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

GENERAL INFORMATION DOCUMENT
(MCFL/2026-27/GID/01)

MANGAL CREDIT AND FINCORP LIMITED
(**"Issuer"** / **"Company"**)

A public limited company incorporated under the provisions of the Companies Act, 1956 and validly existing under the provisions of the Companies Act, 2013.
General Information Document for issue of Non-Convertible Securities on a private placement basis dated: May 13, 2025.

ISSUE OF SENIOR / UNSUBORDINATED / SUBORDINATED, SECURED / UNSECURED, RATED, LISTED, PRINCIPAL PROTECTED OR NOT, MARKET LINKED OR NOT, GREEN DEBT SECURITIES OR NOT, NON-CONVERTIBLE SECURITIES AGGREGATING FOR AN AMOUNT AS SHALL BE MORE PARTICULARLY SET OUT IN THE KEY INFORMATION DOCUMENT, IN MULTIPLE TRANCHES / ISSUANCES, FOR CASH, AT PAR OR AT PREMIUM OR AT DISCOUNT, EITHER FULLY PAID ISSUANCE OR PARTLY PAID ISSUANCE, IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS OR THE ISSUE OF GUARANTEED OR NOT, LISTED COMMERCIAL PAPERS (THE "ISSUE") BY MANGAL CREDIT AND FINCORP LIMITED (THE "COMPANY") OR ("ISSUER").

PART A: DISCLOSURES AS PER SEBI NCS Regulations:

*** Please refer pages 1-6 for all information required to be placed on the front page of a General Information Document as per Schedule I of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021.*

Please see below the disclosures as required under the terms of the SEBI NCS Regulations (as defined below):
The below disclosures as set out in this General Information Document shall be valid and applicable unless otherwise modified in the respective Key Information Document as shall be issued by the Issuer from time to time.

This General Information Document is valid for a period of 1 (one) year from the first issue opening date.

S. No.	Particulars	Relevant Disclosure
1.	**Corporate Identity Number of the Issuer**:	L65990MH1961PLC012227
2.	**Permanent Account Number of the Issuer**:	AAACT4015F
3.	**Date and place of Incorporation of the Issuer**:	Date of incorporation: December 29, 1961 Place of incorporation: Mumbai, India
4.	**Latest registration / identification number issued by any regulatory authority which regulates the Issuer (in this case the RBI)**:	13.00329
5.	**Registered Office address of the Issuer**:	1701/1702, 17th Floor, 'A' Wing, Lotus Corporate Park, Western Express Highway, Goregaon (East), Mumbai: 400063.
6.	**Corporate Office address of the Issuer**:	1701/1702, 17th Floor, 'A' Wing, Lotus Corporate Park, Western Express Highway, Goregaon (East), Mumbai: 400063.
7.	**Telephone No of the Issuer**:	022 4246 1300
8.	**Details of Compliance officer of the Issuer:**	Name: Mr. Chirag Parmar Telephone Number: 022- 42461300 Email address: cs@mangalfincorp.com

S. No.	Particulars	Relevant Disclosure
9.	**Details of Company Secretary of the Issuer**:	Name: Mr. Chirag Parmar Telephone Number: 022-42461300 Email address: : cs@mangalfincorp.com
10.	**Details of Chief Financial Officer of the Issuer**:	Name: Mr. Nilesh Jain Telephone Number: 022-42461300 Email address: nilesh@mangalfincorp.com
11.	**Details of Promoters of the Issuer:**	Name: Mr. Meghraj Sohanlal Jain Telephone Number: 022-42461300 Email address: meghrajjain@mangalfincorp.com Name: Ajit Jain HUF Telephone Number: 022-42461300 Email address: compliance@mangalfincorp.com Name: Mr.Hardik Meghraj Jain Telephone Number: 022-42461300 Email address: hardik.jain@mangalfincorp.com Name: Mr. Ajit Jain Telephone Number: 022-42461300 Email address: compliance@mangalfincorp.com Name: Ms. Seema Ajit Jain Telephone Number: 022-42461300 Email address: compliance@mangalfincorp.com Name: Ms. Bhavika Jain Telephone Number: 022-42461300 Email address: bhavika.jain@mangalfincorp.com Name: Ms. Indra Meghraj Jain Telephone Number: 022-42461300 Email address: compliance@mangalfincorp.com Name: Dhakad Properties Private Limited Telephone Number: 022-42461300 Email address: rocefillingmjgroup@gmail.com Name: Swarna Bhavya Mangal Jewels Private Limited Telephone Number: 022-42461300 Email address: rocefillingmjgroup@gmail.com
12.	**Website address of the Issuer**:	www.mangalfincorp.com
13.	**Email address of the Issuer**:	compliance@mangalfincorp.com
14.	**Details of debenture trustee for the Issue:**	Kindly refer to the respective Key Information Document
15.	**Details of credit Rating Agent for the Issue:**	Kindly refer to the respective Key Information Document
16.	**Disclosure of filing**	Given this is a private placement of non-convertible securities, there shall be no requirement of filing the same with the Registrar of Companies pursuant to the Section 26(4) of the Companies Act, 2013.
17.	**Date of General Information Document**	May 13, 2026 This General Information Document is valid for a period of 1 (one) year from the first issue opening date.
18.	**Type of General Information Document**	This General Information Document is being issued in relation to the private placement basis of Non-Convertible Securities.
19.	**The nature, number, price and amount of securities offered and**	**Base Issue:** Kindly refer to the respective Key Information Document **Green Shoe:** Kindly refer to the respective Key Information Document

S. No.	Particulars	Relevant Disclosure
	issue size (base issue or green shoe), as may be applicable	
20.	**The aggregate amount proposed to be raised through all the stages of offers of non-convertible securities made through the General Information Document (applicable only in case of public issuance)**	Not applicable.
21.	**Details of Registrar to the Issue:**	Kindly refer to the respective Key Information Document
22.	**Legal Counsel**	Kindly refer to the respective Key Information Document
23.	**Statutory Auditor**	**Logo: --** **Name:** Bhagwagar Dalal & Doshi **Address:** Shivsagar Estate, D-Block, 4th Floor, Dr. Annie Besant Road, Worli, Mumbai – 40018 **Website:** NA **Email address**: jatin@ykbco.in **Telephone Number:** 022- 67778555 **Contact Person:** Mr. Jatin V. Dalal **Peer review certificate no.:** 014783 (A copy of the same is attached in **Annexure XI** of this General Information Document) Or as set out in the respective Key Information Document
24.	**Merchant Banker / Lead Manager (if applicable)**	Kindly refer to the respective Key Information Document
25.	**Issue Schedule**	**Date of opening of the Issue:** As set out in the respective Key Information Document **Date of closing of the Issue:** As set out in the respective Key Information Document **Date of earliest closing of the Issue (if any):** As set out in the respective Key Information Document This General Information Document shall be issued as on May 13, 2026 and shall be valid for a period of 1 (one) year from the first issue opening date under this General Information Document.
26.	**Credit Rating of the Issue**	The Rating Agent has vide its letter dated February 02, 2026 and rating rationale and its press release dated February 02, 2026 assigned a rating of "CRISIL BBB / Outlook: Stable" (pronounced as "CRISIL Triple B, Outlook: Stable") in respect of the Debentures. Please refer to **Annexure I** of this General Information Document for the credit rating letter and rating rationale received from the Rating Agent assigning the credit rating above mentioned and the press release by the Rating Agent in this respect. Link for the press release: https://www.mangalfincorp.com/uploads/investor/Credit-Rating-NCD-FY-25-26.pdf Or as set out in the respective Key Information Document
27.	**All the ratings obtained for the private placement of Issue**	Please refer to S.no 26 (*Credit Rating of the Issue*) above.
28.	**The name(s) of the stock exchanges where the securities are proposed to be listed, subject to change**	The Non-Convertible Securities are proposed to be listed on the wholesale debt market of the BSE Limited ("**BSE**"). Please refer to the Key Information Document for the in-principle approval for listing obtained from BSE. BSE shall be the 'Designated Stock Exchange' for the purpose of maintenance of the recovery expense fund prescribed by SEBI under the SEBI Debenture Trustees Circular, as may be amended from time to time.

<table>
<tr><th>S. No.</th><th>Particulars</th><th>Relevant Disclosure</th></tr>
<tr><td>29.</td><td>The details about eligible investors;</td><td>As shall be more particularly set out in the respective Key Information Document.</td></tr>
<tr><td>30.</td><td>Coupon rate, coupon payment frequency, redemption date, redemption amount and details of debenture trustee</td><td>As specified in the respective Key Information Document.
The details of Debenture Trustee are provided under S. No. 14 of this table above.</td></tr>
<tr><td>31.</td><td>Nature and issue size, base issue and green shoe option, if any, shelf or tranche size, each as may be applicable</td><td>Issue Size - Kindly refer to the respective Key Information Document
Base Issue Size - As set out in the respective Key Information Document.
Green shoe option - As set out in the respective Key Information Document.</td></tr>
<tr><td>32.</td><td>Details about underwriting of the issue including the amount undertaken to be underwritten by the underwriters:</td><td>Kindly refer to the respective Key Information Document</td></tr>
<tr><td>33.</td><td>Inclusion of a compliance clause in relation to electronic book mechanism and details pertaining to the uploading the General Information Document on the Electronic Book Provider Platform, if applicable.</td><td>The issuance has to be complied with the provisions of EBP mechanism as per the SEBI NCS Master Circular upon the issue size exceeding the prescribed threshold. Until the aggregate issue size does not exceed the above threshold in a given financial year, the EBP Guidelines will not be applicable. In case the issue size exceeds the above threshold in a given financial year, the final subscription to the Non-Convertible Securities shall be made by the Eligible Investors through the electronic book mechanism as prescribed by SEBI under the EBP Guidelines by placing bids on the electronic book platform during the Issue period. In case the Eligible Investors are not registered on the EBP, they will have to register themselves as investor on the said platform (as a one-time exercise) and also complete the mandatory KYC verification process. The Eligible Investors should also refer to the operational guidelines of the EBP in this respect. The disclosures required pursuant to the EBP Guidelines are set out hereinbelow:
<table>
<tr><td>Details of size of the Issue including green shoe option, if any</td><td>Total Issue size of Issue: Kindly refer to the respective Key Information Document</td></tr>
<tr><td>Bid opening and closing date</td><td>Bid opening date: Kindly refer to the respective Key Information Document
Bid closing date: Kindly refer to the respective Key Information Document</td></tr>
<tr><td>Minimum Bid lot</td><td>Kindly refer to the respective Key Information Document</td></tr>
<tr><td>Manner of bidding in the Issue</td><td>Kindly refer to the respective Key Information Document</td></tr>
<tr><td>Manner of allotment in the Issue</td><td>Kindly refer to the respective Key Information Document</td></tr>
<tr><td>Manner of settlement in the Issue</td><td>Kindly refer to the respective Key Information Document</td></tr>
<tr><td>Settlement cycle</td><td>Kindly refer to the respective Key Information Document</td></tr>
</table></td></tr>
<tr><td>34.</td><td>Specific declaration requested by BSE: non-equity regulatory capital</td><td>Kindly refer to the respective Key Information Document</td></tr>
</table>

Background

This General Information Document (as defined below) is related to the issue of senior / unsubordinated / subordinated, secured / unsecured, rated, listed, non-convertible securities to be issued in multiple tranches/issuances, secured/unsecured, principal protected or not, market linked or not, redeemable/perpetual, green debt securities or not, for cash at par or at premium or at discount, either fully paid issuance or partly paid issuance, in a dematerialised form on a private placement basis by Mangal Credit And Fincorp Limited (the "**Issuer**" or "**Company**") and contains relevant information and disclosures required for the purpose of issuing of the Non-Convertible Securities. The issue of the Non-Convertible Securities comprised in the Issue and described under this General Information Document shall be authorised by the Issuer through resolutions of the shareholders of the Issuer and the Board of Directors of the Issuer, the details of which shall be more particularly set out in the respective Key Information Document and has been authorised by the Memorandum and Articles of Association of the Company. The details of the corporate authorizations i.e. the resolution passed by the board of directors of the Issuer and the resolution passed by the shareholders of the Issuer shall be set out in each of the relevant Key Information Document that shall be issued by the Company from time to time for the purpose of issuance of the Non-Convertible Securities. The Issuer shall ensure that at all times, such relevant issuance of the Non-Convertible Securities shall be within the limits as shall be prescribed in such relevant resolution.

THIS GENERAL INFORMATION DOCUMENT IS NEITHER A PROSPECTUS NOR A STATEMENT IN LIEU OF A PROSPECTUS AND DOES NOT CONSTITUTE AN OFFER TO THE PUBLIC GENERALLY TO SUBSCRIBE FOR OR OTHERWISE ACQUIRE THE NON-CONVERTIBLE SECURITIES TO BE ISSUED UNDER THE ISSUE.

THIS GENERAL INFORMATION DOCUMENT IS PREPARED AND ISSUED IN CONFORMITY WITH THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021, ISSUED VIDE NOTIFICATION NUMBER SEBI/LAD-NRO/GN/2021/39 DATED AUGUST 09, 2021, AS AMENDED FROM TIME TO TIME, READ WITH THE CIRCULARS ISSUED THEREUNDER; THE MASTER CIRCULAR FOR ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES, SECURITISED DEBT INSTRUMENTS, SECURITY RECEIPTS, MUNICIPAL DEBT SECURITIES AND COMMERCIAL PAPER ISSUED BY SECURITIES AND EXCHANGE BOARD OF INDIA, ISSUED VIDE CIRCULAR NO. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 DATED OCTOBER 15, 2025, AS AMENDED FROM TIME TO TIME, THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER PURSUANT TO SECTION 42 OF THE COMPANIES ACT, 2013 READ WITH RULE 14 OF THE COMPANIES (PROSPECTUS AND ALLOTMENT OF SECURITIES) RULES, 2014 AND PURSUANT TO SECTION 71 OF THE COMPANIES ACT, 2013 READ WITH RULE 18 OF THE COMPANIES (SHARE CAPITAL AND DEBENTURES) RULES, 2014 (AS APPLICABLE) FOR ISSUE OF NON-CONVERTIBLE SECURITIES ON A PRIVATE PLACEMENT BASIS.

Wilful Defaulters

The Issuer, its directors and promoters have not been declared as a wilful defaulter by RBI or any other authority. Please refer to Section 6 (*Disclosures pertaining to wilful defaulters*) for the disclosures pertaining to wilful default.

Issuer's Absolute Responsibility

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

Particulars	Date
Validity period of the General Information Document	For a period of one year from the issue opening date of the first issuance
Issue Opening Date	Kindly refer to the respective Key Information Document
Issue Closing Date	Kindly refer to the respective Key Information Document
Pay In Date	Kindly refer to the respective Key Information Document
Deemed Date of Allotment	Kindly refer to the respective Key Information Document

GENERAL RISK

INVESTMENT IN THE NON-CONVERTIBLE SECURITIES INVOLVES A DEGREE OF RISK AND PROSPECTIVE INVESTORS SHOULD NOT INVEST ANY FUNDS IN THIS ISSUE UNLESS THEY CAN AFFORD TO TAKE THE RISK OF LOSING THEIR INVESTMENT AND SUCH RISKS AS ATTACHED TO SUCH INVESTMENTS. PROSPECTIVE INVESTORS ARE ADVISED TO MAKE AN INFORMED DECISION AND TO READ **SECTION 3** (*RISK FACTORS*) OF THIS GENERAL INFORMATION DOCUMENT CAREFULLY BEFORE TAKING AN INVESTMENT DECISION IN THIS ISSUE OF NON-CONVERTIBLE

SECURITIES. FOR THE PURPOSES OF TAKING AN INVESTMENT DECISION, PROSPECTIVE INVESTORS MUST RELY ON THEIR OWN EXAMINATION OF THE ISSUER, THE ISSUE, THE GENERAL INFORMATION DOCUMENT AND THE KEY INFORMATION DOCUMENT TO BE ISSUED FROM TIME TO TIME INCLUDING THE RISKS INVOLVED IN IT. SPECIFIC ATTENTION OF THE PROSPECTIVE INVESTORS IS INVITED TO THE STATEMENT OF RISK FACTORS CONTAINED UNDER **SECTION 3** (*RISK FACTORS*) OF THIS GENERAL INFORMATION DOCUMENT. THESE RISKS ARE NOT, AND ARE NOT INTENDED TO BE, A COMPLETE LIST OF ALL RISKS AND CONSIDERATIONS RELEVANT TO THE NON-CONVERTIBLE SECURITIES OR PROSPECTIVE INVESTOR'S DECISION TO PURCHASE SUCH NON-CONVERTIBLE SECURITIES.

PROSPECTIVE INVESTORS SHOULD CONSULT THEIR OWN LEGAL, REGULATORY, TAX, FINANCIAL AND/OR ACCOUNTING ADVISORS ABOUT RISKS ASSOCIATED WITH AN INVESTMENT IN SUCH NON-CONVERTIBLE SECURITIES AND THE SUITABILITY OF INVESTING IN SUCH NON-CONVERTIBLE SECURITIES IN LIGHT OF THEIR PARTICULAR CIRCUMSTANCES.

THE ISSUE OF NON-CONVERTIBLE SECURITIES HAS NOT BEEN RECOMMENDED OR APPROVED BY THE SECURITIES AND EXCHANGE BOARD OF INDIA (**"SEBI"**) NOT DOES SEBI GUARANTEE THE ACCURACY AND ADEQUACY OF THE INFORMATION CONTAINED HEREIN.

Listing

The Non-Convertible Securities are proposed to be listed on the wholesale debt market of the BSE. The Issuer has obtained an in-principle approval from the Stock Exchange(s), a copy of which is attached herewith in Annexure V.
The Issuer, with prior notice to the Debenture Trustee, may get the Non-Convertible Securities listed on other material stock exchanges as it deems fit. The Issuer shall comply with the requirements of the listing agreement to the extent applicable to it on a continuous basis.

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SECTION 1: DEFINITIONS AND ABBREVIATIONS

Unless the context otherwise indicates or requires or unless a different meaning is provided to it in the respective Key Information Document or the relevant Transaction Document, the following terms shall have the meanings given below in this General Information Document.

Act	means the Companies Act, 2013 and includes any rules, circulars, notifications and orders framed/ issued thereunder and any statutory modifications, re-enactments or amendments thereof or of such rules, circulars, notifications, orders, as issued from time to time.
Allot/Allotment/Allotted	The allotment of the Non-Convertible Securities pursuant to this Issue.
Applicable Accounting Standards	shall mean (a) until the adoption of Indian Accounting Standards (Ind-AS) in accordance with Applicable Law, generally accepted accounting principles in India, and (b) thereafter, Indian Accounting Standards, in each case as amended, supplemented or re-issued from time to time, applied on a consistent basis both as to amounts and to classification of items.
Applicable Law	shall mean any statute, national, state, provincial, local, municipal or other law, regulation, ordinance, rule, judgment, order, decree, byelaws, approval of Governmental Authority, directives, guidelines, policy requirement, circulars or other governmental restriction or any similar form of decision of or determination by, or any interpretation or administration having the force of law in India of any of the foregoing by Governmental Authority in India.
Applicant	means a Person who is eligible to invest in the Non-Convertible Securities and has submitted / will be submitting an Application for subscribing to the Non-Convertible Securities in accordance with the terms of the General Information Document and other Transaction Documents.
Application Form	means an application for subscribing to the Non-Convertible Securities, which is in the form annexed to this General Information Document and marked as **Annexure III**.
Application Monies	means money paid or payable by an Applicant on its Application for subscription to the Non-Convertible Securities.
Assets	means, for any date of determination, the assets of the Issuer on such date as the same would be determined in accordance with the Applicable Accounting Standards.
Beneficial Owner(s)/Debenture Holder(s)	means the Persons who are, for the time being, and from time to time, and who will become the owners of the Tranches/Issuances of the Non-Convertible Securities in electronic (dematerialized) form, and whose names appear in the list of the beneficial owner(s)/register of beneficial owners(s) prepared, held and given by the Depository and shall mean the Secured Debenture Holders and/or the Unsecured Debenture Holders and/ or such other holders of the Non-Convertible Security, as may be contextually applicable, and **“Beneficial Owner”** means each such Person and includes their respective successors/ transferees and assigns.
Board / Board of Directors	The Board of Directors of the Issuer for the time being and from time to time.
BSE	means the BSE Limited.
Business Day	As specified in the relevant Key Information Document.
CDSL	Central Depository Services (India) Limited.
CERSAI	means the Central Registry of Securitisation Asset Reconstruction and Security Interest.
Client Loan	means each loan disbursed by the Issuer as a lender and “Client Loans” shall construed accordingly.
Company/Issuer	shall mean Mangal Credit And Fincorp Limited, a company incorporated under the provisions of the Companies Act, 1956 and validly existing under the Companies Act 2013 and registered with the Reserve Bank of India as a non-banking finance company with corporate identification number L65990MH1961PLC012227 and having its registered office at 1701/1702, 17th Floor, 'A' Wing, Lotus Corporate Park, Western Express Highway, Goregaon (East), Mumbai: 400063.

Commercial Papers	Shall mean listed, rated, guaranteed or not, commercial papers to be issued by the Company pursuant to the RBI CP Directions and as per the terms as more particularly set out in the relevant Key Information Document at a discount to the face value.
Conditions Precedent	As specified in the relevant Key Information Document.
Conditions Subsequent	As specified in the relevant Key Information Document.
Constitutional Documents / Charter 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.
Control	shall mean right to appoint majority of the directors or to control the management or policy decisions by a person or persons acting individually or in concert, directly or indirectly, including by virtue of their shareholding or management rights or shareholders agreements or voting agreements or in any other manner.
Debenture Obligations	(a) in respect of Secured Debentures, means the Secured Obligations; and (b) in respect of the Unsecured Debentures mean the Unsecured Obligations.
Debenture Trust Deed	means each of the trust deed to be executed by and between the Debenture Trustee and the Issuer which will set out the terms upon which the respective Tranche/Issuance of the Debentures are being issued and shall include the representations and warranties and the covenants to be provided by the Issuer.
Debenture Trustee	shall mean Catalyst Trusteeship Limited, a company incorporated under the Companies Act, 1956 and validly existing under the Companies Act, 2013 with corporate identification number U74999PN1997PLC110262, having its registered office at GDA House, First Floor, Plot No. 85, Bhusari Colony (Right), Paud Road, Kothrud, Pune, Maharashtra - 411038, India, or such other debenture trustee appointed for respective Tranche/ Issuance of the Debentures as more particularly mentioned in the respective Debenture Trustee Agreement.
Debenture Trustee Agreement	means each of the agreement executed / to be executed by and between the Debenture Trustee and the Issuer for the purposes of appointment of the Debenture Trustee to act as debenture trustee in connection with the issuance of the respective Tranche/Issuance of the Debentures.
Debenture Trustees Regulations	means the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993.
Debentures	Listed, rated, redeemable or perpetual, secured or unsecured, senior / unsubordinated / subordinated, principal protected or not, market linked or not, green debt securities or not, non-convertible debentures to be issued by the Company on a private placement basis not or green debt securities or not) having either zero coupon or Coupon as set out in the relevant Key Information Document or redemption premium or redemption discount, or whose Coupon is linked to the performance of the reference index etc.) as more particularly set out in the Key Information Document and shall be collectively referred to as the Secured Debentures or Unsecured Debentures (as applicable).
Deed of Guarantee	shall mean each of the deed of corporate guarantee dated on or around the date of the issuance of Tranche / Issuance of the Debentures / Commercial Papers (if applicable) to be executed by the Guarantor in favor of the Debenture Trustee / Trustee for the relevant Tranche/Issuance of the Debentures / Commercial Papers, to the extent applicable.
Deed of Hypothecation	shall mean each of the deed of hypothecation dated on or around the date of the relevant Tranche / Issuance of the Debentures (if applicable) to create a charge over the Hypothecated Assets for the respective Tranche/Issuance of Debentures, to be executed between the Issuer and the Debenture Trustee to secure the Secured Obligations in relation to the respective Tranche/Issuance of the Secured Debentures.
Deed of Personal Guarantee	shall mean each of the deed of personal guarantee dated on or around the date of the issuance of Tranche / Issuance of the Debentures (if applicable) to be

	executed by the Guarantor in favor of the Debenture Trustee for securing the Secured Obligations for the relevant Tranche / Issuance of the Debentures.
Deemed Date of Allotment	shall mean the date on which the Debentures shall have been deemed to be allotted to the Debenture Holders – as mentioned in detail in the respective Key Information Document.
Demat	means dematerialized securities which are securities that are in electronic form, and not in physical form, with the entries noted by the Depository.
Depositories	means the depositories with which the Issuer has made arrangements for dematerialising the Non-Convertible Securities, being NSDL and CDSL.
Depositories Act	The Depositories Act, 1996, as amended from time to time
Depository Participant / DP	A depository participant as defined under the Depositories Act
Designated Stock Exchange	The stock exchange designated by the Issuer under the General Information Document being BSE for the purposes of maintaining the recovery expense fund in terms of Regulation 11 of the SEBI NCS Regulations read with SEBI Debenture Trustees Circular.
Director(s)	Director(s) of the Issuer.
DP ID	Depository Participant Identification Number.
DRR	has the meaning given to it in Section 5.36(a)
Due Date	means the date on which any interest or liquidated damages, any Redemption Payment or premature redemption amount and/or any other amounts payable, are due and payable, including but not limited to each of Redemption Dates, and any other date on which any payment is to be made by the Issuer under the respective Transaction Documents.
EBP Guidelines	The guidelines issued by SEBI with respect to electronic book mechanism under the terms of the SEBI NCS Master Circular and the operational guidelines issued by the relevant Electronic Book Provider, as may be amended, clarified or updated from time to time.
EFT	Electronic Fund Transfer
Electronic Book Provider/ EBP	Shall have the meaning assigned to such term under the EBP Guidelines.
Eligible Investors	As set out in the respective Key Information Document.
Events of Default	As set out in the respective Key Information Document.
Final Redemption Date	With respect to any Tranche / Issuance shall mean the date on which repayment of Redemption Payment together with all other Debenture Obligations in respect of that Tranche / Issuance will be made and shall be as specified in the relevant Key Information Document issued for such Tranche / Issuance.
Final Settlement Date	means the date on which all Debenture Obligations have been irrevocably and unconditionally paid and discharged in full to the satisfaction of the Debenture Holders
Financial Indebtedness	As shall be more particularly set out in the respective Key Information Document.
Financial Statements	means in relation to a company, its audited financial statements (on a consolidated and non-consolidated basis) for a Financial Year.
Financial Year End Date	shall mean 31st March of each year
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.
Form PAS-3	The return of allotment required to be filed by the Issuer pursuant to the Companies (Prospectus and Allotment of Securities) Rules, 2014 relating to the Non-Convertible Securities.
Form PAS-5	The record of private placement maintained by the Issuer pursuant to the Companies (Prospectus and Allotment of Securities) Rules, 2014 relating to the Non-Convertible Securities.
General Information Document	means this General Information Document issued by the Issuer for the issue of the Non-Convertible Securities on a private placement basis in accordance with Applicable Laws.
Governmental Authority	means any government (central, state or otherwise) or any governmental agency, semi-governmental or judicial or quasi-judicial or administrative

	entity, department or authority, agency or authority including any stock exchange or any self-regulatory organization, established under any Applicable Law.
Guarantor	As specified in the relevant Key Information Document, if applicable.
Hypothecated Assets	As shall be more particularly set out in the respective Key Information Document.
Hypothecated Assets Report	As shall be more particularly set out in the respective Key Information Document.
Interest Payment Dates	means the payment dates as specified in the relevant Key Information Document.
Interest Rate/Coupon Rate	As specified in the relevant Key Information Document.
Issue	means the private placement of the Non-Convertible Securities.
Issue Closing Date	As specified in the relevant Key Information Document.
Issue Opening Date	As specified in the relevant Key Information Document.
Key Information Document	The Key Information Document to be issued by the Issuer in respect of each Tranche / Issuance containing inter alia the issue price, Tranche / Issuance size, interest / coupon (if any), redemption premium (if any), any material change to the disclosures and other terms and conditions vis-à-vis the General Information Document for that Tranche / Issuance of Non-Convertible Securities issued under the Issue. The Company shall be free to amend the format of Key Information Document depending upon the terms and conditions of the Non-Convertible Securities being issued in each Tranche / Issuance.
Listing Period	has the meaning given to it in Section 5.38 (*Issue Details*).
LODR Regulations	means the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, modified or restated from time to time.
Majority Debenture Holders	As specified in the relevant Key Information Document.
Majority Resolution	means a resolution approved by the Majority Debenture Holders who are present and voting or if a poll is demanded, by the Majority Debenture Holders who are present and voting in such poll.
Merchant Banker (if applicable)	As provided in the Key Information Document.
NA	Not Applicable
NBFC	Non-banking financial company
NBFC Directions	means, collectively: i. the Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 dated November 28, 2025; ii. the Reserve Bank of India (Non-Banking Financial Companies - Undertaking of Financial Services) Directions, 2025 dated November 28, 2025 as amended by the Reserve Bank of India (Non-Banking Financial Companies – Undertaking of Financial Services) (Amendment) Directions, 2025 dated December 5, 2025; iii. the Reserve Bank of India (Non-Banking Financial Companies – Governance) Directions, 2025 dated November 28, 2025; iv. the Reserve Bank of India (Non-Banking Financial Companies – Prudential Norms on Capital Adequacy) Directions, 2025 dated November 28, 2025; v. the Reserve Bank of India (Non-Banking Financial Companies – Income Recognition, Asset Classification and Provisioning) Directions, 2025 dated November 28, 2025; vi. the Reserve Bank of India (Non-Banking Financial Companies – Know Your Customer) Directions, 2025 dated November 28, 2025; vii. the Reserve Bank of India (Non-Banking Financial Companies – Miscellaneous) Directions, 2025 dated November 28, 2025; and viii. all other directions and circulars issued by the RBI in relation to the

	functioning and governance of non-banking financial companies, each as amended, modified, supplemented or restated from time to time;
Net Worth	As shall be more particularly set out in the respective Key Information Document.
Non-Convertible Securities	means the Debentures and / or perpetual debt instruments and/or other securities as specified by SEBI and under the Applicable Law.
NSDL	National Securities Depository Limited
NSE	National Stock Exchange of India Limited
Outstanding Amounts	As shall be more particularly set out in the respective Key Information Document.
Outstanding Principal Amount	As shall be more particularly set out in the respective Key Information Document.
PAN	Permanent Account Number.
Payment Default	As shall be more particularly set out in the respective Key Information Document.
Person	shall include an individual, natural person, corporation, partnership, joint venture, incorporated or unincorporated body or association, company, Government Authority and in case of a company and a body corporate shall include their respective successors and assigns and in case of any individual his/her respective legal representative, administrators, executors and heirs and in case of trust shall include the trustee(s) for the time being and from time to time. The term “Persons” shall be construed accordingly.
Private Placement Offer cum Application Letter/ PPOAL	The offer cum application letter prepared in compliance with Section 42 of the Companies Act, 2013 read with the Companies (Prospectus and Allotment of Securities) Rules, 2014.
Promoter	shall mean Name: Mr. Meghraj Sohanlal Jain Telephone Number: 022-42461300 Email address: meghrajjain@mangalfincorp.com Name: Ajit Jain HUF Telephone Number: 022-42461300 Email address: compliance@mangalfincorp.com Name: Mr. Hardik Meghraj Jain Telephone Number: 022-42461300 Email address: hardik.jain@mangalfincorp.com Name: Mr. Ajit Jain Telephone Number: 022-42461300 Email address: compliance@mangalfincorp.com Name: Ms. Seema Ajit Jain Telephone Number: 022-42461300 Email address: compliance@mangalfincorp.com Name: Ms. Bhavika Jain Telephone Number: 022-42461300 Email address: bhavika.jain@mangalfincorp.com Name: Ms. Indra Meghraj Jain Telephone Number: 022-42461300 Email address: compliance@mangalfincorp.com Name: Dhakad Properties Private Limited Telephone Number: 022-42461300 Email address: rocefillingmjgroup@gmail.com

	Name: Swarna Bhavya Mangal Jewels Private Limited Telephone Number: 022-42461300 Email address: rocefillingmjgroup@gmail.com
Purpose	As shall be more particularly set out in the respective Key Information Document.
Quarterly Date	means each of March 31, June 30, September 30 and December 31 of a calendar year, and "**Quarterly Dates**" shall be construed accordingly.
R&T Agent/Registrar	As specified in the relevant Key Information Document.
Rating	As specified in the respective Key Information Document.
Rating Agent	As specified in the respective Key Information Document.
RBI	Reserve Bank of India.
RBI CP Directions	Shall mean the directions for the issue of Commercial Papers issued by the RBI dated 03rd January 2024 (as amended from time to time).
Record Date	As shall be more particularly set out in the respective Key Information Document.
Recovery Expense Fund/ REF	means the recovery expense fund established/to be established and maintained by the Issuer in accordance with the provisions of the SEBI Debenture Trustees Master Circular.
Redemption Date	As shall be more particularly set out in the respective Key Information Document.
Redemption Payment	As shall be more particularly set out in the respective Key Information Document.
Register of Beneficial Owners	means the register of beneficial owners of the Non-Convertible Securities maintained in the records of the Depositories
Register of Debenture Holders	means the register of debenture holders maintained by the Issuer in accordance with Section 88 of the Act.
Related Party	has the meaning given to it in the Act.
ROC	Registrar of Companies.
Rs. / INR	Indian National Rupee.
RTGS	Real Time Gross Settlement.
SEBI	Securities and Exchange Board of India constituted under the Securities and Exchange Board of India Act, 1992 (as amended from time to time).
SEBI Centralized Database Requirements	means the requirements prescribed in Chapter IV *(Centralized Database for corporate bonds/ debentures*) of the SEBI NCS Master Circular.
SEBI Debenture Trustees Master Circular / Master Circular for Debenture Trustees	means a master circular issued by SEBI, bearing reference number SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025, titled "*Master Circular for Debenture Trustees*" as amended from time to time.
SEBI NCS Regulations/ NCS Listing Regulations/ Debt Listing Regulations	The Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 together with the SEBI NCS Master Circular, as amended from time to time.
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 SEBI NCS Master Circular.
SEBI NCS Master Circular / Listed NCDs Master Circular	means a master circular issued by SEBI, bearing reference number SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, titled "*Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper*" as amended from time to time.
Secured Debenture Holders	Holders of the Secured Debentures from time to time.
Secured Debentures	Debentures issued/to be issued by the Company which shall be secured by creation of charge over the assets of the Company and/or any other security provider.
Secured Obligations	As shall be more particularly set out in the respective Key Information Document.
Security Cover	has the meaning given to it in the Section 5.38 (*Issue Details*).
Special Resolution	means resolution approved by the Special Majority Debenture Holders who

	are present and voting or if a poll is demanded, by the Special Majority Debenture Holders who are present and voting in such poll.
Stock Exchange	shall mean BSE or NSE, as the case may be
Stressed Assets Framework	means the RBI's master circular no. DOR.STR.REC.8/ 21.04.048/2024-25 dated April 02, 2024, on "Prudential Norms on Income Recognition, Asset Classification and Provisioning Pertaining to Advances" (as amended or modified or restated from time to time.
Tax	shall mean any present or future tax, including but not limited to indirect taxes such as goods and services tax, service tax, value added tax or other similar taxes), levy, duty deductions, withholdings, imposts, cesses, fees 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 by Applicable Laws.
Tax Deduction	means a deduction or withholding for or on account of Tax from a payment under the relevant Tranche / Issuance Debenture Trust Deed.
TDS	Tax Deducted at Source.
Terms & Conditions	The terms and conditions pertaining to the Issue as outlined in the Transaction Documents.
Total Assets	As shall be more particularly set out in the respective Key Information Document.
Tranche/Issuance	Any tranche/issuance of Non-Convertible Securities issued by the Issuer from time to time under this General Information Document pursuant to such terms as set out in the respective Key Information Document.
Transaction Documents	As shall be more particularly set out in the respective Key Information Document.
Transaction Security	has the meaning given to it in the Section 5.38 (*Issue Details*).
Trustee	Shall mean the Trustee to be appointed by the Issuer for the purpose of providing guarantee for the issue of guaranteed Commercial Papers.
Unsecured Debenture Holders	The holders of the Unsecured Debentures from time to time.
Unsecured Debentures	Debentures which are issued/to be issued by the Company which shall be unsecured.
Unsecured Obligations	As shall be more particularly set out in the respective Key Information Document.
WDM	Wholesale Debt Market segment of the relevant stock exchange
Wilful Defaulter	Shall mean an Issuer who is categorized as a wilful defaulter by any Bank or financial institution or consortium thereof, in accordance with the guidelines on wilful defaulters issued by the Reserve Bank of India and includes an issuer whose director or promoter is categorized as such.

SECTION 2: NOTICE TO INVESTORS AND DISCLAIMERS

2.1 ISSUER'S DISCLAIMER

This General Information Document is neither a prospectus nor a statement in lieu of a prospectus and should not be construed to be a prospectus or a statement in lieu of a prospectus under the Companies Act. The issue of the Non-Convertible Securities 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 does not constitute and shall not be deemed to constitute an offer or invitation to subscribe to the Non-Convertible Securities to the public in general.

As per the applicable provisions, it is not necessary for a copy of this General Information Document to be filed or submitted to the SEBI for its review and/or approval. This General Information Document has been prepared in conformity with the SEBI NCS Regulations as amended from time to time and applicable RBI regulations governing private placements of Non-Convertible Securities by NBFCs. This General Information Document has been prepared solely to provide general information about the Issuer to Eligible Investors to whom it is addressed and who are willing and eligible to subscribe to the Non-Convertible Securities. This General Information Document does not purport to contain all the information that any Eligible Investor may require. Further, this General Information Document has been prepared for informational purposes relating to this transaction only and upon the express understanding that it will be used only for the purposes set forth herein.

Neither this General Information Document nor any other information supplied in connection with the Non-Convertible Securities is intended to provide the basis of any credit or other evaluation and any recipient of this General Information Document should not consider such receipt as a recommendation to subscribe to any Non-Convertible Securities. Each potential Investor contemplating subscription to any Non-Convertible Securities 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 Non-Convertible Securities and should possess the appropriate resources to analyze such investment and the suitability of such investment to such potential Investor's particular circumstances.

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

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

No invitation is being made to any persons other than those to whom Application Forms along with this General Information Document and/or Key Information Document and / or the Private Placement Offer cum Application Letter being issued have been sent. Any application by a person to whom the General Information Document and/or the Private Placement Offer cum Application Letter has not been sent by the Issuer shall be rejected without assigning any reason.

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

The Issuer does not undertake to update the General Information Document and/or the Private Placement Offer cum Application Letter to reflect subsequent events after the date of General Information Document and/or the Private Placement Offer cum Application Letter and thus it should not be relied upon with respect to such subsequent events without first confirming its accuracy with the Issuer, save and except the disclosures that shall be made in the Key Information Document at the time of subsequent issuances, from time to time.

Neither the delivery of this General Information Document and/or the Private Placement Offer cum Application Letter nor any sale of Non-Convertible Securities made hereafter shall, under any circumstances, constitute a representation or create any implication that there has been no change in the affairs of the Issuer since the date hereof.

This General Information Document and/or the Private Placement Offer cum Application Letter does not constitute, nor may it be used for or in connection with, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such an offer or solicitation. No action is being taken to permit an offering of the Non-Convertible Securities or the distribution of this General Information Document and/or the Private Placement Offer cum Application Letter in any jurisdiction where such action is required. Persons into whose possession this General Information Document and/or the Private Placement Offer cum Application Letter comes are required to inform themselves of, and to observe, any such restrictions. The General Information Document is made available to potential Investors in the Issue on the strict understanding that it is confidential.

This General Information Document is for the exclusive use of the addressee and restricted for only the intended recipient and it should not be circulated or distributed to third party(ies). This Issue is made strictly on private placement basis. Apart from this General Information Document, no offer document or prospectus has been prepared in connection with the offering of this Issue or in relation to the Issuer.

It is not necessary for the General Information Document to be registered under Applicable Laws. Accordingly, this General Information Document has neither been delivered for registration nor is it intended to be registered.

This General Information Document is intended to be circulated to not exceeding 200 (two hundred) persons in the aggregate in a financial year. Multiple copies hereof given to the same entity shall be deemed to be given to the same person and shall be treated as such. It does not constitute and shall not be deemed to constitute an offer or an invitation to subscribe to the Non-Convertible Securities to the public in general.

The General Information Document does not include a statement purporting to be made by an expert. In case any such statement is made, it shall be made by an expert who is not, and has not been, engaged or interested in the formation or promotion or management, of the Company and has given his written consent to the issue of the General Information Document and has not withdrawn such consent before the delivery of a copy of the General Information Document, as applicable.

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 NCS 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 Non-Convertible Securities 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 company is having a valid certificate of registration issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits/ discharge of liability by the company.

2.4 DISCLAIMER CLAUSE OF SEBI

AS PER THE PROVISIONS OF THE SEBI NCS REGULATIONS, IT IS NOT STIPULATED THAT A COPY OF THIS GENERAL INFORMATION DOCUMENT HAS TO BE FILED WITH OR SUBMITTED TO THE SEBI FOR ITS REVIEW / APPROVAL. IT IS TO BE DISTINCTLY UNDERSTOOD THAT FILING OF THIS GENERAL INFORMATION DOCUMENT TO SEBI 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 SCHEME OR THE PROJECT FOR WHICH THE ISSUE IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THE GENERAL INFORMATION DOCUMENT.

2.5 DISCLAIMER IN RESPECT OF JURISDICTION

This Issue is made in India to investors as specified under the paragraph titled "Eligible Investors" of this General Information Document, who shall be/have been identified upfront by the Issuer. This General Information Document and/or the Private Placement Offer cum Application Letter does not constitute an offer to sell or an invitation to subscribe to Non-Convertible Securities offered hereby to any person to whom it is not specifically addressed. Any disputes arising out of this Issue will be subject to the exclusive jurisdiction of the courts and tribunals as specified in the relevant Key Information Document. This General Information Document and/or the Private Placement Offer cum Application Letter does not constitute an offer to sell or an invitation to subscribe to the Non-Convertible Securities 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 AGENCY

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 Agent has based its ratings on information obtained from sources believed by it to be accurate and reliable. The Rating Agent 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 Agent have paid a credit rating fee, based on the amount and type of bank facilities/instruments.

2.7 DISCLAIMER OF DEBENTURE TRUSTEE

(a) The Debenture Trustee or its agents or advisers associated with the Issue do not undertake to review the financial condition or affairs of the Issuer during the life of the arrangements contemplated by this General Information Document and do not have any responsibility to advise any Investor or prospective Investor in the Non-Convertible Securities of any information available with or subsequently coming to the attention of the Debenture Trustee, its agents or advisors except as specifically provided for in the relevant Tranche/Issuance Debenture Trust Deed.

(b) The Debenture Trustee does not guarantee the terms of payment regarding the issue as stated in this General Information Document and shall not be held liable for any default in the same.

(c) The Debenture Trustee or its agents or advisers associated with the Issue have not separately verified the information contained in this General Information Document. Accordingly, no representation, warranty or undertaking, express or implied, is made and no responsibility is accepted by Debenture Trustee as to the accuracy or any other information provided by the Issuer. Accordingly, the Debenture Trustee associated with the issue shall have no liability in relation to the information contained in this General Information Document or any other information provided by the Issuer in connection with the issue.

(d) The Debenture Trustee is neither a principal debtor nor a guarantor of the Debentures.

2.8 DISCLAIMER IN RESPECT OF THE MERCHANT BANKER

The Merchant Banker accepts no responsibility for any statements or information provided other than those contained in this Key Information 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 Merchant Banker does not guarantee the financial performance of the Issuer or the project, nor assumes 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.

2.9 ISSUE OF NON-CONVERTIBLE SECURITIES IN DEMATERIALISED FORM

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

ASSUMPTIONS

EACH PERSON RECEIVING THIS GENERAL INFORMATION DOCUMENT SHALL BE DEEMED TO HAVE AGREED THAT AND ACCORDINGLY THE COMPANY SHALL BE ENTITLED TO PRESUME THAT SUCH PERSON:

(1) HAS REVIEWED THE TERMS AND CONDITIONS APPLICABLE TO THE NON-CONVERTIBLE SECURITIES AS CONTAINED HEREIN AND HAS UNDERSTOOD THE SAME, AND, ON AN INDEPENDENT ASSESSMENT THEREOF, FOUND THE SAME ACCEPTABLE FOR THE INVESTMENT MADE AND HAS ALSO REVIEWED THE RISK FACTORS CONTAINED HEREIN AND HAS UNDERSTOOD THE RISKS, AND THE RISKS INVOLVED IN INVESTING IN THE NON-CONVERTIBLE SECURITIES INCLUDING FOR ANY REASON HAVING TO SELL THEM OR BE MADE TO REDEEM THEM BEFORE THE FINAL REDEMPTION DATE AND DETERMINED THAT NON-CONVERTIBLE SECURITIES ARE A SUITABLE INVESTMENT AND THAT THE INVESTOR CAN BEAR THE ECONOMIC RISK OF THAT INVESTMENT;

(2) HAS BEEN AFFORDED AN OPPORTUNITY TO REQUEST AND TO REVIEW AND HAS RECEIVED AND REVIEWED THIS GENERAL INFORMATION DOCUMENT AND ALL THE ADDITIONAL INFORMATION CONSIDERED BY AN INDIVIDUAL TO BE NECESSARY TO VERIFY THE ACCURACY OF OR TO SUPPLEMENT THE INFORMATION HEREIN BELIEVED BY IT TO BE NECESSARY AND APPROPRIATE OR MATERIAL IN CONNECTION WITH, AND FOR, INVESTMENT IN THE NON-CONVERTIBLE SECURITIES;

(3) ACKNOWLEDGES THAT THE COMPANY DOES NOT UNDERTAKE TO UPDATE THE GENERAL INFORMATION DOCUMENT TO REFLECT SUBSEQUENT EVENTS AFTER THE DATE OF THE GENERAL INFORMATION DOCUMENT AND, THUS, IT SHOULD NOT BE RELIED UPON WITH RESPECT TO SUCH SUBSEQUENT EVENTS WITHOUT FIRST CONFIRMING ITS ACCURACY WITH THE ISSUER. NEITHER THE DELIVERY OF THIS GENERAL INFORMATION DOCUMENT NOR ANY SALE OF NON-CONVERTIBLE SECURITIES MADE HEREUNDER SHALL, UNDER ANY CIRCUMSTANCES, CONSTITUTE A REPRESENTATION OR CREATE ANY IMPLICATION THAT THERE HAS BEEN NO CHANGE IN THE AFFAIRS OF THE ISSUER SINCE THE DATE HEREOF;

(4) ACKNOWLEDGES THAT THIS GENERAL INFORMATION DOCUMENT DOES NOT CONSTITUTE, NOR MAY IT BE USED FOR OR IN CONNECTION WITH, AN OFFER OR SOLICITATION BY ANYONE IN ANY JURISDICTION IN WHICH SUCH OFFER OR SOLICITATION IS NOT AUTHORIZED OR TO ANY PERSON TO WHOM IT IS UNLAWFUL TO MAKE SUCH AN OFFER OR SOLICITATION. NO ACTION IS BEING TAKEN TO PERMIT AN OFFERING OF THE NON-CONVERTIBLE SECURITIES OR THE DISTRIBUTION OF THIS GENERAL INFORMATION DOCUMENT IN ANY JURISDICTION WHERE SUCH ACTION IS REQUIRED. THE DISTRIBUTION OF THIS GENERAL INFORMATION DOCUMENT AND THE OFFERING AND SALE OF THE NON-CONVERTIBLE SECURITIES MAY BE RESTRICTED BY LAW IN CERTAIN JURISDICTIONS. PERSONS INTO WHOSE POSSESSION THIS GENERAL INFORMATION DOCUMENT COMES ARE REQUIRED TO INFORM THEMSELVES ABOUT, AND TO OBSERVE, ANY SUCH RESTRICTIONS;

(5) HAS BEEN AFFORDED AN OPPORTUNITY TO VERIFY THE ACCURACY OF OR TO SUPPLEMENT THE INFORMATION HEREIN;

(6) HAS SUFFICIENT KNOWLEDGE, EXPERIENCE AND EXPERTISE AS AN INVESTOR, TO MAKE THE INVESTMENT IN THE NON-CONVERTIBLE SECURITIES;

(7) HAS NOT RELIED ON EITHER THE ISSUER OR ANY OF ITS AFFILIATE, ASSOCIATE, HOLDING, SUBSIDIARY OR GROUP ENTITIES OR ANY PERSON ACTING IN ITS OR THEIR BEHALF FOR ANY INFORMATION, ADVICE OR RECOMMENDATIONS OF ANY SORT EXCEPT AS REGARDS THE ACCURACY OF THE SPECIFIC FACTUAL INFORMATION ABOUT THE TERMS OF THE NON-CONVERTIBLE SECURITIES SET OUT IN THIS GENERAL INFORMATION DOCUMENT;

(8) HAS UNDERSTOOD THAT INFORMATION CONTAINED IN THISGENERAL INFORMATION DOCUMENT IS NOT TO BE CONSTRUED AS BUSINESS OR INVESTMENT ADVICE;

(9) HAS MADE AN INDEPENDENT EVALUATION AND JUDGMENT OF ALL RISKS AND MERITS BEFORE INVESTING IN THE NON-CONVERTIBLE SECURITIES;

(10) HAS THE LEGAL ABILITY TO INVEST IN THE NON-CONVERTIBLE SECURITIES AND THE INVESTMENT DOES NOT CONTRAVENE ANY PROVISION OF ANY LAW, REGULATION OR CONTRACTUAL RESTRICTION OR OBLIGATION OR UNDERTAKING BINDING ON OR AFFECTING THE DEBENTURE HOLDER OR ITS ASSETS; AND

(11) HAS NOT RELIED ON ANY INTERMEDIARY OR ADVISORS THAT MAY BE ASSOCIATED WITH THE ISSUE IN CONNECTION WITH ITS INVESTIGATION OF THE ACCURACY OF SUCH INFORMATION OR ITS INVESTMENT DECISION.

SECTION 3: RISK FACTORS

Investment in non-convertible securities involve a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under Section 3 of this General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.

The following are the risks relating to the Company, the Debentures and the market in general envisaged by the management of the Company. Potential Investors should carefully consider all the risk factors in this General Information Document and/or Key Information Document and / or the Private Placement Offer cum Application Letter for evaluating the Company and its business and the Debentures before making any investment decision relating to the Debentures. The Company believes that the factors described below represent the principal risks inherent in investing in the Debentures but does not represent that the statements below regarding risks of holding the Debentures are exhaustive. The ordering of the risk factors is intended to facilitate ease of reading and reference and does not in any manner indicate the importance of one risk factor over another. Investors should also read the detailed information set out elsewhere in this General Information Document and/or Key Information Document and / or the Private Placement Offer cum Application Letter and reach their own views prior to making any investment decision.

3.1 RISKS IN RELATION TO THE NON-CONVERTIBLE SECURITIES:

(a) REPAYMENT IS SUBJECT TO THE CREDIT RISK OF THE ISSUER.

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

(b) THE SECONDARY MARKET FOR DEBENTURES MAY BE ILLIQUID.

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.

(c) CREDIT RISK & RATING DOWNGRADE RISK

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

(d) CHANGES IN INTEREST RATES MAY AFFECT THE PRICE OF THE DEBENTURES

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

(e) TAX CONSIDERATIONS AND LEGAL CONSIDERATIONS

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

(f) ACCOUNTING CONSIDERATIONS

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

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

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

(h) LEGALITY OF PURCHASE

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

(i) 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.

3.2 RISKS RELATED TO THE BUSINESS OF THE ISSUER

Following are the risk factors which can be anticipated for the proposed issue.

Interest Rate Risk: Fluctuations in interest rates may impact the Issuer's cost of borrowing and profitability. A rise in interest rates may increase borrowing costs, thereby reducing net interest margins.

Liquidity Risk: The Issuer relies on external borrowings, including market borrowings and bank loans, for funding its lending operations. Any disruption in funding sources or tightening of liquidity in financial markets could adversely affect the Issuer's ability to meet its obligations.

Regulatory & Compliance Risk: As an listed NBFC, the Issuer is subject to various regulatory requirements prescribed by the Reserve Bank of India (RBI) and other regulatory authorities. Any changes in regulatory policies, capital adequacy norms, or compliance requirements may impact the Issuer's business operations.

Market Risk: The Issuer's financial performance may be impacted by macroeconomic factors, including inflation, economic downturns, and volatility in financial markets, which could affect the demand for credit and the creditworthiness of borrowers.

3.3 **Risk of Adverse Economic Conditions:** Economic slowdowns, geopolitical tensions, or financial crises may impact borrower repayment capacities, increase default rates, and impact the overall financial health of the Issuer**.**

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

(a) Security and Guarantee may be insufficient to redeem the Secured Debentures

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

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

3.5 RISKS RELATING TO THE DEBENTURES

(a) ***Debentures that are listed or quoted or admitted to trading may not lead to greater liquidity***

It is not possible to predict if and to what extent a secondary market may develop in the Debentures or at what price the Debentures will trade in the secondary market or whether such market will be liquid or illiquid. If so specified in this General Information Document and/or Key Information Document and / or the Private Placement Offer cum Application Letter, application has been made to list or quote or admit to trading the Debentures on the stock exchange or quotation system(s) specified. If the Debentures are so listed or quoted or admitted to trading, no assurance is given that any such listing or quotation or admission to trading will be maintained. The fact that the Debentures may be so listed or quoted or admitted to trading does not necessarily lead to greater liquidity than if they were not so listed or quoted or admitted to trading. The listing of the Debentures is subject to receipt of the final listing and trading approval from the Stock Exchange.

The more limited the secondary market is, the more difficult it may be for holders of the Debentures to realise value for the Debentures prior to redemption of the Debentures.

(b) ***Changes in government policies and laws in India may adversely affect the Debentures***

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

(c) ***Political instability or changes in the government could delay further liberalization of the Indian economy and adversely affect economic conditions in India generally***

Since 1991, successive Indian governments have pursued policies of economic liberalization. The role of the Central and State Governments in the Indian economy as producers, consumers and regulators has remained significant. If there was to be any slowdown in the economic policies, or a reversal of steps already taken, it could have an adverse effect on the debt market which as such is exposed to the risks of the Indian regulatory and policy regime.

(d) ***You may not be able to recover, on a timely basis or at all, the full value of the outstanding amounts and/or the interest accrued thereon in connection with the Debentures.***

Our ability to pay interest accrued on the Debentures and/or the principal amount outstanding from time to time in connection therewith would be subject to various factors inter-alia including our financial condition, profitability and the general economic conditions in India and in the global financial markets. We cannot assure you that we would be able to repay the principal amount outstanding from time to time on the Debentures and/or the interest accrued thereon in a timely manner or at all.

(e) ***There may be no active market for the non-convertible debentures on the WDM segment of the stock exchange. As a result, the liquidity and market prices of the non-convertible debentures may fail to develop and may accordingly be adversely affected.***

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

3.6 REFUSAL OF LISTING OF ANY SECURITY OF THE ISSUER DURING LAST THREE YEARS BY ANY OF THE STOCK EXCHANGES IN INDIA OR ABROAD

There is no security of the issuer which has been refused by any regulatory to list on the Stock Exchanges during the preceding three years.

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

There is no limited or sporadic trading of non-convertible securities of the issuer on the stock exchanges

3.8 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 Rule 18 (7) of the Companies (Share Capital and Debentures) Rules, 2014, a non-banking financial company is not required to maintain debenture redemption reserve for debentures issued on a private placement basis.

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.

SECTION 4: FINANCIAL STATEMENTS

The audited financial statements of the Issuer for the year ended March 31, 2025, March 31, 2024, March 31, 2023 and limited review financials for the period ended December 31, 2025, are set out in **Annexure IV** hereto.

It shall be noted that the audited financial statements have been certified by the statutory auditor who holds a valid certificate issued by the peer review board of the Institute of Chartered Accountants of India.

SECTION 5: REGULATORY DISCLOSURES

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

5.1 Documents Submitted to the Exchanges

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

(a) This General Information Document;
(b) Memorandum and Articles of Association of the Issuer and necessary resolution(s) for the allotment of the Non-Convertible Securities;
(c) Copy of the resolution passed by the shareholders of the Company at 61st Annual General Meeting held on September 22, 2023 authorizing to borrow, upon such terms as the board may think fit, up to an aggregate limit of INR 750 Crores under Section 180 (1)(C) of the Companies Act, 2013, read with Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014, shall be annexed in the relevant Key Information Document from time to time;
(d) Copy of the resolution passed by the board of directors of the Company dated May 07, 2026 authorizing the issuance of the debentures shall be annexed in the relevant Key Information Document from time to time;
(e) Copy of the resolution passed by the Board of Directors of the Company for each Tranche / Issuance shall be annexed at the time of issuance of the Key Information Document.
(f) Copy of last 3 (three) years audited Annual Reports;
(g) Reports about the business or transaction to which the proceeds of the securities are to be applied directly or indirectly;
(h) Statement containing particulars of, dates of, and parties to all material contracts and agreements;
(i) An undertaking from the Issuer stating that the necessary documents for the creation of the charge, where applicable, including the Debenture Trust Deed would be executed within the time frame prescribed in the relevant regulations/acts/rules etc. and the same would be uploaded on the website of the BSE, where such debt securities are proposed to be listed; - *As per respective Key Information Document.*
(j) Where applicable, an undertaking that permission/consent from the prior creditor for a second or *pari passu* charge being created, in favor of the trustees to the proposed issue has been obtained; - *As per respective Key Information Document.*
(k) Any other particulars or documents that the recognized stock exchange may call for as it deems fit; and
(l) Due diligence certificates from the Debenture Trustee as per the format specified in Annexure A of the SEBI Debenture Trustees Master Circular and Schedule IV of the SEBI NCS Regulations. - *As per respective Key Information Document.*

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

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

5.2 Details of Promoters of the Issuer:

S. No.	Details of Promoter Management	Description
1.	Name of promoter	Mr. Meghraj Sohanlal Jain
2.	Date of Birth	25th June, 1970
3.	Age	56 years
4.	Education Qualifications	Bachelor in Commerce
5.	Experience in the business or employment	As an entrepeneur for more than 26 years

6.	Positions / posts held in the past by the promoter management	Promoter
7.	Directorships held by the promoter management	Chairman and Managing Director in Mangal Credit and Fincorp Limited
8.	Other ventures of the promoter management	Not Applicable
9.	Special achievements	1. Awarded as the Best Upcoming Lending NBFC of the Year 2024 - India NBFC Summit & Awards held by Synnex. 2. Awarded by IFIE Indian Achievers Award - 3rd Edition - Most Iconic Entrepreneur of the Year presented by Shri. Nitin Gadkari 3. Awarded by ET Emerging Leaders Conclave 2024 - Mr. Meghraj Jain 4. Awarded by Asia One - India's Fastest Growing Brands 2023
10.	Business and financial activities of the promoter management	Not applicable as the Promoter is an individual
11.	Photograph	

S. No.	Details of Promoter Management	Description
1.	Name of promoter	Mr. Hardik Meghraj Jain
2.	Date of Birth	17th September, 1998
3.	Age	28 years
4.	Education Qualifications	Bachelor of Arts in Inter - Disciplinary Studies
5.	Experience in the business or employment	As an entrepeneur for more than 5 years
6.	Positions / posts held in the past by the promoter management	Promoter
7.	Directorships held by the promoter management	Executive Director in Mangal Credit and Fincorp Limited
8.	Other ventures of the promoter management	• Chakshu Realtors Private Limitedx • Cosmoline Cos Private Limited
9. **x**	Special achievements	1. Awarded by ET Emerging Leaders Conclave 2024 - Mr. Hardik Jain 2. Awarded by Forbes India - 30 Under 30
10.	Business and financial activities of the promoter management	Not applicable as the Promoter is an individual
11.	Photograph	

S. No.	Details of Promoter Management	Description
1.	Name of promoter	Ms. Indra Meghraj Jain
2.	Date of Birth	16th September, 1970
3.	Age	56 years
4.	Education Qualifications	Bachelor in Commerce
5.	Experience in the business or employment	Entrepeneur
6.	Positions / posts held in the past by the promoter management	Promoter
7.	Directorships held by the promoter management	-
8.	Other ventures of the promoter management	Not Applicable
9.	Special achievements	-
10.	Business and financial activities of the promoter management	-
11.	Photograph	

S. No.	Details of Promoter Management	Description
1.	Name of promoter	Ms. Bhavika Jain
2.	Date of Birth	5th December, 1994
3.	Age	32 years
4.	Education Qualifications	Master in Wealth Management
5.	Experience in the business or employment	As an entrepeneur for more than 5 years
6.	Positions / posts held in the past by the promoter management	Promoter
7.	Directorships held by the promoter management	-
8.	Other ventures of the promoter management	FOY E Retail Private Limited
9.	Special achievements	-
10.	Business and financial activities of the promoter management	-
11.	Photograph	

S. No.	Details of Promoter Management	Description
1.	Name of promoter	Mr. Ajit Jain
2.	Date of Birth	7th May, 1978
3.	Age	48 years
4.	Education Qualifications	Bachelor in Commerce
5.	Experience in the business or employment	As an entrepeneur for more than 25 years
6.	Positions / posts held in the past by the promoter management	Promoter
7.	Directorships held by the promoter management	-
8.	Other ventures of the promoter management	• Mangal Buildhome Private Limited • Dhakad Properties Private Limited • Mangal Royal Jewels Private Limited • Shree Mangal Jewels Private Limited • Swarn Bhavya Mangal Jewels Private Limited • Shree Ratna Mangal Jewels Private Limited • Shree Mangal Abhushan Private Limited
9.	Special achievements	-
10.	Business and financial activities of the promoter management	-
11.	Photograph	

S. No.	Details of Promoter Management	Description
1.	Name of promoter	Mr. Seema Jain
2.	Date of Birth	30th January, 1979
3.	Age	47 years
4.	Education Qualifications	Bachelor in Science
5.	Experience in the business or employment	Entrepeneur
6.	Positions / posts held in the past by the promoter management	Promoter
7.	Directorships held by the promoter management	-
8.	Other ventures of the promoter management	• Dhakad Properties Private Limited • Chakshu Realtors Private Limited
9.	Special achievements	-
10.	Business and financial activities of the promoter management	-

11.	Photograph	

Declaration
The Issuer confirms that (to the extent applicable) the Permanent Account Number, Aadhaar Number, Driving License Number, Bank Account Number(s), Passport Number and Personal Address of the promoters and Permanent Account Number of directors have been submitted to the stock exchanges on which the Non-Convertible Securities are proposed to be listed, at the time of filing the draft General Information Document.

5.3 Details of specific entities in relation to the current Issue of Non-Convertible Debentures:

S. No.	Particulars	Details
1.	Legal Counsel (if any)	Not Applicable
2.	Guarantor (if applicable)	As set out in the respective Key Information Document
3.	Arrangers, if any	As set out in the respective Key Information Document
4.	Merchant banker and Co-managers to the issues	As set out in the respective Key Information Document
5.	Sponsor Bank	Not applicable as this is a private placement of non-convertible debentures
6.	Debenture Trustee	As set out in the respective Key Information Document
7.	Register and Transfer Agent	As set out in the respective Key Information Document
8.	Credit Rating Agency	As set out in the respective Key Information Document

5.4 About the Issuer: A brief summary of business / activities of the Issuer and its subsidiaries with the details of branches or units if any and its line of business containing at least the following information:

(a) **Overview of the business of the Issuer**

Inception and formation:

i. **Formation –** The Company was formed in 1961 by the name of Tak Machinery Ltd. It was acquired by Mangal group in 2012 and the name was changed to Mangal Credit and Fincorp Ltd. in the year 2013.

ii. **RBI License:** The Company obtained its NBFC license in the year 2016.

iii. **No.** of Braches as on Date: we have 28 branches as on date.

iv. The company is a non-deposit taking NBFC registered with RBI and equity listed on BSE and NSE. The Company operates through branch model for retail lending across Maharashtra, Gujarat, Rajasthan and West Bengal.

v. The Company is into lending products of gold jewellery loans, SME loans, Loans against property (LAP) and personal loans to the existing gold loan borrowers.

(b) **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 clause (g) of clause 5.34 of this Schedule. 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.

Weblink - https://www.mangalfincorp.com/

Branches in Maharashtra:
Existing

i. Goregaon – HO
ii. Dharavi
iii. Malad
iv. Kalyan
v. Vile Parle
vi. Karjat
vii. Virar
viii. Khopoli
ix. Badlapur
x. Mira Road
xi. Vashi
xii. Panvel
xiii. Dombivli
xiv. Prabhadevi
xv. Ambernath
xvi. Thane East
xvii. Bhayandar
xviii. Vasai
xix. Nallasopara

Branches in Gujarat:

i. Surat
ii. Rajkot
iii. Kalavad_Jamnagar
iv. Surendranagar
v. Mavdi

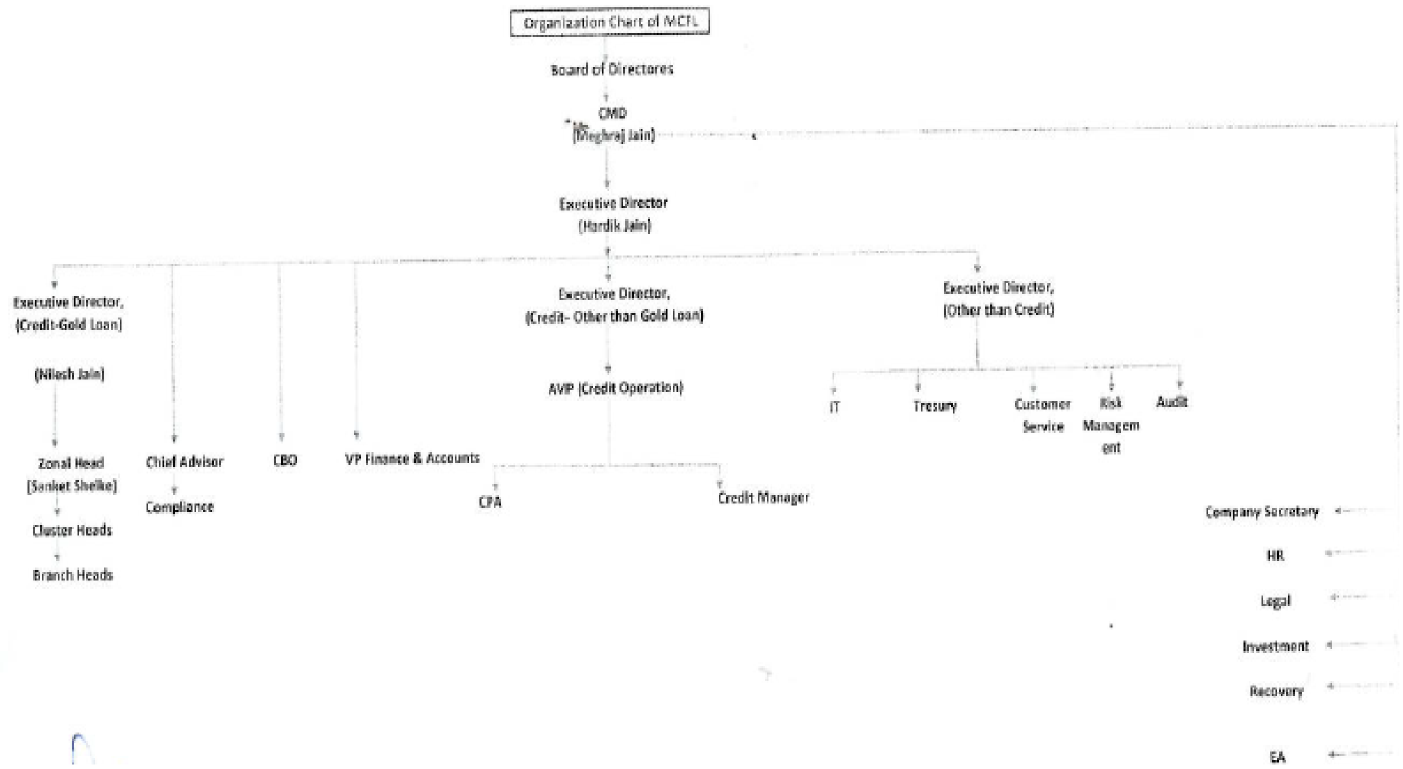
Branches in Rajasthan:

i. Chittorgarh
ii. Kankroli - Rajsamand
iii. Nathdwara
iv. Nimbahera
v. Sunderwas – Udaipur
vi. Bhilwara

Branches in West Bengal :

i. Sodepur
ii. Chandannagar

(c) Corporate Structure of the Issuer:



(d) Corporate Structure of the Group:

Mangal Group

NBFC	Real Estate	IT	Jewellery
Mangal Credit and Fincorp Limited	Mangal Buildhome Private Limited	Mangal Compsolutions Limited	• Mangal Royal Jewels Private Limited • Shree Mangal Jewels Private Limited • Swarn Bhavya Mangal Jewels Private Limited • Shree Ratna Mangal Jewels Private Limited

(e) Use of proceeds (in order of priority for which the said proceeds will be utilized):

(i) Purpose – As set out in Section 5.38 *(Issue Details)* of the General Information Document;

(ii) Break - up of the cost of the project for which the money is being used – As set out in the relevant Key Information Document, if applicable;

(iii) Means of financing for the project - As set out in the relevant Key Information Document, if applicable;

(iv) proposed deployment status of the proceeds at each stage of the project - As set out in the relevant Key Information Document, if applicable.

(f) Expenses of the issue:

Particulars of expenses	Amount	Percentage of total expenses	Percentage of total issue size

Lead Manager Fees	As shall be set out in the Key Information Document
Underwriting Commission	As shall be set out in the Key Information Document
Brokerage, selling commission and upload fees	As shall be set out in the Key Information Document
Fees payable to the registrar to the issue	As shall be set out in the Key Information Document
Fees payable to the legal advisors	As shall be set out in the Key Information Document
Advertising and marketing expenses	As shall be set out in the Key Information Document
Fees payable to the regulators including stock exchange	As shall be set out in the Key Information Document
Expenses incurred on printing and distribution of issue stationary	As shall be set out in the Key Information Document
Any other fees, commission or payments under whatsoever nomenclature	As shall be set out in the Key Information Document

(g) **Key Operational and Financial Parameters for the last 3 audited years on a consolidated basis (wherever available) else on a standalone basis and for the period ended as on December 31, 2025, in respect of the financial information provided under Sub-section 5.22 of Section 5 (*Regulatory Disclosures*):**

Standalone basis:

Rs. In Lakhs

Particulars	As on December 31, 2025	31.03.2025	31.03.2024	31.03.2023
BALANCE SHEET				
Assets				
Property, Plant and Equipment	119.47	71.95	57.18	43.46
Financial Assets	43061.65	33294.98	25735.90	18680.72
Non-financial Assets excluding Property, Plant and Equipment	1812.84	1573.28	1585.88	1582.87
Total Assets	44993.96	33940.21	27378.96	20307.05
Liabilities				
Financial Liabilities			-	-
-Derivative financial instruments	0.00	0.00	0.00	0.00
-Trade Payables	75.75	74.77	75.19	37.10
-Other Payables			17.05	4.53
-Debt Securities	4834.89	0.00	0.00	705.99
-Borrowings (other than Debt Securities)	22648.62	19884.64	13664.02	7885.15
-Subordinated liabilities	0.00	0.00	0.00	0.00
-Lease liabilities	-	164.46	135.77	138.93
-Other financial liabilities	326.86	203.02	237.70	20.08
Non-Financial Liabilities				
-Current tax liabilities (net)	340.59	427.66	314.19	221.32
-Provisions	99.83	66.92	41.21	14.33
-Deferred tax liabilities (net)	0.00	0.00	0.00	0.00
-Other non-financial liabilities	481.43	212.07	158.85	85.69
Equity (Equity Share Capital and Other Equity)	16186.49	14071.13	12734.98	11194.33
Non-controlling interest	0.00	0.00	0.00	0.00

Total Liabilities and Equity	44993.96	34940.21	27378.96	20307.05
Revenue from operations	4859.98	4957.62	3319.51	2125.88
Other Income	5.46	0.00	7.98	14.1
Total Income	4865.44	4957.62	3327.49	2139.98
Total Expenses	3522.61	3103.77	1894.99	1062.14
Profit after tax for the year	982.82	1306.76	1054.59	791.35
Other Comprehensive Income	12.13	146.77	-118.97	-92.81
Total Comprehensive Income	994.95	1453.53	936.02	698.54
Earnings per equity share (Basic)	4.84	6.68	5.45	4.10
Earnings per equity share (Diluted)	4.70	6.58	5.45	4.10
Cash Flow			-	-
Net cash from / used in (-) operating activities	-6742.78	-4936.03	-5398.44	-4610.69
Net cash from / used in (-) investing activities	-985.80	-513.48	-721.92	-28.66
Net cash from / used in (-) financing activities	8631.49	6001.88	5620.41	5629.56
Net increase/decrease (-) in cash and cash equivalents	902.91	552.37	-499.05	990.21
Cash and cash equivalents as per Cash Flow Statement as at end of Year	2086.45	1183.54	631.17	1131.12
Additional Information				
Net worth	16186.49	13996.62	12734.98	11194.33
Cash and cash equivalents	2086.47	1183.54	631.17	1131.12
Loans	36997.80	29043.15	22632.71	15879.51
Total Debts to Total Assets	0.61	0.57	0.50	0.42
Interest Income	4676.16	4803.54	3215.28	1996.49
Interest Expense	2191.58	1768.66	949.51	457.62
Impairment on Financial Instruments	114.01	72.75	74.18	34.99
Bad Debts to Loans	0.00	0.00	0.000	0.0002
% Stage 3 Loans on Loans (Principal Amount)	1.31%	1.31%	2.62%	2.18%
% Net Stage 3 Loans on Loans (Principal Amount)	0.75%	0.70%	1.88%	1.44%
Tier I Capital Adequacy Ratio (%)	37.17%	41.24%	47.23%	57.93%
Tier II Capital Adequacy Ratio (%)	0.00	0.00	0.00	0.00

Consolidated basis: Not Applicable

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

Please refer to the relevant Key Information Document

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

Please refer to the relevant Key Information Document.

5.7 A brief history of 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 (in Rs.)
Authorised Share Capital	
2,50,00,000 Equity shares of Rs. 10/- each	25,00,00,000
TOTAL	25,00,00,000
Issued, Subscribed and Fully Paid- up Share Capital	
2,11,13,986 Equity shares of Rs. 10/- each	21,11,39,860
TOTAL	21,11,39,860

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

During the quarter ended March 31, 2026 there was no change in the capital structure however, during the preceding 3 financial years following changes have taken place;

Date	Existing Capital	Revised Capital	Remark
15th February, 2024	19,31,39,860	19,56,39,860	Issuance of 2,50,000 Equity Shares on Preferential basis
19th August, 2025	19,56,39,860	21,11,39,860	Conversion of 15,50,000 warrants into equity shares

(c) Details of the Equity Share Capital of the Company, for the preceding three financial years and the current financial year (as of March 31, 2026):

Date of Allotment	No of Equity Shares	Face Value (in Rs.)	Issue Price (in Rs.)	Consideration	Nature of Allotment	Cumulative Paid Up Capital			Remarks
						No of Equity Shares	Equity Share Capital (in Rs.)	Equity Share Premium (in Rs.)	
21st Feb, 2024	2,50,000	10.00	110.00	2,75,00,000	Preferential Allotment	1,95,63,986	19,56,39,860	2,50,00,000	Not Applicable
19th August, 2025	15,50,000	10.00	110.00	17,05,00,000	Conversion of 15,50,000 warrants into equity shares	2,11,13,986	21,11,39,860	15,50,00,000	Not Applicable

5.8 Details of any Acquisition or Amalgamation with any entity in the preceding 1 (one) year:

There is no arrangement of Acquisition or Amalgamation with any entity in the preceding 1 (one) year.

5.9 Details of any Reorganization or Reconstruction in the preceding 1 (one) year:

There is no Reorganization or Reconstruction in the preceding 1 (one) year

5.10 Details of the shareholding of the Company as at the latest quarter end, i.e., March 31, 2026:

(a) **Shareholding pattern of the Company as on last quarter end, i.e. March 31, 2026 as per the format specified under the listing regulations:**

Category (I)	Category of shareholder (II)	Number of shareholders (III)	Number of fully paid-up Equity Shares held* (IV)	Number of Partly paid-up Equity Shares held (V)	Number of shares underlying Depository Receipts (VI)	Total number of shares held (VII) =(IV)+(V)+(VI)	Shareholding as a % of total number of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B +C2)	Number of Voting Rights held in each class of securities (IX)			Number of shares Underlying Outstanding convertible securities (including Warrants) (X)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)= (VII) +(X) As a % of (A+B +C2)	Number of Locked in shares (XII)	Number of Shares pledged or otherwise encumbered (XIII)	Number of Equity Shares held in dematerialized form (XIV)	
								Number of Voting Rights		Total as a % of (A+B+ C)			Number (a)	As a % of total Shares held (b)	Number (a)	As a % of total Shares held (b)
								Class: Equity Shares	Total							
								Class X	Class Y	Total						
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)	(VIII)	(IX)			(X)	(XI)	(XII)	(XIII)	(XIV)	
(A)	**Promoter and Promoter Group**	9	1,16,65,847		-	1,16,65,847	55.25	Equity Shares	1,16,65,847	55.25	-	-	-	-	1,16,65,847	55.25
(B)	**Public**	3,217	94,48,139	-	-	94,48,139	44.75	Equity Shares	94,48,139	44.75	-	-	-	-	92,28,259	43.71
(C)	**Non Promoter - Non Public**	-	-	-	-	-		-	-	0.00	-	-	-	-	-	0.00
(C1)	**Shares underlying depository receipts**	-	-	-	-	-	0.00	-	-	0.00	-	-	-	-	-	0.00
(C2)	**Shares held by employee trusts**	-	-	-	-	-		-	-	0.00	-	-	-	-	-	0.00
	Total (A+B+C)	3,226	2,11,13,986	-	-	2,11,13,986	100.00	Equity Shares	2,11,13,986	100.00	-	-	-	-	2,08,94,106	98.96

(b) List of top 10 holders of equity shares of the Company as at the latest quarter end, i.e. March 31, 2026:

Sr. No.	Name of the Shareholder / Particulars	Total Number of equity shares	Percentage of Total Shareholding (%)	Number of shares held in Demat Form
1	Meghraj Sohanlal Jain	37,98,897	17.99%	37,98,897
2	Ajit S Jain HUF	24,84,240	11.76%	24,84,240
3	Hardik Meghraj Jain	23,77,394	11.25%	23,77,394
4	E Ally Consulting Indian Private Limited	16,79,700	7.95%	16,79,700
5	Dhakad Properties Private Limited	12,59,205	5.96%	12,59,205
6	Shree Jaisal Electronics and Industries Limited	9,29,400	4.40%	9,29,400
7	Pravin Udaylal Jain	3,42,570	1.62%	3,42,570
8	Accomplish Trades Solutions Private Limited	3,33,500	1.58%	3,33,500
9	L7 Securities Private Limited	320836	0.0151	320836
10	Prakash Mahendra Bafna	317407	0.015	317407
	Total:	13843149	65.52%	13843149

5.11 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:

Name Of the Directors	Designation	Age	Address	DIN	Date Of Appointment	Details Of Other Directorship	Whether wilful defaulter (yes/no)
Mr. Meghraj Sohanlal Jain	Chairman and Managing Director	55 years	301/3 Earth Konark Chs Ltd, Opp Parle Tilak School Road, Vile Parle East, Mumbai, Maharashtra, PIN Code: 400057,	01311041	14.08.2013	1. **Mangal Credit and Fincorp Limited** - Chairman and Managing Director	No
Mr. Hardik Meghraj Jain	Executive Director	27 years	301/3 Earth Konark Chs Ltd, Opp Parle Tilak School Road, Vile Parle East, Mumbai, Maharashtra, PIN Code: 400057,	07871480	10.01.2024	1. **Mangal Credit and Fincorp Limited** - Executive Director 2. **Cosmoline Cos Private Limited**- Director 3. **Chakshu Realtors Private**	No

						Limited- Director	
Mr.Nilesh Jain	Executive Director and CFO	37 years	Flat No.703, A-Wing, Agarwal Heights, Vrindavan Township, Virar West, Opp. New Viva College, Virar (West), Palghar - 401303	08788781	30.10.2021	1. **Mangal Credit and Fincorp Limited** - Executive Director and CFO	No
Mr. Sujan Sinha	Non Executive Director	67 years	B-1303, Lodha Evoq, New Cuffe Parade, Wadala, Mumbai: 400037	02033322	11.11.2020	1. **Mangal Credit and Fincorp Limited** - Non-Executive Non-Independent Director 2. **Stragility Consulting Private Limited** - Non-Executive Non-Independent Director 3. **SMS Vans Skilling and Advisory Private Limited** - Non-Executive Non-Independent Director 4. **MS Fincap Private Limited** - Non-Executive Non-Independent Director 5. **Transcorp Payments Limited**- Non-Executive Non-Independent Director 6. **Transwire Forex Limited** - Non-Executive Non-Independent Director 7. **Transcorp International Limited** - Non-Executive Non-Independent Director	No

						8. **TCI Industries Limited –** Independent Director	
Mr. Ramanathan Annamalai	Independent Director	77 years	Plot No. 28, 18th Street, Tansi Nagar, Velachery, Chennai-600042	02645247	06.07.2018	1. **Mangal Credit and Fincorp Limited** - Non-Executive Non-Independent Director **2. LOLC India Finance Private Limited** - Independent Director **3. Kaleidofin Capital Private Limited** - Independent Director **4. Gilada Finance Andinvestments Limited** - Independent Director	No
Mr. Subramanyam Ganesh	Independent Director	66 years	No 5, Aneesh Apartments, Azad Street, Off S V Road, Andheri West, Mumbai 400058	01718431	14.11.2018	1. **Mangal Credit and Fincorp Limited** - Non-Executive Independent Director 2. **Deltta Greentech World Bombay Ecosystems Private Limited-** Executive Director 3. **Advanced Coatings and Specialities Private Limited-** Executive Director	No
Mr. Sriram Sankarnarayanan	Independent Director	57 years	A-603, Blue Heaven Raheja Vihar, Powai, Chandivili Mumbai-400072	00146563	11.11.2020	1. **Mangal Credit and Fincorp Limited** - Non-Executive Independent Director 2. **Xtremesoft**	No

						Technologies Private Limited-Executive Director 3. **Venture Securities Private Limited**-Executive Director	
Vineeta Piyush Patel	Independent Director	35 years	94, Kansara Chawal, 3rd Floor, 62 Room No., Mumbadevi Temple, Kalbadevi Road, Mumbai-400002	07151087	10.01.2024	1. **Mangal Credit and Fincorp Limited** - Non-Executive Independent Director 2. **Reliance Wimax Limited**-Non-Executive Director 3. **Campion Properties Limited** -Non-Executive Director 4. **Reliance BPO Private Limited**-Non-Executive Director 5. **Reliance Webstore Private Limited** -Non- Executive Director 6. **Globalcom Mobile Commerce Limited**-Non-Executive Director 7. **Globalcom Realty Limited-** Non- Executive Director 8. **Globalcom IDC Limited-** Non- Executive Director 9. **Dodhia Industries Limited** - Non-Executive Director	No

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

Name	Designation	DIN	Date of Appointment	Date of Reappointment	Date of Cessation, if applicable	Date of resignation, if applicable	Remarks

Mr. Meghraj Sohanlal Jain	Chairman and Managing Director	01311041	14.08.2013	25.09.2025	NA	NA	NA
Mr. Hardik Meghraj Jain	Executive Director	07871480	10.01.2024	25.09.2024	NA	NA	NA
Mr.Nilesh Jain	Executive Director and CFO	08788781	30.10.2021	NA	NA	NA	NA
Mr. Sujan Sinha	Non Executive Director	02033322	11.11.2020	25.09.2024	NA	NA	NA
Mr. Ramanathan Annamalai	Independent Director	02645247	06.07.2018	22.09.2023	NA	NA	NA
Mr. Subramanyam Ganesh	Independent Director	01718431	14.11.2018	22.09.2023	NA	NA	NA
Mr. Sriram Sankarnarayanan	Independent Director	00146563	11.11.2020	25.09.2025	NA	NA	NA
Ms. Vineeta Piyush Patel	Independent Director	07151087	10.01.2024	NA	NA	NA	NA
Ms. Nirupama Charuhas Khandke	Independent Director	01605060	12.06.2018	22.09.2023	27.12.2023	27.12.2023	NA

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

<table>
<tr>
<td>Remuneration payable or paid to a director by the Company, its subsidiary or associate company; shareholding of the director in the company, its subsidiaries and associate companies on a fully diluted basis.</td>
<td>(INR - In Lakhs)
<table>
<tr><th>Director</th><th>Fiscal FY 25-26 (Up to December 2025)</th><th>Fiscal FY 24-25</th><th>Fiscal FY 23-24</th><th>Fiscal FY 22-23</th></tr>
<tr><td>Mr. Meghraj Jain</td><td>22.50</td><td>30.00</td><td>30.00</td><td>30.00</td></tr>
<tr><td>Mr. Nilesh Jain</td><td>24.75</td><td>22.54</td><td>19.50</td><td>10.50</td></tr>
<tr><td>Mr. Hardik Jain</td><td>36.00</td><td>48.00</td><td>12.00</td><td>-</td></tr>
<tr><td>Mr. Sujan Sinha</td><td>1.00</td><td>1.00</td><td>1.50</td><td>0.50</td></tr>
<tr><td>Mr. Ramanathan Annamalai</td><td>1.00</td><td>1.00</td><td>1.50</td><td>1.00</td></tr>
<tr><td>Mr. Subramanyam Ganesh</td><td>1.00</td><td>1.25</td><td>1.50</td><td>0.75</td></tr>
<tr><td>Mr. Sriram Sankarnarayanan</td><td>1.00</td><td>1.25</td><td>1.25</td><td>1.00</td></tr>
<tr><td>Ms. Vineeta Piyush Patel</td><td>1.00</td><td>1.25</td><td>0.25</td><td>-</td></tr>
<tr><td>Ms. Nirupama Khandke</td><td>-</td><td>-</td><td>1.00</td><td>1.00</td></tr>
</table>
</td>
</tr>
<tr>
<td>Appointment of any relatives to an office or place of profit of the issuer, its subsidiary or associate company</td>
<td>Mr. Hardik Meghraj Jain, Son of Mr. Meghraj Sohanlal Jain – Chairman and Managing Director has been appointed as an Executive Director of the Company on 10th January, 2024 and the same was regularized by the Members of the Company at the Extra Ordinary General Meeting held on 15th February, 2024.
Except as stated above,there was no appointment or place of profit took place in the Company.</td>
</tr>
<tr>
<td>Full particulars of the nature and extent of interest, if any, of every director:
A. in the promotion of the issuer company; or
B. in any immoveable property acquired by the issuer</td>
<td>A. Mr. Meghraj Sohanlal Jain – Chairman and Managing Director and Mr. Hardik Meghraj Jain – Executive Director holding position of Promoter in the Company.
B. Nil</td>
</tr>
</table>

company in the two years preceding the date of the issue document or any immoveable property proposed to be acquired by it; or **C. where the interest of such a director consists in being a member of a firm or company, the nature and extent of his interest in the firm or company, with a statement of all sums paid or agreed to be paid to him or to the firm or company in cash or shares or otherwise by any person either to induce him to become, or to help him qualify as a director, or otherwise for services rendered by him or by the firm or company, in connection with the promotion or formation of the issuer company shall be disclosed**	C. Nil
Contribution being made by the directors as part of the offer or separately in furtherance of such objects	As on the date of this document Mr. Meghraj Sohanlal Jain holds 47,86,565 equity shares stood at 22.67% and Mr. Hardik Jain holds 23,77,394 equity shares stood at 11.26% of the total outstanding equity capital.

5.12 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

No financial or other material interest of the directors, promoters, key managerial personnel or senior management in the offer.

5.13 Following details regarding the auditors of the Company:

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

Name of the Auditor	Address	Date of appointment
M/s. Bhagwagar Dalal & Doshi, Chartered Accountants	Shivsagar Estate, D-Block, 4th Floor, Dr. Annie Besant Road, Worli, Mumbai – 40018	22nd September, 2023

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

Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of resignation, if applicable
MGB & CO LLP	J-16, Lal Kothi Yojna, Behind IOC Petrol Pump, Sahakar Marg, Jaipur - 302015	30th September, 2019	22nd September, 2023	Reappointment for second term.
M/s. Bhagwagar Dalal & Doshi, Chartered Accountants	Shivsagar Estate, D-Block, 4th Floor, Dr. Annie Besant Road, Worli, Mumbai – 40018	22nd September, 2023	Currently Active	Currently Active

5.14 DETAILS OF THE BORROWING OF THE ISSUER

Details of the following liabilities of the Issuer, as at the end of the last quarter, i.e., March 31, 2026, or if available, a later date:

(a) Details of Outstanding Secured Loan Facilities as on the preceding quarter (as on March 31, 2026):

Name of lender*	Type of Facility	Amount Sanctioned (INR in Lakhs)	Availed	Principal Amount Outstanding(Lakhs)	Security	Repayment date / Schedule	Credit Rating, if applicable	Asset Classification
Federal Bank	Term Loan	10.00	10.00	5.53	125% of Books Debts	Monthly	BBB Stable	Standard
City Union Bank	Term Loan	23.00	23.00	21.08	125% of Book Debts	Monthly	BBB Stable	Standard
CSB Bank	WCDL	35.00	35.00	34.37	125% of Book Debts	On Demand	BBB Stable	Standard
State Bank of India	Term Loan	45.00	45.00	37.50	125% of Book Debts	Monthly	BBB Stable	Standard
ICICI Bank	Term Loan	5.26	5.26	3.95	125% of Book Debts	Monthly	BBB Stable	Standard
Indian Overseas Bank	Term Loan I	25.00	25.00	8.33	125% of Book Debts	Quarterly	BBB Stable	Standard
Indian Overseas Bank	Term Loan II	25.00	25.00	17.19	125% of Book Debts	Quarterly	BBB Stable	Standard
Indian Overseas Bank	Term Loan III	50.00	50.00	43.75	125% of	Quarterly	BBB Stable	Standard

					Book Debts			
Tamilnad Merchantile Bank	Term Loan	10.00	10.00	7.50	125% of Book Debts	Monthly	BBB Stable	Standard
Cholamandalam Investment and Finance Company Ltd.	Term Loan	5.00	5.00	0.93	125% of Book Debts	Monthly	BBB Stable	Standard
Hinduja Leyland Finance Ltd.	Term Loan	10.00	10.00	1.86	110% of Book Debts	Monthly	BBB Stable	Standard
Poonawalla Fincorp Ltd.	Term Loan	10.00	10.00	3.19	125% of Book Debts	Monthly	BBB Stable	Standard
Tata Capital Ltd.	Term Loan	5.00	5.00	1.67	125% of Book Debts	Monthly	BBB Stable	Standard
Kissandhan Agri Financial Services Pvt Ltd	Term Loan	10.00	10.00	4.92	120% of Book Debts	Monthly	BBB Stable	Standard
Northern Arc	Term Loan I	5.00	5.00	1.75	125% of Book Debts	Monthly	BBB Stable	Standard
Northern Arc	Term Loan II	5.00	5.00	2.59	125% of Book Debts	Monthly	BBB Stable	Standard
Northern Arc	Term Loan III	5.00	5.00	4.06	125% of Book Debts	Monthly	BBB Stable	Standard
Northern Arc	Term Loan IV	10.00	10.00	10.00	120% of Book Debts	Monthly	BBB Stable	Standard
Paul Merchant	Term Loan I	8.00	8.00	5.89	125% of Book Debts	Monthly	BBB Stable	Standard
Paul Merchant	Term Loan II	5.00	5.00	5.00	125% of Book Debts	Monthly	BBB Stable	Standard

STCI	Term Loan	15.00	15.00	15.00	125% of Book Debts	Monthly	BBB Stable	Standard
TFCI	Term Loan	10.00	5.00	5.00	125% of Book Debts	Monthly	BBB Stable	Standard
NCD I	Debenture	25.00	25.00	25.00	125% of Book Debts	Bullet	BBB Stable	Standard
NCD II	Debenture	15.00	15.00	15.00	125% of Book Debts	Bullet	BBB Stable	Standard
NCD III	Debenture	10.00	10.00	10.00	125% of Book Debts	Bullet	BBB Stable	Standard
NCD IV	Debenture	30.00	30.00	30.00	125% of Book Debts	Bullet	BBB Stable	Standard

*Only instutions have been considered.

(b) **Details of Outstanding Unsecured Loan Facilities as on the preceding quarter (as on March 31, 2026)**:

Name of Lender	Type of Facility	Amount Sanctioned (INR in Crore)	Principal Amount Outstanding (INR in Crore)	Repayment Date / Schedule	Credit Rating, if applicable
Mr. Meghraj Sohanlal Jain	Loan from Director	30.00	30.00	11.36	NA

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

Series of NCS	**ISIN**	**Tenor**	**Coupon**	**Amount outstanding**	**Date of Allotment**	**Redemption Date/ Schedule**	**Credit Rating**	**Secured / Unsecured**	**Security**
Tranche 1	INE545L07036	30 months	12.90	25,00,00,000	April 3, 2025	October 3, 2027	BBB Stable	Secured	Identified Receivables
Tranche II	INE545L07036	2 years 2 months 19 days	12.90	40,00,00,000	July 14, 2025	October 3, 2027	BBB Stable	Secured	Identified Receivables
Tranche II	INE545L07036	1 year 10 months 7 days	12.90	50,00,00,000	November 26, 2025	October 3, 2027	BBB Stable	Secured	Identified Receivables
Tranche I	INE545L07044	30 months	11.75	30,00,00,000	March 23, 2026	Sepetmber 23, 2028	BBB Stable	Secured	Identified Receivables

(d) **Details of Outstanding commercial papers as on the preceding quarter (as on March 31, 2026)**:

There are no Outstanding commercial papers as on the preceding quarter (as on March 31, 2026)

Series Of NCS	**ISIN**	**Tenor / Period Of Maturity**	**Coupon**	**Amount outstanding**	**Date Of Allotment**	**Redemption Date / Schedule**	**Credit Rating**	**Secured / Unsecured**	**Security**	**Other Details Viz. Details Of Issuing And Paying Agent, Details Of Credit Rating Agencies**
NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

(e) **List of top 10 holders of non-convertible securities in terms of value as on the preceding quarter (as on March 31, 2026) (in cumulative basis):**

Sr. No	**ISIN**	**Name of Holders**	**Category of holder**	**Face value of holding**	**Holding as a % of total outstanding non-convertible securities of the issuer**
1.	INE545L07044	Motilal Oswal Financial Services Ltd	Clearing Member	1,00,000	65.57
2.	INE545L07044	All Trade Consultants Private Limited	Other Bodies Corporate	1,00,000	24.57
3.	INE545L07036	Basons Investments Pvt Ltd	Other Bodies Corporate	1,00,000	10
4.	INE545L07036	Shankar Lal Gupta	Public	1,00,000	4

5.	INE545L07036	Srp Oil Private Limited	Other Bodies Corporate	1,00,000	3
6.	INE545L07044	Sunrise Stock Broking Private Limited	Other Bodies Corporate	1,00,000	3.93
7.	INE545L07036	Dineshkumar Shankarlal Huf	HUF	1,00,000	2.84
8.	INE545L07036	Anandkumar Agarwal Huf	HUF	1,00,000	2.84
9.	INE545L07036	Srinarayan Srikishan Agarwal Huf	HUF	1,00,000	2.84
10.	INE545L07036	Softaculous Limited	Other Bodies Corporate	1,00,000	2.02

(f) **List of top 10 holders of commercial papers in terms of value as on the preceding quarter (as on March 31, 2026) (in cumulative basis):**

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

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

Name of Party (in case of facility)/ Name of Instrument	Type of Facility / Instrument	Amount Sanctioned / Issue	Principal Amount outstanding	Redemption Date / Clsoure Date	Credit Rating	Secured / Unsecured	Security
Federal Bank	Term Loan	10.00	5.53	24.06.2028	BBB Stable	Secured	125% of Books Debts
City Union Bank	Term Loan	23.00	21.08	30.12.2028	BBB Stable	Secured	125% of Book Debts
CSB Bank	WCDL	35.00	34.37	30.06.2026	BBB Stable	Secured	125% of Book Debts
State Bank of India	Term Loan	45.00	37.50	30.092028	BBB Stable	Secured	125% of Book Debts
ICICI Bank	Term Loan	5.26	3.95	05.08.2027	BBB Stable	Secured	125% of Book Debts
Indian Overseas Bank	Term Loan I	25.00	8.33	30.03.2027	BBB Stable	Secured	125% of Book Debts
Indian Overseas Bank	Term Loan II	25.00	17.19	30.12.2028	BBB Stable	Secured	125% of Book Debts
Indian Overseas Bank	Term Loan III	50.00	43.75	30.09.2029	BBB Stable	Secured	125% of Book Debts
Tamilnad Merchantile Bank	Term Loan	10.00	7.50	13.06.2028	BBB Stable	Secured	125% of Book Debts

Cholamandalam Investment and Finance Company Ltd.	Term Loan	5.00	0.93	05.05.2026	BBB Stable	Secured	125% of Book Debts
Hinduja Leyland Finance Ltd.	Term Loan	10.00	1.86	28.07.2026	BBB Stable	Secured	110% of Book Debts
Poonawalla Fincorp Ltd.	Term Loan	10.00	3.19	05.09.2026	BBB Stable	Secured	125% of Book Debts
Tata Capital Ltd.	Term Loan	5.00	1.67	05.10.2026	BBB Stable	Secured	125% of Book Debts
Kissandhan Agri Financial Services Pvt Ltd	Term Loan	10.00	4.92	05.02.2027	BBB Stable	Secured	120% of Book Debts
Northern Arc	Term Loan I	5.00	1.75	05.07.2026	BBB Stable	Secured	125% of Book Debts
Northern Arc	Term Loan II	5.00	2.59	05.09.2026	BBB Stable	Secured	125% of Book Debts
Northern Arc	Term Loan III	5.00	4.06	05.04.2027	BBB Stable	Secured	125% of Book Debts
Northern Arc	Term Loan IV	10.00	10.00	25.05.2026	BBB Stable	Secured	120% of Book Debts
Paul Merchant	Term Loan I	8.00	5.89	05.04.2027	BBB Stable	Secured	125% of Book Debts
Paul Merchant	Term Loan II	5.00	5.00	05.10.2027	BBB Stable	Secured	125% of Book Debts
STCI	Term Loan	15.00	15.00	05.03.2029	BBB Stable	Secured	125% of Book Debts
TFCI	Term Loan	10.00	5.00	15.03.2027	BBB Stable	Secured	125% of Book Debts
NCD I	Debenture	25.00	25.00	03.10.2027	BBB Stable	Secured	125% of Book Debts
NCD II	Debenture	15.00	15.00	03.10.2027	BBB Stable	Secured	125% of Book Debts
NCD III	Debenture	10.00	10.00	03.10.2027	BBB Stable	Secured	125% of Book Debts
NCD IV	Debenture	30.00	30.00	23.09.2028	BBB Stable	Secured	125% of Book Debts

(h) **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.**

NIL

5.15 Details of any outstanding borrowing taken / debt securities issued for consideration other than cash. This information shall be disclosed whether such borrowing / debt securities have been taken / issued: (i) in whole or part, (ii) at a premium or discount, or (iii) in pursuance of an option or not:

NIL

5.16 Details of all defaults 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 3 (three) years, including the current financial year:

NIL

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

As set out in **Annexure VII** hereinbelow.

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

As set out in **Annexure VI** hereinbelow.

5.19 In order to allow investors to better assess the issue, the following additional disclosures shall be made by the issuer in the issue documents:

a. A portfolio summary with regards to industries/ sectors to which borrowings have been granted by NBFCs.
b. Quantum and percentage of secured vis-à-vis unsecured borrowings granted by NBFCs.
c. 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.

As set out in **Annexure VI** hereinbelow.

5.20 Financial Information

(a) **The audited financial statements (i.e. Profit & Loss statement, Balance Sheet and Cash Flow statement) both on a standalone and consolidated basis for a period of three completed years and the unaudited financial statements for the period ended December 31, 2025:**

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

The audited financial statements of the Issuer for the year ended March 31, 2025, March 31, 2024, and March 31, 2023 along with the unaudited limited review financial statements for the period ended December 31, 2025, are set out in **Annexure IV** hereto.

It shall be noted that the audited financial statements have been certified by the statutory auditor who holds a valid certificate issued by the peer review board of the Institute of Chartered Accountants of India.

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

a. 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.

b. The scanning of such static quick response code or clicking on the weblink, 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.

Not Applicable

(b) **Listed issuers (whose debt securities or specified securities are listed on recognised stock exchange(s)) in compliance with the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, may disclose unaudited limited review financial information for the stub period in the format as prescribed therein with limited review report in the General Information Document, as filed with the stock exchanges, instead of audited financial statements for stub period, subject to making necessary disclosures in this regard in General Information Document including risk factors.**

Please refer to **Annexure IV** for the financial statements for the financial year ending March 31, 2025, March 31, 2024, and March 31, 2023, along with the unaudited limited review financial statements for the period ended December 31, 2025.

(c) **Issuers other than unlisted REITs / unlisted 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:**

As the company is in existence for more than 3 years we are disclosing the financials in accordance with the clause (a) of 5.21.

5.21 Any material event/ development or change having implications on the financials/ credit quality (e.g. any material regulatory proceedings against the Issuer/ promoters, tax 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 papers.

Nil

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

Nil

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

Nil

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

Nil

5.25 Details of acts of material frauds committed against the Company in the preceding 3 (three) financial years and current financial year, if any, and if so, the action taken by the Company

Please refer to Point 10.12 under Section 10 *(Form PAS-4)* of this General Information Document.

5.26 Details of pending proceedings initiated against the Company for economic offences, if any

Nil

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

Nil

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

Parties	Consent
Directors	As provided in the Key Information Document
Auditors	As provided in the Key Information Document
Bankers	As provided in the Key Information Document
Debenture Trustee	As provided in the Key Information Document
Solicitors / Advocates	As provided in the Key Information Document
Legal Advisors	As provided in the Key Information Document
Registrar	As provided in the Key Information Document
Lead Manager / Merchant Banker (if applicable)	As provided in the Key Information Document

5.29 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.

As specified in the relevant Key Information Document.

5.30 Details of credit rating along with reference to the rating letter issued (not older than one month on the date of opening of the issue) by the rating agencies in relation to the issue shall be disclosed. The detailed press release of the Credit Rating Agencies along with rating rationale(s) adopted (not older than one year on the date of opening of the issue) shall also be disclosed.

As specified in the relevant Key Information Document.

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

As specified in the relevant Key Information Document.

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

(a) ***The day count convention for dates on which the payments in relation to the non-convertible securities which need to be made:***

Coupon and all other charges shall accrue based on actual/actual day count convention in accordance with Chapter III (Day count convention, disclosure of cash flows and other disclosures in the offer document) of the SEBI NCS Master Circular, as may be amended and modified from time to time;

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

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

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

The cashflows emanating from the Non-Convertible Securities, by way of an illustration, are set out in the respective Key Information Document.

5.33 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/has been created as specified by the Board:

The Non-Convertible Securities are proposed to be listed on the WDM segment of the BSE. The Issuer shall comply with the requirements of the listing agreement for debt securities to the extent applicable to it on a continuous basis.

The Issuer has obtained the in-principle approval for the listing of the Non-Convertible Securities from BSE and the same is annexed in **Annexure V** hereto. The Issuer shall also be creating the recovery expense fund prescribed as per the SEBI Debenture Trustees Master Circular and relevant applicable SEBI regulations with BSE.

The Non-Convertible Securities are not proposed to be listed on more than one stock exchange.

5.34 Other details:

(a) 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:

Please refer Key Information Document

(b) 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:

Nil

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

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

(ii) If any guidelines are formulated (or modified or revised) by any Governmental Authority in respect of creation of the DRR prior to the Final Settlement Date, then the Company shall comply with such guidelines and shall do all deeds, acts and things as may be required by the Debenture Trustee in respect of the creation and maintenance of the DRR.

(iii) Where applicable, the Company shall submit to the Debenture Trustee a certificate duly certified by a chartered accountant certifying that the Company has transferred the required amount to the DRR at the end of each Financial Year.

(iv) In addition to the above, to the extent required by Applicable Law, the Company shall, in any Financial Year, in respect of any amounts of the Non-Convertible Securities maturing in such Financial Year, invest or deposit amounts up to such thresholds as may be prescribed by Applicable Law and in such form and manner as prescribed therein and within the time periods prescribed therein.

(d) **Issue / instrument specific regulations - relevant details (Companies Act, Reserve Bank of India guidelines etc.):**

The Issue of Non-Convertible Securities shall be in conformity with the applicable provisions of the Companies Act including the relevant notified rules thereunder, the SEBI NCS Regulations, the SEBI Debenture Trustees Master Circular, the LODR Regulations the NBFC Directions, the NCD Issuance Directions and the applicable guidelines and directions issued by the RBI and SEBI.

(e) **Default in payment**:

Please refer to the terms and conditions of the Non-Convertible Securities set out in Section 5.38 (Issue Details) of this General Information Document.

As specified in the relevant Key Information Document.

(f) **Delay in listing:**

In accordance with the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 as amended from time to time, read together with the requirements in respect of the timelines for listing of debt securities issued on a private placement basis prescribed in Chapter VII (*Standardization of timelines for listing of securities issued on a private placement basis*) of the SEBI NCS Master Circular, the Issuer confirms that in the event there is any delay in listing a of the Non-Convertible Securities beyond (T+3) working days, wherein "**T**" shall be referred to the issue closing date, the Company will pay to the Debenture Holders, penal interest of 1% (one percent) per annum over the Interest Rate, from the date of allotment of the Non-Convertible Securities until the listing of the Non-Convertible Securities is completed.

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

(i) The Issuer shall ensure that the Non-Convertible Securities are allotted to the respective Debenture Holders and are credited into the demat accounts of the relevant Debenture Holders within the timelines prescribed under the SEBI Listing Timelines Requirements.

(ii) If the Issuer fails to allot the Non-Convertible Securities to the Applicants within 60 (sixty) calendar days from the date of receipt of the Application Monies ("**Allotment Period**"), it shall repay the Application Monies to the Applicants within 15 (fifteen) calendar days from the expiry of the Allotment Period ("**Repayment Period**").

(iii) If the Issuer fails to repay the Application Monies within the Repayment Period, then Issuer shall be liable to repay the Application Monies along with interest at the applicable Interest Rate or 12% (twelve percent) per annum, whichever is higher, from the expiry of the Allotment Period.

(h) **Issue details**:

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

(i) **Application process:**

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

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

All disclosures under Form No. PAS-4 of Companies (Prospectus and Allotment of Securities), Rules, 2014 have been set out in Section 10.

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

As set out in the respective KID

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

(a) If the proceeds, or any part of the proceeds, of the issue of the debt securities/nonconvertible redeemable preference shares are or is to be applied directly or indirectly:

(1) in the purchase of any business; or

(2) 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 –

1. **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**
2. **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.**

(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:

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

(2) 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;

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

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

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

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 clause (g) of clause 5.34 of this Schedule to this General Information Document. 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.

(c) If:

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

(2) 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 –

1. **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**
2. **the assets and liabilities of the other body corporate as on the latest date to which its accounts were made up.**

(d) The said report shall:

(1) 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

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

(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 rescheduling, prepayment, penalty, default shall be disclosed.

(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, shall be disclosed.

(g) The matters relating to:

(1) Material contracts:

S. No.	Nature of Contract
1.	Certified true copy of the Memorandum & Articles of Association of the Issuer.
2.	Board Resolution dated May 07, 2026, authorizing the issue of Debentures offered under the terms of this General Information Document.
3.	Shareholder Resolution under Section 180 (1) (a) and Section 180 (1) (c) dated September 22, 2023 authorizing the borrowing by the Company and the creation of security.
4.	Copies of Annual Reports of the Company for the last three financial years.
5.	Credit rating letter from the Rating Agency as specified in the respective Key Information Document.
6.	Letter from Debenture Trustee giving its consent to act as Debenture Trustee ("**Consent Letter**") as specified in the respective Key Information Document.
7.	Letter for Register and Transfer Agent as specified in the respective Key Information Document.
8.	Certified true copy of the certificate of incorporation of the Company.
9.	Certified true copy of the tripartite agreement between the Company, the Registrar & Transfer Agent and the NSDL/CDSL as specified in the respective Key Information Document.
10.	Debenture Trustee Agreement executed between the Issuer and the Debenture Trustee as specified in the respective Key Information Document.
11.	Debenture Trust Deed executed between the Issuer and the Debenture Trustee as specified in the respective Key Information Document.
12.	Deed of Hypothecation executed between the Issuer and the Debenture Trustee as specified in the respective Key Information Document.
13.	Special Power of attorney executed by Issuer in favour of the Debenture Trustee.

(2) Time and place at which the contracts together with documents will be available for inspection from the date of issue document until the date of closing of subscription list.

The contracts and documents referred to hereunder are material to the Issue, may be inspected at the registered office of the Company between on 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 Annexure IV of this GID.

(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

5.36 Listing and Monitoring Requirements:

(a) Monitoring

The Company will provide all such assistance to the Debenture Trustee as may be required by it, to carry out the necessary due diligence and monitor the security cover in the manner as may be specified by SEBI from time to time. In this regard, in accordance with the Master Circular for Debenture Trustee, the Company undertakes and agrees to provide all relevant documents/ information, as applicable, to enable the Debenture Trustee to submit the following reports/ certifications to BSE in accordance with the Master Circular for Debenture Trustee.

(b) Recovery Expense Fund

(a) The Company hereby undertakes and confirms that it shall, within the time period prescribed under the Master Circular for Debenture Trustee, establish, maintain and utilize the Recovery Expense Fund in such manner/ mode as is prescribed under the Master Circular for Debenture Trustee, to enable the Debenture Trustee to take prompt action in relation to the enforcement/legal proceedings under the Transaction Documents.

(b) The Company shall deposit cash or cash equivalents including bank guarantees towards the contribution to Recovery Expense Fund with the designated stock exchange and submit relevant documents evidencing the same to the Debenture Trustee from time to time.

(c) The Company shall ensure that any bank guarantees provided in respect of the Recovery Expense Fund remain valid for a period of 6 (six) months following the maturity date of the Debentures. The Company shall keep the bank guarantees in force and renew the bank guarantees at least 7 (seven) working days before its expiry, failing which the designated stock exchange may invoke such bank guarantee.

(d) In the event of default, the Debenture Trustee may get reimbursed from the REF for all the related activities for enforcement/ legal proceedings including but not limited to obtaining various consents from debenture holders, voting process, holding of meetings of debenture holders, filing court applications, legal fees, expenses for asset recovery services, appointment of legal consultants in respect of enforcement/ legal proceedings in the event of default.

(e) In case the utilization of REF is for purposes explicitly specified under paragraph (d) above, prior approval from the Debenture Holders shall not be required. Debenture Trustee shall intimate debenture holders through mail and upload on its website regarding the reimbursement from REF. In case the utilization of REF is for purposes other than explicitly mentioned in paragraph (d) above, the Debenture

Trustee shall obtain prior consent of the holders of the debt securities and shall inform the same to the Designated Stock Exchange.

(f) Debenture Trustee shall inform the Designated Stock Exchange to release the amount from the REF and submit an independent auditor's certificate regarding the expenses incurred to the Stock Exchange, which shall be verified by the Stock Exchange before release of the amount from the REF to the Debenture Trustee.

(g) The Designated Stock Exchange shall release the amount lying in the REF to the Debenture Trustee within five working days of receipt of such intimation.

(h) The Debenture Trustee shall keep a proper account of all expenses incurred out of the funds received from REF.

(i) The Debenture Trustee shall on an annual basis update the debenture holders regarding the utilization of such funds.

(j) The Debenture Trustee shall supervise the implementation of the conditions, creation of Recovery Expense Fund as applicable.

(c) Requirements Under The LODR Regulations

The Company agrees, declares and covenants with the Debenture Trustee that it will comply with all relevant requirements prescribed under the LODR Regulations applicable to it (including without limitation, Chapter IV of the LODR Regulations (to the extent applicable) and Chapter V of the LODR Regulations (to the extent applicable)).

(d) Due Diligence

(a) The Company acknowledges, understands, and confirms that:

(i) the Debenture Trustee shall carry out due diligence on continuous basis to ensure compliance by the Company, with the provisions of the Act, the LODR Regulations, the Debt Listing Regulations, the Debenture Trustees Regulations, the listing agreement of the stock exchange(s) where the Debentures are listed, the Transaction Documents, and any other regulations issued by SEBI pertaining to the Issue;

(ii) for the purposes of carrying out the due diligence as required in terms of the Master Circular for Debenture Trustee, the Debenture Trustee, either through itself or its agents, advisors, consultants, shall have the power to examine the books of account of the Company and to have the Company's Hypothecated Assets inspected by its officers and/or external auditors, valuers, consultants, lawyers, technical experts, management consultants appointed by the Debenture Trustee; and

(iii) the Debenture Trustee may at any time through its authorized representatives and agents, inspect books of account, records, registers of Company and the trust property (as set out in the Debenture Trust Deed/ the respective Key Information Document) to the extent necessary for discharging its obligations. The Company shall provide full and unimpeded access to the records, registers and books of accounts in relation to the Hypothecated Assets and facilitate in the inspection and due diligence process. Any fees, costs expenses incurred in conducting such inspection/due diligence process shall be fully borne by the Company. In the event, any fees, costs expenses are borne by the Debenture Trustee, the above shall be reimbursed forthwith by the Company upon request.

(b) The Company shall submit documents/ information as the Debenture Trustee may require to conduct continuous and periodical due diligence and monitoring of the

Transaction Security or the assets on which security interest/ charge is created, which shall *inter alia*, include:

(i) periodical status/ performance reports from the Company within seven days of the relevant board meeting of the Company or within 45 (forty-five) days of the respective quarter, whichever is earlier;

(ii) details with respect to defaults, if any, with regard to payment of interest or redemption of Debentures;

(iii) details with respect to the implementation of the conditions regarding creation of the Transaction Security for the Debentures, debenture redemption reserve if applicable and Recovery Expense Fund;

(iv) details with respect to the Hypothecated Assets of the Company and of the guarantors (to the extent applicable) to ensure that they are sufficient to discharge the interest and principal amount at all times and that such Hypothecated Assets are free from any other encumbrances except those which are specifically agreed to by the Debenture Holders;

(v) reports on the utilization of funds raised by the issue of Debentures;

(vi) details with respect to redemption of the Debentures;

(vii) (to the extent applicable) details with respect to dispatch of the debenture certificates and interest warrants, credit of the debentures in the demat account of the Debenture Holders and payment of amounts upon redemption of Debentures to the Debenture Holders due to them within the stipulated time period in accordance with the applicable Law;

(viii) (to the extent applicable) reports from the lead bank regarding the progress of the project relating to the proceeds of the Issue;

(ix) details regarding monitoring of utilisation of funds raised in the issue of the Debentures;

(x) (to the extent applicable) certificate from the statutory auditors of the Company (i) in respect of utilisation of funds during the implementation period of the project relating to the proceeds of the Issue, and (ii) in the case of Debentures issued for financing working capital, at the end of each accounting year; and

(xi) such other documents or information as may be required by the Debenture Trustee in accordance with the applicable Law.

(c) Without prejudice to any other provision of the Debenture Trust Deed/ the respective Key Information Document and the other Transaction Documents, the Company shall:

(i) provide such documents/information and assistance to the Debenture Trustee as may be required by the Debenture Trustee to carry out the necessary due diligence and monitor the security cover on a quarterly basis in the manner as may be specified by SEBI from time to time;

(ii) to the extent applicable, submit a certificate from the statutory auditor on a quarterly basis, regarding the maintenance of security cover in accordance with the terms of the Disclosure Documents and the other Transaction Documents including compliance with the covenants of the Disclosure Documents and the other Transaction Documents within timelines as specified under SEBI Listed Debentures Circulars and Regulations, or such other circulars issued by SEBI from time to time;

(iii) comply with all requirements under the Master Circular for Debenture Trustee, and provide all documents/information as may be required in accordance with the Master Circular for Debenture Trustee.

(iv) The Company shall submit the all such reports/ certification to the Debenture Trustee within the following timelines as to enable the Debenture Trustee to submit the following reports/ certification to Stock Exchange within the timelines specified in the Key Information Document.

(e) Others

(a) The Company shall, at all times until the secured obligations have been duly discharged, maintain a bank account (**"Account Bank"**) from which it proposes to pay the redemption amount. The Company agrees and acknowledges that they shall also inform the Debenture Trustee within 1 (one) working day of any change in the Account Bank details.

(b) The Company further acknowledges, agrees, that the Debenture Trustee is authorised to seek redemption payment related details and information from the Account Bank in terms of the extant SEBI regulations. Further, in case of change of Account bank, the Debenture Trustee shall accept such change only upon submission of the duly acknowledged and accepted pre-authorisation letter and duly accepted consent letter from the successor /new account bank.

(c) The Company covenants with the Debenture Trustee that it shall comply with all its obligations under the Debenture Trust Deed/ the respective Key Information Document and pay and repay all the monies payable by the Company (including any applicable default interest, fees and costs and expenses) to the Debenture Trustee and the Debenture Holder(s) pursuant to the terms of the Debenture Trust Deed/ the respective Key Information Document.

(d) The Company shall ensure due compliance and adherence to the Master Circular for Debenture Trustee in letter and spirit.

(e) To the extent applicable and required in terms of the Master Circular for Debenture Trustee, the Debenture Trustee shall execute an "inter creditor agreement" in the manner prescribed under the Master Circular for Debenture Trustee.

(f) To the extent required/ applicable, the Company shall provide intimation to the Debenture Trustee regarding (i) any default in timely payment of interest or redemption or both in respect of the non-convertible debt securities issued by the Company, and (ii) all covenants of the issue (including side letters, event of default provisions/ clauses etc.).

(g) The Company shall promptly disclose and furnish to the Debenture Trustee, all documents/ information about or in relation to the Company or the Debentures, as requested by the Debenture Trustee to fulfil its obligations hereunder or to comply with any applicable Law, including in relation to filing of its reports/ certification to stock exchange within the prescribed timelines.

(h) The Company and the Debenture Trustee hereby agree and covenant to comply with the requirements prescribed under the Master Circular for Debenture Trustee in respect of the Debentures and the transactions contemplated in the Transaction Documents.

5.37 Issue Details applicable for this first issuance of the Commercial Papers shall be as set out in the Key Information Document. The issue details of the subsequent issuance of the relevant Non-Convertible Securities / Commercial Papers shall be set out in the relevant Key Information Document that shall be issued from time to time.

Nil

5.38 Issue Details applicable for this first issuance of the Debentures under the General Information Document. The issue details of the subsequent issuance of the relevant Non-Convertible Securities shall be set out in the relevant Key Information Document that shall be issued from time to time.

(a) The Issuer shall submit all duly completed documents to the BSE and / or NSE, SEBI, ROC or any other Governmental Authority, as are required under Applicable Law and procure permission for listing of the Non-Convertible Securities from the Stock Exchange within (T+3) working days, wherein "**T**" shall be referred to the issue closing date ("**Listing Period**") of the relevant Tranche / Issuance of Debentures.

(b) The Issuer shall ensure that the Non-Convertible Securities continue to be listed on the wholesale debt market segment of the BSE and / or NSE.

(c) In the event there is any delay in listing of the Debentures beyond (T+3) working days, wherein "**T**" shall be referred to the issue closing date of the relevant issuance of the Debenture, the Issuer will pay to the Debenture Holders, penal interest of 1% (one percent) per annum over the Interest Rate, from the date of allotment of the Debentures until the listing of the Debentures is completed.

Security Name (*Name of the non-convertible securities which includes Coupon / dividend, Issuer Name and maturity year*)	As specified in the relevant Key Information Document.
Issuer	Mangal Credit And Fincorp Limited
Type of Instrument	As specified in the relevant Key Information Document.
Nature of Instrument (Secured or Unsecured)	As specified in the relevant Key Information Document.
Seniority (Senior or subordinated)	As specified in the relevant Key Information Document.
Eligible Investors	As specified in the relevant Key Information Document.
Listing (name of stock Exchange(s) where it will be listed and timeline for listing)	As specified in the relevant Key Information Document.
Rating of Instrument	As specified in the relevant Key Information Document.
Minimum Subscription	As specified in the relevant Key Information Document.
Option to retain oversubscription (Amount)	As specified in the relevant Key Information Document.
Objects of the Issue / Purpose for which there is requirement of funds	As specified in the relevant Key Information Document.
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 shall be made in the prescribed format:	As specified in the relevant Key Information Document.
Details of the utilization of the Proceeds	As specified in the relevant Key Information

	Document.
Coupon Rate	As specified in the relevant Key Information Document.
Step Up Coupon Rate	As specified in the relevant Key Information Document.
Coupon Payment Frequency	As specified in the relevant Key Information Document.
Coupon Payment Dates	As specified in the relevant Key Information Document.
Coupon Type (Fixed, floating or other structure)	As specified in the relevant Key Information Document.
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc.)	As specified in the relevant Key Information Document.
Day Count Basis (Actual / Actual)	Actual / Actual. The Coupon (if any) shall be computed on the basis of actual number of days elapsed in a year, for this purpose a year shall comprise of a period of 365 (Three Hundred and Sixty-Five) days. In case of a leap year, if 29th February of the relevant leap year falls during the Tenor of the Non-Convertible Securities, then the number of days shall be reckoned as 366 (Three Hundred and Sixty-Six) days for the one-year period.
Interest on Application Monies	As specified in the relevant Key Information Document.
Default Interest Rate	As specified in the relevant Key Information Document.
Tenor	As specified in the relevant Key Information Document.
Redemption Date / Maturity Date	As specified in the relevant Key Information Document.
Redemption Amount	As specified in the relevant Key Information Document.
Early Redemption/ Mandatory Redemption	As specified in the relevant Key Information Document.
Redemption Premium/ Discount	As specified in the relevant Key Information Document.
Issue Price	As specified in the relevant Key Information Document.
Discount at which security is issued and the effective yield as a result of such discount	As specified in the relevant Key Information Document.
Premium / Discount at which security is redeemed and the effective yield as a result of such premium / discount	As specified in the relevant Key Information Document.
Put Date	As specified in the relevant Key Information Document.
Put Price	As specified in the relevant Key Information Document.
Call Date	As specified in the relevant Key Information

	Document.
Call Price	As specified in the relevant Key Information Document.
Put Notification Time (Timelines by which the investor need to intimate Issuer before exercising the put)	As specified in the relevant Key Information Document.
Call Notification Time (Timelines by which the Issuer need to intimate investor before exercising the call)	As specified in the relevant Key Information Document.
Face Value	As specified in the relevant Key Information Document.
Minimum Application and in multiples of thereafter	As specified in the relevant Key Information Document.
Issue Timing 1) Issue Opening Date 2) Issue Closing Date 3) Date of earliest closing of the Issue, if any 4) Pay-in Date 5) Deemed Date of Allotment	As specified in the relevant Key Information Document.
Settlement mode of the Instrument	As specified in the relevant Key Information Document.
Depositories	NSDL and CDSL
Disclosure of Interest / Dividend / Redemption Dates	As specified in the relevant Key Information Document.
Record Date	As specified in the relevant Key Information Document.
All covenants of the issue (including side letters, accelerated payment clause, etc.)	**Representations and Warranties** As shall be more particularly set out in the respective Key Information Document. **Affirmative Covenants** As shall be more particularly set out in the respective Key Information Document. **Negative Covenants** As shall be more particularly set out in the respective Key Information Document. **Reporting Covenants** As shall be more particularly set out in the respective Key Information Document. **Financial Covenants** As shall be more particularly set out in the respective Key Information Document.
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 in the General Information Document.	In respect of those Debentures which are issued as Secured Debentures: **Type of security and charge:** As specified in the relevant Key Information Document. **Date of creation of security/likely date of creation of security:** Prior to the listing of the relevant Tranche/Issuance of Secured Debentures **Minimum security cover:** As specified in the relevant Key Information Document. **Replacement of security:** As specified in the relevant Key Information Document. **Revaluation of security:** As specified in the

	relevant Key Information Document. **Interest to the Debenture Holder over and above the Coupon rate:** As specified in the relevant Key Information Document.
Transaction Documents	As specified in the relevant Key Information Document.
Conditions Precedent to Disbursement	As specified in the relevant Key Information Document.
Conditions Subsequent to Disbursement	As specified in the relevant Key Information Document.
Events of Default (including manner of voting /conditions of joining Inter Creditor Agreement)	As shall be more particularly set out in the respective Key Information Document.
Creation of recovery expense fund	Details and purpose of the recovery expense fund (a) The Issuer shall create and maintain the Recovery Expense Fund up to the amounts prescribed under the SEBI Debenture Trustees Master Circular, in accordance with and within the timelines prescribed in the Chapter IV of the SEBI Debenture Trustees Master Circular. The Issuer proposing to list debt securities shall deposit an amount equal to 0.01% of the Tranche/Issuance issue size of the Secured Debentures subject to maximum of INR 25,00,000/- (Indian Rupees Twenty-Five Lakhs only) per issuer towards the recovery expense fund with the ‘Designated Stock Exchange’, pursuant to the SEBI Debenture Trustees Master Circular, as may be amended from time to time. (b) The Recovery Expense Fund shall be created to enable the Debenture Trustee to take prompt action in relation to the enforcement of the Security in accordance with the Transaction Documents. (c) The amounts in the Recovery Expense Fund shall be utilised in the manner as may be prescribed by the Debenture Holders by a Special Resolution duly passed at the meeting of the Debenture Holders held in accordance with the provisions set out in the Transaction Documents. (d) On the occurrence of an Event of Default, if the Security is proposed to be enforced, the Debenture Trustee shall follow the procedure set out in the SEBI Debenture Trustees Master Circular for utilisation of the Recovery Expense Fund.
Conditions for breach of covenants (as Specified in the relevant Tranche/Issuance Debenture Trust Deed)	As shall be more particularly set out in the respective Key Information Document.

Provisions related to Cross Default Clause	As specified in the relevant Key Information Document.
Role and Responsibilities of Debenture Trustee	(a) As specified in the relevant Key Information Document.
Risk factors pertaining to the issue	Please refer to Section 3 (*Risk Factors*) of this General Information Document
Governing Law	As specified in the relevant Key Information Document.
Additional Disclosures (Security Creation)	As specified in the relevant Key Information Document.
Additional Disclosures (Default in Payment)	As specified in the relevant Key Information Document.
Additional Disclosures (Delay in Listing)	In accordance with the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 as amended from time to time, read together with the requirements in respect of the timelines for listing of debt securities issued on a private placement basis prescribed in Chapter VII (*Standardization of timelines for listing of securities issued on a private placement basis*) of the SEBI NCS Master Circular, the Issuer confirms that In the event there is any delay in listing of the Non-Convertible Securities beyond the Listing Period, the Issuer will pay to the Debenture Holders, penal interest of 1% (one percent) per annum over the Interest Rate, from the date of allotment the Non-Convertible Securities until the listing of the Non-Convertible Securities is completed.

Note:

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

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

3. While the Secured Debentures are secured to the tune of at least 100% (One Hundred percent) of the principal and interest amount or as per the terms of General Information Document, in favour of Debenture Trustee, it is the duty of the Debenture Trustee to monitor that the security is maintained, if secured.

4. The Issuer shall provide granular disclosures in the relevant Key Information Document, with regards to the "Object of the Issue" including the percentage of the issue proceeds earmarked for each of the "object of the issue".

   As specified in the relevant Key Information Document.

5. **Future Borrowings**
   As specified in the relevant Key Information Document.

SECTION 5A: DISCLOSURES IN RESPECT OF COMMERCIAL PAPERS

5A.1 Certain confirmations in respect of commercial papers:

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

a. that the General Information Document applies for the issuance of CPs;
b. for each issuance of CPs, if so required, it will issue a key information document or such other disclosure document as may be required/prescribed 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 NCS Listing Regulations prior to the listing of the CPs.

5A.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/letter of offer/prescribed disclosure 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/letter of offer/prescribed disclosure document for the relevant issuance of CPs.

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

To be set out in the key information document/letter of offer/prescribed disclosure 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/letter of offer/prescribed disclosure document for the relevant issuance of CPs.

SECTION 6: DISCLOSURES PERTAINING TO WILFUL DEFAULT

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

(A) **Name of the bank declaring the entity as a Wilful Defaulter**: NA

(B) **The year in which the entity is declared as a Wilful Defaulter**: NA

(C) **Outstanding amount when the entity is declared as a Wilful Defaulter**: NA

(D) **Name of the entity declared as a Wilful Defaulter**: NA

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

(F) **Other disclosures, as deemed fit by the Issuer in order to enable investors to take informed decisions**: NA

(G) **Any other disclosure as specified by SEBI:** NA

SECTION 7: KEY TERMS OF THE ISSUE

7.1 Representations and Warranties of the Issuer

As specified in the relevant Key Information Document.

7.2 COVENANTS OF THE ISSUER:

(a) AFFIRMATIVE COVENANTS

As specified in the relevant Key Information Document.

(b) NEGATIVE COVENANTS

As specified in the relevant Key Information Document.

(c) REPORTING COVENANTS

As specified in the relevant Key Information Document.

(d) FINANCIAL COVENANTS

As specified in the relevant Key Information Document.

7.3 EVENTS OF DEFAULT

As specified in the relevant Key Information Document.

7.4 CONSEQUENCES OF AN EVENTS OF DEFAULT AND REMEDIES

As specified in the relevant Key Information Document.

SECTION 8: OTHER INFORMATION AND APPLICATION PROCESS

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

8.1 Mode of Transfer/Transmission of Debentures

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

8.2 Non-Convertible Securities held in Dematerialised Form

The Non-Convertible Securities shall be held in dematerialised form and no action is required on the part of the Non-Convertible Securities 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 Non-Convertible Securities will be simultaneously redeemed through appropriate debit corporate action.

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

8.3 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.

8.4 Non-Convertible Securities 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 Non-Convertible Securities shall not confer upon the Debenture Holders the right to receive notice(s) or to attend and to vote at any general meeting(s) of the shareholders of the Issuer.

8.5 Modification of Non-Convertible Securities

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

Any other change or modification to the terms of the Non-Convertible Securities shall require approval by the Majority Debenture Holders.

8.6 Right to accept or reject Applications

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

8.7 Notices

Any notice in respect of the Non-Convertible Securities may be served by the Issuer upon the Debenture Trustee/Debenture Holders in accordance with the terms of the Transaction Documents.

8.8 Issue Procedure

Only Eligible Investors as given hereunder may apply for the Non-Convertible Securities by completing the Application Form in the prescribed format in block letters in English as per the instructions contained therein. The minimum number of Non-Convertible Securities 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.

Depending upon the issue size under this General Information Document read along with the relevant Key Information Document, the issuance shall be subject to compliance with EBP Guidelines. The issuance has to be complied with the provisions of EBP mechanism as per the SEBI NCS Master Circular upon the issue size exceeding the prescribed threshold. Until the aggregate issue size does not exceed the above threshold in a given financial year, the EBP Guidelines will not be applicable. In case the issue size exceeds the above threshold in a given financial year, the final subscription to the Non-Convertible Securities shall be made by the Eligible Investors through the electronic book mechanism as prescribed by SEBI under the EBP Guidelines by placing bids on the electronic book platform during the Issue period. In case the Eligible Investors are not registered on the EBP, they will have to register themselves as investor on the said platform (as a one-time exercise) and also complete the mandatory KYC verification process. The Eligible Investors should also refer to the operational guidelines of the EBP in this respect.

In case the EBP Guidelines are applicable, the final subscription to the Non-Convertible Securities shall be made by the Eligible Investors through the electronic book mechanism as prescribed by SEBI under the EBP Guidelines by placing bids on the electronic book platform during the Issue period. In case the Eligible Investors are not registered on the EBP Platform, they will have to register themselves as investor on the said platform (as a one-time exercise) and also complete the mandatory KYC verification process. The Eligible Investors should also refer to the operational guidelines of the EBP in this respect. The disclosures required pursuant to the EBP Guidelines are set out hereinbelow:

Details of size of issue including green shoe option, if any and a range within which green shoe may be retained (if applicable)	Base Issue Size - As specified in the relevant Key Information Document. Green shoe option – As specified in the relevant Key Information Document.
Bid opening and closing date	Bid opening date: As specified in the relevant Key Information Document. Bid closing date: As specified in the relevant Key Information Document.
Minimum Bid Lot	As specified in the relevant Key Information Document.
Manner of bidding in the Issue	As specified in the relevant Key Information Document.
Manner of allotment in the Issue	As specified in the relevant Key Information Document.
Manner of settlement in the Issue	As specified in the relevant Key Information Document.
Settlement Cycle	As specified in the relevant Key Information Document.

8.9 Process flow of settlement:

As specified in the relevant Key Information Document.

8.10 Application Procedure

Potential Investors will be invited to subscribe by way of the Application Form prescribed in the General Information Document during the period between the Issue Opening Date and the Issue Closing Date (both dates inclusive). The Issuer reserves the right to change the issue schedule including the Deemed Date of Allotment at its sole discretion, without giving any reasons. The Issue will be open for subscription during the banking hours on each day during the period covered by the Issue Schedule, and the procedure will be subject to the EBP Guidelines, if applicable.

8.11 Fictitious Applications

All fictitious applications will be rejected.

8.12 Basis of Allotment

In case of EBP:

Notwithstanding anything stated elsewhere, the Issuer reserves the right to accept or reject any application, in part or in full, without assigning any reason. In case of over subscription, allotment shall be made on a “price time priority basis” in accordance with the EBP Guidelines. 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.

In case of Non-EBP:

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

8.13 Payment Instructions

As specified in the relevant Key Information Document.

8.14 Eligible Investors

As specified in the relevant Key Information Document.

8.15 Procedure for Applying for Dematerialised Facility

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

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

(c) Non-Convertible Securities allotted to an applicant will be credited to the applicant’s respective beneficiary account(s) with the DP.

(d) For subscribing to the Non-Convertible Securities, 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 Non-Convertible Securities 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 Non-Convertible Securities, 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 Non-Convertible Securities for which the beneficial owner is not identified in the records of the R&T Agent as on the Record Date, the Issuer would keep in abeyance the payment of the redemption amount or other benefits, until such time that the beneficial owner is identified by the R&T Agent and conveyed to the Issuer, whereupon the redemption amount and benefits will be paid to the beneficiaries, as identified.

8.16 Depository Arrangements

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

8.17 List of Beneficiaries

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

8.18 Application under Power of Attorney

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

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

8.19 Procedure for application by Mutual Funds and Multiple Applications

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

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

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

8.20 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)

8.21 Applications to be accompanied with Bank Account Details

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

8.22 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 obtains legal representation, from a court in India having jurisdiction over the matter.

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

8.23 Mode of Payment

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

8.24 Effect of Holidays

(a) If any Due Date on which any interest or additional interest is payable falls on a day which is not a Business Day, the payment to be made on such Due Date shall be made on the immediately succeeding Business Day.
(b) If any Due Date on which any Outstanding Principal Amounts are payable falls on a day which is not a Business Day, the payment to be made on such Due Date shall be made on the immediately preceding Business Day.
(c) If the Final Redemption Date or early redemption date falls on a day which is not a Business Day, the payment of any amounts in respect of any interest and the Outstanding Principal Amounts to be made shall be made on the immediately preceding Business Day.

8.25 Tax Deduction at Source

(a) All payments to be made by the Company to the Debenture Holders under the Transaction Documents shall be made free and clear of and without any Tax Deduction unless the Company is required to make a Tax Deduction pursuant to Applicable Law.

(b) The Company shall promptly upon becoming aware that it must make a Tax Deduction (or that there is any change in the rate or the basis of a Tax Deduction) notify the Debenture Trustee accordingly.

(c) If the Company is required to make a Tax Deduction, it shall make that Tax Deduction and any payment required in connection with that Tax Deduction within the time allowed and in the minimum amount required by Applicable Law.

(d) Within the earlier of (A) 60 (sixty) days of making either a Tax Deduction or any payment required in connection with that Tax Deduction or (B) 60 (sixty) days of each Due Date, the Company shall deliver to the Debenture Trustee evidence reasonably satisfactory to the Debenture Trustee that the Tax Deduction has been made or (as applicable) any appropriate payment paid to the relevant taxing authority.

8.26 Letters of Allotment

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

8.27 Deemed Date of Allotment

As specified in the relevant Key Information Document.

8.28 Record Date

As specified in the relevant Key Information Document.

8.29 Refunds

For applicants whose applications have been rejected or allotted in part, refund orders will be dispatched within 15 (fifteen) days from the Deemed Date of Allotment of the Debentures.

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

8.30 Interest on Application Monies

In case of EBP issuance -

Not Applicable

In case of non-EBP issuance –

As more particularly set out in the relevant Key Information Document.

8.31 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.

8.32 Redemption

The face value of the Debentures shall be redeemed at par, on the Redemption Date. The Debentures will not carry any obligation, for interest or otherwise, after the Redemption Date. The Debentures shall be taken as discharged on payment of the Redemption Amount by the Issuer on the Final Redemption Date to the registered Debenture Holders whose name appear in the Debenture Register on the Record Date. Such payment will be a legal discharge of the liability of the Issuer towards the Debenture Holders.

8.33 Payment on Redemption

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

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

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

8.34 Payment of Coupon

Payment of Coupon on the Debenture(s) will be made on Coupon Payment Dates as specified in this General Information Document to those Debenture Holders whose name(s) appear in the Register of Debenture Holder(s) (or to the first holder in case of joint holders) as on the relevant Record Date fixed by the Issuer for this purpose and /or as per the list provided by the Depository to the Issuer of the beneficiaries who hold Debentures in demat form on such Record Date, and are eligible to receive Coupon. Payment will be made by the Issuer after verifying the bank details of the Debenture Holders, by way of direct credit through Electronic Clearing Service ("**ECS**"), Real Time Gross Settlement ("**RTGS**") or National Electronic Funds Transfer ("**NEFT**").

In the event of any default in the payment of Coupon and/or in the redemption of the Debentures on the respective Payment Dates and all other monies payable pursuant to the Transaction Documents read with this General Information Document, the Issuer shall pay to the Debenture Holders, default interest at the rate specified in 5.38 ("*Issue Details*") for the default in payment of Coupon, and/or Redemption Amount till the dues are cleared.

8.35 Eligibility to come out with the Issue

The Issuer or the Person in control of the Issuer, or its promoter, has not been restrained or prohibited any Governmental Authority from accessing the securities market or dealing in securities and such direction or order is in force.

8.36 Registration and Government approvals

The Issuer can undertake the activities proposed by it in view of the present approvals and no further approval from any Governmental Authority(ies) is required by it to undertake the proposed activities save and except those approvals which may be required to be taken in the normal course of business from time to time.

8.37 Authority for the Issue

This present private placement of debentures under the General Information Document is being made pursuant to the resolution passed by board of directors of the Company at its meeting held on May 07, 2026 read along with shareholders of the Company at its meeting held on September 22, 2023. A copy of the board resolution read along with shareholders resolution are attached hereto as **Annexure VIII** and **Annexure IX** respectively**.** In case of, the above mentioned resolutions being amended/replaced/ updated, the same shall be set out in the relevant Key Information Document from time to time.

8.38 Date of Allotment

All benefits relating to Debentures will be available to the Investors from the Deemed Date of Allotment. The actual allotment of Debentures may take place on a date other than the Deemed Date of Allotment. In case if the issue closing date of Debentures is changed (pre-poned/ postponed), the Deemed Date of Allotment of Debentures may also be changed (pre-poned/ postponed) by the Issuer at its sole and absolute discretion.

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.

8.39 Multiple Issuances

The Company reserves the right to make multiple issuances under the same ISIN in accordance with the SEBI NCS Master Circular, whether by creation of a fresh ISIN or by way of issuance under the existing ISIN at premium/ par/ discount.

8.40 Buyback

The Company reserves the right to buyback the Debentures issued by it under this General Information Document and the relevant Key Information Document as per the provisions of Applicable Law, if any.

SECTION 9: UNDERTAKING

9.1 UNDERTAKINGS IN RELATION TO THE ISSUER BEING ELIGIBLE UNDER THE SEBI NCS REGULATIONS

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

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

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

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

9.3 UNDERTAKING PURSUANT TO PARAGRAPH 2.3.24 of SCHEDULE I OF THE SEBI NCS REGULATIONS

The Issuer undertakes and states as follows:

a. Prospective investors are advised to read the risk factors carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and the offer including the risks involved. The securities have not been recommended or approved by the any regulatory authority in India, including 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 19 under the section "**GENERAL RISKS AND RISKS IN RELATION TO THE NON-CONVERTIBLE SECURITIES**";

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

c. the Issuer has no side letter with any debt securities holder except the one(s) disclosed in this General Information Document. Any covenants later added shall be disclosed on the stock exchange website where the debt is listed and shall be disclosed by the Company in the Transaction Documents.

9.4 DISCLOSURES PURSUANT TO THE CHAPTER II OF SEBI DEBENTURE TRUSTEES MASTER CIRCULAR

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

Movable assets comprising receivables from loans provided by the Issuer.

(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**

No title deeds are applicable or available for movable assets comprising receivables from loans provided by the Issuer over which security is proposed to be created by the Issuer. The details of the underlying loan agreements will be set out in the Deed of Hypothecation.

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

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

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

The Issuer hereby undertakes that the assets on which charge is proposed to be created as security for the Secured Debentures are free from any encumbrances.

(e) **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.***:

As set out in the respective Key Information Document

(ii) ***Audited financial statements (not older than 6 months from the date of debenture trustee agreement) of guarantor including details of all contingent liabilities***:

As set out in the respective Key Information Document

(iii) ***List of assets of the guarantor along-with undertakings/consent/NOC as per the Chapter II of SEBI Debenture Trustees Master Circular:***

As set out in the respective Key Information Document

(iv) ***Conditions of invocation of guarantee including details of put options or any other terms and conditions which may impact the security created****:*

As set out in the respective Key Information Document

(v) ***Impact on the security in case of restructuring activity of the guarantor:***

As set out in the respective Key Information Document

(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***:

As set out in the respective Key Information Document

(vii) ***Copy of Board resolution of the guarantor for the guarantee provided in respect of the debt securities of the Issuer***:

As set out in the respective Key Information Document

(viii) ***The Guarantor provides guarantees on a routine basis in the ordinary course of its business.***

As set out in the respective Key Information Document

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

(g) **Details of any other form of security being offered viz. Debt Service Reserve Account etc.**:
Not Applicable

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

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

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

(k) **Details of security to be created**: Please refer section named "*Security (Including description, type of security, type of charge, likely date of creation of security, minimum security cover, revaluation, replacement of security)*" in Section 5.38 (*Issue Details*).

(l) **Process of due diligence carried out by the debenture trustee**: The Debenture Trustee has carried out due diligence in accordance with the manner prescribed in the SEBI Debenture Trustees Master Circular. The due diligence broadly includes the following:

(i) A chartered accountant appointed by the Debenture Trustee will be conducting an independent due diligence as per scope provided by the Debenture Trustee and the information provided by the Issuer in respect of the security being provided by the Issuer in respect of the Secured Debentures.

(ii) The chartered accountant will verify and ensure that the assets provided by the Issuer for creation of security are free from any encumbrances or necessary permission or consent has been obtained from existing charge holders.

(iii) Periodical due diligence will be carried out by the Debenture Trustee in accordance with the SEBI Debenture Trustees Master Circular read along with the SEBI (Debenture Trustees) Regulations, 1993 and the relevant circulars issued by SEBI from (as amended from time to time) as per the nature of security provided by the Issuer in respect of the Secured Debentures.

(iv) The Debenture Trustee will issue such necessary certificate(s) in relation to the due diligence carried out by it and such certificate(s) will be available on Stock Exchanges from time to time for information of the Debenture Holders.

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

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

(b) **Due diligence certificate as per the format specified in Annexure A**:

Enclosed as **Annexure X**.

(m) **Due diligence certificate as per the format specified in Annexure II-A of the Chapter II of SEBI Debenture Trustees Circular**:

Enclosed as **Annexure X**.

9.5 OTHER UNDERTAKINGS

The Issuer hereby confirms that:

(a) the Issuer is eligible and in compliance with Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time, to make the private placement of debt instruments;

(b) (to the extent applicable) the Issuer or its promoters or whole-time directors are not in violation of the provisions of Regulation 24 of the SEBI Delisting Regulations, 2009;

(c) neither the Issuer nor any of its promoters or directors is a willful defaulter as defined under Regulation 2 (1) (ss) of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021; and

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

For **Mangal Credit And Fincorp Limited**

MEGHRAJ SOHANLAL JAIN
Digitally signed by MEGHRAJ SOHANLAL JAIN
Date: 2026.05.13 13:39:29 +05'30'

Name: Meghraj Sohanlal Jain
Title: Chairman and Managing Director
Place: Mumbai
Date: May 13, 2026

HARDIK MEGHRAJ JAIN
Digitally signed by HARDIK MEGHRAJ JAIN
Date: 2026.05.13 13:36:32 +05'30'

Name: Hardik Meghraj Jain
Title: Executive Director
Place: Mumbai
Date: May 13, 2026

SECTION 10: FORM NO. PAS-4

(Pursuant to Section 42 of the Companies Act, 2013 and Rule 14(3) of the Companies (Prospectus and Allotment of Securities) Rules, 2014)

Note: This Form No PAS-4 is prepared in accordance with the Companies (Prospectus and Allotment of Securities) Rules, 2014.

ISSUE OF SENIOR / UNSUBORDINATED / SUBORDINATED, SECURED / UNSECURED, RATED, LISTED, PRINCIPAL PROTECTED OR NOT, MARKET LINKED OR NOT, GREEN DEBT SECURITIES OR NOT, NON-CONVERTIBLE SECURITIES AGGREGATING FOR AN AMOUNT AS SHALL BE MORE PARTICULARLY SET OUT IN THE KEY INFORMATION DOCUMENT, IN SINGLE / MULTIPLE TRANCHES / ISSUANCES, FOR CASH, AT PAR OR AT PREMIUM OR AT DISCOUNT, EITHER FULLY PAID ISSUANCE OR PARTLY PAID ISSUANCE, IN A DEMATERIALISED FORM ON A PRIVATE PLACEMENT BASIS (THE "ISSUE") BY MANGAL CREDIT AND FINCORP LIMITED (THE "COMPANY") OR ("ISSUER").

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

Issuer / Company:	Mangal Credit And Fincorp Limited (the "**Issuer**" or "**Company**")
Registered Office:	1701/1702,17th Floor, 'A' Wing, Lotus Corporate Park, Western Express Highway, Goregaon (East), Mumbai: 400063.
Corporate Office:	1701/1702,17th Floor, 'A' Wing, Lotus Corporate Park, Western Express Highway, Goregaon (East), Mumbai: 400063.
Telephone No.:	022 4246 1300
Website:	https://mangalfincorp.com/
Fax:	-
Contact Person:	Mr. Hardik Meghraj Jain
Email:	compliance@mangalfincorp.com

(b) **Date of Incorporation of the Company:**

December 29, 1961

(c) **Business carried on by the Company and its subsidiaries with the details of branches or units, if any;**

Please refer to paragraph 5.4(a) of the Section 5 of this General Information Document.

Branch details:

Please refer to paragraph 5.4 (b) of the Section 5 of this General Information Document.

Subsidiary details:

There is no subsidiary of the company as of the date of the General Information Document.

(d) **Brief particulars of the management of the Company:**

Please refer to paragraph 5.4(a) of Section 5 of this General Information Document.

(e) **Name, addresses, Director Identification Number (DIN) and occupations of the directors**:

Please refer to Section 5 of this General Information Document.

10.2 MANAGEMENT PERCEPTION OF RISK FACTORS:

Please refer to Section 3 of this General Information Document.

10.3 RISKS RELATED TO THE BUSINESS OF THE ISSUER

Please refer to Section 3 of this General Information Document.

10.4 Details of defaults, if any, including therein the amount involved, duration of default, and present status, in repayment of:

(i) Statutory Dues: Nil
(ii) Debentures and interest thereon: Nil
(iii) Deposits and interest thereon: Nil
(iv) Loan from any bank or financial institution and interest thereon: Nil

10.5 Name, designation, address and phone number, email ID of the nodal / compliance officer of the Company, if any, for the private placement offer process:

Name of Nodal/ Compliance officer	Designation	Address	Phone No.	Email ID
Mr. Chirag Parmar	Company Secretary, Compliance Officer and Nodal Officer	1701/1702,17th Floor, 'A' Wing, Lotus Corporate Park, Western Express Highway, Goregaon (East), Mumbai: 400063.	022-4246 1300	comliance@mangalfincorp.com

10.6 Registrar of the Issue: MUFG Intime India Private Limited

10.7 Valuation Agency: Not Applicable

10.8 Auditors: Bhagwagar Dalal & Doshi

10.9 Any default in annual filing of the Company under the Companies Act, 2013 or the rules made thereunder:

No default in filing the annual return as on the date of General Information Document.

10.10 Particulars of the Offer:

Financial position of the Company for the last 3 (three) financial years	Please refer to **CHAPTER A** below.
Date of passing of Board Resolution for the current issue of Debentures that forms the part of issuance under the General Information Document	The resolution passed by the board of directors of the Company dated May 07, 2026 authorizing the issuance of the debentures.
Date of passing of resolution in the general meeting, authorizing the offer of securities	The resolution passed by the shareholders of the Company at 61st Annual General Meeting held on 22nd September, 2023 authorizing to borrow, upon such terms as the board may think fit, up to an aggregate limit of INR 750 Crores under Section 180 (1)(C) of the Companies Act, 2013, read with Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014.
Kind of securities offered (i.e. whether	Base Issue Size - As specified in the relevant Key Information Document. Green shoe option - As specified in the relevant Key Information Document.

share or debenture) and class of security; the total number of shares or other securities to be issued	
Price at which the security is being offered, including premium if any, along with justification of the price	As specified in the relevant Key Information Document.
Name and address of the valuer who performed valuation of the security offered, and basis on which the price has been arrived at along with report of the registered valuer	As specified in the relevant Key Information Document.
Relevant date with reference to which the price has been arrived at (Relevant Date means a date at least 30 days prior to the date on which the general meeting of the Company is scheduled to be held)	As specified in the relevant Key Information Document.
The class or classes of persons to whom the allotment is proposed to be made	As specified in the relevant Key Information Document.
Intention of promoters, directors or key managerial personnel to subscribe to the offer (applicable in case they intend to subscribe to the offer) [Not required in case of issue of non-convertible debentures]	As specified in the relevant Key Information Document.
The proposed time within which the allotment shall be completed	As specified in the relevant Key Information Document.
The names of the proposed allottees and the percentage of post private placement capital that may be held by them [Not applicable in case of issue of non-convertible debentures]	As specified in the relevant Key Information Document.

The change in control, if any, in the company that would occur consequent to the private placement	As specified in the relevant Key Information Document.
The number of persons to whom allotment on preferential basis / private placement / rights issue has already been made during the year, in terms of securities as well as price	As specified in the relevant Key Information Document.
The justification for the allotment proposed to be made for consideration other than cash together with valuation report of the registered valuer	As specified in the relevant Key Information Document.
Amount, which the Company intends to raise by way of proposed offer of securities	As specified in the relevant Key Information Document.
Terms of raising of securities:	Duration, if applicable: As specified in the relevant Key Information Document. Rate of Interest or Coupon: As specified in the relevant Key Information Document. Mode of Payment: As specified in the relevant Key Information Document. Mode of Repayment: As specified in the relevant Key Information Document.
Proposed time schedule for which the Issue/Offer Letter is valid	**Issue Open Date:** As specified in the relevant Key Information Document. **Issue Closing Date:** As specified in the relevant Key Information Document. **Pay-in Date:** As specified in the relevant Key Information Document. **Deemed Date of Allotment:** As specified in the relevant Key Information Document.
Purpose and objects of the Issue/Offer	As specified in the relevant Key Information Document.
Contribution being made by the promoters or directors either as part of the offer or separately in furtherance of such objects	As specified in the relevant Key Information Document.
Principal terms of assets charged as security, if applicable	As specified in the relevant Key Information Document.
The details of significant and material orders passed	As specified in the relevant Key Information Document.

by the Regulators, Courts and Tribunals impacting the going concern status of the Company and its future operations	
The pre-issue and post-issue shareholding pattern of the Company in the following format: As specified in the relevant Key Information Document.	

10.11 Mode of payment for subscription:

- ○ Cheque
- ○ Demand Draft
- ○ Other Banking Channels

10.12 Disclosure with regard to interest of directors, litigation, etc:

<table>
<tr><td>Any financial or other material interest of the directors, promoters or key managerial personnel in the offer/ Issue and the effect of such interest in so far as it is different from the interests of other persons</td><td>There is no interest of the directors, promoters or key managerial personnel in the offer/ Issue.</td></tr>
<tr><td>Details of any litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority against any promoter of the Company during the last 3 (three) years immediately preceding the year of the issue of this private placement offer cum application letter and any direction issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action shall be disclosed</td><td>Nil</td></tr>
<tr><td>Remuneration of directors (during the current year and last 3 (three) financial years)</td><td><i>(Rs in Lakhs)</i>
<table>
<tr><th>Director</th><th>Fiscal FY 25-26 (Up to December 2025)</th><th>Fiscal FY 24-23</th><th>Fiscal FY 23-24</th><th>Fiscal FY 22-23</th></tr>
<tr><td>Mr. Meghraj Jain</td><td>22.50</td><td>30.00</td><td>30.00</td><td>30.00</td></tr>
<tr><td>Mr. Nilesh Jain</td><td>24.75</td><td>22.54</td><td>19.50</td><td>10.50</td></tr>
<tr><td>Mr. Hardik Jain</td><td>36.00</td><td>48.00</td><td>12.00</td><td>-</td></tr>
<tr><td>Mr. Sujan Sinha</td><td>1.00</td><td>1.00</td><td>1.50</td><td>0.50</td></tr>
<tr><td>Mr. Ramanathan Annamalai</td><td>1.00</td><td>1.00</td><td>1.50</td><td>1.00</td></tr>
<tr><td>Mr. Subramanyam Ganesh</td><td>1.00</td><td>1.25</td><td>1.50</td><td>0.75</td></tr>
<tr><td>Mr. Sriram Sankarnarayanan</td><td>1.00</td><td>1.25</td><td>1.25</td><td>1.00</td></tr>
<tr><td>Ms. Vineeta Piyush Patel</td><td>1.00</td><td>1.25</td><td>0.25</td><td>-</td></tr>
</table></td></tr>
</table>

<table>
<tr><td></td><td><table><tr><td>Ms. Nirupama Khandke</td><td>-</td><td>-</td><td>1.00</td><td>1.00</td></tr></table></td></tr>
<tr><td>**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 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.
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.</td><td>Nil</td></tr>
<tr><td>**If:**
(i) **the proceeds, or any part of the proceeds, of the issue of the debt securities/non-convertible redeemable preference shares are or are to be applied directly or indirectly and in any manner resulting in the acquisition by the company of shares in any other body corporate; and**
(ii) **by reason of that acquisition or anything to be done in consequence thereof or in connection therewith, that body corporate shall become a subsidiary of the company, a**</td><td>(i) The proceeds of the issue will be utilized for the purpose of Onward Lending and General Corporate Purposes</td></tr>
</table>

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.**	(ii) The proceeds will be utilized for the purpose as stated above.
The said report shall: **(a) 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** **(b) where the other body corporate has subsidiaries, deal with the profits or losses and the assets and liabilities of the body corporate and its subsidiaries in the manner as provided in paragraph above**	Not Applicable
Related party transactions entered during the preceding 3 (three) financial years immediately preceding the year of issue of this private placement offer cum application letter and current financial year with regard to loans made or, guarantees given or securities provided	Please refer to **CHAPTER C** of this General Information Document.
Summary of reservations or qualifications or adverse remarks of auditors in the last 5 (five) financial years immediately preceding the year of issue of this private placement offer cum application letter and of their impact on the financial statements and financial position of the Company and the corrective steps taken and proposed to be taken by the Company for each of the said reservations or qualifications or adverse remark	There are no reservations or qualifications or adverse remarks made by the auditors in the last 5 financial years.
Details of any inquiry, inspections or investigations initiated or conducted under the securities law or Companies Act or any previous company law in the last 3 (three) years immediately preceding the year of circulation of this private placement offer cum application letter in the case of the Company and all of its subsidiaries and if there were any prosecutions filed (whether pending or not) fines imposed, compounding of offences in the last 3 (three) years immediately preceding the year of this private placement offer cum application letter and if so, section-wise details thereof for the Company and all of its subsidiaries	Nil

Details of acts of material frauds committed against the company in the last three years in any, and if so, the action taken by the company	Nil

10.13 Financial Position of the Company:

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

The authorized, issued, subscribed and paid-up capital (number of securities, description and aggregate nominal value)

	Authorised Capital	Issued Capital	Subscribed Capital	Paid up Capital
Number of equity shares (In Number of Securities)	2,50,00,000	2,11,13,986	2,11,13,986	2,11,13,986
Nominal amount per equity share (in INR)	10	10	10	10
Total amount of equity shares (in INR)	25,00,00,000	21,11,39,860	21,11,39,860	21,11,39,860
Number of preference shares (In Number of Securities)	NIL	NIL	NIL	NIL
Nominal amount per preference shares (in INR)	NIL	NIL	NIL	NIL
Total amount of preference shares (in INR)	NIL	NIL	NIL	NIL

Size of the Present Offer	As specified in the relevant Key Information Document.
Paid-up Capital: **a. After the offer:** **b. After the conversion of convertible instruments (if applicable)**	INR 21,11,39,860 Not applicable as each Debenture is a non-convertible debt instrument which is being issued at face value.
Share Premium Account: **a. Before the offer:** **b. After the offer:**	As on December 31, 2025: INR 53.88 Cr. As the proposed NCD's to be issued at par basis.

Details of the existing share capital of the Issuer in a tabular form, indicating therein with regard to each allotment, the date of allotment, the number of shares allotted, the face value of the shares allotted, the price and the form of consideration:

Date of Allotment	No of Shares allotted	Face Value (in Rs.)	Issue Price (in Rs.)	Total Consideration (in Rs.)	Nature of Allotment	Equity Share Premium	Form of Consideration
29/12/1961	70	10	10	700	Subscriptions to memorandum	-	Cash
Previous Allotment	706140 (Out of this 2160 shares were forfeited)	10	10	7039800	Private placement	-	Cash

20/05/2013	7,04,765	10	210	148000650	Private placement	200	Cash
17/12/2015	70,44,075	10	10	70440750	Bonus in the ratio of 5:1	NA	NA
22/02/2016	63,61,096	10	36.45	231861949.2	Preferential Allotment	26.45	Cash
3/3/2016	10,00,000	10	36.45	36450000	Preferential Allotment	26.45	Cash
14/02/2017	2,98,052	10	36.45	10863995.4	Conversion of convertible warrants into equity	26.45	Cash
N.A.	N.A.	NA	NA	NA	Equity shares were split in the ratio of 10:1 which resulted into 16,11,20,380 equity shares on 17th May, 2017.	NA	NA
3/9/2017	3,20,19,480	1	3.645	116711004.6	Conversion of convertible warrants into equity	2.645	Cash
N.A.	N.A.	NA	NA	NA	Equity Shares were consolidated in the ratio of 1:10 which resulted into 1,93,13,986 equity shares.	NA	Na
21/02/2024	2,50,000	10	110	27500000	Preferential Allotment	100	Cash
19/08/2025	15,50,000	10	110	170500000	Conversion of warrants into equity	NA	Cash

The number and price at which each of allotments were made by the Company in the last 1 (one) year preceding the date of this placement offer cum application letter separately indicating the allotments made for consideration other than cash and details of the consideration in each case.

Date	Amount (In INR)	Type of issue	Form of Consideration
21/02/2024	2,75,00,000	Preferential Allotment	Cash
19/08/2025	17,05,00,000	Conversion of warrants into equity	Cash

Profits of the Company, before and after making provision for tax, for the 3 (three) financial years immediately preceding the date of circulation of this private placement offer cum application letter.

FY	PBT (in Rs. Cr)	PAT (in Rs. Cr)
FY 2025	18.54	13.07
FY 2024	14.33	10.55
FY 2023	10.78	07.91

Dividends declared by the Company in respect of the said 3 (three) financial years; interest coverage ratio for last three years (cash profit after tax plus interest paid/interest paid)

Following are the details of dividend declared and interest coverage ratio for the preceding 3 financial years:

Year	2025	2024	2023
Dividend Declared	Rs. 0.75 per share	Rs. 0.6 per share	Rs. 0.5 per share
Interest Coverage Ratio	2.16	2.58	3.47

A summary of the financial position of the Company as in the 3 (three) audited balance sheets immediately preceding the date of circulation of this private placement offer cum application letter

Please refer **CHAPTER A** of this General Information Document.

Audited Cash Flow Statement for the 3 (three) years immediately preceding the date of circulation of this private placement offer cum application letter	Please refer **CHAPTER B** of this General Information Document.
Any change in accounting policies during the last 3 (three) years and their effect on the profits and the reserves of the Company	There is no change in the accounting policies during the 3 preceding financial years.

PART B

FORM NO PAS-4
PRIVATE PLACEMENT OFFER LETTER
(To be filled by the applicant)

Sl No.	Particulars	First Holder	Second Holder
1	Name	[●]	[●]
2	Father's Name	[●]	[●]
3	Complete Address (including Flat/ House Number, Street, Locality, Pin Code)	[●]	[●]
4	Phone Number, if any	[●]	[●]
5	Email ID, if any	[●]	[●]
6	PAN Number	[●]	[●]
7	Bank Account Details	[●]	[●]
8	Number of Non- Convertible Debentures subscribed	[●]	[●]
9	Total value of Non- Convertible Debentures subscribed	[●]	[●]
10	Tick whichever is applicable: - (a) The applicant is not required to obtain Government approval under the Foreign Exchange Management (Non-debt Instruments) Rules, 2019 prior to subscription of shares. (b) The applicant is required to obtain Government approval under the Foreign Exchange Management (Non-debt Instruments) Rules, 2019 prior to subscription of shares and the same has been obtained, and is enclosed herewith	[●]	[●]

____

Signature of the Subscriber

Initial of the officer of the Company designated to keep the record.

DECLARATION (To be provided by the Directors)

A. The Company 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 preference shares or debentures, if applicable, is guaranteed by the Central Government; and

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

I am authorized by the Board of Directors of the Issuer vide resolution number 8 dated May 07, 2026 to sign this General Information Document and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with.

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

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

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

For **Mangal Credit And Fincorp Limited**

MEGHRAJ SOHANLAL JAIN
Digitally signed by MEGHRAJ SOHANLAL JAIN
Date: 2026.05.13 13:40:02 +05'30'

____
Name: Meghraj Sohanlal Jain
Title: Chairman and Managing Director
Place: Mumbai
Date: May 13, 2026

HARDIK MEGHRAJ JAIN
Digitally signed by HARDIK MEGHRAJ JAIN
Date: 2026.05.13 13:37:45 +05'30'

____
Name: Hardik Meghraj Jain
Title: Executive Director
Place: Mumbai
Date: May 13, 2026

Enclosed

Chapter A - *A summary of the financial position of the Company as in the 3 (three) audited balance sheets immediately preceding the date of circulation of this Offer Letter alongwith the unaudited balance sheets for the period ended December 31, 2025.*

Chapter B - *Audited Cash Flow Statement for the 3 (three) years immediately preceding the date of circulation of this Offer Letter alongwith the unaudited cashflow statement for the period ended December 31, 2025.*

Chapter C - *Related party transactions entered during the last 3 (three) financial years immediately preceding the year of issue of this General Information Document and the current financial year with regard to loans made or, guarantees given or securities provided*

Optional Attachments, if any

CHAPTER A: FINANCIAL POSITION OF THE COMPANY AS IN THE 3 (THREE) AUDITED BALANCE SHEETS IMMEDIATELY PRECEDING THE DATE OF CIRCULATION OF THIS GENERAL INFORMATION DOCUMENT

Audited Financials for FY 2022-2023, FY 2023-2024 and FY 2024-2025 along with the unaudited limited review financial statements for the period ended December 31, 2025, are attached separately to this General Information Document

Please refer to **Annexure IV** of the General Information Document

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CHAPTER B: AUDITED CASH FLOW STATEMENT FOR THE 3 (THREE) YEARS IMMEDIATELY PRECEDING THE DATE OF CIRCULATION OF THIS GENERAL INFORMATION DOCUMENT

Audited Financials for FY 2022-2023, FY 2023-2024 and FY 2024-2025 along with the unaudited limited review financial statements for the period ended December 31, 2025, are attached separately to this General Information Document

Please refer to **Annexure IV** of the General Information Document

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CHAPTER C- RELATED PARTY TRANSACTIONS ENTERED DURING THE LAST 3 (THREE) FINANCIAL YEARS IMMEDIATELY PRECEDING THE YEAR OF ISSUE AND THE CURRENT FINANCIAL YEAR

Audited Financials for FY 2022-2023, FY 2023-2024 and FY 2024-2025 and for the current financial year are attached separately to this General Information Document

Please refer to **Annexure IV** of the General Information Document

(The remainder of this page is intentionally left blank)

SECTION 11: DECLARATION BY THE DIRECTORS

The persons authorised by the Issuer shall attest that:

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 Companies Act, 2013 and the rules does not imply that payment of dividend or interest or repayment of non-convertible securities, if applicable, is guaranteed by the Central Government;

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

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

E. It is hereby declared that this General Information Document contains full disclosures in accordance with the SEBI NCS Regulations, as amended from time to time and the Companies Act and the rules made thereunder; and

F. The Issuer accepts no responsibility for the statements made otherwise than in this General Information Document or in 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 his own risk.

General Risk
Investment in non-convertible securities is risky and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under Section 3 of this 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.

G. The information provided in this General Information Document have been perused by the Board of Directors, and the final and ultimate responsibility of the relevant information provided in this General Information Document shall lie with the Board of Directors.
The following shall be the authorised persons in case the Company is a body corporate:
(i) executive Chairperson and compliance officer; or
(ii) Managing Director or Chief Executive Officer and compliance officer; or
(iii) Chief Financial Officer and compliance officer; or
(iv) whole-time director and compliance officer; or
(v) any two key managerial personnel.

H. they are duly authorised to attest as per this clause by the Board of Directors or the governing body, as the case may be, by a resolution, a copy of which is also disclosed in this General Information Document.

Confidentiality

The information and data contained herein is submitted to each recipient of this General Information Document on a strictly private and confidential basis. By accepting a copy of this General Information Document, each recipient agrees that neither it nor any of its employees or advisors will use the information contained herein for any purpose other than evaluating the specific transactions described herein or will divulge to any other party any such information.

I am authorized by the Board of Directors of the Issuer vide resolution number 8 dated May 07, 2026 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.

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

For **Mangal Credit And Fincorp Limited**

MEGHRAJ SOHANLAL JAIN

Digitally signed by MEGHRAJ SOHANLAL JAIN
Date: 2026.05.13 13:40:27 +05'30'

Name: Meghraj Sohanlal Jain
Title: Chairman and Managing Director
Place: Mumbai
Date: May 13, 2026

HARDIK MEGHRAJ JAIN

Digitally signed by HARDIK MEGHRAJ JAIN
Date: 2026.05.13 13:37:05 +05'30'

Name: Hardik Meghraj Jain
Title: Executive Director
Place: Mumbai
Date: May 13, 2026

ANNEXURE I: RATING LETTER, RATING RATIONALE AND DETAILED PRESS RELEASE FROM THE RATING AGENT

(As set out in the relevant Key Information Document)

Crisil
Ratings

CONFIDENTIAL

RL/TAKMACH/387857/NCD/0226/138991/168558502
February 02, 2026

Mr. Hardik Jain
Executive Director
Mangal Credit And Fincorp Limited
A-1701-1702, Lotus Corporate Park, Ram Mandir Road,
Off Western Express Highway,
Goregaon East
Mumbai City - 400063
8879544771

Dear Mr. Hardik Jain,

Re: Crisil Rating on the Rs. 50 Crore Non Convertible Debentures of Mangal Credit And Fincorp Limited

We refer to your request for a rating for the captioned Debt instrument.

Crisil Ratings has, after due consideration, assigned a Crisil BBB/Stable (pronounced as Crisil triple B rating with Stable outlook) rating to the captioned Debt instrument. Securities with this rating are considered to have moderate degree of safety regarding timely servicing of financial obligations. Such securities carry moderate credit risk.

Further, in view of your decision to accept the Crisil Ratings, we request you to apprise us of the instrument details (in the enclosed format) as soon as it has been placed. In the event of your company not making the issue within a period of 180 days from the above date, or in the event of any change in the size or structure of your proposed issue, a fresh letter of revalidation from Crisil Ratings will be necessary.

As per our Rating Agreement, Crisil Ratings would disseminate the rating along with outlook through its publications and other media, and keep the rating along with outlook under surveillance for the life of the instrument. Crisil Ratings reserves the right to withdraw, or revise the rating / outlook assigned to the captioned instrument at any time, on the basis of new information, or unavailability of information, or other circumstances which Crisil Ratings believes may have an impact on the rating. Please visit www.crisilratings.com and search with the name of the rated entity to access the latest rating/s.

As per SEBI circular (reference number: CIR/IMD/DF/17/2013; dated October 22, 2013) on centralized database for corporate bonds/debentures, you are required to provide international securities identification number (ISIN; along with the reference number and the date of the rating letter) of all bond/debenture issuances made against this rating letter to us. The circular also requires you to share this information with us within 2 days after the allotment of the ISIN. We request you to mail us all the necessary and relevant information at debtissue@crisil.com. This will enable Crisil Ratings to verify and confirm to the depositories, including NSDL and CDSL, the ISIN details of debt rated by us, as required by SEBI. Feel free to contact us at debtissue@crisil.com for any clarification you may need.

Should you require any clarification, please feel free to get in touch with us.

With warm regards,

Yours sincerely,

Sonica Gupta
Associate Director - Crisil Ratings

Nivedita Shibu
Director - Crisil Ratings

Details of the Rs. 50 Crore Non Convertible Debentures of
Mangal Credit And Fincorp Limited

	1st tranche		***2nd tranche***		***3rd tranche***	
Instrument Series:						
Amount Placed:						
Maturity Period:						
Put or Call Options (if any):						
Coupon Rate:						
Interest Payment Dates:						
Principal Repayment Details:	Date	Amount	Date	Amount	Date	Amount
Investors:						
Trustees:						

In case there is an offer document for the captioned Debt issue, please send us a copy of it.

***Disclaimer**: A rating by Crisil Ratings reflects Crisil Ratings' current opinion on the likelihood of timely payment of the obligations under the rated instrument, and does not constitute an audit of the rated entity by Crisil Ratings. Our ratings are based on information provided by the issuer or obtained by Crisil Ratings from sources it considers reliable. Crisil Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by Crisil Ratings is not a recommendation to buy / sell or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. Crisil Ratings has a practice of keeping all its ratings under surveillance and ratings are revised as and when circumstances so warrant. Crisil Ratings is not responsible for any errors and especially states that it has no financial liability whatsoever to the subscribers / users / transmitters / distributors of its ratings. Crisil Ratings' criteria are available without charge to the public on the web site, www.crisilratings.com. Crisil Ratings or its associates may have other commercial transactions with the company/entity. For the latest rating information on any instrument of any company rated by Crisil Ratings, please visit www.crisilratings.com or contact Customer Service Helpdesk at Crisilratingdesk@crisil.com or at 1800-267-3850*

Rating Rationale

February 02, 2026 | Mumbai

Mangal Credit And Fincorp Limited

'Crisil BBB/Stable' assigned to Non Convertible Debentures

Rating Action

Total Bank Loan Facilities Rated	**Rs.400 Crore**
Long Term Rating	**Crisil BBB/Stable (Reaffirmed)**

Rs.50 Crore Non Convertible Debentures	**Crisil BBB/Stable (Assigned)**
Non Convertible Debentures Aggregating Rs.50 Crore	**Crisil BBB/Stable (Reaffirmed)**

Note: None of the Directors on Crisil Ratings Limited's Board are members of rating committee and thus do not participate in discussion or assignment of any ratings. The Board of Directors also does not discuss any ratings at its meetings.
1 crore = 10 million
Refer to Annexure for Details of Instruments & Bank Facilities

Detailed Rationale

Crisil Ratings has assigned its '**Crisil BBB/Stable**' rating to the non-convertible debentures of Mangal Credit And Fincorp Limited (MCFL). Crisil Ratings has also reaffirmed its 'Crisil BBB/Stable' rating on the existing bank facilities and non-convertible debentures of MCFL.

The rating continues to reflect the company's comfortable capital position, healthy profitability metrics and modest resource profile with increased diversification in lenders. These strengths are partially offset by moderate scale of operations with geographical concentration and average asset quality.

MCFL was incorporated in 2012 by acquiring a 50-year-old company, TAK Machineries & Leasing Ltd (TMLL), which was engaged in dealing in machinery and its leasing. The company was acquired in 2013 by its current promoter, Mr Meghraj Jain, who has extensive experience in the leasing and finance business and has over 25 years of experience in Jewelry business. Furthermore, the board and top management comprises professionals having extensive experience in banks, non-banking finance companies (NBFCs), microfinance institutions, housing finance companies, auditing and consulting firms.

Analytical Approach

Crisil Ratings has considered the standalone business and financial risk profiles of MCFL.

Key Rating Drivers - Strengths

Comfortable capital position

MCFL's capital position is comfortable in relation to its current and expected scale of operations. As on September 30, 2025, networth was Rs. 158.0 crore with a gearing of 1.7 times as against Rs 140.7 crore and 1.4 times, respectively as on March 31, 2025 (Rs 127.3 crore and 1.1 times, respectively, as on March 31, 2024). Capital position is supported by timely capital infusion by promoters and healthy net accruals. Furthermore, as the secured segment contributes 67% of assets under management (AUM), the lower asset-side risk supports capitalisation. Since fiscal 2015, the promoters have infused Rs 36 crore in the company, of which Rs 7 crore was infused in fiscal 2024 by way of equity shares and warrants and another Rs 12.79 crore were infused in fiscal 2026. The promoters are willing to infuse capital in future as well, as and when required. Crisil Ratings believes MCFL will remain adequately capitalised over the medium term.

Healthy profitability metrics

The company reported profit after tax (PAT) of Rs 6.0 crore for the first six months of fiscal 2026 and Rs. 13.1 crore for fiscal 2025 as against a PAT of Rs. 10.5 crore for fiscal 2024. Return on assets (RoA) was 4.2% for fiscal 2025 and 3.0% for first six months of fiscal 2026 (annualised) (average of 4.1% for the past three fiscals). With branch additions and geographical diversification, operating cost elevated to 4.0% in first six months of fiscal 2026 from 3.8% in fiscal 2025 (3.7% in fiscal 2024). The operating expense (opex) is expected to remain elevated due to new branch openings and expansion of operations, though the existing branches will help generating positive returns. The company's ability to successfully scale up the portfolio while sustaining its earnings profile will remain a key monitorable.

Modest resource profile with increased diversification in lenders

The company had borrowing of Rs 273.6 crore as on September 30, 2025, which consisted of bank and financial institutions loans (80.1%), non-convertible debentures (14.4%) and loans from promoters (5.5%). The cost of borrowing stood at 11.0% in fiscal 2025, as against 8.5% in fiscal 2024. The cost of borrowings for the company increased to 11.3% for first six months of fiscal 2026. The company has been able to raise funds from a diverse pool of banks such as Federal Bank, State Bank of India, Indian Overseas Bank, ICICI Bank and City Union Bank. The company has recently raised incremental funds from existing lenders along with Northern Arc Capital being a new lender and also issued non-convertible debentures on private placement basis in the current fiscal. The company is in further discussions with existing lenders for enhancement of lines. Its resource profile also benefits from the ability of promoters to infuse need-based funds to support business growth. Ability of the company to tap additional funding to support growth while maintaining overall cost of borrowing remains monitorable.

Key Rating Drivers - Weaknesses

Moderate scale of operations with geographical concentration

MCFL had AUM of Rs. 342.6 crore as on September 30, 2025 as against Rs 294.6 crore as on March 31, 2025 (Rs 228.7 crore as on March 31, 2024). While the company displayed healthy growth of 26% in fiscal 2025 and 43% in fiscal 2024, the scale of operations remain small. AUM comprise a wide range of asset classes including business loans (31%), gold loans

(47%) and loans against property (20%) and personal loans (2%). Currently, the secured and unsecured portion is 67:33 ratio. The company has plans to increase its secured portfolio to 70% in fiscal 2026. Operations are geographically concentrated in three states: Maharashtra, Rajasthan and Gujarat, with Maharashtra dominating the portfolio at around 89%. The ability of the company to scale up its loan book while sustaining asset quality performance will remain a key monitorable.

Portfolio performance through cycles remains monitorable
The 90+ days past due (dpd) of the company stood at 1.3% as on September 30, 2025 and March 31, 2025 compared with 2.6% as on March 31, 2024. The asset quality was impacted on account of the lockdown imposed due to the Covid-19 pandemic; however, 90+ dpd improved since then due to stronger focus on collection. Between different asset classes, typically small and medium enterprises loans segment is the major contributor to 90+dpd. For the gold loans segment, the entity is able to recover dues eventually, either through auction or repayments made by customers due to personal attachment to their belongings. As on September 30, 2025, gold loans had 90+ dpd of 0.4%, loan against property 0.2%, small and medium enterprises loans 3.3% and personal loans 1.4%.

The strategic change from higher ticket size to lower ticket size loans has helped the company avoid concentration risk and improve asset quality metrics. The ability of the company to sustain the improvement in asset quality while scaling up portfolio and through cycles will be monitored closely.

Liquidity Adequate
The company's asset-liability maturity profile was comfortable as on December 31, 2025, with positive mismatch across buckets up to one year. As on December 31, 2025, the company had liquidity of Rs 22.0 crore (including cash and cash equivalent of Rs. 22.0 crore).The same was sufficient to cover next two months' outflows (including salary and opex). In addition, the company has unutilized term loan lines of Rs. 15 crore as on same date. Liquidity is further supported by commitment of support by promoters in case of exigencies.

Outlook Stable
Crisil Ratings believes MCFL will maintain comfortable capitalisation over the medium term and will be able to raise funds at competitive costs.

Rating sensitivity factors

Upward factors:
- Significant improvement in scale of operations while maintaining asset quality and profitability
- Capitalisation metrics remaining comfortable, with gearing below 4 times

Downward factors:
- Adverse movement in asset quality with 90+ dpd exceeding 4% and its impact on earnings profile
- Weakening of capitalisation metrics, with significant increase in gearing while scaling up the portfolio

About the Company

MCFL is a non-deposit taking, non-systemically important NBFC set up in 2012. The company acquired TMLL, a company dealing in machinery and its leasing. It was acquired by the existing promoters in 2013. Based in Mumbai, the company is engaged in providing different types of loans to micro, small and medium enterprises in the form of business loans, loans against property, gold loans and personal loans.

Key Financial Indicators

As on / for the period ended	Unit	Sept 25*	Mar 25	Mar 24
Total assets	Rs crore	450	349	274
Total income	Rs crore	30.3	49.6	33.3
Profit after tax	Rs crore	6.0	13.1	10.5
90+dpd	%	1.3	1.3	2.6
Adjusted gearing	Times	1.7	1.4	1.1
Return on average assets (Annualised)	%	3.0	4.2	4.4

**Unaudited*

Any other information: Not applicable

Note on complexity levels of the rated instrument:
Crisil Ratings` complexity levels are assigned to various types of financial instruments and are included (where applicable) in the 'Annexure - Details of Instrument' in this Rating Rationale.

Crisil Ratings will disclose complexity level for all securities - including those that are yet to be placed - based on available information. The complexity level for instruments may be updated, where required, in the rating rationale published subsequent to the issuance of the instrument when details on such features are available.

For more details on the Crisil Ratings` complexity levels please visit www.crisilratings.com. Users may also call the Customer Service Helpdesk with queries on specific instruments.

Annexure - Details of Instrument(s)

ISIN	Name Of Instrument	Date Of Allotment	Coupon Rate (%)	Maturity Date	Issue Size (Rs.Crore)	Complexity Levels	Rating Outstanding with Outlook
INE545L07036	Non Convertible Debentures	03-Apr-25	12.90	03-Oct-27	25.00	Simple	Crisil BBB/Stable
INE545L07036	Non Convertible Debentures	14-Jul-25	12.90	03-Oct-27	15.00	Simple	Crisil BBB/Stable

INE545L07036	Non Convertible Debentures	26-Nov-25	12.90	03-Oct-27	10.00	Simple	Crisil BBB/Stable
NA	Non Convertible Debentures#	NA	NA	NA	50.00	Simple	Crisil BBB/Stable
NA	Proposed Long Term Bank Loan Facility	NA	NA	NA	229.69	NA	Crisil BBB/Stable
NA	Term Loan	NA	NA	04-Sep-27	4.82	NA	Crisil BBB/Stable
NA	Term Loan	NA	NA	07-May-26	2.24	NA	Crisil BBB/Stable
NA	Term Loan	NA	NA	28-Jun-28	6.46	NA	Crisil BBB/Stable
NA	Term Loan	NA	NA	28-Jul-26	4.50	NA	Crisil BBB/Stable
NA	Term Loan	NA	NA	02-May-27	7.36	NA	Crisil BBB/Stable
NA	Term Loan	NA	NA	06-Jul-26	4.22	NA	Crisil BBB/Stable
NA	Term Loan	NA	NA	15-Sep-26	5.00	NA	Crisil BBB/Stable
NA	Term Loan	NA	NA	05-Apr-27	7.57	NA	Crisil BBB/Stable
NA	Term Loan	NA	NA	05-Oct-26	5.74	NA	Crisil BBB/Stable
NA	Term Loan	NA	NA	13-Jun-28	9.17	NA	Crisil BBB/Stable
NA	Term Loan	NA	NA	11-May-26	2.92	NA	Crisil BBB/Stable
NA	Term Loan	NA	NA	17-Sep-29	50.00	NA	Crisil BBB/Stable
NA	Term Loan	NA	NA	29-Sep-28	27.50	NA	Crisil BBB/Stable
NA	Term Loan	NA	NA	30-Mar-27	12.50	NA	Crisil BBB/Stable
NA	Term Loan	NA	NA	24-Dec-28	20.31	NA	Crisil BBB/Stable

 # Yet to be issued

Annexure - Rating History for last 3 Years

	Current			2026 (History)		2025		2024		2023		Start of 2023
Instrument	**Type**	**Outstanding Amount**	**Rating**	**Date**	**Rating**	**Date**	**Rating**	**Date**	**Rating**	**Date**	**Rating**	**Rating**
Fund Based Facilities	LT	400.0	Crisil BBB/Stable		--	31-12-25	Crisil BBB/Stable	05-09-24	Crisil BBB/Stable	07-07-23	Crisil BBB/Stable	--
			--		--	19-03-25	Crisil BBB/Stable	03-07-24	Crisil BBB/Stable		--	--
			--		--		--	21-05-24	Crisil BBB/Stable		--	--
Non Convertible Debentures	LT	100.0	Crisil BBB/Stable		--	31-12-25	Crisil BBB/Stable	05-09-24	Crisil BBB/Stable	07-07-23	Crisil BBB/Stable	Crisil BBB/Stable
			--		--	19-03-25	Crisil BBB/Stable	03-07-24	Crisil BBB/Stable		--	--
			--		--		--	21-05-24	Crisil BBB/Stable		--	--

All amounts are in Rs.Cr.

Annexure - Details of Bank Lenders & Facilities

Facility	Amount (Rs.Crore)	Name of Lender	Rating
Proposed Long Term Bank Loan Facility	**229.69**	**Not Applicable**	**Crisil BBB/Stable**
Term Loan	**2.92**	**Tata Capital Limited**	**Crisil BBB/Stable**
Term Loan	**50**	**Indian Overseas Bank**	**Crisil BBB/Stable**
Term Loan	**27.5**	**State Bank of India**	**Crisil BBB/Stable**
Term Loan	**12.5**	**Indian Overseas Bank**	**Crisil BBB/Stable**
Term Loan	**20.31**	**Indian Overseas Bank**	**Crisil BBB/Stable**
Term Loan	**4.82**	**ICICI Bank Limited**	**Crisil BBB/Stable**

Term Loan	**2.24**	**Cholamandalam Investment and Finance Company Limited**	**Crisil BBB/Stable**
Term Loan	**6.46**	**The Federal Bank Limited**	**Crisil BBB/Stable**
Term Loan	**4.5**	**Hinduja Leyland Finance Limited**	**Crisil BBB/Stable**
Term Loan	**7.36**	**Kissandhan Agri Financial Services Private Limited**	**Crisil BBB/Stable**
Term Loan	**4.22**	**Northern Arc Capital Limited**	**Crisil BBB/Stable**
Term Loan	**5**	**Northern Arc Capital Limited**	**Crisil BBB/Stable**
Term Loan	**7.57**	**Paul Merchants Finance Private Limited**	**Crisil BBB/Stable**
Term Loan	**5.74**	**Poonawalla Fincorp Limited**	**Crisil BBB/Stable**
Term Loan	**9.17**	**Tamilnad Mercantile Bank Limited**	**Crisil BBB/Stable**

Criteria Details

Links to related criteria
Basics of Ratings (including default recognition, assessing information adequacy)
Criteria for Finance and Securities companies (including approach for financial ratios)

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ANNEXURE II: CONSENT LETTER AND ENGAGEMENT LETTER FROM THE DEBENTURE TRUSTEE

(As set out in the relevant Key Information Document)

CATALYST
Believe in yourself... Trust us!

CL/DEB/26-27/253 **Date: 05-May-2026**

To,
Mangal Credit and Fincorp Limited,
1701/1702, 17th Floor, A-Wing, Lotus Corporate Park,
Western Express Highway, Goregaon East,
Mumbai, Maharashtra, India 400063.

Dear Sir/ Madam,

Re: Consent to act as a Debenture Trustee for Private Placement of Fully Paid, Rated, Listed, Redeemable, Transferable, Secured, Non-Convertible Debentures of ₹ 10.00 Crores

We refer to your Email dated 05.05.2026, requesting us to convey our consent to act as the Debenture Trustee for captioned issue of Debentures.

We hereby convey our acceptance to act as Debenture Trustees for the said issue Debentures, subject to execution of Debenture Trustee Agreement as per Regulation 13 of SEBI (Debenture Trustee) Regulations, 1993, thereby agreeing to execute Debenture Trust Deed and to create the security if applicable within the timeline as per relevant Laws / Regulations and in the Offer Document / Information Memorandum / Disclosure Document / Placement Memorandum and company agreeing / undertaking to comply with the provisions of SEBI (Debenture Trustee) Regulations, 1993, SEBI (Issue and Listing of Non-Convertible Securities) Regulations 2021, SEBI (Listing Obligations & Disclosure Requirements) Regulation 2015, Companies Act, 2013 and Rules thereunder and other applicable laws as amended from time to time.

Fee Structure for the proposed transaction will be as per annexure A.

Assuring you of the best professional services.

Thanking you.

Yours faithfully,

K.K. Pardeshi

Name: Krishna Pardeshi

Designation: Senior Manager

Annexure A

1.Fee Structure for transaction CL/DEB/26-27/253

PARTICULARS	AMOUNT
Acceptance fees (one-time, non-refundable, payable on our appointment)	₹ 50,000.00
Annual Trusteeship Fees (Amount)	₹ 50,000.00

Annual Fees are payable in advance each year from date of execution till termination of the transaction. Pro-rata charges would apply for the first year till FY end, as applicable. The taxes on above fee structure are payable at applicable rates from time to time.

All out of pocket expenses incurred towards legal fees, travelling, inspection charges, etc shall be levied and re-imbursed on actual basis.

Please return the signed copy of this letter duly signed by Authorized Officer from your company.

Yours Faithfully,

For Catalyst Trusteeship Limited

K.K. Pardeshi

Name: Krishna Pardeshi

Designation: Senior Manager

We accept the above terms.

For Mangal Credit and Fincorp Limited

Name: Hardik Jain.

Designation: Executive Director.

ANNEXURE III: APPLICATION FORM

(As set out in the relevant Key Information Document)

ANNEXURE IV: LAST AUDITED FINANCIAL STATEMENTS

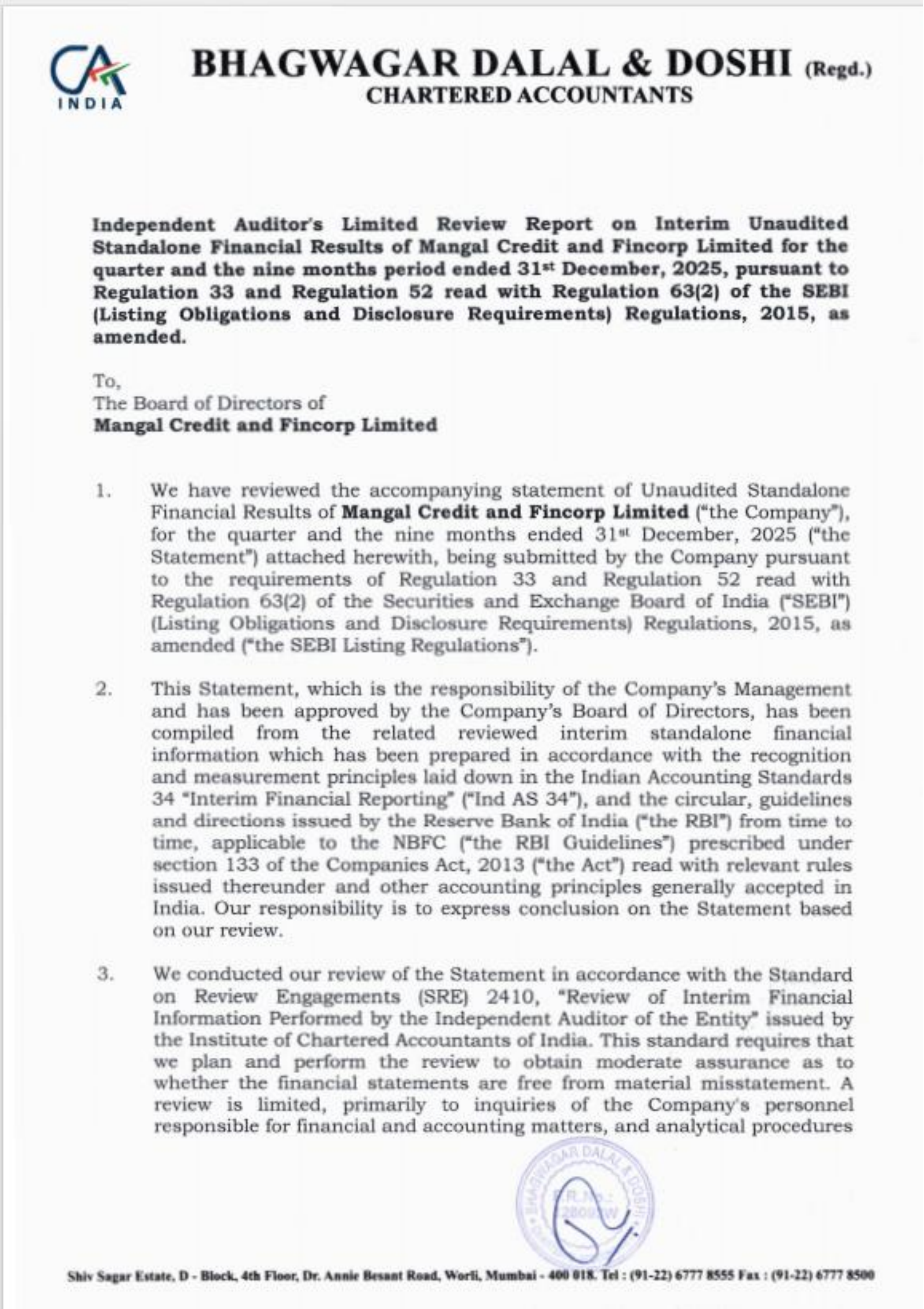
Audited Financials for FY 2022-2023, FY 2023-2024 and FY 2024-2025 and unaudited limited review financial statements for the period ended December 31, 2025 as below:

(A) FY 2024-25 Annual Report : chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www.mangalfincorp.com/uploads/investor/Annual-Report-24-25.pdf

(B) FY 2023-24 Annual Report: chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www.mangalfincorp.com/uploads/investor/Mangal-Credit-Annual-Report-2023-24.pdf

(C) FY 2022-23 Annual Report: chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://www.mangalfincorp.com/uploads/investor/Annual_Report_2023.pdf

(D) Unaudited Limited Review Financial Statements for the period ended December 31, 2025:



BHAGWAGAR DALAL & DOSHI (Regd.)
CHARTERED ACCOUNTANTS

Independent Auditor's Limited Review Report on Interim Unaudited Standalone Financial Results of Mangal Credit and Fincorp Limited for the quarter and the nine months period ended 31st December, 2025, pursuant to Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

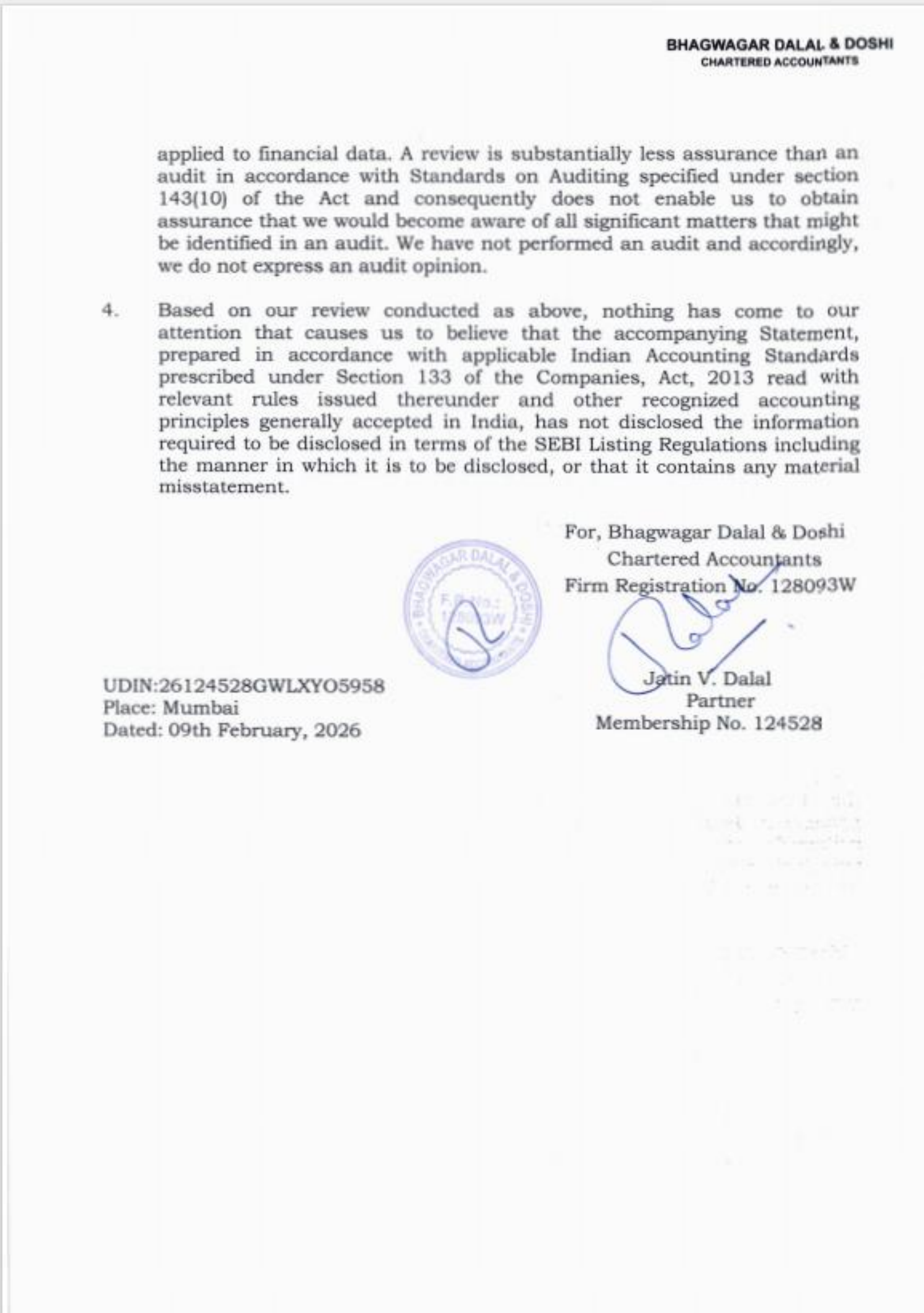
To,
The Board of Directors of
Mangal Credit and Fincorp Limited

1. We have reviewed the accompanying statement of Unaudited Standalone Financial Results of **Mangal Credit and Fincorp Limited** ("the Company"), for the quarter and the nine months ended 31st December, 2025 ("the Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the SEBI Listing Regulations").

2. This Statement, which is the responsibility of the Company's Management and has been approved by the Company's Board of Directors, has been compiled from the related reviewed interim standalone financial information which has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards 34 "Interim Financial Reporting" ("Ind AS 34"), and the circular, guidelines and directions issued by the Reserve Bank of India ("the RBI") from time to time, applicable to the NBFC ("the RBI Guidelines") prescribed under section 133 of the Companies Act, 2013 ("the Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free from material misstatement. A review is limited, primarily to inquiries of the Company's personnel responsible for financial and accounting matters, and analytical procedures

Shiv Sagar Estate, D - Block, 4th Floor, Dr. Annie Besant Road, Worli, Mumbai - 400 018. Tel : (91-22) 6777 8555 Fax : (91-22) 6777 8500



applied to financial data. A review is substantially less assurance than an audit in accordance with Standards on Auditing specified under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable Indian Accounting Standards prescribed under Section 133 of the Companies, Act, 2013 read with relevant rules issued thereunder and other recognized accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the SEBI Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.

For, Bhagwagar Dalal & Doshi
Chartered Accountants
Firm Registration No. 128093W

Jatin V. Dalal
Partner
Membership No. 124528

UDIN:26124528GWLXYO5958
Place: Mumbai
Dated: 09th February, 2026

MANGAL CREDIT AND FINCORP LIMITED

Statement of Standalone Financial Results for the Quarter and Nine Months Ended 31st December, 2025

(₹ in Lakhs)

	Particulars	Standalone					
		Quarter Ended			Nine Months Ended		Year Ended
		31-12-2025 Unaudited	30-09-2025 Unaudited	31-12-2024 Unaudited	31-12-2025 Unaudited	31-12-2024 Unaudited	31-03-2025 Audited
1	**Revenue from Operations**						
a	Interest Income	1,747.62	1,523.97	1,229.02	4,676.16	3,502.95	4,803.54
b	Fees & Commission Income	83.26	57.91	39.29	183.82	118.12	154.08
	Total Revenue from Operations	**1,830.88**	**1,581.88**	**1,268.31**	**4,859.98**	**3,621.07**	**4,957.62**
2	**Other Income**	2.75	2.71	-	5.46	-	-
	Total Revenue (1+2)	**1,833.63**	**1,584.59**	**1,268.31**	**4,865.44**	**3,621.07**	**4,957.62**
3	**Expenses**						
a	Finance Costs	855.26	694.75	475.80	2,191.58	1,301.97	1,839.24
b	Impairment on Financial Instruments	33.07	39.95	24.09	114.01	39.26	72.75
c	Employee Benefits Expense	231.25	227.50	176.58	670.36	505.37	704.15
d	Depreciation and Amortization Expenses	45.70	43.80	32.44	120.90	85.49	123.55
e	Other Expenses	146.65	165.57	85.55	425.76	250.43	364.08
	Total Expenses	**1,311.93**	**1,171.57**	**794.46**	**3,522.61**	**2,182.52**	**3,103.77**
4	**Profit Before Exceptional Items and Tax (1+2-3)**	**521.70**	**413.02**	**473.85**	**1,342.83**	**1,438.55**	**1,853.85**
5	**Exceptional Items**						
	Impairment of Intangible Assets under development	-	-	-	-	-	33.31
6	**Profit Before Tax and after Exceptional Items (4-5)**	**521.70**	**413.02**	**473.85**	**1,342.83**	**1,438.55**	**1,820.54**
7	**Tax Expense**						
	Current Tax	147.11	119.89	127.87	379.22	376.57	492.04
	Previous Year's Tax	(0.46)	0.53	-	0.07	16.34	31.00
	Deferred Tax	(8.38)	(6.85)	(1.89)	(19.28)	0.64	(9.25)
	Total Tax Expenses	**138.27**	**113.57**	**125.98**	**360.01**	**393.55**	**513.79**
8	**Profit for the period / year (6-7)**	**383.43**	**299.45**	**347.87**	**982.82**	**1,045.00**	**1,306.75**
9	**Other Comprehensive Income/ (Loss)**						
	A) (i) Items that will not be reclassified to profit or loss	1.78	15.65	0.27	14.16	132.34	177.17
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(2.09)	(0.76)	(0.07)	(2.03)	(30.22)	(30.40)
	B) (i) Items that will be reclassified to profit or loss	-	-	-			-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-			-
	Total Other Comprehensive Income/ (Loss)	**(0.31)**	**14.89**	**0.20**	**12.13**	**102.12**	**146.77**
10	**Total Comprehensive Income for the period / year (8+9)**	**383.12**	**314.34**	**348.07**	**994.95**	**1,147.12**	**1,453.53**
11	**Paid-up equity share capital (Face value of ₹ 10/-)**	2,111.40	2,111.40	1,956.40	2,111.40	1,956.40	1,956.40
12	**Other Equity**						12,114.73
	No. of Equity Shares of per value ₹10/- each	2,11,13,986	2,11,13,986	1,95,63,986	2,11,13,986	1,95,63,986	1,95,63,986
	Basic EPS Per Share (in ₹)	**1.82**	**1.48**	1.78	**4.84**	**5.34**	**6.68**
	Diluted EPS Per Share (in ₹)	**1.82**	**1.43**	1.75	**4.79**	**5.28**	**6.58**

*Basic and Diluted Earnings per share are not annualised except for the year ended 31st March, 2025

A-1701/02, LOTUS CORPORATE PARK WESTERN EXPRESS HIGHWAY, GOREGAON (E) MUMBAI MH 400063
– Website: www.mangalfincorp.com Tel: 022 - 42461300
CIN: L65990MH1961PLC012227

MANGAL CREDIT AND FINCORP LIMITED

MANGAL
CREDIT & FINCORP LIMITED

Notes:

1 The Company is a Non-Deposit taking Non Banking Financial Company (NBFC) registered with Reserve Bank of India and classified as Base Layer NBFC (NBFC-BL) in accordance with the Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025.

2 The above financial results for the quarter and nine months ended 31st December, 2025 have been reviewed by the Audit Committee and on its recommendation approved by the Board of Directors at their respective meeting held on 09th February, 2026. The Statutory Auditors of the Company have expressed an unmodified opinion based on their limited review of unaudited financial results for the quarter and nine months ended 31st December, 2025.

3 The above financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') as prescribed under Section 133 of the Companies Act, 2013, read with the Companies (Indian Accounting Standards) Rules, 2015 (as amended) and the other accounting principles generally accepted in India and in complaince with Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (" the SEBI Listing Regulations") , as amended.

4 The Company is operating in a single reportable segment i.e. Non Banking Financial Activities . All activities are carried out within India. As such there are no separate reportable segments as per Indian Accounting Standard -108 (Ind AS) "Operating Segments".

5 During the quarter ended 31st December, 2025, the Company has further issued 1,000 fully paid, senior, secured, rated, listed, redeemable, taxable non-convertible debentures ("NCDs") , each having a face value ₹ 1,00,000/- (Rupees One Lakh Only) aggregating to ₹ 1,000 Lakhs (Rupees One Thousand Lakhs Only), at par thereby, the total outstanding NCDs as at 31st December, 2025 aggregating to ₹ 5,000 Lakhs (Rupees Five Thousand Lakhs Only). All the outstanding NCDs are listed on BSE Limited and are fully secured by exclusive, current and continuing charge by way of hypothecation over the specified receivables of the Company to the extent of 125% of the outstanding amount of the NCDs (including Interest), as detailed out in Information Memorandums and the Company has maintained the requisite security cover which is sufficient to discharge the outstanding principal and interest amount at all time for NCDs. Security Cover certificate as per regulation 54 read with regulation 56(1)(d) of the SEBI Listing Regulations and compliance with the Financial Covenants certificate in respect of the outstanding NCDs have been separately filed with BSE Limited.

6 In respect of NCDs issued and outstanding by the Company as stated in Note 5 above, the statement of disclosure of line items in accordance with Regulation 52(4) of the SEBI Listing Regulations has been separately filed with BSE Limited.

7 The Company has no subsidiary/associate/joint venture company(ies) during the above reporting period, hence the applicability to prepare consolidated financial results is not applicable to the Company.

8 The Government of India has notified four new labour codes ("Labour Codes") on 21st November, 2025, thereby rationalising 29 existing labour laws into a comprehensive and unified framework. The Ministry of Labour and Employment has issued draft Central Rules and FAQs to facilitate assessment of the financial impact due to changes in the regulations. Among the other changes, the Labour Code provide a unified definition of "wages" to be applied across various employee benefit computations. Based on management's initial assessment, considering the best information available, there is no financial impact due to changes in the Regulation on the Company. The Company continues to monitor the finalisation of Central /State rules and related clarifications from the Government on the Labour Codes and will provide appropriate accounting effects based on such developments, as needed.

9 The above financial results of the Company will be available on the website of the Company (www.mangalfincorp.com) and the website of the Stock Exchanges i.e. BSE Limited (www.bseindia.com) and National Stock Exchange of India Limited (www.nseindia.com).

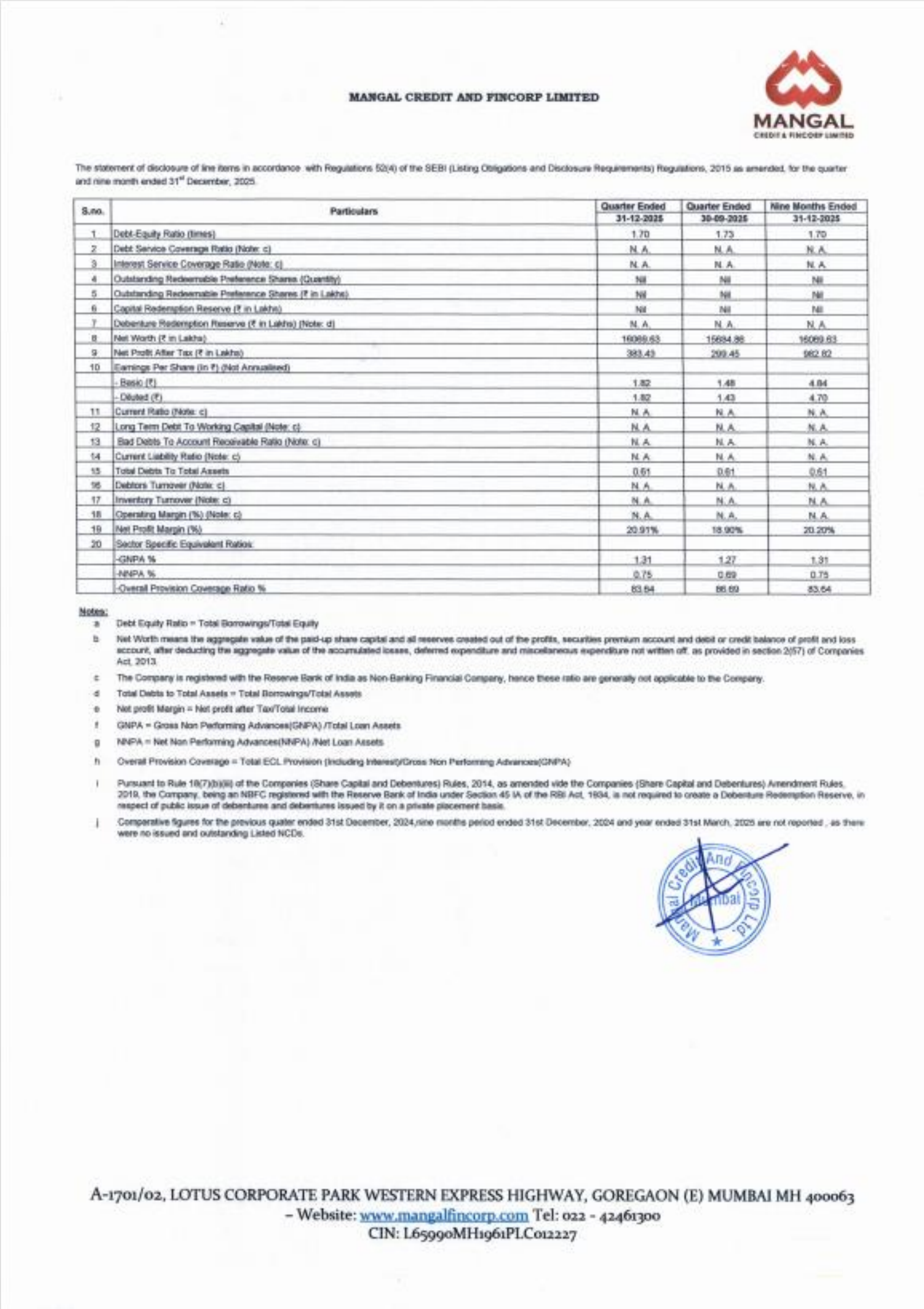
10 Previous periods/year's figures have been regrouped / reclassified, wherever necessary, to make them comparable with the figures of the current period.

For Mangal Credit and Fincorp Limited

Meghraj Jain
Chairman and Managing Director
DIN:01311041

Place : Mumbai
Dated: 09th February, 2026

A-1701/02, LOTUS CORPORATE PARK WESTERN EXPRESS HIGHWAY, GOREGAON (E) MUMBAI MH 400063
– Website: www.mangalfincorp.com Tel: 022 - 42461300
CIN: L65990MH1961PLC012227



MANGAL CREDIT AND FINCORP LIMITED

The statement of disclosure of line items in accordance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter and nine month ended 31st December, 2025.

S.no.	Particulars	Quarter Ended 31-12-2025	Quarter Ended 30-09-2025	Nine Months Ended 31-12-2025
1	Debt-Equity Ratio (times)	1.70	1.73	1.70
2	Debt Service Coverage Ratio (Note: c)	N. A.	N. A.	N. A.
3	Interest Service Coverage Ratio (Note: c)	N. A.	N. A.	N. A.
4	Outstanding Redeemable Preference Shares (Quantity)	Nil	Nil	Nil
5	Outstanding Redeemable Preference Shares (₹ in Lakhs)	Nil	Nil	Nil
6	Capital Redemption Reserve (₹ in Lakhs)	Nil	Nil	Nil
7	Debenture Redemption Reserve (₹ in Lakhs) (Note: d)	N. A.	N. A.	N. A.
8	Net Worth (₹ in Lakhs)	16069.63	15684.86	16069.63
9	Net Profit After Tax (₹ in Lakhs)	383.43	299.45	982.82
10	Earnings Per Share (in ₹) (Not Annualised)			
	- Basic (₹)	1.82	1.48	4.84
	- Diluted (₹)	1.82	1.43	4.70
11	Current Ratio (Note: c)	N. A.	N. A.	N. A.
12	Long Term Debt To Working Capital (Note: c)	N. A.	N. A.	N. A.
13	Bad Debts To Account Receivable Ratio (Note: c)	N. A.	N. A.	N. A.
14	Current Liability Ratio (Note: c)	N. A.	N. A.	N. A.
15	Total Debts To Total Assets	0.61	0.61	0.61
16	Debtors Turnover (Note: c)	N. A.	N. A.	N. A.
17	Inventory Turnover (Note: c)	N. A.	N. A.	N. A.
18	Operating Margin (%) (Note: c)	N. A.	N. A.	N. A.
19	Net Profit Margin (%)	20.91%	18.90%	20.20%
20	Sector Specific Equivalent Ratios:			
	-GNPA %	1.31	1.27	1.31
	-NNPA %	0.75	0.69	0.75
	-Overall Provision Coverage Ratio %	83.64	86.69	83.64

Notes:

a Debt Equity Ratio = Total Borrowings/Total Equity

b Net Worth means the aggregate value of the paid-up share capital and all reserves created out of the profits, securities premium account and debit or credit balance of profit and loss account, after deducting the aggregate value of the accumulated losses, deferred expenditure and miscellaneous expenditure not written off. as provided in section 2(57) of Companies Act, 2013.

c The Company is registered with the Reserve Bank of India as Non-Banking Financial Company, hence these ratio are generally not applicable to the Company.

d Total Debts to Total Assets = Total Borrowings/Total Assets

e Net profit Margin = Net profit after Tax/Total Income

f GNPA = Gross Non Performing Advances(GNPA) /Total Loan Assets

g NNPA = Net Non Performing Advances(NNPA) /Net Loan Assets

h Overall Provision Coverage = Total ECL Provision (Including Interest)/Gross Non Performing Advances(GNPA)

i Pursuant to Rule 18(7)(b)(iii) of the Companies (Share Capital and Debentures) Rules, 2014, as amended vide the Companies (Share Capital and Debentures) Amendment Rules, 2019, the Company, being an NBFC registered with the Reserve Bank of India under Section 45 IA of the RBI Act, 1934, is not required to create a Debenture Redemption Reserve, in respect of public issue of debentures and debentures issued by it on a private placement basis.

j Comparative figures for the previous quater ended 31st December, 2024,nine months period ended 31st December, 2024 and year ended 31st March, 2025 are not reported , as there were no issued and outstanding Listed NCDs.

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ANNEXURE V: IN-PRINCIPLE APPROVAL

(As specified in the relevant Key Information Document)

ANNEXURE VI: SPECIFIC DISCLOSURES REQUIRED FROM NBFC

A. 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:

We have used the proceeds of Deby Securities as per the stipulation of the terms of the respective NCDs. The proceeds of first three NCDs have been used for onwards lending for Gold Loan and also for General Corporate Purposes. The proceeds of fourth NCD has been used for onward lending for Gold Loans, Business Loans and Loan against Priiperty.

(i) Lending Policy: Should contain overview of origination, risk management, monitoring and collections;

As set out in **Annexure XII** hereinbelow.

(ii) Classification of loans/ advances given to associates, entities/ person relating to board, senior management, promoters, others, etc.;

NIL

(iii) Classification of loans/ advances given, according to type of loans, denomination of loan outstanding by loan to value, sectors, denomination of loans outstanding by ticket size, geographical classification of borrowers, maturity profile etc.;

As on 31st December 2025 (In Rs. Crs.)

Product Wise	No. of Accounts	Current	1-30	31-60	61-90	More Than 90 days	Grand Total
Business Loan	340	95.12	2.34	0.23	0.99	2.77	101.46
Loan Against Jewellery	8731	174.76	1.97	0.57	0.75	1.18	179.23
Loan Against Property	119	79.29	0.21	-	0.04	0.58	80.13
Personal Loan	146	7.28	0.32	0.03	0.03	0.29	7.95
Grand Total	**9336**	**356.45**	**4.84**	**0.83**	**1.82**	**4.82**	**368.76**

Tenure Wise	No. of Accounts	Current	1-30	31-60	61-90	More Than 90 days	Grand Total
0-12	8719	203.94	2.61	0.58	1.23	2.99	211.35
12-15	3	0.78					0.78
15-18	30	4.97	0.00	0.03	0.50	0.17	5.66
18-24	337	66.18	1.02	0.19	0.04	0.35	67.78
24-36	170	51.76	0.24	0.03	0.04	0.69	52.76
36-48	9	2.76	0.76				3.52
>48 months	68	26.06	0.20		0.01	0.63	26.90
Total	**9336**	**356.45**	**4.84**	**0.83**	**1.82**	**4.82**	**368.76**

ROI Grid Wise	No. of Accounts	Current	1-30	31-60	61-90	More Than 90 days	Grand Total
Upto 18%	700	126.09	1.28	0.00	0.52	0.61	128.50
18%-22%	149	28.21	0.55	0.23	0.03	0.75	29.76
22%-26%	2225	51.46	1.21	0.10	0.05	0.53	53.36
26%-30%	6243	140.67	1.67	0.50	0.75	1.11	144.71
>Above 30%	19	10.02	0.12		0.46	1.82	12.42
Grand Total	**9336**	**356.45**	**4.84**	**0.83**	**1.82**	**4.82**	**368.76**

Average ticket size	No. of Accounts	Current	1-30	31-60	61-90	More Than 90 days	Grand Total
Upto 5 Lacs	8200	94.75	1.34	0.35	0.23	0.97	97.63
5-10 Lacs	537	36.79	0.65	0.32	0.19	0.55	38.49
10-50 Lacs	479	97.58	1.60	0.17	1.40	1.70	102.45
50-100 Lacs	80	56.06	1.25	-	-	1.60	58.92

100-200 Lacs	29	42.66	-	-	-	-	42.66
Above 200 Lacs	11	28.61	-	-	-	-	28.61
Grand Total	**9336**	**356.45**	**4.84**	**0.83**	**1.82**	**4.82**	**368.76**

Branch Wise	No. of Accounts	Current	1-30	31-60	61-90	More Than 90 days	Grand Total
Ambernath	111	4.54	0.02				4.55
Badlapur	248	5.53	0.03	0.02		0.00	5.59
Bhayander	44	0.84					0.84
Dharavi	230	4.15	0.06	0.02	0.05	0.01	4.28
Dombivli	310	9.83	0.01			0.09	9.94
Head Office - Goregaon	530	179.48	2.72	0.22	1.05	3.39	186.86
Kalavad	343	4.26	0.09	0.01	0.01		4.37
Kalyan	326	7.49	0.03				7.52
Kankroli	317	6.83	0.12	0.17	0.02	0.11	7.26
Karjat	124	1.97					1.97
Khopoli	127	2.21					2.21
Malad	231	5.42	0.13	0.00		0.09	5.64
Mavdi	111	2.84	0.01				2.85
Mira road	578	12.40	0.06	0.00			12.47
Nathdwara	155	3.59	0.02				3.61
Nimbhera	263	4.26					4.26
Panvel	236	3.79	0.03	0.04	0.01	0.09	3.96
Prabhadevi	131	2.45	0.04	0.01			2.50
Rajkot	179	7.77	0.26	0.02	0.00	0.23	8.29
Sunderwas	182	4.47	0.43	0.13	0.23	0.04	5.30
Surat	189	3.40	0.05	0.06		0.12	3.63
Surendranagar	321	5.93	0.14				6.07
Thane East	247	6.96	0.05	0.00			7.02
Vasai	382	7.57	0.04	0.01		0.02	7.63
Vashi	300	8.44	0.19			0.03	8.66
Vile Parle	778	28.37	0.22	0.08	0.45	0.59	29.71
Virar	2011	18.77	0.07	0.02		0.01	18.87
Chandanagar	175	1.98	0.00	0.00	-	-	1.99
Sodepur	157	0.92	0.01				0.93
Grand Total	**9,336.00**	**356.45**	**4.84**	**0.83**	**1.82**	**4.82**	**368.76**

Statewise	No. of Accounts	Current	1-30	31-60	61-90	More Than 90 days	Grand Total
Gujarat	1,143	24.19	0.56	0.09	0.01	0.35	25.20
Maharastra	6944	310.21	3.69	0.44	1.55	4.32	320.21
Rajasthan	917	19.15	0.58	0.29	0.26	0.15	20.42
West Bengal	332	2.90	0.01	0.00	-	-	2.92
Grand Total	**9336**	**356.45**	**4.84**	**0.83**	**1.82**	**4.82**	**368.76**

LTV Wise	No. of Accounts	Current	1-30	31-60	61-90	More Than 90 days	Grand Total
Upto 30%	71	38.37	0	0	0	0	38.37
31% - 50%	32	21.60	0	0	0	0	21.6
51% - 60%	16	20.16	0	0	0	0	20.16

Upto 75%	8,731	174.32	1.84	0.83	0.82	1.42	179.23
Unsecured	486	102.00	3.00	0.00	1.00	3.40	109.40
Grand Total	**9336**	**356.45**	**4.84**	**0.83**	**1.82**	**4.82**	**368.76**

(iv) 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;

Sr. No.	Particulars	Details
1	Aggregate exposure to top 20 borrowers	Rs. 47.69 Crores
2	Percentage of exposure of top 20 borrowers to total gross advances	11.20%
3	Percentage of exposure of top 20 borrowers to total assets	9.37%

(v) Details of loans, overdue and classified as non-performing in accordance with RBI stipulations;

Classification	As on 31st December, 2025
Standard	369.98
NPA	4.03
Off Book	0.00
Total	**374.01**

B. 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 issuers in their offer documents:

1. **A portfolio summary with regard to industries/ sectors to which borrowings have been granted by NBFCs;**

Sectors	Portfolio (Rs. Crs.)
Business Loan	101.46
Loan Against Jewellery	179.23
Loan Against Property	80.13
Personal Loan	7.95
Grand Total	**368.76**

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;**

(In Rs. Crs.)

Particulars	2022-23	2023-24	2024-25
GNPA	2.04	2.96	3.46
Provision	0.88	1.27	1.57
NNPA	1.16	1.69	1.89

3. **Quantum and percentage of secured vis-à-vis unsecured borrowings granted by NBFCs; and**

Particulars (As on 31st December, 2025)	Amount (Rs. Crs.)	%
Secured Portfilio	259.36	70.33%
Unsecured Portfolio	109.40	29.67%

4. **Any change in promoters' holdings during the last financial year beyond the threshold, as prescribed by RBI from time to time.**

No

C. NBFCs shall provide disclosures on the basis of the following draft template:

1. Classification of loans/ advances given according to: As on 31st December, 2025

Sl. No.	Type of loans	Rs Crore
1	Secured	259.36
2	Unsecured	109.40
	Total assets under management (AUM)*^	**368.76**

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

2. Denomination of loans outstanding by loan-to-value: As on 31st December, 2025

Sl. No.	LTV (at the time of origination)	Percentage of AUM
1	Upto 30%	10.41%
2	31% - 50%	5.86%
3	51% - 60%	5.47%
4	61% - Upto 75%	48.60%
5	Unsecured	29.67%
	Total	**100.00%**

3. Sectoral exposure:

Sl. No.	Segment-wise break-up of AUM	Percentage of AUM
1.	**Retail**	
A	Mortgages (Loans against property)	21.73%
B	Gold loans	48.60%
C	Vehicle finance	0.00%
D	MFI	0.00%
E	MSME	27.51%
F	Capital market funding (loans against shares, margin funding)	0.00%
G	Others – Personal Loan	2.15%
2	**Wholesale**	**0.00%**
A	Infrastructure	
B	Real estate (including builder loans)	
C	Promoter funding	
D	Any other sector (as applicable)	
E	Others	
	Total	**100.00%**

4. Denomination of loans outstanding by ticket size*:

Sl. No.	Ticket size (at the time of origination)	Percentage of AUM
1	Upto 5 Lacs	26.48%
2	5-10 Lacs	10.44%
3	10-50 Lacs	27.78%
4	50-100 Lacs	15.98%
5	100-200 Lacs	11.57%
6	Above 200 Lacs	7.76%
	Total	**100.00%**

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

5. Geographical classification of borrowers:

Top 5 states borrower wise

Sl. No.	Top 5 states	Percentage of AUM
1	Maharashtra	87.63%
2	Gujarat	6.83%
3	Rajasthan	5.54%
	Total	**100.00%**

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

Movement of gross NPA: **As on 31st December, 2025**

Movement of gross NPA*	Rs. Crore
Opening gross NPA	2.96
- Additions during the year	1.86
- Reductions during the year	0.00
Closing balance of gross NPA	4.82

*Please indicate the gross NPA recognition policy (Day's Past Due) – The recognition policy for NPA recognition is 90 Day's Past Due (DPD)

7. Movement of provisions for NPA **As on 31st December, 2025**

Movement of provisions for NPA	Rs. Crore
Opening balance	1.27
- Provisions made during the year	0.79
- Write-off/ write-back of excess provisions	0.00
Closing balance	2.06

8. Segment-wise gross NPA: **As on 31st December, 2025**

Sl. No.	Segment-wise gross NPA	Gross NPA (%)
1	**Retail**	
A	Mortgages (Loans against property)	0.16%
B	Gold loans	0.32%
E	MSME	0.75%
G	Others – Personal Loan	0.08%
2	**Wholesale**	**0.00%**
A	Infrastructure	
B	Real estate (including builder loans)	
C	Promoter funding	
D	Any other sector (as applicable)	
E	Others	
	Total	**1.31%**

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

Residual maturity profile of assets and liabilities: **As on 31st December, 2025**

Category	Up to 30/31 days	>1 month – 2 months	>2 months – 3 months	>3 months – 6 months	>6 months – 1 year	>1 years – 3 years	>3 years – 5 years	>5 years	Total
Loans & Advances	19.21	15.89	48.04	59.76	170.05	125.22	15.37	3.82	457.36

Other Assets	21.00	0.00	0.00	0.00	0.01	24.23	0.81	32.41	78.46
Borrowings	14.66	7.77	47.81	29.52	50.06	149.93	14.13	11.16	321.04
Other Loabilities	5.10	0.03	0.06	0.18	4.07	0.29	0.24	167.03	176.99
FCA*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
FCL*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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

10. **Disclosure of latest ALM statements to stock exchange:**

    As set out in **Annexure VII** hereinbelow.

11. **In case the issuer is a Non-Banking Finance Company (NBFC) and the objects of the issue entail loan to any entity who is a 'group company' then disclosures shall be made in the following format:** Not Applicable

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**
NA	NA	NA	NA

ANNEXURE VII: ALM STATEMENTS AS ON 31st DECEMBER 2025

(Attached Separately)

Reserve Bank of India

More Options

General Information

Filing Information

Statements

DNBS4BStructuralLiquidity - Statement of Structural Liquidity

DNBS4BIRS - Statement of Interest Rate Sensitivity (IRS)

AuthorisedSignatory - Authorised Signatory

LEGEND

Numeric Data	□
Text Block Data	▤
Text Data	▨
Dropdown Data	▤
No Data	■
Blocked Data	☒
Reporting Date	🟧
Auto Populated Value	■
Formula Cell	🟦
Master Driven Data	🟦
Dyanamic Dropdown Data	🟩
Free Text Data	🟦

Filing Information

Filing Information	
	Information
Return Name	DNBS04B-Structural Liquidity & Interest Rate Sensitivity - Monthly
Return Code	R228
Name of reporting institution	Mangal Credit And Fincorp Limited
Bank / FI code	MUM03095
Institution Type	NBFC
Reporting frequency	Monthly
Reporting start date	01-12-2025
Reporting end date	31-12-2025
Reporting currency	INR
Reporting scale	Lakhs
Taxonomy version	1.1.0
Tool name	RBI iFile
Tool version	1.0.0
Report status	Un-Audited
Date of Audit	
General remarks	

Scoping Question	
	X010
Whether NBFC Profile has been updated on website	Yes
Category Of NBFC	Non-Deposit taking Non-Systemically Important NBFC

Classification of NBFC	(i) NBFC - Investment and Credit Company (NBFC-ICC) (Loan Company (LC) /Asset Finance Company (AFC) / Investment Company (IC))

DNBS4BStructuralLiquidity - Statement of Structural Liquidity

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

Table 2: Statement of Structural Liquidity

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Remarks		Actual outflow/inflow during last 1 month, starting		
															0 day to 7 days	8 days to 14 days	15 days to 30/31 days
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120		X130	X140	X150
A. OUTFLOWS																	
1.Capital (i+ii+iii+iv)	Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,111.40	2,111.40	NA		0.00	0.00	0.00
(i) Equity Capital	Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,111.40	2,111.40	NA		0.00	0.00	0.00
(ii) Perpetual / Non Redeemable Preference Shares	Y030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iii)) Non-Perpetual / Redeemable Preference Shares	Y040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iv) Others	Y050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
2.Reserves & Surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii)	Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,154.06	14,154.06	NA		0.00	0.00	0.00
(i) Share Premium Account	Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,388.19	5,388.19	NA		0.00	0.00	0.00
(ii) General Reserves	Y080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	365.00	365.00	NA		0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,688.10	1,688.10	NA		0.00	0.00	0.00
(v) Capital Redemption Reserve	Y110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(vi) Debenture Redemption Reserve	Y120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(vii) Other Capital Reserves	Y130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	182.46	182.46	NA		0.00	0.00	0.00
(viii) Other Revenue Reserves	Y140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,530.31	6,530.31	NA		0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(x) Revaluation Reserves (a+b)	Y160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(a) Revl. Reserves - Property	Y170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) Revl. Reserves - Financial Assets	Y180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	Y190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(xii) Others (Please mention)	Y200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
3.Gifts, Grants, Donations & Benefactions	Y220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
4.Bonds & Notes (i+ii+iii)	Y230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(i) Plain Vanilla Bonds (As per residual maturity of the	Y240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii) Bonds with embedded call / put options including zero coupon / deep discount bonds (As per residual period for the earliest exercise date for the embedded option)	Y250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iii) Fixed Rate Notes	Y260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
5.Deposits (i+ii)	Y270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(i) Term Deposits from Public	Y280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii) Others	Y290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii+xiv)	Y300	381.91	187.09	598.19	606.82	4,373.72	2,470.38	4,192.84	13,077.29	937.50	1,023.80	27,849.54	NA		370.24	145.79	950.52
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	381.91	187.09	598.19	606.82	4,373.72	2,470.38	4,192.84	8,077.29	937.50	0.00	21,825.74	NA		370.24	145.79	950.52
a) Bank Borrowings in the nature of Term Money Borrowings	Y320	381.91	187.09	598.19	606.82	4,373.72	2,470.38	4,192.84	8,077.29	937.50	0.00	21,825.74	NA		370.24	145.79	950.52
b) Bank Borrowings in the nature of WCDL	Y330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
c) Bank Borrowings in the nature of Cash Credit (CC)	Y340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
d) Bank Borrowings in the nature of Letter of Credit (LCs)	Y350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
e) Bank Borrowings in the nature of ECBs	Y360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
f) Other bank borrowings	Y370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)	Y380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iii) Loans from Related Parties (including ICDs)	Y390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,023.80	1,023.80	NA		0.00	0.00	0.00
(iv) Corporate Debts	Y400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(v) Borrowings from Central Government / State Government	Y410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(vi) Borrowings from RBI	Y420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(vii) Borrowings from Public Sector Undertakings (PSUs)	Y430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(viii) Borrowings from Others (Please specify)	Y440	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ix) Commercial Papers (CPs)	Y450	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
Of which: (a) To Mutual Funds	Y460	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) To Banks	Y470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(c) To NBFCs	Y480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(d) To Insurance Companies	Y490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(e) To Pension Funds	Y500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(f) To Others (Please specify)	Y510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(x) Non - Convertible Debentures (NCDs) (A+B)	Y520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	0.00	0.00	5,000.00	NA		0.00	0.00	0.00
A. Secured (a+b+c+d+e+f+g)	Y530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	0.00	0.00	5,000.00	NA		0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	0.00	0.00	5,000.00	NA		0.00	0.00	0.00
(b) Subscribed by Banks	Y550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(c) Subscribed by NBFCs	Y560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(e) Subscribed by Insurance	Y580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(g) Others (Please specify)	Y600	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
B. Un-Secured (a+b+c+d+e+f+g)	Y610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) Subscribed by Banks	Y630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(c) Subscribed by NBFCs	Y640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(e) Subscribed by Insurance	Y660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(g) Others (Please specify)	Y680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(xi) Convertible Debentures (A+B) (Debentures with embedded call / put options As per residual period for the earliest exercise date for the embedded option)	Y690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
A. Secured (a+b+c+d+e+f+g)	Y700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) Subscribed by Banks	Y720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(c) Subscribed by NBFCs	Y730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(e) Subscribed by Insurance	Y750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(g) Others (Please specify)	Y770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
B. Un-Secured (a+b+c+d+e+f+g)	Y780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) Subscribed by Banks	Y800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(c) Subscribed by NBFCs	Y810	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y820	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(e) Subscribed by Insurance	Y830	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(g) Others (Please specify)	Y850	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(xii) Subordinate Debt	Y860	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(xiii) Perpetual Debt Instrument	Y870	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(xiv) Security Finance Transactions(a+b+c+d)	Y880	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
a) Repo (As per residual maturity)	Y890	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y900	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y910	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
d) Others (Please Specify)	Y920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
7.Current Liabilities & Provisions (a+b+c+d+e+f+g+h)	Y930	189.33	11.41	250.00	173.07	413.35	494.00	1,219.45	1,544.67	499.84	243.75	5,038.87	NA		98.09	0.00	155.97
a) Sundry creditors	Y940	0.00	0.00	17.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.38	NA		0.00	0.00	0.00
b) Expenses payable (Other than Interest)	Y950	71.15	0.00	59.67	0.00	0.00	0.00	371.71	0.00	0.00	0.00	502.53	NA		0.00	0.00	0.00
(c) Advance income received from borrowers pending	Y960	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(d) Interest payable on deposits and borrowings	Y970	116.75	10.93	171.16	170.04	407.46	481.75	812.89	1,516.02	475.43	92.14	4,254.57	NA		98.09	0.00	155.97
(e) Provisions for Standard Assets	Y980	1.43	0.48	1.79	3.03	5.89	12.25	34.85	28.65	2.96	0.42	91.75	NA		0.00	0.00	0.00
(f) Provisions for Non Performing Assets (NPAs)	Y990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21.45	151.19	172.64	NA		0.00	0.00	0.00
(g) Provisions for Investment Portfolio (NPI)	Y1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(h) Other Provisions (Please Specify)	Y1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
8.Statutory Dues	Y1020	14.70	0.00	4.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.70	NA		0.00	0.00	0.00
9.Unclaimed Deposits (i+ii)	Y1030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(i) Pending for less than 7 years	Y1040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii) Pending for greater than 7 years	Y1050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
10.Any Other Unclaimed Amount	Y1060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41.65	41.65	NA		0.00	0.00	0.00
11.Debt Service Realisation Account	Y1070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
12.Other Outflows	Y1080	310.98	0.00	28.76	0.00	0.00	5.86	0.00	0.00	0.00	243.54	589.14	NA		0.00	0.00	0.00
13.Outflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v+vi+vii)	Y1090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(i)Loan commitments pending disbursal	Y1100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii)Lines of credit committed to other institution	Y1110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iii)Total Letter of Credits	Y1120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iv)Total Guarantees	Y1130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(v) Bills discounted/rediscounted	Y1140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(vi)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(a) Forward Forex Contracts	Y1160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) Futures Contracts	Y1170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(c) Options Contracts	Y1180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(d) Forward Rate Agreements	Y1190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(e) Swaps - Currency	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(f) Swaps - Interest Rate	Y1210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(g) Credit Default Swaps	Y1220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(h) Other Derivatives	Y1230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(vii)Others	Y1240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)	Y1250	896.92	198.50	880.95	779.89	4,787.07	2,970.24	5,412.29	14,621.96	1,437.34	17,818.20	49,803.36	NA		468.33	145.79	1,106.49
A1. Cumulative Outflows	Y1260	896.92	1,095.42	1,976.37	2,756.26	7,543.33	10,513.57	15,925.86	30,547.82	31,985.16	49,803.36	49,803.36	NA		468.33	614.12	1,720.61
B. INFLOWS																	
1. Cash (In 1 to 30/31 day time-bucket)	Y1270	600.95	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.95	NA		0.00	0.00	0.00
2. Remittance in Transit	Y1280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
3. Balances With Banks	Y1290	1,401.67	0.00	0.00	0.00	0.00	0.00	1.24	2,422.56	0.00	41.65	3,867.12	NA		0.00	0.00	0.00
a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minim balance be shown in 1 to 30 day time bucket)	Y1300	1,401.67	0.00	0.00	0.00	0.00	0.00	1.24	0.00	0.00	41.65	1,444.56	NA		0.00	0.00	0.00
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	Y1310	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,422.56	0.00	0.00	2,422.56	NA		0.00	0.00	0.00
4.Investments (i+ii+iii+iv+v)	Y1320	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,731.64	2,731.64	NA		0.00	0.00	0.00
(i)Statutory Investments (only for NBFCs-D)	Y1330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii) Listed Investments	Y1340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(a) Current	Y1350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) Non-current	Y1360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iii) Unlisted Investments	Y1370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,415.53	1,415.53	NA		0.00	0.00	0.00
(a) Current	Y1380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) Non-current	Y1390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,415.53	1,415.53	NA		0.00	0.00	0.00
(iv) Venture Capital Units	Y1400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(v) Others (Please Specify)	Y1410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,316.11	1,316.11	NA		0.00	0.00	0.00
5.Advances (Performing)	Y1420	815.82	305.73	799.45	1,589.45	4,803.48	5,976.42	17,005.08	12,521.41	1,322.87	230.04	45,369.75	NA		827.48	587.13	3,348.61
(i) Bills of Exchange and Promissory Notes discounted & rediscounted (As per residual usance of the underlying bills)	Y1430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii) Term Loans (The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised repayment schedule)	Y1440	571.71	193.09	714.07	1,210.05	2,354.06	4,899.42	13,938.42	11,458.04	1,182.75	166.85	36,688.46	NA		827.48	587.13	3,348.61
(a) Through Regular Payment Schedule	Y1450	458.56	25.77	532.56	803.58	1,108.48	2,642.18	3,689.31	5,732.19	449.09	166.85	15,608.57	NA		827.48	587.13	3,348.61
(b) Through Bullet Payment	Y1460	113.15	167.32	181.51	406.47	1,245.58	2,257.24	10,249.11	5,725.85	733.66	0.00	21,079.89	NA		0.00	0.00	0.00
(iii) Interest to be serviced through regular schedule	Y1470	206.52	10.95	3.42	208.05	295.29	587.33	825.68	955.21	139.00	63.19	3,294.64	NA		0.00	0.00	0.00
(iv) Interest to be serviced to be in Bullet Payment	Y1480	37.59	101.69	81.96	171.35	2,154.13	489.67	2,240.98	108.16	1.12	0.00	5,386.65	NA		0.00	0.00	0.00
6.Gross Non-Performing Loans (GNPA)	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214.49	151.19	365.68	NA		0.00	0.00	0.00
(i) Substandard	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214.49	0.00	214.49	NA		0.00	0.00	0.00
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	Y1510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214.49	0.00	214.49	NA		0.00	0.00	0.00
(b) Entire principal amount due beyond the next three years	Y1520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii) Doubtful and loss	Y1530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151.19	151.19	NA		0.00	0.00	0.00
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	Y1540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151.19	151.19	NA		0.00	0.00	0.00
(b) Entire principal amount due beyond the next five years	Y1550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
7. Inflows From Assets On Lease	Y1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115.70	115.70	NA		0.00	0.00	0.00
9. Other Assets :	Y1580	0.00	0.00	97.17	0.00	0.00	0.00	0.00	0.00	81.48	351.82	530.47	NA		0.00	0.00	0.00

(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344.32	344.32	NA		0.00	0.00	0.00
(b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the	Y1600	0.00	0.00	97.17	0.00	0.00	0.00	0.00	0.00	81.48	7.50	186.15	NA		0.00	0.00	0.00
(c) Others	Y1610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
10.Security Finance Transactions (a+b+c+d)	Y1620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
a) Repo (As per residual maturity)	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
c) CBLO (As per residual maturity)	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
d) Others (Please Specify)	Y1660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
11.Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v)	Y1670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(i)Loan committed by other institution pending disbursal	Y1680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(ii)Lines of credit committed by other institution	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iii) Bills discounted/rediscounted	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(iv)Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(a) Forward Forex Contracts	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(b) Futures Contracts	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(c) Options Contracts	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(d) Forward Rate Agreements	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(e) Swaps - Currency	Y1760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(f) Swaps - Interest Rate	Y1770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(g) Credit Default Swaps	Y1780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(h) Other Derivatives	Y1790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
(v)Others	Y1800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	NA		0.00	0.00	0.00
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	Y1810	2,818.44	305.73	896.62	1,589.45	4,803.48	5,976.42	17,006.32	14,943.97	1,618.84	3,622.04	53,581.31	NA		827.48	587.13	3,348.61
C. Mismatch (B - A)	Y1820	1,921.52	107.23	15.67	809.56	16.41	3,006.18	11,594.03	322.01	181.50	-14,196.16	3,777.95	NA		359.15	441.34	2,242.12
D. Cumulative Mismatch	Y1830	1,921.52	2,028.75	2,044.42	2,853.98	2,870.39	5,876.57	17,470.60	17,792.61	17,974.11	3,777.95	3,777.95	NA		359.15	800.49	3,042.61
E. Mismatch as % of Total Outflows	Y1840	214.24%	54.02%	1.78%	103.80%	0.34%	101.21%	214.22%	2.20%	12.63%	-79.67%	7.59%	NA		76.69%	302.72%	202.63%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	214.24%	185.20%	103.44%	103.55%	38.05%	55.90%	109.70%	58.25%	56.20%	7.59%	7.59%	NA		76.69%	130.35%	176.83%

DNBS4BIRS - Statement of Interest Rate Sensitivity (IRS)

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

Table 3: Statement of Interest Rate Sensitivity (IRS)

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110	X120
A. Liabilities (OUTFLOW)													
1.Capital (i+ii+iii+iv)	Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,111.40	2,111.40
(i) Equity	Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,111.40	2,111.40
(ii) Perpetual preference shares	Y030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-perpetual preference shares	Y040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others (Please furnish, if any)	Y050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.Reserves & surplus (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii+xiii)	Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,154.06	14,154.06
(i) Share Premium Account	Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,388.19	5,388.19
(ii) General Reserves	Y080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	365.00	365.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,688.10	1,688.10
(v) Capital Redemption Reserve	Y110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Debenture Redemption Reserve	Y120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Other Capital Reserves	Y130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	182.46	182.46
(viii) Other Revenue Reserves	Y140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,530.31	6,530.31
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves	Y160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
viii.1 Revl. Reserves - Property	Y170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
viii.2 Revl. Reserves - Financial Assets	Y180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	Y190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Others (Please mention)	Y200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.Gifts, grants, donations & benefactions	Y220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.Bonds & Notes (a+b+c)	Y230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Fixed rate plain vanilla including zero coupons	Y240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Instruments with embedded options	Y250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Floating rate instruments	Y260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.Deposits	Y270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Term Deposits/ Fixed Deposits from public	Y280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Fixed rate	Y290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b)Floating rate	Y300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+x+xi+xii)	Y310	381.91	187.09	598.19	606.82	4,373.72	2,470.38	4,192.84	13,077.29	937.50	1,023.80	0.00	27,849.54
(i) Bank borrowings	Y320	381.91	187.09	598.19	606.82	4,373.72	2,470.38	4,192.84	8,077.29	937.50	0.00	0.00	21,825.74
a) Bank Borrowings in the nature of Term money borrowings	Y330	381.91	187.09	598.19	606.82	4,373.72	2,470.38	4,192.84	8,077.29	937.50	0.00	0.00	21,825.74
I. Fixed rate	Y340	381.91	187.09	598.19	606.82	4,373.72	2,470.38	4,192.84	8,077.29	937.50	0.00	0.00	21,825.74
II. Floating rate	Y350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Bank Borrowings in the nature of WCDL	Y360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Bank Borrowings in the nature of Cash Credits (CC)	Y390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Bank Borrowings in the nature of Letter of Credits(LCs)	Y420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y440	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Bank Borrowings in the nature of ECBs	Y450	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y460	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Inter Corporate Debts (other than related parties)	Y480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Loan from Related Parties (including ICDs)	Y510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,023.80	0.00	1,023.80
I. Fixed rate	Y520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,023.80	0.00	1,023.80
II. Floating rate	Y530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Corporate Debts	Y540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
I. Fixed rate	Y550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
II. Floating rate	Y560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Commercial Papers	Y570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which: (a) Subscribed by Mutual Funds	Y580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y600	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Insurance Companies	Y610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Pension Funds	Y620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Retail Investors	Y630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Non - Convertible Debentures (NCDs) (A+B)	Y650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	0.00	0.00	0.00	5,000.00
A. Fixed rate	Y660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	0.00	0.00	0.00	5,000.00
Of which; (a) Subscribed by Mutual Funds	Y670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Insurance Companies	Y700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Pension Funds	Y710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Retail Investors	Y720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00	0.00	0.00	0.00	5,000.00
(g) Others (Please specify)	Y730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Floating rate	Y740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Mutual Funds	Y750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Insurance Companies	Y780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Pension Funds	Y790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Retail Investors	Y800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y810	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Convertible Debentures (A+B)	Y820	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Fixed rate	Y830	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which: (a) Subscribed by Mutual Funds	Y840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y850	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y860	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Insurance Companies	Y870	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Pension Funds	Y880	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Retail Investors	Y890	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y900	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Floating rate	Y910	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Mutual Funds	Y920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y930	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y940	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Insurance Companies	Y950	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Pension Funds	Y960	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Retail Investors	Y970	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y980	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Subordinate Debt	Y990	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Perpetual Debt Instrument	Y1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Borrowings From Central Government / State Government	Y1010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Borrowings From Public Sector Undertakings (PSUs)	Y1020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Other Borrowings	Y1030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.Current Liabilities & Provisions (i+ii+iii+iv+v+vi+vii+viii)	Y1040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,038.83	5,038.83
(i) Sundry creditors	Y1050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17.38	17.38
(ii) Expenses payable	Y1060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	502.53	502.53
(iii) Advance income received from borrowers pending adjustment	Y1070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Interest payable on deposits and borrowings	Y1080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,254.57	4,254.57
(v) Provisions for Standard Assets	Y1090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	91.72	91.72
(vi) Provisions for NPAs	Y1100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	172.63	172.63
(vii) Provisions for Investment Portfolio (NPI)	Y1110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Provisions (Please Specify)	Y1120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.Repos / Bills Rediscounted	Y1130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9.Statutory Dues	Y1140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.70	18.70
10.Unclaimed Deposits (i+ii)	Y1150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Pending for less than 7 years	Y1160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Pending for greater than 7 years	Y1170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.Any other Unclaimed Amount	Y1180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	41.65	41.65
12.Debt Service Realisation Account	Y1190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13.Others	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	589.14	589.14
14. Total Outflows account of OBS items (OO)(Details to be given in Table 4 below)	Y1210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. TOTAL OUTFLOWS (1 to 14)	Y1220	381.91	187.09	598.19	606.82	4,373.72	2,470.38	4,192.84	13,077.29	937.50	1,023.80	21,953.78	49,803.32
A1. Cumulative Outflows	Y1230	381.91	569.00	1,167.19	1,774.01	6,147.73	8,618.11	12,810.95	25,888.24	26,825.74	27,849.54	49,803.32	49,803.32
B. INFLOWS													
1. Cash	Y1240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	600.95	600.95
2. Remittance in transit	Y1250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3.Balances with Banks (i+ii+iii)	Y1260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,422.56	0.00	0.00	1,444.56	3,867.12
(i) Current account	Y1270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,444.56	1,444.56
(ii) In deposit accounts, and other placements	Y1280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,422.56	0.00	0.00	0.00	2,422.56
(iii) Money at Call & Short Notice	Y1290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.Investments (net of provisions) (i+ii+iii+iv+v+vi+vii) (Under various categories as detailed below)	Y1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,731.64	2,731.64
(i) Fixed Income Securities	Y1310	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a)Government Securities	Y1320	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Zero Coupon Bonds	Y1330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Bonds	Y1340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Debentures	Y1350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Cumulative Redeemable Preference Shares	Y1360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f) Non-Cumulative Redeemable Preference Shares	Y1370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g) Others (Please Specify)	Y1380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Floating rate securities	Y1390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a)Government Securities	Y1400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Zero Coupon Bonds	Y1410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Bonds	Y1420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Debentures	Y1430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Cumulative Redeemable Preference Shares	Y1440	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f) Non-Cumulative Redeemable Preference Shares	Y1450	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
g) Others (Please Specify)	Y1460	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Equity Shares	Y1470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,415.53	1,415.53
(iv) Convertible Preference Shares	Y1480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) In shares of Subsidiaries / Joint Ventures	Y1490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) In shares of Venture Capital Funds	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Others	Y1510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,316.11	1,316.11
5.Advances (Performing)	Y1520	571.71	193.09	714.07	1,210.05	2,354.06	4,899.42	13,938.42	11,458.04	1,182.75	166.85	8,681.28	45,369.74
(i) Bills of exchange and promissory notes discounted & rediscounted	Y1530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Term loans	Y1540	571.71	193.09	714.07	1,210.05	2,354.06	4,899.42	13,938.42	11,458.04	1,182.75	166.85	8,681.28	45,369.74
(a) Fixed Rate	Y1550	113.15	167.32	181.51	406.47	1,245.58	2,257.24	10,249.11	5,725.85	733.66	0.00	3,294.64	24,374.53
(b) Floating Rate	Y1560	458.56	25.77	532.56	803.58	1,108.48	2,642.18	3,689.31	5,732.19	449.09	166.85	5,386.64	20,995.21
(iii) Corporate loans/short term loans	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Fixed Rate	Y1580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Floating Rate	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6.Non-Performing Loans (i+ii+iii)	Y1600	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214.49	151.19	0.00	365.68
(i) Sub-standard Category	Y1610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	214.49	0.00	0.00	214.49
(ii) Doubtful Category	Y1620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151.19	0.00	151.19
(iii) Loss Category	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.Assets on Lease	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8.Fixed assets (excluding assets on lease)	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	115.70	115.70
9.Other Assets (i+ii)	Y1660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	530.47	530.47
(i) Intangible assets & other non-cash flow items	Y1670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	344.32	344.32
(ii) Other items (e.g. accrued income, other receivables, staff loans, etc.)	Y1680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	186.15	186.15
10.Statutory Dues	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.Unclaimed Deposits (i+ii)	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Pending for less than 7 years	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Pending for greater than 7 years	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.Any other Unclaimed Amount	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13.Debt Service Realisation Account	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
14.Total Inflow account of OBS items (OI)(Details to be given in Table 4 below)	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. TOTAL INFLOWS (B) (Sum of 1 to 14)	Y1760	571.71	193.09	714.07	1,210.05	2,354.06	4,899.42	13,938.42	13,880.60	1,397.24	318.04	14,104.60	53,581.30
C. Mismatch (B - A)	Y1770	189.80	6.00	115.88	603.23	-2,019.66	2,429.04	9,745.58	803.31	459.74	-705.76	-7,849.18	3,777.98
D. Cumulative mismatch	Y1780	189.80	195.80	311.68	914.91	-1,104.75	1,324.29	11,069.87	11,873.18	12,332.92	11,627.16	3,777.98	3,777.98
E. Mismatch as % of Total Outflows	Y1790	49.70%	3.21%	19.37%	99.41%	-46.18%	98.33%	232.43%	6.14%	49.04%	-68.94%	-35.75%	7.59%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1800	49.70%	34.41%	26.70%	51.57%	-17.97%	15.37%	86.41%	45.86%	45.97%	41.75%	7.59%	7.59%

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

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

AuthorisedSignatory - Authorised Signatory

Table 1: Authorised Signatory

Particulars		Value
		X010
Name of the Person Filing the Return	**Y010**	Meghraj Jain
Designation	**Y020**	Chairman and Managing Director
Office No. (with STD Code)	**Y030**	02242461300
Mobile No.	**Y040**	9821056000
Email Id	**Y050**	meghrajjain@mangalfincorp.com
Date	**Y060**	15-01-2026
Place	**Y070**	Mumbai

1. All values must be reported in Rs lakh.

2. Enter all dates in dd-mm-yyyy format.

3. Please ensure that the financial information furnished in the various sheets of this return are correct and reflecting the true picture of the business operations of the NBFC, if found otherwise, the concerned NBFC would be liable for penal action under the provisions of RBI Act.

ANNEXURE VIII: BOARD RESOLUTION

(As specified in the relevant Key Information Document)

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF BOARD OF DIRECTORS OF MANGAL CREDIT AND FINCORP LIMITED HELD ON THURSDAY, MAY 7, 2026, THROUGH VIDEO CONFERENCING OR OTHER AUDIO VISUAL MEANS AND RECORDING KEPT AT THE REGISTERED OFFICE OF THE COMPANY SITUATED AT 1701/1702, "A" WING, LOTUS CORPORATE PARK, WESTERN EXPRESS HIGHWAY, GOREGAON (EAST), MUMBAI-400063.

TO CONSIDER AND APPROVE THE PROPOSAL OF FUND RAISING OF ₹ 10 CRORE BY WAY OF DEBT ISSUE IN THE FORM OF NON- CONVERTIBLE DEBENTURES:

"**RESOLVED THAT,** pursuant to the provisions of Sections 42, 71 and other applicable provisions, if any, of the Companies Act, 2013, and the rules made thereunder, including any statutory modifications or re-enactments thereof for the time being in force (the "Act"), the Foreign Exchange Management Act, 1999 (as amended from time to time), rules, regulations, guidelines, notifications, clarifications and circulars, if any, prescribed by the Government of India, all applicable regulations, directions, guidelines, circulars and notifications of the Reserve Bank of India ("RBI"), the Securities and Exchange Board of India ("SEBI") (to the extent applicable) or any other regulatory authority, whether in India or abroad, and in accordance with the Memorandum of Association and the Articles of Association of the Company, with such consents and approval as may be required from its shareholders / investors under the Articles of Association of the Company, and subject to such approvals, consents, permissions and sanctions as may be required from any statutory or regulatory authority, the approval of the Board be and is hereby accorded for issue of up to 1,000 (One Thousand) fully paid, senior, secured, rated, listed, redeemable, taxable non-convertible debentures, each having a face value ₹ 1,00,000/- (Indian Rupees One Lakh Only) aggregating up to ₹ 10,00,00,000 (Indian Rupees Ten Crore Only) or such other number of debentures, face value and amount as may be determined for the period 21 months from the deemed date of allotment or such other maturity period (subject to applicable law) as may be agreed on a private placement basis to such identified persons as may be required for the purposes of Section 42 of the Act ("Investors") ("Debentures") at the interest rate of 11.75% (eleven point seven five percent) per annum payable monthly, and 50% of the principal payable at the expiry of 12th month and balance at the maturity.

RESOLVED FURTHER THAT, Mr. Meghraj Sohanlal Jain, Managing Director and Chairman, Mr. Nilesh Jain, Executive Director and Chief Financial Officer and Mr. Hardik Meghraj Jain, Executive Director of the Company ("Authorised Persons") be and are hereby severally authorised to do such acts, deeds and things as they deem necessary or desirable in connection with the issue, offer and allotment of the Debentures, including, without limitation the following:

a) seeking, if required, any approval, consent or waiver from any/all concerned governmental and regulatory authorities, and/or any other approvals, consent or waivers that may be required in connection with the issue, offer and allotment of the Debentures;
b) executing the term sheet in relation to the Debentures;
c) negotiating, approving and deciding the terms of the issue of the Debentures and all other related matters;
d) entering into the listing agreement with the stock exchange(s);
e) obtaining the International Securities Identification Number for the Debentures;
f) to request Mr. Meghraj Sohanlal Jain and Mr. Hardik Meghraj Jain to issue the personal guarantee, and execute all agreements, documents, power of attorneys, deeds and writings in relation to the same including the deed of personal guarantee in favour of the debenture trustee or any other entity as required by the Investors, if any;

g) approving the general information document and key information document including the Form PAS-4 ("Disclosure Documents") (including amending, varying or modifying the Disclosure Documents, as may be considered desirable or expedient), in accordance with all applicable laws, rules, regulations and guidelines;
h) finalising the terms and conditions of the appointment of an arranger, a debenture trustee, a registrar and transfer agent, a credit rating agency, a legal counsel, the depository(ies) and such other intermediaries including their successors and their agents, as may be required in relation to the issue, offer and allotment of the Debentures;
i) finalising the terms of the issue, offer and allotment of the Debentures;
j) entering into arrangements with the depository(ies) in connection with the issue, offer and allotment of Debentures in dematerialised form;
k) creating and perfecting the security as required in accordance with the terms of the Transaction Documents (as defined below) in relation to the issue, offer and allotment of the Debentures;
l) finalising the date of allotment and the deemed date of allotment of the Debentures;
m) negotiating, executing, filing and delivering any documents, instruments, deeds, amendments, papers, applications, notices or letters as may be required in connection with the issue, offer and allotment of the Debentures and dealing with regulatory authorities in connection with the issue, offer and allotment of the Debentures including but not limited to the RBI, SEBI (if so required), the relevant registrar of companies, the Central Registry of Securitisation Asset Reconstruction and Security Interest, the Ministry of Corporate Affairs, or any depository(ies), and such other authorities as may be required;
n) to execute all documents with, file forms with and submit applications to the relevant registrar of companies, the Ministry of Corporate Affairs, the Central Registry of Securitisation Asset Reconstruction and Security Interest or any depository(ies);
o) sign and/or dispatch all documents and notices to be signed and/or dispatched by the Company under or in connection with the Transaction Documents;
p) to take all steps and do all things and give such directions as may be required, necessary, expedient or desirable for giving effect to the Transaction Documents, the transactions contemplated therein and the resolutions mentioned herein, including without limitation, to approve, negotiate, finalise, sign, execute, ratify, amend, supplement and/or issue the following, including any amendments, modifications, supplements, restatements or novations thereto (now or in the future):

    i. the Disclosure Documents for the issue, offer and allotment of the Debentures;
    ii. the debenture trust deed, the debenture trustee agreement, the deed of hypothecation, the power of attorney, the deed of personal guarantee, and any other documents required for the creation of security interest over the Company's identified loan receivables, or the issue, offer and allotment of the Debentures (including any powers of attorney in connection thereto), and any other document in relation thereto (collectively, the "Transaction Documents");
    iii. the debenture certificates for the Debentures;
    iv. any other documents required for the purposes of the issue, offer and allotment of the Debentures and the transactions contemplated thereby, including but not limited to letters of undertaking, declarations, agreements, reports; and
    v. any other document designated as a Transaction Document by the debenture trustee/holders of the Debentures;

q) do all acts necessary for the issue, offer and allotment of the Debentures in accordance with the terms set out in the Disclosure Documents and the Transaction Documents; and
r) to generally do any other act or deed, to negotiate and execute any documents, applications, agreements, undertakings, deeds, affidavits, declarations and certificates in relation to the issue, offer and allotment of the Debentures and the transactions contemplated thereby, and to give such directions as it deems fit or as may be necessary or desirable in relation to the issue, offer and allotment of the Debentures."

RESOLVED FURTHER THAT, consent of the Board be and is hereby accorded to create a charge/ pledge / hypothecate / lien or otherwise create an encumbrance on the receivables of the Company as more particularly as set out in the deed of hypothecation**.**

RESOLVED FURTHER THAT, Catalyst Trusteeship Limited be and is hereby appointed as the Debenture Trustee for the issue of up to 1,000 (One thousand) fully paid, senior, secured, rated, listed, redeemable, taxable non-convertible debentures, each having a face value ₹ 1,00,000/- (Indian Rupees One Lakh Only) aggregating up to ₹ 10,00,00,000 (Indian Rupees Ten Crore Only) or such other number of debentures, face value and amount as may be determined.

RESOLVED FURTHER THAT, the Authorised Persons be and are hereby severally authorised to take all necessary steps relating to the creation, perfection and registration of charges and also to sign and submit the necessary forms with the relevant registrar of companies, the Ministry of Corporate Affairs, or the depository(ies), and/or any other relevant governmental authorities.

RESOLVED FURTHER THAT, the Board hereby approves and ratifies all such acts, deeds and actions taken by the Company till date for the purpose of the issue, offer and allotment of the Debentures.

RESOLVED FURTHER THAT, the Authorised Persons be and are hereby severally authorised to record the name of the holders of the Debentures in the register of debenture holders and to undertake such other acts, deeds and things as may be required to give effect to the issuance and allotment of the Debentures.

RESOLVED FURTHER THAT, the Authorised Persons be and are hereby severally authorised to pay all stamp duty required to be paid for the issue, offer and allotment of the Debentures in accordance with the laws of India and procure the stamped documents from the relevant governmental authorities.

RESOLVED FURTHER THAT, the Authorised Persons be and are hereby severally authorised to approve and finalise, sign, execute and deliver the Transaction Documents and such other agreements, deeds, undertakings, indemnities and documents as may be required, or any of them in connection with the Debentures to be issued by the Company.

RESOLVED FURTHER THAT, the Authorised Persons be and are hereby severally authorised to register or lodge for registration upon execution documents, letter(s) of undertakings, declarations, and agreements and other papers or documents as may be required in relation to any of the above with any registering authority or any governmental authority competent in that behalf.

RESOLVED FURTHER THAT, the Authorised Persons be and are hereby severally authorised to delegate the powers to any other employee/representative/agent as may be deemed necessary to do such acts and execute such documents as may be required in connection with any of the matters relating to the issue of the Debentures.

RESOLVED FURTHER THAT, the Seal of the Company be affixed to such documents, deeds, evidences, writings and undertakings and or other related papers, wherever necessary in presence of any of the executive directors of the Company who shall sign the same in token thereof in terms of Articles of Association of the Company.

RESOLVED FURTHER THAT, "Loan and Advance Committee" as constituted by the Company, be and is hereby, authorised to allot the Non-Convertible Debentures to the eligible investor(s) in accordance with the applicable regulatory requirements.

RESOLVED FURTHER THAT, the consent of the Board of Directors be and is hereby accorded to appoint Verist Law as legal counsel for the purpose of reviewing and guidance to this issuance.

RESOLVED FURTHER THAT, the Transaction Documents in relation to the issue of Debentures have been perused by the Board of Directors.

RESOLVED FURTHER THAT, the final responsibility for the information provided in the Transaction Documents in relation to the Debentures lies with the Board of Directors.

RESOLVED FURTHER THAT, copies of the foregoing resolutions certified to be true copies by any Director or the Company Secretary of the Company be furnished to such persons as may be deemed necessary."

Certified True Copy
For **Mangal Credit and Fincorp Limited**

HARDIK MEGHRAJ JAIN
Digitally signed by HARDIK MEGHRAJ JAIN
Date: 2026.05.07 16:31:01 +05'30'

Hardik Meghraj Jain
Executive Director
DIN: 07871480

Date: May 7, 2026
Place: Mumbai

ANNEXURE IX: SHAREHOLDERS RESOLUTION

(As specified in the relevant Key Information Document)

CERTIFIED TRUE COPY OF THE RESOLUTIONS PASSED AT THE 61ST ANNUAL GENERAL MEETING OF THE MEMBERS OF MANGAL CREDIT AND FINCORP LIMITED HELD ON FRIDAY, 22ND SEPTEMBER, 2023 AT 11.00 A.M. THROUGH VIDEO CONFERENCING.

TO APPROVE TO INCREASE OVERALL BORROWING LIMIT UNDER SECTION 180(1)(C) OF COMPANIES ACT, 2013 FROM INR 500 CRORES TO 750 CRORES OR THE AGGREGATE OF PAID UP CAPITAL AND FREE RESERVES OF THE COMPANY, WHICHEVER IS HIGHER;

"**RESOLVED THAT** in suppression to all the previous resolutions regarding Borrowing limit and pursuant to the provisions of Section 180(1)(c) and other applicable provisions, if any, of the Companies Act, 2013 and the rules made thereunder (including any amendment(s), modification(s), variation(s) or re- enactment(s) thereof for the time being in force) ("the Act"), the provisions of the Memorandum of Association and Articles of Association of the Company, Circulars/ Notifications/Directions issued by Reserve Bank of India, from time to time, the consent of Shareholders of the Company be and is hereby accorded to borrow any sum or sums of money (exclusive of interest), from time to time, on such term and conditions as may be determined, in any form, from one or more companies, body corporate(s), statutory corporations, commercial banks, lending agencies, financial institutions, insurance companies, mutual funds, pension, provident funds, multilateral financial institutions, any entity/entities or authority and authorities, whether in India or abroad, and whether by way of cash credit, loans, advances or deposits, bill discounting, issue of debentures, Non-Convertible Debentures through private placement or public offer or preferential allotment basis, commercial papers, long/short term loans, securitized instruments such as floating rate notes, fixed rate notes, syndicate loans, commercial borrowings, external Commercial Borrowing, either in rupees and/or in such other foreign currencies as may be permitted by law, from time to time, and/or any other instruments/securities or otherwise and whether unsecured or secured by mortgage, charge, hypothecation or lien or pledge of Companies assets, licenses and properties, whether immovable or movable and/or any of the undertaking of the Company notwithstanding that monies to be borrowed including monies already borrowed by the Company (including the temporary loans obtained/to be obtained from the Company's bankers in the ordinary course of business) will or may exceed the aggregate of the paid up capital of the Company and its free reserves that is to say reserves not set apart for any specific purpose so that the total amount up to which the monies may be borrowed by the Company and outstanding at any time shall not exceed the sum of INR 750 Crores (Seven Hundred and Fifty Crores in Indian Rupees only).

RESOLVED FURTHER THAT for the purpose of giving effect to the above resolution, the Board be and is hereby authorized on behalf of the Company to do all such acts, deeds, matters and things as it may, in its absolute discretion, deem necessary or desirable for such purpose and settle all questions, difficulties or doubts that may arise in regard to implementation of the aforesaid resolution, without being required to seek any further consent or approval of the Members of the Company."

Certified True Copy
For Mangal Credit and Fincorp Limited

Nilesh Jain
Executive Director and CFO
DIN: 08788781

Date: 20th March, 2024
Place: Mumbai

ANNEXURE X: DUE DILIGENCE CERTIFICATES

(As specified in the relevant Key Information Document)

CL/ 26-27/26179 **(Annexure IIA)**

DUE DILIGENCE CERTIFICATE TO BE GIVEN BY THE DEBENTURE TRUSTEE AT THE TIME OF FILING THE DRAFT OFFER DOCUMENT/ INFORMATION MEMORANDUM

[In reference to Chapter II, Clause 2.2.4 of SEBI Master Circular for Debenture Trustees dated August 13, 2025]

To,
The Manager,
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street,
Mumbai- 400001.

Dear Sir / Madam,

SUB: ISSUE OF UP TO 1,000 (ONE THOUSAND) SENIOR, SECURED, LISTED, RATED, TAXABLE, TRANSFERABLE, REDEEMABLE, NON-CONVERTIBLE DEBENTURES DENOMINATED IN INDIAN RUPEES ("INR"), HAVING A FACE VALUE OF INR 1,00,000/- (INDIAN RUPEES ONE LAKH ONLY) EACH AND AN AGGREGATE FACE VALUE OF INR 10,00,00,000/- (INDIAN RUPEES TEN CRORE ONLY) ("DEBENTURES"/ "NCDs") IN A DEMATERIALISED FORM, FOR CASH, AT PAR, ON A PRIVATE PLACEMENT BASIS TO CERTAIN IDENTIFIED INVESTORS (THE "ISSUE") (HEREINAFTER REFERRED TO AS "DEBENTURES") BY MANGAL CREDIT AND FINCORP LIMITED ("COMPANY") OR ("ISSUER").

We, the debenture trustee(s) to the above-mentioned forthcoming issue state as follows:

1) We have examined documents pertaining to the said issue and other such relevant documents, reports and certifications.

2) On the basis of such examination and of the discussions with the Issuer, its directors and other officers, other agencies and on independent verification of the various relevant documents, reports and certifications:

We confirm that:

a) The Issuer has made adequate provisions for and/or has taken steps to provide for adequate security for the debt securities to be issued and listed.

b) The Issuer has obtained the permissions / consents necessary for creating security on the said property(ies).

c) The Issuer has made all the relevant disclosures about the security and also its continued obligations towards the holders of debt securities.

d) Issuer has adequately disclosed all consents/ permissions required for creation of further charge on assets in offer document / placement memorandum and all disclosures made in the offer document / placement memorandum with respect to creation of security are in confirmation with the clauses of debenture trustee agreement.

e) Issuer has disclosed all covenants proposed to be included in debenture trust deed (including any side letter, accelerated payment clause etc.), offer document / placement memorandum.

f) Issuer has given an undertaking that charge shall be created in favour of debenture trustee as per terms of issue before filing of listing application.

We have satisfied ourselves about the ability of the Issuer to service the debt securities.

Place: Mumbai
Date: May 12, 2026

For Catalyst Trusteeship Limited

Ms. Krina Bhavsar
Manager

ANNEXURE XI: STATUTORY AUDITOR PEER REVIEW CERTIFICATE

(Attached Separately)

The Institute of Chartered Accountants of India

(Setup by an Act of Parliament)

Peer Review Board

Peer Review Certificate No.: 023691

This is to certify that the Peer Review of

M/s Bhagwagar Dalal & Doshi

Shiv Sagar Estate, D-Block, 4th Floor,
Dr. Annie Besant Road, Worli,
Mumbai-400018

FRN.: 128093W

has been carried out for the period

2022-2025

pursuant to the *Peer Review Guidelines 2022,* issued by the Council of the Institute of Chartered Accountants of India.

This Certificate is effective from: 16-01-2026
The Certificate shall remain valid till: 31-01-2029
AQMM Maturity Level : 2
Issued at New Delhi on 29-01-2026

P. H. Khandelwal		Mohit Baijal
CA. Purushottamlal Khandelwal	**CA. Gyan Chandra Misra**	**CA. Mohit Baijal**
Chairman Peer Review Board	**Vice-Chairman Peer Review Board**	**Secretary Peer Review Board**

Note : The Certificate is issued on behalf of the Peer Review Board of ICAI and ICAI or any of its functionaries are not liable for any non-compliance by the Practice Unit. The Certificate can be revoked for the reason stated in the '*Peer Review Guidelines 2022*'.

ANNEXURE XII: LENDING POLICY

(Attached Separately)

MANGAL CREDIT AND FINCORP LIMITED

LENDING POLICY

1. Preamble

Mangal Credit and Fincorp Limited (hereinafter referred to as "MCFL" or "the Company") is a public limited Company incorporated under the provisions of the Companies Act, 1956 as a Non- Systemically Important and Non-Deposit Accepting Non-Banking Financial Company.

It is the objective of MCFL to become a credible, relevant and leading financier in its chosen segments of business. In doing so, MCFL aspires to help the MSMEs, which are potentially one of the key pillars of a strong economy, grow.

In pursuing its business, MCFL will operate according to the highest ethical and compliance standards and constantly seek to follow best practices in the industry. Under no circumstances will contravention of laws and relevant regulations be tolerated.

The Company has adopted the Lending Policy in accordance with the applicable laws and regulations for governing our business.

2. Objective

- The Policy is the governing document for credit appraisal, approval, post-approval monitoring and enforcement. This should be the reference document on any issues related to credit approval or process connected to the same. The purpose is to ensure that MCFL's financing portfolio remains of sound quality, that portfolio growth is supported and that we manage credit risk in a manner that minimizes creation of Non-Performing Assets (NPAs).

- The policy must be read and followed in line with the relevant laws and regulations governing our business. In the case of any conflict or divergence between this policy and relevant regulations and laws, the regulations and laws will override this policy.

- The Policy must also be read with other risk and process guidelines of MCFL as relevant.

- The policy will continue to be amended from time to time in the light of changing business and economic environment. The policy must be reviewed every 18 months and any amendments approved by the Board.

- It is also an objective of this policy that MCFL continues to provide financings where the returns reflect the risk taken, and are positive from a Return on Equity and Return on Capital Employed perspectives. Our business seeks to be profitable and add value to all stakeholders in MCFL – shareholders, management, staff and clients.

- It is reiterated that all times MCFL and its staff will follow the necessary regulations and guidelines issued by relevant regulators like the Reserve Bank of

India, Ministry of Finance etc. In case of any conflict between this policy and a regulation, the regulation is to be followed strictly.

3. Approval Authority

- Approval Authority resides ultimately with the shareholders of MCFL, acting through the duly constituted Board. In operational terms, all credit approval and delegation of approval authority lies with the Board.
- It may be noted that approval authority includes not merely the approval of a credit proposal but also any subsequent deviation from approved credit terms.
- The Board of MCFL has delegated approval authority to the Investment Committee. Additionally, the Board may from time to time, and based on their judgement of business requirements also delegate credit approval authority to individuals.

4. Role of Approval Authority

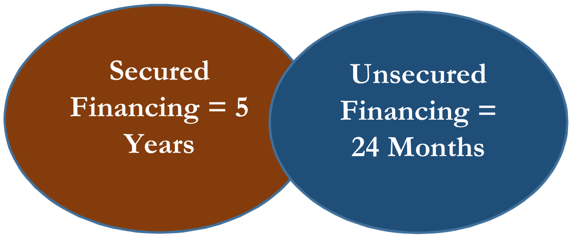
The Investment Committee will play following roles as credit approval authority: -

- Review and Monitoring of Proposals in relation to risk and rewards.
- Approval of credit Proposals post review and analysis of all the relevant factors.
- Review and Monitoring of Existing Portfolio of the Company and taking action in response to changes in the credit-worthiness of existing borrowers or specific financings.
- Also expected to keep itself updated on emerging threats to MCFL operating environment and also other issues relevant to the portfolio's credit profile.
- Maintain the portfolio in such a way to minimize the risk of increase of Non-Performing Assets.

The Investment Committee shall meet at least once in a quarter and update the board on portfolio analysis of the Company.

5. Financing Tenor

- The final maturity of financings provided by MCFL will adhere to the following limits.



- ➢ Any deviation from the above will need to be specifically approved by the MCFL Board.

6. Credit/ Lending Approval Process Flow

- ➢ In brief the process is to include the following steps:

MCFL is open to financing all types of client entities provided they have the requisite authority and legal power to avail of financing. This includes Individuals, Hindu HUF, Trusts, Partnership firms etc. High risk entities like Trusts and Partnership firms should be subject to greater scrutiny while evaluating their financing proposal.

i. Client Eligibility

- ➢ MCFL objective is to partner bona-fide businesses and provide financing solutions to them. As such, prior to detailed work on the credit proposal, client suitability must be clearly established.
- ➢ Client suitability has to be checked through multiple criteria – which may evolve over time but must cover issues of reputation and regulatory risk, and the any concerns over money-laundering activities.
    - **Regulator Notices**– List of defaulters/watch-lists issued by relevant regulatory bodies and exchanges viz. RBI, Government of India (especially Department of Corporate Affairs), SEBI, Competition Commission of India, Registrar of Companies, NSE/BSE/Other exchanges, NCLT and other debt recovery institutions.
    - **Press Check**- Review of Press and Social Media for adverse publicity and news about the potential borrower.
    - **Global crime and Default Databases**– To the extent available for public use.
- ➢ Any issues or findings of concern or a NIL findings comment are mandatorily part of the credit proposal.

ii. Credit Appraisal/ Credit Proposal (CA)

- ➢ Credit Appraisal or Credit Proposal, used interchangeably (CA) is the document which will form the basis of discussions and decision of the IC. CAs are to be prepared by the relevant originator/structurer. The author of the credit proposal will be held responsible for the accuracy of the information provided in the CA.

- Each proposal must cover, inter alia: -

1. Background of client

2. Nature of financing including specifics on the structure and instrument

3. Client financial strength, leverage levels, promoter strength, credit history (of client and promoter's CIBIL ratings), business and cashflow analysis, debt profile including other lenders and details of borrowing. This should include description of interaction with the borrower and the originator's impression.

4. Group exposure: - In cases where we have more than one financing to a client group or are dealing with more than one client group entity, the entire group exposure should be clearly laid out. There should be a clear justification that the group exposure remains acceptable and also does not create client concentration risk for our portfolio.

5. Repayment sources: - Primary, Secondary (and Tertiary if applicable)
6. Key risks and mitigants: -
    - Reputation / Anti-Money Laundering risks if any else NIL comment
    - Financial
    - Regulatory
    - Structure and instrument risk – especially around any subordination of our rights in an enforceability situation.

7. Security structure: - This should detail the security on offer. While the IC will decide on the final security structure, it is expected that most financings will be provided on the basis of atleast 1.5 times cover. Coverage below 1.5 times must be highlighted to the IC. Debt Service Reserve Account (DSRA) and Escrow Account mechanisms are expected to be part of most security packages. **Any specific deviation from expected security structure for a type of financing that may open MCFL up to additional risk must be highlighted in the CA.**

8. Discussion on enforceability of security.

9. Returns analysis: - Atleast IRR of the financing; going forward our objective is to also provide a Return on Assets (RoA) and Return on Equity (RoE) on each transaction.

10. Key terms and conditions of the financing/lending.

- The IC may, if it deems suitable provide a specific format in which Credit Proposals are to be presented.

- The above list of information required in the CA is not exhaustive. Authors of the CA are expected to provide all relevant information needed by the IC for making a credit decision.

- The CA, along with any additional conditions that the IC may impose as part of the approval process will be the source document on the basis of which the financing will be provided and security structure executed.
- The CA is to be circulated to the IC atleast 3 business days prior to the IC meeting.
  - The terms may vary based on the relationship and the financial status of the entities involved.
  - The Committee has to look after the loan Amount and purpose which would include existing loan and the new loan purpose and how the borrower would utilize it.
  - Defines what constitutes a default under the loan agreement, which could include failure to make timely payments, failure to comply with financial covenants, insolvency, or other significant breaches.

iii. Investment Committee

- ➢ Decisions of the IC are deemed to be valid only if the quorum is present.
- ➢ IC meetings will be recorded in detail in the minutes and these minutes will form the basis of approvals.
- ➢ IC decision on a credit proposal will incorporate the CA, any follow-up questions and conditions that the IC or its members impose in writing and any comments made during the IC meeting.

iv. Know Your Client (KYC)

- ➢ Clients must furnish all authenticated documents necessary for completing the KYC process. This includes all charter and incorporation documents, proof of address and business, financial statements and also the KYC documents for important stakeholders and authorized signatories.
- ➢ The Board and/or the CEO of MCFL are expected to put in place a separate KYC policy that is to be fulfilled.

v. Execution of Security Documentation

- ➢ Our standard documents (Loan Agreement; Mortgage Agreements; Pledge Agreements; Guarantees etc.) will be the basis of security documentation.
- ➢ Legal Counsel (in house or external counsel) will suitably modify our standard documents to incorporate the credit approval conditions of the IC and also any relevant regulatory clauses that are deemed necessary for the financing. It is expected that there will be some negotiation with the client on the drafting of the security documents.
- ➢ Any deviations in the documents from the IC approval conditions must be approved by the IC.
- ➢ The CEO has the authority to approve minor deviations which (as confirmed by the Legal Counsel) will not materially impact MCFL's security position. Similarly, the

CEO may allow disbursal of financing pending minor security perfection issues e.g. opening of escrow account etc.

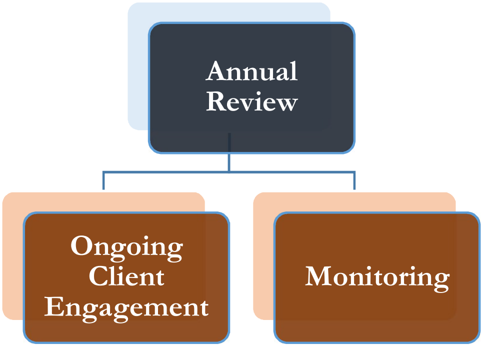
- It is to be ensured by the back-office team that the finalized security document cannot be amended or otherwise changed in any manner by the borrower prior to execution.
- Security documentation is the primary responsibility of the back-office support team. The Chief Executive Officer (CEO) will nominate the specific individuals/teams who will be responsible for execution of security documentation. The origination/structuring staff responsible for managing the client relationship and originating the financing proposal must provide all necessary assistance in perfecting the security.
- Responsibility for drafting and finalizing the security documents lies with the Legal Counsel. Any material deviation from the Legal Counsel's drafting must be approved by the CEO or staff delegated by the CEO.
- Scanned copies of the security documentation must be stored in the client folders and easily accessible to the team at all times. The original documents must at all times be secured in the safe and logged under "Four Eye Principle".
- It is also the responsibility of the documentation team to ensure that the necessary filings with regulators or government agencies are done within the prescribed time periods.
- After the perfection of security documentation and the necessary filings have been completed, the senior most staff has to put a note confirming that documentation is complete into the client files.

vi. Disbursal of Financing

- Disbursal of the financing will be done by the Finance and Accounts team. This is done on the basis of a confirmation from the Documentation team that documentation is complete and any Conditions Precedent (CP) have been completed.
- In making the disbursal, it is to be ensured that disbursal of funds is made to an account of the Borrower. Any disbursal to a third party must be approved on the basis of a detailed rationale by the CEO/CFO

7. Ongoing Client Engagement and Monitoring: Annual Review

- Ensuring that the MCFL team remains fully engaged with the client and in a position to remain updated about credit developments with the client is critical to maintaining a high-quality credit portfolio.



i. Ongoing Client Engagement:

It is expected that atleast once a calendar quarter, each originator/structurer will conduct a detailed client discussion and review covering all issues that impact the client credit profile. Additionally, the originator/structurer must fulfil the following duties:

a. Ensure we receive audited and unaudited financials from the company as mandated in our agreements, but in any case not less than once every six months.
   Analyse the said financials and related performance data and highlight major developments – positive and negative to the Board and CEO.

b. Monitor the press and social media for any adverse reporting.

c. Loans will be added to the watch list in the case of any significant internal/external rating downgrade, significant payment delays or any other material news and an action such as increasing the collateral cover, accelerating the loan repayment, loan recall etc. may be taken.

ii. Monitoring:

We need to monitor the value of security against which financing has been provided as well as the conduct of the client regularly. Timely action has to be taken in case there is any deterioration either in enforceability or value.

8. Enforcement of Security and Recovery Actions

In cases where client has failed to meet their debt servicing requirements, MCFL may need to enforce security and recovery actions to recover its dues. Important aspects to be followed in such an event:

i. In all action being undertaken for recovery, MCFL will strictly follow the law of the land and will act as a responsible member of the community. While ensuring that our rights are protected and dues recovered, we will treat our counter-parties with respect and fairness.

ii. Enforcement of security including disposal of assets pledged to us needs to be specifically approved by the CEO or IC.

iii. Litigation for recovery of our dues has to be approved specifically by the IC

iv. There should be no delay in taking action to dispose off the marketable securities.

v. For the purpose of disposal of real-estate assets, it is recommended that atleast 2 intermediaries are used for the sale so that we can realize the best possible value on the security.

9. Appointment of Principal Officer

MCFL shall designate a senior employee as 'Principal Officer' (PO) who shall be located at the Head/Corporate office and shall be responsible for this policy. PO shall be responsible for monitoring and reporting this policy to management in case of any conflict.

For and on behalf of Board of Directors of

Mangal Credit & Fincorp Limited

Sd/-

Authorised Signatory