (Credit Saison)	TL	55	20	15-Feb-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
SKI Feb'25	NCD	145	145	16-Apr-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Mudra	TL	75	50	26-Mar-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
SIDBI	TL	250	32.24	10-Jan-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
SKI - Series 2	NCD	150	150	23-Dec-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Federal Bank	PTC	79.17	24.29	28-Apr-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
SIDBI	TL	250	123.43	10-Dec-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
SKI - Series 1	NCD	75	75	24-Jun-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
SKI - Series 2	NCD	75	75	23-Dec-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
IndusInd Bank	TL	60	40	29-Mar-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Jana SFB	TL	66	48.16	31-May-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Asian Development Bank	NCD	209.2	179.31	20-Nov-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Canara Bank	ECB	210.76	210.76	05-Nov-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
SBM Bank (India)	TL	40	33.94	31-Jul-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
IDFC First Bank	PTC	50.8	1.31	18-Jun-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Unity SFB	TL	50	50	18-Sep-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
RBL Bank Limited	TL	250	11.25	30-Sep-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
DBS Bank India Limited	TL	100	32.73	25-Sep-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Sundaram Finance Limited	NCD	100	100	27-Sep-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Capital Small Finance Bank Limited	TL	10	1.87	11-Apr-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
MAS Financial Services Ltd	TL	70	52.5	27-Sep-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Canara Bank	TL	40	25	19-Sep-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Bank of Maharashtra	TL	100	66.66	18-Sep-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Kisetsu Saison Finance (India) Private Limited (Credit Saison)	TL	40	2.5	15-Aug-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Federal Bank	TL	100	60	05-Sep-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Suryoday SFB	TL	40	23.79	05-Oct-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Kisetsu Saison Finance (India) Private Limited (Credit Saison)	TL	40	7.5	15-Aug-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Capital Small Finance Bank Limited	TL	10	6.91	30-Mar-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Utkarsh SFB	TL	39.5	34.16	30-Nov-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

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Bank of Baroda	TL	70	40.83	31-Jul-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
MAS Financial Services Ltd	TL	15	12.5	25-Nov-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Bandhan Bank	TL	100	100	01-Jan-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
ICICI Bank	TL	25	4.17	03-Jul-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
PTC India Financial Services Limited	TL	100	100	26-Dec-30	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
RBL Bank Limited	TL	250	2.31	27-Jun-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
IDFC First Bank	TL	150	137.5	31-Dec-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Kotak Mahindra Bank	TL	150	8.75	14-Jun-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Nabkisan Finance Limited	TL	90	90	01-Jan-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
RBL Bank Limited	TL	250	1.42	24-May-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Indian Bank	TL	50	32.5	15-Apr-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
RBL Bank Limited	TL	250	0.79	02-May-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Ujjivan SFB	WCDL	50	50	21-Aug-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
South Indian Bank	TL	40	13.36	20-Mar-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Union Bank of India	TL	50	12.43	31-Mar-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Indian Bank	TL	50	9.82	31-Mar-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Kisetsu Saison Finance (India) Private Limited (Credit Saison)	TL	55	7.5	15-Mar-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
IREDA	TL	500	412.5	30-Jun-34	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Axis Bank Limited	TL	250	6.46	02-Dec-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Hinduja Leyland Finance	TL	45	9.99	25-Sep-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Ujjivan SFB	WCDL	15	15	07-Aug-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
Kotak Mahindra Bank	TL	75	71.88	01-Feb-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
UCO Bank	TL	30	7.5	31-Oct-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Dhanlaxmi Bank	TL	20	6.67	30-May-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Indian Overseas Bank	TL	60	28.75	29-Feb-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
SBM Bank (India)	TL	16	5.33	26-Feb-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
City Union Bank	TL	20	6.67	25-Mar-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Nabsamruddhi Finance Limited	TL	44.5	22.71	31-Jul-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Canara Bank	TL	75	11.48	10-Jan-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Canara Bank	TL	75	22.96	10-Jan-28	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Nabkisan Finance Limited	TL	20	7.27	21-Dec-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Poonawalla Fincorp Limited	TL	50	15.34	20-Dec-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
Federal Bank	TL	100	30	19-Dec-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Union Bank of India	TL	50	21.87	16-Dec-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Unity SFB	WCDL	25	25	23-Aug-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Capital Small Finance Bank Limited	TL	7	2.19	01-Jun-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Bank of Maharashtra	TL	100	46.61	31-Oct-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
State Bank of India	FCTL	125	25.59	26-Feb-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
IDFC First Bank	TL	100	19.44	01-Nov-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Utkarsh SFB	TL	28	5.6	25-Sep-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
State Bank of India	FCTL	125	25.68	26-Feb-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Indian Bank	TL	75	28.12	30-Sep-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Karnataka Bank	TL	25	9.37	28-Aug-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
SIDBI	TL	150	12.5	10-Jun-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Federal Bank	TL	50	5	14-Jun-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Federal Bank	FCTL	50	3.33	08-May-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Nippon Asset Management	NCD	25	25	25-May-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Capital Small Finance Bank Limited	TL	7	0.47	31-Aug-27	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Capital Small Finance Bank Limited	TL	15	1.55	01-Aug-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Nabsamruddhi Finance Limited	TL	18	2.28	30-Jun-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Indian Bank	TL	40	5.83	31-Dec-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Indian Bank	WCDL	10	5.49	15-Apr-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
Calvert Impact Capital	ECB	75	24.99	30-Nov-26	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard
IndusInd Bank	TL	150	150	16-Mar-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

NAME OF THE LENDER	TYPE OF FACILITY/ INSTRUMENT	AMOUNT SANCTIONED (INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (INR, IN CRORE)	REPAYMENT DATE/ SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
Poonawalla Fincorp Limited	TL	50	50	16-Mar-29	Charge on Receivables	ICRA A+/CARE A+/CRISIL A+	Standard

(b) **Details of outstanding unsecured loan facilities as at April 01, 2026*:**

** Considering that the "Effective Date" and "Appointed Date" of the Scheme is April 1, 2026, the relevant details are disclosed as of April 1, 2026.*

NAME OF LENDER	TYPE OF FACILITY	AMOUNT SANCTIONED (IN INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (IN INR, IN CRORE)	REPAYMENT/ SCHEDULE	CREDIT RATING, IF APPLICABLE
Parle Biscuits Pvt. Ltd.	Commercial Paper	25	25	Monday, 13 April, 2026	CRISIL A1+/ CARE A1+
VRB Consumer Products Pvt. Ltd.	Commercial Paper	5.5	5.5	Monday, 13 April, 2026	CRISIL A1+/ CARE A1+
Bandekar Brothers Private Limited	Commercial Paper	20	20	Tuesday, 30 June, 2026	CRISIL A1+/ CARE A1+
Slice Small Finance Bank	Commercial Paper	25	25	Wednesday, 22 April, 2026	CRISIL A1+/ CARE A1+
Parle Biscuits Pvt. Ltd.	Commercial Paper	50	50	Thursday, 25 June, 2026	CRISIL A1+/ CARE A1+
Metro Brands Limited	Commercial Paper	50	50	Monday, 15 June, 2026	CRISIL A1+/ CARE A1+
Relaxo Footwears Limited	Commercial Paper	5	5	Monday, 15 June, 2026	CRISIL A1+/ CARE A1+
Metro Brands Limited	Commercial Paper	40	40	Friday, 29 May, 2026	CRISIL A1+/ CARE A1+
Slice Small Finance Bank	Commercial Paper	25	25	Thursday, 18 June, 2026	CRISIL A1+/ CARE A1+
PURE FEEDS AND FOODS PRIVATE LIMITED	Commercial Paper	10	10	Monday, 20 April, 2026	CRISIL A1+/ CARE A1+
INDOGULF CROPSCIENCES LIMITED	Commercial Paper	10	10	Wednesday, 22 April, 2026	CRISIL A1+/ CARE A1+
Indian Energy Exchange	Commercial Paper	25	25	Thursday, 30 July, 2026	CRISIL A1+/ CARE A1+
Tally Solutions Private Limited	Commercial Paper	10	10	Thursday, 28 May, 2026	CRISIL A1+/ CARE A1+
V M Salgaocar and Brother Private Limited	Commercial Paper	10	10	Tuesday, 7 July, 2026	CRISIL A1+/ CARE A1+
Devi Sea Foods Limited	Commercial Paper	10	10	Friday, 5 June, 2026	CRISIL A1+/ CARE A1+
AU Small Finance Bank	Commercial Paper	50	50	Monday, 10 August, 2026	CRISIL A1+/ CARE A1+
THE AKOLA JANATA COMMERCIAL CO-OPERATIVE BANK LTD	Commercial Paper	10	10	Friday, 6 November, 2026	CRISIL A1+/ CARE A1+

NAME OF LENDER	TYPE OF FACILITY	AMOUNT SANCTIONED (IN INR, IN CRORE)	PRINCIPAL AMOUNT OUTSTANDING (IN INR, IN CRORE)	REPAYMENT/ SCHEDULE	CREDIT RATING, IF APPLICABLE
THE PACHORA PEOPLES COOP BANK LTD	Commercial Paper	15	15	Friday, 6 November, 2026	CRISIL A1+/ CARE A1+
Indian Gas Exchange	Commercial Paper	10	10	Friday, 14 August, 2026	CRISIL A1+/ CARE A1+
Indian Energy Exchange	Commercial Paper	25	25	Friday, 21 August, 2026	CRISIL A1+/ CARE A1+
ACG ASSOCIATED CAPSULES PVT LTD	Commercial Paper	10	10	Monday, 24 August, 2026	CRISIL A1+/ CARE A1+
Metro Brands Limited	Commercial Paper	20	20	Tuesday, 28 July, 2026	CRISIL A1+/ CARE A1+
Rajarambapu Sahakari Bank Ltd.	Commercial Paper	20	20	Wednesday, 16 September, 2026	CRISIL A1+/ CARE A1+

(c) **Details of outstanding non-convertible securities as at April 01, 2026*:**

** Considering that the "Effective Date" and "Appointed Date" of the Scheme is April 1, 2026, the relevant details are disclosed as of April 1, 2026.*

SERIES OF NCS	ISIN	TENOR / PERIOD OF MATURITY	COUPON	AMOUNT (IN INR)	DATE OF ALLOTMENT	REDEMPTION DATE / SCHEDULE	CREDIT RATING	SECURED / UNSECURED	SECURITY
10.15%VIVRITI2026	INE01HV07379	37 months 15 days	10.15%	25,00,00,000	10-04-2023	25-05-2026	CARE A; Positive	Secured	Book Debts
10.6632 % Vivriti Capital NCD 2026	INE01HV07494	14 months	10.6632% per annum payable monthly	1,00,00,00,000	27-09-2024	27-09-2026	ICRA A+/Stable	Secured	Book debts
VCL Green Bond 2028	INE01HV07502	48 months	9.46% per annum payable semi-annually	2,09,20,00,000	18-11-2024	20-11-2028	Unrated	Secured	Book debts
9.74% Vivriti Capital NCD 2026	INE01HV07510	18 Months	9.74% per annum payable quarterly	75,00,00,000	24-12-2024	24-06-2026	ICRA A+/Stable	Secured	Book debts
10.11% Vivriti Capital NCD 2026	INE01HV07528	24 months	10.11% per annum payable quarterly	75,00,00,000	24-12-2024	23-12-2026	ICRA A+/Stable	Secured	Book debts
10.11% Vivriti Capital NCD 2026 –	INE01HV07528	23 Months and 13 days	10.11% per annum payable quarterly	1,50,00,00,000	10-01-2025	23-12-2026	ICRA A+/Stable	Secured	Book debts

SERIES OF NCS	ISIN	TENOR / PERIOD OF MATURITY	COUPON	AMOUNT (IN INR)	DATE OF ALLOTMENT	REDEMPTION DATE / SCHEDULE	CREDIT RATING	SECURED / UNSECURED	SECURITY
Further issuance									
9.86% Vivriti Capital NCD 2027	INE01HV07536	25 months and 23 days	9.86% per annum payable quarterly	1,45,00,00,000	24-02-2025	16-04-2027	CRISIL A+	Secured	Book debts
8.74% Vivriti Capital NCD	INE01HV07544	70 months	8.74% per annum payable monthly	1,94,28,80,000	24-03-2025	24-01-2031	CRISIL AA+ (CE)	Secured	Book debts
9.86% Vivriti Capital NCD Jan 2027	INE01HV07551	19 months and 1 day	9.86% per annum payable quarterly	1,00,00,00,000	05-06-2025	06-01-2027	CARE A+	Secured	Book debts
9.65% Vivriti Capital NCD 2027	INE01HV07569	19 months and 12 days	9.65% per annum payable quarterly	75,00,00,000	24-06-2025	05-02-2027	CARE A+	Secured	Book debts
9.30% Vivriti Capital NCD June 2028	INE01HV07577	35 months and 30 days	9.30% per annum payable annually	75,00,00,000	24-06-2025	23-06-2028	CARE A+	Secured	Book debts
10.10% Vivriti Capital Limited 2026	INE01HV07585	16 months	10.10% per annum payable annually	1,25,00,00,000	30-06-2025	30-10-2026	CARE A+	Secured	Book debts
10.00% Vivriti Capital Limited NCD July 2028	INE01HV07593	36 months	10.00% per annum payable monthly	75,00,00,000	04-07-2025	04-07-2028	CARE A+	Secured	Book debts
10.10% Vivriti Capital Limited NCD 2026	INE01HV07601	24 months	10.10% per annum payable quarterly	1,75,00,00,000	19-08-2025	19-08-2027	CARE A+	Secured	Book debts
9.00% Vivriti Capital Limited NCD Nov 2026	INE01HV07619	14 months	9.00% per annum payable quarterly	99,00,00,000	04-09-2025	04-11-2026	CARE A+	Secured	Book debts
9.15% Vivriti Capital Limited	INE01HV07627	26 months	9.15% per annum payable quarterly	1,15,00,00,000	04-09-2025	04-11-2027	CARE A+	Secured	Book debts

SERIES OF NCS	ISIN	TENOR / PERIOD OF MATURITY	COUPON	AMOUNT (IN INR)	DATE OF ALLOTMENT	REDEMPTION DATE / SCHEDULE	CREDIT RATING	SECURED / UNSECURED	SECURITY
NCD Oct 2027									
9.25% Vivriti Capital Limited NCD April 2028	INE01HV07635	32 months	9.25% per annum payable quarterly	78,00,00,000	04-09-2025	04-05-2028	CARE A+	Secured	Book debts
10.10% Vivriti Capital Limited NCD 2026	INE01HV07601	23 months and 1 day	10.10% per annum payable quarterly	75,00,00,000	18-09-2025	19-08-2027	CARE A+	Secured	Book debts
9.00% Vivriti Capital Limited NCD Nov 2026	INE01HV07619	13 months and 9 days	9.00% per annum payable quarterly	54,00,00,000	26-09-2025	04-11-2026	CARE A+	Secured	Book debts
9.15% Vivriti Capital Limited NCD Oct 2027	INE01HV07627	25 months and 9 days	9.15% per annum payable quarterly	72,00,00,000	26-09-2025	04-11-2027	CARE A+	Secured	Book debts
9.25% Vivriti Capital Limited NCD April 2028	INE01HV07635	31 months and 8 days	9.25% per annum payable quarterly	54,00,00,000	26-09-2025	04-05-2028	CARE A+	Secured	Book debts

(d) **Details of commercial paper issuances as at April 01, 2026 *:**

** Considering that the "Effective Date" and "Appointed Date" of the Scheme is April 1, 2026, the relevant details are disclosed as of April 1, 2026.*

SERIES OF NCS / ISIN	TENOR / PERIOD OF MATURITY	COUPON	AMOUNT OUTSTANDING (IN INR)	DATE OF ALLOTMENT	REDEMPTION DATE / SCHEDULE	CREDIT RATING	SECURED / UNSECURED	SECURITY	OTHER DETAILS VIZ. DETAILS OF ISSUING AND PAYING AGENT, DETAILS OF CREDIT RATING AGENCIES
INE01HV14AA1	195 days	9.35%	25.00	30-Sep-25	Monday, 13 April, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AA1	195 days	9.35%	5.50	30-Sep-25	Monday, 13 April, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AB9	265 days	9.35%	20.00	08-Oct-25	Tuesday, 30 June, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd

SERIES OF NCS / ISIN	TENOR / PERIOD OF MATURITY	COUPON	AMOUNT OUTSTANDING (IN INR)	DATE OF ALLOTMENT	REDEMPTION DATE / SCHEDULE	CREDIT RATING	SECURED / UNSECURED	SECURITY	OTHER DETAILS VIZ. DETAILS OF ISSUING AND PAYING AGENT, DETAILS OF CREDIT RATING AGENCIES
INE01HV14AC7	180 days	9.35%	25.00	24-Oct-25	Wednesday, 22 April, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AH6	191 days	9.05%	50.00	16-Dec-25	Thursday, 25 June, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AI4	178 days	9.29%	50.00	19-Dec-25	Monday, 15 June, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AI4	178 days	9.29%	5.00	19-Dec-25	Monday, 15 June, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AJ2	147 days	9.27%	40.00	02-Jan-26	Friday, 29 May, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AK0	160 days	9.30%	25.00	09-Jan-26	Thursday, 18 June, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AM6	91 days	8.75%	10.00	19-Jan-26	Monday, 20 April, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AC7	91 days	8.75%	10.00	21-Jan-26	Wednesday, 22 April, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AN4	184 days	9.40%	25.00	27-Jan-26	Thursday, 30 July, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AO2	119 days	9.00%	10.00	29-Jan-26	Thursday, 28 May, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AQ7	153 days	9.20%	10.00	04-Feb-26	Tuesday, 7 July, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AP9	120 days	8.90%	10.00	05-Feb-26	Friday, 5 June, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AR5	179 days	9.45%	50.00	12-Feb-26	Monday, 10 August, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AS3	267 days	8.80%	10.00	12-Feb-26	Friday, 6 November, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AS3	267 days	8.80%	15.00	12-Feb-26	Friday, 6 November, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AT1	183 days	9.41%	10.00	12-Feb-26	Friday, 14 August, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AU9	184 days	9.41%	25.00	18-Feb-26	Friday, 21 August, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AV7	180 days	9.40%	10.00	25-Feb-26	Monday, 24 August, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AW5	152 days	9.35%	20.00	26-Feb-26	Tuesday, 28 July, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd
INE01HV14AX3	182 days	9.45%	20.00	18-Mar-26	Wednesday, 16 September, 2026	CRISIL A1+/ CARE A1+	Unsecured	NA	The Federal Bank Ltd

(e) **List of top ten holders of non-convertible securities in terms of value (in cumulative basis) as at April 01, 2026*:**

** Considering that the "Effective Date" and "Appointed Date" of the Scheme is April 1, 2026, the relevant details are disclosed as of April 1, 2026.*

SR. NO.	NAME OF HOLDERS	CATEGORY OF HOLDER	FACE VALUE OF HOLDING	HOLDING AS A % OF TOTAL OUTSTANDING NON-CONVERTIBLE SECURITIES OF THE ISSUER
1	METRO BRANDS LIMITED	CORPORATE BODY-DOMESTIC	1,10,00,00,000	22.89%
2	PARLE BISCUITS PVT LTD	CORPORATE BODY-DOMESTIC	75,00,00,000	15.61%
3	AU SMALL FINANCE BANK LIMITED	BANK-OTHERS	50,00,00,000	10.40%
4	INDIAN ENERGY EXCHANGE LIMITED	CORPORATE BODY-DOMESTIC	50,00,00,000	10.40%
5	SLICE SMALL FINANCE BANK LIMITED	BANK-OTHER SCHEDULED BANK	50,00,00,000	10.40%
6	Bandekar Brothers Private Limited	CORPORATE BODY-DOMESTIC	20,00,00,000	4.16%
7	RAJARAMBAPU SAHAKARI BANK LTD	BANK-CO OPERATIVE	20,00,00,000	4.16%
8	THE PACHORA PEOPLES COOP BANK LTD	BANK-CO OPERATIVE	15,00,00,000	3.12%
9	V M SALGAOCAR AND BROTHER PRIVATE LIMITED	CORPORATE BODY-DOMESTIC	10,00,00,000	2.08%
10	PURE FEEDS AND FOODS PRIVATE LIMITED	CORPORATE BODY-DOMESTIC	10,00,00,000	2.08%

**Note*: Considering that the "Effective Date" and "Appointed Date" of the Scheme is April 1, 2026, the data relating to borrowings are disclosed as of April 01, 2026.*

(f) **List of top ten holders of Commercial paper in terms of value (in cumulative basis) as at April 01, 2026*:**

** Considering that the "Effective Date" and "Appointed Date" of the Scheme is April 1, 2026, the relevant details are disclosed as of April 1, 2026.*

SR. NO.	NAME OF HOLDERS	CATEGORY OF HOLDER	FACE VALUE OF HOLDING	HOLDING AS A % OF TOTAL OUTSTANDING COMMERCIAL PAPERS OF THE ISSUER
1.	ASIAN DEVELOPMENT BANK	FOREIGN PORT FOLIO INVESTOR-CORPORATE-1	2,09,20,00,000	10%
2.	AXIS BANK LIMITED	BANK-OTHER SCHEDULED BANK	1,94,28,80,000	9%
3.	SUNDARAM FINANCE LTD	CORPORATE BODY-DOMESTIC	1,50,00,00,000	7%
4.	STANDARD CHARTERED BANK	BANK-FORIEGN COMMERCIAL BANK	1,25,00,00,000	6%
5.	Neo Group	ALTERNATIVE INVESTMENT FUND CATEGORY II	84,55,70,000	4%
6.	TATA CAPITAL LIMITED	CORPORATE BODY-DOMESTIC	60,00,00,000	3%
7.	THE KANGRA CENTRAL CO-OP BANK LTD	BANK-CO OPERATIVE	50,00,00,000	2%
8.	KOGTA FINANCIAL INDIA LTD	CORPORATE BODY-DOMESTIC	45,96,90,000	2%
9.	RINA VIRENDRA JAIN	RESIDENT-ORDINARY	41,00,00,000	2%
10.	RAYMOND LIMITED	CORPORATE BODY-DOMESTIC	35,00,00,000	2%

(g) **Details of the bank fund based facilities/ rest of the borrowing (if any, including hybrid debt like Foreign Currency Convertible Bonds (FCCB), Optionally Convertible Debentures/ Preference Shares) from financial institutions or financial creditors as at April 01, 2026*:**

** Considering that the "Effective Date" and "Appointed Date" of the Scheme is April 1, 2026, the relevant details are disclosed as of April 1, 2026.*

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

6.15 **The amount of corporate guarantee or letter of comfort issued by the issuer along with name of the counterparty (like name of the subsidiary, joint venture entity, group company, etc.) on behalf of whom it has been issued, contingent liability including debt service reserve account guarantees/ any put option etc*.**

** Considering that the "Effective Date" and "Appointed Date" of the Scheme is April 1, 2026, the relevant details are disclosed as of April 1, 2026.*

S.NO.	NAME OF THE COUNTERPARTY	NATURE OF/RELATIONSHIP WITH COUNTERPARTY	NATURE OF CONTINGENT LIABILITY	AMOUNT OF CONTINGENT LIABILITY AS OF APRIL 01, 2026 (in INR in Crores)
1.	Finova Capital Private Limited	Not a Related Party	Corporate Guarantee	3.30

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

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

Nil

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

S. NO.	PARTICULARS OF DISCLOSURE	DETAILS
1.	**Details with regard to lending done out of the issue proceeds of earlier issuances of debt securities (whether public issue or private placement) by issuer**	**Lending Policy**: Please refer Section 10. **Classification of Loans given to associate or entities related to Board, Senior management, promoters, etc**: Please refer Section 10. **Classification of loans into several maturity profile denomination**: Please refer Section 10.

S. NO.	PARTICULARS OF DISCLOSURE	DETAILS
		Aggregated exposure to top 20 borrowers: Please refer Section 10. **Details of loans, overdue and classified as Non performing assets (NPA)**: Please refer Section 10.
2.	**Details of borrowings granted by issuer**	**Portfolio Summary of borrowings made by issuer**: Please refer Section 10. **Quantum and percentage of Secured vs. Unsecured borrowings**: Please refer Section 10.
3.	**Details of change in shareholding**	**Any change in promoters' shareholding in the Issuer during preceding financial year beyond the threshold prescribed by Reserve Bank of India**: Please refer Section 10.
4.	**Disclosure of Assets under management**	**Segment wise break up and type of loans**: Please refer Section 10.
5.	**Details of borrowers**	**Geographical location wise**: Please refer Section 10.
6.	**Details of Gross NPA**	**Segment wise**: Please refer Section 10.
7.	**Details of Assets and Liabilities**	**Residual maturity profile wise into several bucket**: Please refer Section 10.
8.	**Additional details of loans made by, Housing Finance Company**	N.A.
9.	**Disclosure of latest ALM statements to stock exchange**	Please refer Section 10.

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

The Issuer has not defaulted and/or delayed in payments of interest and principal of any kind of term loans, debt securities, commercial paper and other financial indebtedness including corporate guarantee or letters of comfort issued by the Issuer, in the preceding three years and the current financial year.

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

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

Pursuant to the terms of the Scheme, all present, contingent and future liabilities of Vivriti Finance Limited *(*formerly known as *Vivriti Capital Limited)* (**VFL**) relating to the non-banking finance company related business have been transferred to the Issuer, and all such liabilities would be discharged as the liabilities of the Issuer. The Scheme has been approved by the NCLT, Chennai bench vide Order No. CP/CAA/37/2025 dated December 09, 2025, read with Order No. IA/CA/256/2025 dated December 19, 2025. The "Effective Date" and "Appointed Date" for the Scheme is April 1, 2026. Further, pursuant to the Scheme, which is effective from April 1, 2026, the Listed Debt Securities are deemed to have been migrated from Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* to the Issuer.

It is the view of the Company that information on the financials of VFL may be pertinent to potential/prospective investors, and the availability of this information on the financials of VFL to potential/prospective investors would provide a composite picture of the Company to potential/prospective investors. Therefore, to enable potential/prospective investors and in order to provide a composite picture of the Company to potential/prospective investors, the information on the financials of VFL has been set out/provided in **Annexure V**.

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

NIL

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

NIL

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

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

NIL

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

NIL

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

NIL

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

The Issuer does not have any related party transactions during the preceding three financial years with regard to loans made or, guarantees given or securities provided. The disclosure pertaining to Related Party Transactions are given as a part of the Notes to Financial Statements.

Current Financial Year: As the Financial Year 2026-27 has commenced on April 1, 2026, there are no specific disclosures that are available in this respect as on the date of this General Information Document.

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

S. NO.	NAME OF THE BORROWER (A)	AMOUNT OF ADVANCES /EXPOSURES TO SUCH BORROWER (GROUP) (RS. CRORE) (B)	PERCENTAGE OF EXPOSURE (C)= B/TOTAL ASSETS UNDER MANAGEMENT
To be set out in the Key Information Document for the relevant issuance of Debentures.			

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

Please refer Section 10.

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

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

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

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 may vary for each issuance of Debentures pursuant to this General Information Document. The details of the Debenture Trustee, the consent letter from Debenture Trustee, and the debenture trustee agreement shall be set out in the Key Information Document for the relevant issuance of Debentures.

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

Where applicable, to be set out in the Key Information Document for the relevant issuance of Debentures.

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

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

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

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

6.32 **Disclosures pertaining to wilful defaulter:**

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

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

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

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

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

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

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

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

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

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

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

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

6.36 **Other details:**

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

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

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

(iii) If during the tenor of the Debentures, any guidelines are formulated (or modified or revised) by any Governmental Authority in respect of creation of the DRR, the Issuer shall abide by such guidelines and shall do all deeds, acts and things as may be required by the Debenture Trustee.

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

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

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

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

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

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

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

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

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

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

(i) The Issuer shall ensure that any series of Debentures issued pursuant to this General Information Document and the relevant Key Information Document for the relevant issuance of Debentures are allotted to the respective Debenture Holders and are credited into the demat accounts of the relevant Debenture Holders within the timelines prescribed under the SEBI Listing Timelines Requirements**.**

(ii) Any series of Debentures issued pursuant to this General Information Document and the relevant Key Information Document for the relevant issuance of Debentures shall be deemed to be allotted to the Debenture Holders on the relevant Deemed Date of Allotment. All benefits relating to any series of Debentures issued pursuant to this General Information Document and the relevant Key Information Document for the relevant issuance of Debentures are available to the Debenture Holders from the relevant Deemed Date of Allotment.

(iii) Without prejudice to, and in supplement of, any other provision of the DTD, if the Issuer fails to allot any series of Debentures issued pursuant to this General Information Document and the relevant Key Information Document for the relevant issuance of Debentures to the Applicants following the date of receipt of the Application Money within the time period prescribed under the Companies Act ("**Allotment Period**"), it shall repay the Application Money to the Applicants within 15 (fifteen) calendar days from the expiry of the Allotment Period ("**Repayment Period**").

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

(f) ***Issue details*****:** Please refer Section 8 of this General Information Document.

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

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

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

6.37 **Other matters and reports**

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

(i) in the purchase of any business; or

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

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

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

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

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

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

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

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

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

Provided that the disclosures specified in sub-clauses (i) to (iv) above shall be provided for the top five vendors on the basis of value viz. sale consideration payable to the vendors.

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

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

(c) **If:**

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

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

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

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

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

(d) **The said report shall:**

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

(ii) **where the other body corporate has subsidiaries, deal with the profits or losses and the assets and liabilities of the body corporate and its subsidiaries in the manner as provided in Section 6.37(c)(ii) above.**

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

(e) **The broad lending and borrowing policy including summary of the key terms and conditions of the term loans such as re-scheduling, prepayment, penalty, default; and where such lending or borrowing is between the issuer and its subsidiaries or associates, matters relating to terms and conditions of the term loans including re-scheduling, prepayment, penalty, default shall be disclosed**.

Lending Policy: Please refer Section 10.

Borrowing Policy: The Company may raise funds from Banks/ Financial Institutions as well as market participants in the form of Long term / Short term loans, Senior / Subordinated debt, Securitization from time to time in accordance with the Resource Planning Policy of the Company. The terms of the Borrowing(s) are approved by the Borrowing Committee / such other Committee as authorized by the Board of Directors.

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

The aggregate number of securities of the issuer company purchased and sold by the directors of the issuer company are as follows:

Aggregate no. of equity shares sold	0
Aggregate no of equity shares purchased	0

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

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

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

Please refer page 28 (Note 2) of the audit report for the Financial Year ended March 31, 2023, page 31 (Note 20) of the audit report for the Financial Year ended March 31, 2024 and page 18 (Note 19) of the audit report for the Financial Year ended March 31, 2025, which sets out the details of the related party transactions entered into by the Issuer.

The audited financial statements for the Financial Year ended March 31, 2026 are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting. The refer to the relevant page number of the audit report for the Financial Year ended March 31, 2026 will be disclosed in accordance with the LODR Regulations and any other directions of SEBI.

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

NIL

(j) **The details of:**

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

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

NIL

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

NIL

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

6.39 **Confirmations in respect of Debentures with a face value of INR 10,000 (Indian Rupees Ten Thousand) each**:

Pursuant to the requirements of the SEBI circular no. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2024/94 dated July 3, 2024 on "*Reduction in denomination of debt securities and non-convertible redeemable preference shares*" read with SEBI circular no. HO/17/11/24(1)2025-DDHS-POD1/I/491/2025 dated December 18, 2025 on "*Modification in the conditions specified for reduction in denomination of debt securities*", the Issuer may issue Debentures with a face value of INR 10,000 (Indian Rupees Ten Thousand) per Debenture in accordance with the requirements prescribed thereunder.

For the purposes of the Debt Listing Regulations and the abovementioned circulars, the Issuer confirms, in respect of any issuance of Debentures with a face value of INR 10,000 (Indian Rupees Ten Thousand) per Debenture, as follows:

(a) the Issuer will appoint at least 1 (one) merchant banker registered with the SEBI as the merchant banker for the purposes of this issuance in terms of the July 3 Circular;

(b) the Debentures with a face value of INR 10,000 (Indian Rupees Ten Thousand) per Debenture will be interest bearing with regular interest payouts;

(c) the Debentures with a face value of INR 10,000 (Indian Rupees Ten Thousand) per Debenture will have a fixed maturity; and

(d) the Debentures with a face value of INR 10,000 (Indian Rupees Ten Thousand) per Debenture will not have any structured obligations.

6.40 **Disclosure in respect of advertisement in newspapers regarding financial results**:

Pursuant to the second proviso to Regulation 52(8) of the LODR Regulations, the Issuer may publish its financial results and other information in accordance with Regulation 52(8) of the LODR Regulations by way of a window advertisement in the newspapers that refers to a Quick Response Code and the link of the website of the Issuer and the relevant stock exchange(s) where such financial results are available and capable of being accessed.

The Financial results of the Issuer can be accessed at: https://www.vivriticapital.com/lodr-disclosures.html

6.41 **Details of the issue-wise green shoe option exercised vis-à-vis the base issue size and green shoe portion in issues undertaken in the previous financial year:**

The Issuer did not undertake any issuances of listed securities during the Financial Year ended March 31, 2026.

The Issuer has been listed at BSE Limited pursuant to migration of Listed Debt Securities (Listed Non-Convertible Debentures and Listed Commercial Paper) from Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* pursuant to the Composite Scheme of Arrangement.

It is the view of the Company that information on the details of the exercise of the green shoe option exercised in respect of non-convertible debentures issued by Vivriti Finance Limited during the Financial Year ended March 31, 2026 may be pertinent to potential/prospective investors, and the availability of this information on details of the exercise of the green shoe option exercised in respect of non-convertible debentures issued by Vivriti Finance Limited during the Financial Year ended March 31, 2026 to potential/prospective investors would provide a composite picture of the Company to potential/prospective investors. Therefore, to enable potential/prospective investors and in order to provide a composite picture of the Company to potential/prospective investors, the details of the exercise of the green shoe option exercised in respect of non-convertible debentures issued by Vivriti Finance Limited during the Financial Year ended March 31, 2026, and transferred and migrated to the Issuer are as follows:

S. NO.	ISIN	DATE OF ALLOTMENT	TOTAL ISSUE SIZE (IN INR, IN CRORE)	BASE ISSUE SIZE (IN INR, IN CRORE)	GREEN SHOE OPTION (IN INR, IN CRORE)	TOTAL ALLOTMENT (IN INR, IN CRORE)	GREEN SHOE OPTION EXERCISED (IN INR, IN CRORE)
1.	INE01HV07551	05-06-2025	100	100	-	100	-
2.	INE01HV07569	24-06-2025	75	50	25	75	25
3.	INE01HV07577	24-06-2025	100	50	50	75	25
4.	INE01HV07585	30-06-2025	125	125	-	125	-
5.	INE01HV07593	04-07-2025	100	50	50	75	25
6.	INE01HV07601	19-08-2025	175	150	25	175	25
7.	INE01HV07619	04-09-2025	150	150	-	99	-
8.	INE01HV07627	04-09-2025	200	200	-	115	-
9.	INE01HV07635	04-09-2025	150	150	-	78	-
10.	INE01HV07601	18-09-2025	75	75	-	75	-
11.	INE01HV07619	26-09-2025	60	45	15	54	9
12.	INE01HV07627	26-09-2025	80	60	20	72	12
13.	INE01HV07635	26-09-2025	60	45	15	54	9

SECTION 6A: DISCLOSURES IN RESPECT OF COMMERCIAL PAPERS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(i) Details of instrument, amount, guarantor company

(ii) Copy of the executed guarantee

(iii) Net worth of the guarantor company

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

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

(vi) Conditions under which the guarantee will be invoked

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

SECTION 7: UNDERTAKINGS AND DISCLOSURES BY THE ISSUER AND DIRECTORS

7.1 UNDERTAKING BY THE ISSUER

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

Specific attention of investors is invited to the statement of 'Risk factors' given on page number 17 under the section 'General Risks'.

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

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

7.2 UNDERTAKING ON SECURITY

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

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

(c) The Issuer hereby undertakes that the assets on which the first ranking exclusive charge is created by the Issuer in favour of the Debenture Trustee to secure the obligations of the Issuer in relation to the Debentures under the terms of the Deed of Hypothecation, being the Hypothecated Assets, are free from any encumbrances.

7.3 ATTESTATION

The person(s) authorised by the Issuer hereby attest as follows:

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

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

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

(d) Whatever is stated in this form/General Information Document and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form/General Information Document has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association.

(e) General Risk:

Investment in non-convertible securities is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under Section 4 of this General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.

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

(g) The person(s) set out below are duly authorised to attest to the above by the board of directors or the governing body, as the case may be, by a resolution, a copy of which is also disclosed in Annexure VI of this General Information Document.

On behalf of the Issuer:

Vineet Sukumar

Name: Vineet Sukumar
Designation: Managing Director
Date: June 19, 2026
Place: Mumbai, India

On behalf of the Issuer:

Name: Umesh Navani
Designation: Company Secretary and Compliance Officer
Date: June 19, 2026
Place: Mumbai, India

SECTION 8: TERMS OF THE ISSUE

8.1 SUMMARY TERMS

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

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

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

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

Note:

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

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

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

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

8.2 **TERMS OF THE TRANSACTION DOCUMENTS**

8.2.1. **Representations and Warranties of the Issuer**

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

8.2.2. **Financial Covenants**

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

8.2.3. **Reporting Covenants**

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

8.2.4. **Affirmative Covenants**

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

8.2.5. **Negative Covenants**

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

8.2.6. **Events of Default**

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

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

8.2.6.2. ***Events of Default***

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

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

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

8.2.6.4. ***Additional obligations of the Debenture Trustee***

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

8.2.7. **Listing and Monitoring Requirements**

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

SECTION 9: OTHER INFORMATION AND APPLICATION PROCESS

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

9.1 Mode of Transfer/Transmission of Debentures

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

9.2 Debentures held in Dematerialised Form

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

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

9.3 Debenture Trustee for the Debenture Holder(s)

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

9.4 **Sharing of Information**

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

9.5 **Debenture Holder not a Shareholder**

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

9.6 **Modification of Debentures**

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

9.7 **Right to accept or reject Applications**

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

9.8 **Notices**

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

9.9 **Issue Procedure**

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

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

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

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

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

Process flow of settlement:

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

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

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

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

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

9.11 **Application Procedure**

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

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

9.12 **Fictitious Applications**

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

9.13 **Basis of Allotment**

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

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

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

9.14 **Payment Instructions**

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

9.15 **Eligible Investors**

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

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

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

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

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

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

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

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

9.16 **Post-Allocation Disclosures by the EBP**

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

9.17 **Procedure for Applying for Dematerialised Facility**

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

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

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

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

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

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

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

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

9.18 **Depository Arrangements**

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

9.19 **List of Beneficiaries**

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

9.20 **Application under Power of Attorney**

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

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

9.21 **Procedure for application by Mutual Funds and Multiple Applications**

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

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

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

9.22 **Documents to be provided by Investors**

Investors need to submit the following documents, as applicable:

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

9.23 **Applications to be accompanied with Bank Account Details**

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

9.24 **Succession**

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

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

9.25 **Mode of Payment**

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

9.26 **Effect of Holidays**

Please refer Section 8.1 (*Summary Terms*) of this General Information Document.

9.27 **Tax Deduction at Source**

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

9.28 **Allotment**

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

9.29 **Deemed Date of Allotment**

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

9.30 **Record Date**

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

9.31 **Refunds**

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

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

9.32 **Interest on Application Money**

Please refer Section 8.1 (*Summary Terms*) of this General Information Document.

9.33 **PAN Number**

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

9.34 **Payment on Redemption**

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

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

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

Disclaimer: Please note that only those persons to whom this General Information Document has been specifically addressed are eligible to apply. However, an application, even if complete in all respects, is liable to be rejected without assigning any reason for the same. The list of documents provided above is

only indicative, and an investor is required to provide all those documents / authorizations / information, which are likely to be required by the Issuer. The Issuer may, but is not bound to, revert to any investor for any additional documents / information, and can accept or reject an application as it deems fit. Provisions in respect of investment by investors falling in the categories mentioned above are merely indicative and the Issuer does not warrant that they are permitted to invest as per extant laws, regulations, etc. Each of the above categories of investors is required to check and comply with extant rules/regulations/ guidelines, etc. governing or regulating their investments as applicable to them and the Issuer is not, in any way, directly or indirectly, responsible for any statutory or regulatory breaches by any investor, neither is the Issuer required to check or confirm the same.

SECTION 10: SPECIFIC DISCLOSURES REQUIRED FROM NBFCs**

** The disclosures in this Section 10 have been made on the basis of the audited financial results/numbers of the Issuer have been disclosed for the Financial Year ended March 31, 2026, however, the audited financial statements for the Financial Year ended March 31, 2026 are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting. The audited financial statements or the Financial Year ended March 31, 2026 will be disclosed in accordance with the LODR Regulations and any other directions of SEBI.

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

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

Loan origination: The Issuer employs comprehensive appraisal mechanisms for each type of loan depending on the product involved. Client onboarding process comprises desk diligence and due diligence. At desk diligence stage a preliminary view of the entity is captured in the report. Final version of the report is circulated after desk diligence.

Any new customer / borrower would be subject to a rigorous credit appraisal process before it is recommended for Onboarding. Business, Credit, Risk or any other functionary / department that is recommending Onboarding would follow the below broad guidelines in assessing the needs and profile of the customer irrespective of the nature of the credit facility.

Risk Management: The Primary source of repayment is expected to be the positive cash flows generated by the customer's business. However, in case of several customers (such as start-ups that are in initial growth) where cashflow is not positive, Secondary source of repayment should be considered which would include inter alia exclusive security, escrow arrangement, liquidation / sale of assets, guarantor/parent support, net worth of directors / promoters, equity infusion, refinancing, financial flexibility etc. These should be clearly identified as part of the appraisal process while presentation to Approving Authority. Credit appraisal process discourages credit extension to such customers where there is no identified source of repayment / way out.

Management Risk: Appraisal of management is considered the touchstone of the credit analysis. It is crucial to assess both the ability and the willingness of the management to ensure that financial obligations are met fully. The factors such as experience, reputation, depth of management, financial flexibility etc. are to be evaluated to form an opinion on the borrowing entity's management.

Industry and Business Risk: This relates to the industry of which the borrower is a constituent. The firm will be subject to the risk factors to which the industry is exposed. In assessing the Industry risk, the key parameters would be competition, entry & exit barriers, cyclicity, outlook, regulatory risk/ government policies and other contemporary issues.

Business risk arises in case a firm cannot achieve its targeted business performance. Factors could be external and related to the Industry the firm operates in such as dependence of business cycle on economy, vulnerability of business to technological changes and regulatory environment, implication of growing competition, etc are evaluated for business risk analysis.

Factors could also be internal to the firm such as product life cycle, market share, diversity of customer base, long term sales contracts, research and development commitment, distribution, network, technology and business efficiency etc.

Financial Risk: This would include an assessment of the borrower's overall financial strength based on performance and financial indicators, as derived from its financial statements - historical and projected. While assessing the overall financial strength of a company, the ratios and future prospects would be considered. A comparison of such ratios with other industry participants shall also be done as part of market position / peer analysis.

Governance Risk: Governance, or corporate governance, refers to the ethical management of an organization by its leaders. Good governance takes the needs and expectations of all stakeholders into account i.e. promoters, senior executives, employees, customers, suppliers, lenders, and investors. Effectiveness of governance may be evaluated by understanding a company's policies, processes, management hierarchy, control systems accountability, etc that ensure a functional system of checks & balances to protect the organization's long-term interests

While governance constitutes a part of management & financial risks, Governance Risk requires special discussion for family run businesses, groups with complicated holding structure, groups with multiple related party transactions, and borrowers rated sub-investment-grade (i.e. BB+ or below). Governance is a key diligence metric which and can potentially negate the strengths observed in other risk areas. Any negative observation should be specifically investigated and highlighted to the Approving Authority.

Regulatory Risk: Regulatory risk refers to the possibility that a change in regulations or legislation may increase costs of operations, introduce legal and administrative hurdles, and sometimes even restrict a company from doing business. Such changes may impact the issuer as a lender by way of affecting a borrower's business continuity and/or enforcement of security pertaining to a loan.

All companies must abide by regulations set by governing bodies, and regulatory risk is generally covered as part of Industry & Business Risk analysis.

Environmental and Social Risk: Diligence must encompass assessment of Environmental & Social Risk associated with a company's operations. While the framework for the same is being evolved, for now a declaration from the client is mandated for initial Onboarding. Such declaration includes company's compliance with various parameters identified as part of ESG framework.

Monitoring: Apart from standard covenant stipulated in the sanctioning of loan, the underwriting team (Credit / Risk) shall consider adding specific terms and conditions on case-to-case basis depending on the risk profile and market-wide best practices followed. The Credit policy covers the general covenants that can be stipulated to protect Issuer's interests and the same have to be approved by the Approving Authority.

Quarterly Reviews would be used to track company's performance against projections. Performance, status of compliance with covenants, and other key updates are to be tracked on a quarterly basis. Credit / Risk team shall update relevant sections of the Credit Information Report as part of the Quarterly Review process. These should contain the updates on conduct of account, financial performance, covenant compliance, change in borrowing arrangement, capital infusion, project status (in case of ongoing projects), and other such updates that may be relevant to be monitored on an ongoing basis. Quarterly Review formats depending on customer & product segments have been separately advised as part of "Credit Process – Operating Guidelines". Further, CCO & CRO shall be jointly authorized to change the frequency of monitoring required & Limit Validity (upto 45 calendar day grace period from abovementioned cut-off dates) for accounts on either aggregate risk classification or case-to-case basis.

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

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

10.1.3. **Classification of loans/ advances given, according to type of loans, denomination of loan outstanding by loan to value, sectors, denomination of loans outstanding by ticket size, geographical classification of borrowers, maturity profile etc.:**

Please refer Section 10.3 below.

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

Concentration of Advances:

Particulars	**Amount (in Lakhs)**
Total advances to twenty largest borrowers	-
Percentage of advances to twenty largest borrowers to total advances	-

Concentration of Exposures:

Particulars	**Amount (in Lakhs)**
Total exposures to twenty largest borrowers / customers	-
Percentage of exposures to twenty largest borrowers / customers to total exposure of the applicable NBFC on borrowers / customers	-

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

Please refer Section 10.3 below.

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

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

Nil

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

Year ending	**2023**	**2024**	**2025**	**2026**
Gross NPA %	-	-	-	-
Gross NPA (Amt in Crs)	-	-	-	-
Net NPA	-	-	-	-
Net NPA (Amt in Crs)	-	-	-	-

Please also refer Section 10.3.6 below.

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

Please also refer Section 10.3.1 below.

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

No change

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

10.3.1 **Type of loans:**

Details of types of loans

S. No.	Type of loans	INR, Crore
1	Secured	-
2	Unsecured	-
	Total assets under management (AUM)*^	-

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

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

Details of LTV

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

10.3.3 **Sectoral exposure:**

Details of sectoral exposure

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

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

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

Details of outstanding loans category wise

S. No.	Ticket size (at the time of origination)	Percentage of AUM
1.	Up to INR 2 lakh	-
2.	INR 2-5 Lakh	-
3.	INR 5-10 Lakh	-
4.	INR 10-25 Lakh	-
5.	INR 25-50 Lakh	-
6.	INR 50 Lakh - 1 crore	-
7.	INR 1-5 crore	-
8.	INR 5-25 crore	-
9.	INR 25-100 crore	-
10.	> INR 100 crore	-
	Total	**-**

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

10.3.5 **Geographical classification of borrowers:**

Top 5 states borrower wise

S. No.	Top 5 States	Percentage of AUM
1.	Maharashtra	-
2.	Karnataka	-
3.	Delhi	-
4.	Tamil Nadu	-
5.	Gujarat	-
	Total	**-**

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

Movement of gross NPA

Movement of gross NPA*	INR, Lakhs
Opening gross NPA	-
- Additions during the year	-
- Reductions during the year	-
Closing balance of gross NPA	-

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

Movement of provisions for NPA

Movement of provisions for NPA	INR, Lakhs
Opening balance	-
- Provisions made during the year	-
- Write-off/ write-back of excess provisions	-
Closing balance	-

10.3.7 **Segment-wise gross NPA:**

Segment wise gross NPA

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

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

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

Category	Up to 30/31 days	>1 month - 2 months	>2 months - 3 months	>3 months - 6 months	>6 months - 1 year	>1 year - 3 years	>3 years - 5 years	> 5 years	Total
Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FCA*	NA	NA	NA	NA	NA	NA	NA	NA	NA
FCL*	NA	NA	NA	NA	NA	NA	NA	NA	NA

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

10.4 **Details of borrowings granted by issuer**

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

Particulars	Amount in INR Lakhs
CC, WCDL, OD	-
CP	-
ECB	-
NCD	-

Particulars	Amount in INR Lakhs
NCS	-
TL	-
Total	**-**

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

Particulars	Amount in INR Lakhs
Secured	-
Unsecured	-
Total	**-**

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

Please refer **Annexure IV**.

Pursuant to the terms of the Scheme, all present, contingent and future liabilities of Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* relating to the non-banking finance company related business have been transferred to the Issuer, and all such liabilities would be discharged as the liabilities of the Issuer. The Scheme has been approved by the NCLT, Chennai bench vide Order No. CP/CAA/37/2025 dated December 09, 2025 read with Order No. IA/CA/256/2025 dated December 19, 2025. The "Effective Date" and "Appointed Date" for the Scheme is April 1, 2026. Further information in respect of Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* can be accessed at https://www.vivriticapital.com/annual-reports.html.

SECTION 11: DECLARATION

The person(s) authorised by the Issuer hereby attest as follows:

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

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

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

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

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

I am authorized by the Board of Directors of the Issuer *vide* resolution number 9 dated December 22, 2025 read with the resolution dated June 19, 2026 of the borrowing committee of the board of directors of the Issuer, to sign this General Information Document and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with.

Whatever is stated in this General Information Document and in the attachments thereto is true, correct and complete and no information material to the subject matter of this General Information Document has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association.

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

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

On behalf of the Issuer:	On behalf of the Issuer:
________________________	________________________
Name: Vineet Sukumar	Name: Umesh Navani
Designation: Managing Director	Designation: Company Secretary and Compliance Officer
Date: June 19, 2026	Date: June 19, 2026
Place: Mumbai, India	Place: Mumbai, India

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

The audited financial statements of the Issuer for the Financial Years ended March 31, 2023, March 31, 2024, and March 31, 2025, and the audited financial results for the Financial Year ended March 31, 2026** are attached separately.

Pursuant to the terms of the Scheme, all present, contingent and future liabilities of Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* relating to the non-banking finance company related business have been transferred to the Issuer, and all such liabilities would be discharged as the liabilities of the Issuer. The Scheme has been approved by the NCLT, Chennai bench vide Order No. CP/CAA/37/2025 dated December 09, 2025, read with Order No. IA/CA/256/2025 dated December 19, 2025. The "Effective Date" and "Appointed Date" for the Scheme is April 1, 2026.

Until March 31, 2026, the debt securities were listed under the books of accounts of Vivriti Finance Limited *(formerly known as Vivriti Capital Limited)* and further information in this regard can be accessed at: https://www.vivriticapital.com/annual-reports.html.

**The audited financial results/numbers of the Issuer have been disclosed for the Financial Year ended March 31, 2026, however, the audited financial statements for the Financial Year ended March 31, 2026, are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting. The audited financial statements or the Financial Year ended March 31, 2026, will be disclosed in accordance with the LODR Regulations and any other directions of SEBI.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ANNEXURE III: SHAREHOLDING PATTERN

The shareholding pattern of the Issuer as of the last quarter end, i.e., March 31, 2026, is attached separately.

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

Attached separately.

ANNEXURE V: MATERIAL INFORMATION INFLUENCING INVESTOR'S DECISION TO INVEST

Attached separately.

ANNEXURE VI: COPIES OF RESOLUTION(S)

Attached separately.