Reference No.: GID/AFPL/24-25/01

Date: August 9, 2024

GENERAL INFORMATION DOCUMENT

AYE [आय]

AYE FINANCE PRIVATE LIMITED ("Issuer" / "Company")

A private limited company incorporated under the Companies Act, 1956

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

This general information document dated August 9, 2024 ("**General Information Document**") is issued in conformity with the Companies Act, 2013 and rules made thereunder, as amended from time to time, SEBI Debt Listing Regulations (as defined below), the Listed NCDs Master Circular (as defined below), the SEBI LODR Regulations (as defined below).

The General Information Document shall be valid for a period of 1 (one) year from the date of opening of the first offer of non-convertible securities (NCS) made under this General Information Document.

***Note**: Under this General Information Document, the Issuer may subsequently intend to issue (fresh issue/ re-issue) non-convertible securities, commercial paper and any other securities as specified by the board and seeks listing thereof, during the validity period of this General Information Document. The Issuer shall file a "Key Information Document" with stock exchange(s) along with the disclosures as may be specified by the Securities and Exchange Board of India for issuance of proposed securities respectively.*

In respect of a second or subsequent offer (fresh issue/re-issue) of non-convertible securities/commercial paper and any other securities as specified by the Securities and Exchange Board of India, during the period of validity of General Information Document set out under Regulation 50A(2) of the SEBI Debt Listing Regulations, no further general information document shall be required to be filed with stock exchange(s).

Issue of (a) issue of non-convertible debentures (including (i) senior secured, (ii) unsecured, (iii) subordinated, (iv) senior unsecured, (v) market linked debentures, (vi) non-convertible debentures to be issued or redeemed at a premium/discount, and/or (vii) any others (as may be determined)) in one or more tranches/series (each such tranche shall hereinafter be referred as "Debentures" or "NCDs") on a private placement basis, and (b) rated commercial papers (as defined in the Debt Listing Regulations) in one or more tranches/series (each such tranche shall hereinafter be referred as "Commercial Papers" or "CPs") on a private placement basis.

DISCLOSURES AS PER SEBI DEBT LISTING REGULATIONS:

Please refer pages 1-4 for all information required to be placed on the front page of a general information document as per Schedule I of the SEBI Debt Listing Regulations.

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

S. No	Particulars	Relevant Disclosure
1.	**Corporate Identity Number of the Issuer**	U65921DL1993PTC283660
2.	**Permanent Account Number of the Issuer**	AABCD8717B

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S. No	Particulars	Relevant Disclosure
3.	**Date and place of Incorporation of the Issuer**	Date of incorporation: August 12, 1993 Place of incorporation: Jalandhar, Punjab, India
4.	**Latest registration / identification number issued by any regulatory authority which regulates the Issuer (in this case the IRDAI)**	CA0957 (to act as Corporate Agent)
5.	**Registration / identification number issued by any regulatory authority which regulates the Issuer (in this case the RBI)**	B-14.03323
6.	**Registered Office address of the Issuer**	M-5, Magnum House-I, Community Centre, Karampura, West, New Delhi -110015, India
7.	**Corporate Office address of the Issuer**	Unit No. -701-711, 7th Floor, Unitech Commercial Tower-2, Sector-45, Arya Samaj Road, Gurugram-122003, Haryana, India
8.	**Telephone No of the Issuer**	0124-4844000
9.	**Website address of the Issuer**	www.ayefin.com
10.	**Email address of the Issuer**	secretarial@ayefin.com
11.	**Details of Company Secretary & Compliance officer of the Issuer**	Name: Mr. Vipul Sharma Telephone Number: 0124-4844000 Email address: secretarial@ayefin.com
12.	**Details of Chief Financial Officer of the Issuer**	Name: Mr. Krishan Gopal Telephone Number: 0124-4844000 Email address: krishan.gopal@ayefin.com
13.	**Details of Promoters of the Issuer**	Name: N.A. Telephone Number: N.A. Email address: N.A.
14.	**Details of debenture trustee for the Issue**	The name, logo, telephone number, address, contact person, e-mail ID and website of the debenture trustee for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.
15.	**Details of lead manager(s) (*applicable in case of public issue)***	Not applicable as the Debentures under this General Information Document are being issued on private placement basis.
16.	**Details of statutory auditors of the Issuer**	Name: S S Kothari Mehta & Co. LLP Logo: S S KOTHARI MEHTA & CO. LLP CHARTERED ACCOUNTANTS Address: Plot No. 68, Okhla Phase III, New Delhi 110020 Peer Review Number: 01441 Tel: +91 1146708888 Contact Person: Mr. Vijay Kumar Email: v.gupta@sskmin.com Website: https://www.sskmin.com
17.	**Details of credit rating agency**	The name, logo, telephone number, address, contact person, e-mail ID and website of the credit rating agencies for any tranche/series of Debentures/CPs issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures/CPs.

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S. No	Particulars	Relevant Disclosure
18.	**A disclosure that a copy of the issue document has been delivered for filing to the Registrar of Companies as required under sub-section (4) of Section 26 of Companies Act, 2013 (18 of 2013)**	Not applicable as the Debentures under this General Information Document are being issued on private placement basis under Section 42 of Companies Act, 2013. Section 26 of the Companies Act, 2013 is not applicable to the issuance of debt securities issued/to be issued on a private placement basis, and therefore no disclosures have been made in relation to Section 26 of the Companies Act, 2013 under this General Information Document, and accordingly, a copy of this General Information Document has not been filed with the relevant ROC.
19.	**Type of Issue Document**	This General Information Document is being issued in relation to the issuance of Debentures and/or Commercial Papers on private placement basis. The Issuer will issue a separate Key Information Document ("**KID**") for each issuance of Debentures and/or Commercial Papers pursuant to this General Information Document.
20.	**The nature, number, price and amount of securities offered and issue size (base issue or green shoe), as may be applicable**	As set out in the relevant Key Information Document for the relevant issuance of Debentures and/or Commercial Papers.
21.	**The aggregate amount proposed to be raised through all the stages of offers of non-convertible securities made through the shelf prospectus under section 31 of the Companies Act, 2013 (18 of 2013) (*applicable in case of public issue*)**	Not applicable as the Debentures under this General Information Document are being issued on private placement basis under Section 42 of Companies Act, 2013.
22.	**Details of Registrar to the Issue**	The name, logo, telephone number, fax number, address, contact person, e-mail ID and website of the registrar and transfer agent for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.
23.	**Issue Schedule (Issue opening, Closing, Earliest Closing (if any), Pay-in Date and Deemed date of allotment)**	To be set out in the Key Information Document for the relevant issuance of Debentures/CPs.
24.	**The credit rating (cross reference of press release to be provided) of the Issue along with all the ratings obtained by the Issuer for the Issue:**	The details of the rating, the rating letter, the rating rationale and the press release shall be set out in the Key Information Document for the relevant issuance of Debentures.
25.	**The name(s) of the stock exchanges where the securities are proposed to be listed**	The Debentures are proposed to be listed on the wholesale debt market of the BSE Limited ("**BSE**") or any other recoganised Stock Exchange(s).
26.	**The details of eligible investors (*applicable in case of private placement*)**	Please refer to Section 5.355 (*Eligible Investors*) below.
27.	**Coupon/ dividend rate, coupon/ dividend payment frequency, redemption date, redemption**	To be set out in the Key Information Document for the relevant issuance of Debentures.

S. No	Particulars	Relevant Disclosure
	amount and details of debenture trustee	
28.	**Details about underwriting of the issue including the amount undertaken to be underwritten by the underwriters**	Not applicable.
29.	**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 (*applicable in case of private placement*)**	Please refer Section 8 below.
30.	**Specific declaration requested by BSE: non-equity regulatory capital**	No Debentures shall form part of non-equity Tier-II / regulatory capital mentioned under Chapter V of the SEBI Debt Listing Regulations and the Issuer hereby confirms that Chapter V of the SEBI Debt Listing Regulations is not applicable to the present Issue. The face value of each Debenture issued on private placement basis shall be INR 1,00,000 (Indian Rupees One Lakh) or INR 10,000 (Indian Rupees Ten Thousand) (each in accordance with the directions of the Securities and Exchange Board of India).

Background

This General Information Document (as defined below) is related to the Debentures to be issued by Aye Finance Private Limited (the "**Issuer**" or "**Company**") on a private placement basis and contains relevant information and disclosures required for the purpose of issuing of the Debentures. The issue of the Debentures comprised in any Issue and described under this General Information Document has been/shall be authorised by the Issuer through resolutions passed by the shareholders of the Issuer on the date(s) set out in the Key Information Document for the relevant issuance of Debentures and the Board of Directors of the Issuer on the date(s) set out in the Key Information Document for the relevant issuance of Debentures read with the resolution passed by the Borrowing Committee of the Board of Directors on the date(s) set out in the Key Information Document for the relevant issuance of Debentures and the Memorandum and Articles of Association of the Company.

Issuer's Absolute Responsibility

The Issuer, having made all reasonable inquiries, accepts responsibility for and confirms that this General Information Document contains all information with regard to the Issuer and the Issue which is material in the context of the Issue, that the information contained in 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.

DISCLAIMERS

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

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

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

  (a) the provisions/disclosures set out in Section 5.35, Section 7, Section 8, Section 9, Section 10 have been specifically provided in respect of the issuance of Debentures, and shall not apply to CPs; and

  (b) the provisions/disclosures set out in Section 5A have been specifically provided in respect of the issuance of CPs, and shall not apply to Debentures.

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

AVE FINANCE PRIVATE LIMITED

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SECTION 1: DEFINITIONS AND ABBREVIATIONS

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

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

	commercial banks at the location set out in the relevant Key Information Document are open for business; (b) for the period commencing on the Issue Opening Date until the Issue Closing Date, any day (other than a Saturday, Sunday or a public holiday under Section 25 of the Negotiable Instruments Act, 1881), on which commercial banks at the location set out in the relevant Key Information Document are open for business; and (c) for the period commencing on the Issue Closing Date until the listing of the Debentures in accordance with this Deed, any trading day of BSE, other than a Saturday, Sunday or a bank holiday, as specified by SEBI, and "Business Days" shall be construed accordingly
CDSL	means the Central Depository Services (India) Limited.
CERSAI	means the Central Registry of Securitisation Asset Reconstruction and Security Interest of India.
Company/Issuer/Aye Finance	means Aye Finance Private Limited, a company incorporated under the Companies Act, 1956 having corporate identification number U65921DL1993PTC283660 and registered as a non-banking financial company with the Reserve Bank of India, having its registered office at M-5, Magnum House-I, Community Centre, Karampura, West, New Delhi -110015, India.
Commercial Papers/CPs	means any tranche/series of rated commercial papers (as defined in the Debt Listing Regulations) issued in accordance with the Key Information Document for the relevant issuance of CPs.
Conditions Precedent	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the conditions precedent set out under the Key Information Document for the relevant issuance of Debentures.
Conditions Subsequent	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the conditions subsequent set out under the Key Information Document for the relevant issuance of Debentures.
Constitutional Documents	means the certificate of incorporation of the Issuer, the memorandum of association and articles of association of the Issuer and the certificate of registration issued by the RBI to the Issuer.
Crore / Cr. / Crs.	Ten Million
Debentures/NCDs	means any tranche/series of rated, listed, taxable, redeemable, transferable, non-convertible debentures denominated in INR, having such face value as may be set out in the Key Information

	Document for the relevant issuance of Debentures and an aggregate face value as may be set out in the Key Information Document for the relevant issuance of Debentures issued under this General Information Document.
Debenture Holders/ Investors	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, each person who is: (a) registered as a Beneficial Owner; and (b) registered as a debenture holder in the Register of Debenture Holders. (a) and (b) above shall be deemed to include transferees of the Debentures registered with the Issuer and the Depository(ies) from time to time, and in the event of any inconsistency between (a) and (b) above, (a) shall prevail, and "Debenture Holder" or "Investor" shall be construed accordingly.
Debenture Trustee	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the debenture trustee appointed in respect of the relevant issuance of Debentures and as more particularly set out in the Key Information Document for the relevant issuance of Debentures.
Debenture Trustee Agreement	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the agreement executed / to be executed by and between the Debenture Trustee and the Issuer *inter alia* for the purposes of appointment of the Debenture Trustee to act as debenture trustee in connection with the issuance of the Debentures.
Debenture Trustees Regulations/ SEBI Debenture Trustees Regulations	means the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended, modified, supplemented or restated from time to time.
Debenture Trust Deed/DTD	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the debenture trust deed executed / to be executed by and between the Debenture Trustee and the Issuer *inter alia* recording the terms and conditions upon which the Debentures are being issued and shall include the representations and warranties and the covenants to be provided by the Issuer.
Debt Disclosure Documents	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information

	Document for the relevant issuance of Debentures, collectively, this General Information Document, the relevant Key Information Document for the relevant issuance of Debentures and the relevant PPOA for the relevant issuance of Debentures, and "Debt Disclosure Document" means any one of them.
Deemed Date of Allotment	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the deemed date of allotment set out in the Key Information Document for the relevant issuance of Debentures.
Demat	means the dematerialized securities which are securities that are in electronic form, and not in physical form, with the entries noted by the Depository.
Depositories Act	means the Depositories Act, 1996, as amended from time to time.
Depositories	means the depositories with whom the Issuer has made arrangements for dematerialising the Debentures, being NSDL and CDSL, and "Depository" means any one of them.
Depository Participant / DP	A depository participant as defined under the Depositories Act
Director(s)	means the director(s) of the Issuer.
DP ID	Depository Participant Identification Number.
DRR	has the meaning given to it in Section 5.33 (*Other details*) of this General Information Document.
Due Dates	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the dates on which any interest, any principal amounts, any additional interest, any liquidated damages, any premature redemption amount and/or any other amounts payable are due and payable, as more particularly set out in the Key Information Document for the relevant issuance of Debentures, and "Due Date" shall be construed accordingly.
EBP Platform	has the meaning given to it under the EBP Requirements.
Electronic Book Provider / EBP	has the meaning given to it under the EBP Requirements.
Effective Date	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the date of execution of the DTD for the relevant issuance of Debentures.
EFT	Electronic Fund Transfer

Eligible Investors	means the eligible investors set out in Section 5.355 of the General Information Document read with the Key Information Document for the relevant issuance of Debentures.
Events of Default	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the events of default set out in the Key Information Document for the relevant issuance of Debentures.
Financial Year/ FY	means each period of 12 (twelve) months commencing on April 1 of any calendar year and ending on March 31 of the subsequent calendar year.
General Information Document/GID	means this general information document issued by the Issuer in respect of all tranches/series of Debentures and CPs.
Governmental Authority	means any government (central, state or otherwise) or any governmental agency, semi-governmental or judicial or quasi-judicial or administrative entity, department or authority, agency or authority including any stock exchange or any self-regulatory organisation, established under any Applicable Law, and "Governmental Authorities" shall be construed accordingly.
ICCL	means the Indian Clearing Corporation Limited.
INR/Rs.	means Indian Rupees.
Issue	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the issue of the relevant series of Debentures on a private placement basis pursuant to this General Information Document and the relevant Key Information Document.
Issue Closing Date	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the issue closing date set out in the Key Information Document for the relevant issuance of Debentures.
Issue Opening Date	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the issue opening date set out in the Key Information Document for the relevant issuance of Debentures.
IRDAI	Insurance Regulatory and Development Authority of India
Key Information Document/KID	means the key information document issued by the Issuer in accordance with the Debt Listing Regulations in respect of any tranche/series of Debentures and/or CPs issued pursuant to this General Information Document.



Listed NCDs Master Circular	means the master circular issued by SEBI bearing the reference number SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 on "*Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper*", as amended, modified, supplemented or restated from time to time.
Listing Period	has the meaning given to it under Section 5.35 (*Summary Terms*) below.
LODR Regulations/SEBI LODR Regulations	means the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, modified, supplemented or restated from time to time.
N.A.	Not Applicable
NBFC	Non-banking financial company
NSDL	National Securities Depository Limited
PAN	Permanent Account Number
Private Placement Offer cum Application Letter/PPOA	means the private placement offer cum application letter issued by the Issuer in accordance with Section 42 of the Companies Act, 2013 read with the Companies (Prospectus and Allotment of Securities) Rules, 2014 in respect of any tranche/series of Debentures issued pursuant to this General Information Document.
Promoters	has the meaning given to it in the SEBI Debt Listing Regulations.
Promoter Group	has the meaning given to it in the SEBI Debt Listing Regulations.
Rating	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the credit rating for the Debentures set out in the relevant Key Information Document.
Rating Agency	means, in respect of any tranche/series of Debentures/CPs issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the rating agency for the Debentures/CPs set out in the relevant Key Information Document.
RBI	Reserve Bank of India.
Record Date	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the date which will be used for determining the Debenture Holders who shall be entitled to receive the amounts due on any Due Date, which shall be set out in the relevant Key Information Document.

Recovery Expense Fund/REF	means the recovery expense fund established/to be established and maintained by the Company in accordance with the provisions of Chapter IV (*Recovery Expenses Fund*) of the SEBI Debenture Trustees Operational Circular.
Register of Beneficial Owners	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the register of beneficial owners of the Debentures maintained in the records of the Depositories.
Register of Debenture Holders	means the register of debenture holders maintained by the Issuer in accordance with Section 88 of the Companies Act.
Registrar/R&T Agent	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the registrar and transfer agent appointed for the issue of Debentures and as set out in the relevant Key Information Document.
ROC	means the jurisdictional registrar of companies.
Rs. / INR	Indian Rupees.
RTGS	Real Time Gross Settlement.
SEBI	means the Securities and Exchange Board of India.
SEBI Debt Listing Regulations/Debt Listing Regulations	means the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, modified, supplemented, or restated from time to time.
SEBI Debenture Trustees Master Circular	means the master circular issued by SEBI bearing reference number SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024 on "*Master Circular for Debenture Trustees*", as amended, modified, supplemented or restated from time to time.
SEBI EBP Requirements / EBP Requirements	means the requirements with respect to electronic book mechanism prescribed in Chapter VI (*Electronic Book Provider platform*) of the Listed NCDs Master Circular, and the operational guidelines issued by the relevant electronic book provider, each as amended, modified, supplemented, or restated from time to time.
SEBI Listed Debentures Circulars	means, collectively, the Listed NCDs Master Circular, the SEBI Debenture Trustees Master Circular, the SEBI Debt Listing Regulations, (to the extent applicable) the SEBI LODR Master Circular, and (to the extent applicable) the LODR Regulations.
SEBI Listing Timelines Requirements	means the requirements in respect of the timelines for listing of debt securities issued on a private placement basis prescribed in Chapter VII (*Standardization of timelines for listing of securities issued on a private placement basis*) of the Listed NCDs Master Circular, read with, to the extent applicable, the SEBI EBP Requirements.

SEBI LODR Master Circular	means the master circular issued by SEBI bearing reference number SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023 on "*Master circular for compliance with the provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 by listed entities*", as amended, modified, supplemented, or restated from time to time.
Stressed Assets Framework	means the RBI's circular no. DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019 on "*Prudential Framework for Resolution of Stressed Assets*", as amended, modified, supplemented, or restated from time to time.
Tax	means any present or future tax (direct or indirect), levy, duty, charge, fees, deductions, withholdings, surcharges, cess, turnover tax, transaction tax, stamp tax or other charge of a similar nature (including any penalty or interest payable on account of any failure to pay or delay in paying the same), now or hereafter, imposed pursuant to any Applicable Law or by any Governmental Authority.
Tax Deduction	means a deduction or withholding for or on account of Tax from a payment under a Transaction Document pursuant to Applicable Law.
TDS	Tax Deducted at Source.
Transaction Documents	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the transaction documents executed for the relevant issuance of Debentures (including without limitation, the the Debenture Trust Deed, the Debenture Trustee Agreement, the Debt Disclosure Documents, and any other document that may be designated as a Transaction Document by the Debenture Trustee), and "Transaction Document" means any of them.
WDM	Wholesale Debt Market
Wilful Defaulter	means an issuer who is categorized as a wilful defaulter by any Bank or financial institution or consortium thereof, in accordance with the guidelines on wilful defaulters issued by the Reserve Bank of India and includes an issuer whose director or promoter is categorized as such.

AVE FINANCE PRIVATE LIMITED

SECTION 2: NOTICE TO INVESTORS AND DISCLAIMERS

2.1 ISSUER'S DISCLAIMER

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

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

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

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

The Issuer confirms that, as of the date hereof, this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) (including the documents incorporated by reference herein, if any) contains all the information that is material in the context of the Issue and regulatory requirements in relation to the Issue and is accurate in all such material respects. No person has been authorized to give any information or to make any representation not contained or incorporated by reference in this General Information Document or in any material made available by the Issuer to any potential Investor pursuant hereto and, if given or made, such

information or representation must not be relied upon as having being authorized by the Issuer. The Issuer certifies that the disclosures made in this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) are adequate and in conformity with the SEBI Debt Listing Regulations and the Companies (Prospectus and Allotment of Securities) Rules, 2014. Further, the Issuer accepts no responsibility for statements made otherwise than in the General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) or any other material issued by or at the instance of the Issuer and anyone placing reliance on any source of information other than this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) would be doing so at its own risk.

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

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

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

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

Neither the delivery of this General Information Document (and any Key Information Document issued

pursuant thereto and/or any PPOA issued pursuant thereto) nor any sale of Debentures made hereafter shall, under any circumstances, constitute a representation or create any implication that there has been no change in the affairs of the Issuer since the date hereof.

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

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

2.2 DISCLAIMER CLAUSE OF STOCK EXCHANGES

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

2.3 DISCLAIMER CLAUSE OF RBI

The Issuer is having a valid certificate of registration issued by the Reserve Bank of India under 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 IRDAI

The company is having a valid certificate of registration issued by the Insurance Regulatory and Development Authority of India (IRDAI) under Registration of Corporate Agents - Regulations, 2015. However, the IRDAI 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.



2.5 DISCLAIMER CLAUSE OF SEBI

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

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

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

2.6 DISCLAIMER IN RESPECT OF JURISDICTION

This Issue is made in India to the "Eligible Investors" set out this General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto), who shall be/have been identified upfront by the Issuer. This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) does not constitute an offer to sell or an invitation to subscribe to Debentures offered hereby to any person to whom it is not specifically addressed. Any disputes arising out of this Issue will be subject to the exclusive jurisdiction of the courts and tribunals at the location set out in Section 5.35 (*Summary Terms*). This General Information Document (and any Key Information Document issued pursuant thereto and/or any PPOA issued pursuant thereto) does not constitute an offer to sell or an invitation to subscribe to the Debentures herein, in any other jurisdiction to any person to whom it is unlawful to make an offer or invitation in such jurisdiction.

2.7 DISCLAIMER IN RESPECT OF RATING AGENCIES

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

information. Most entities whose bank facilities/instruments are rated by the Rating Agency have paid a credit rating fee, based on the amount and type of bank facilities/instruments.

2.8 ISSUE OF DEBENTURES IN DEMATERIALISED FORM

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

2.9 DISCLAIMER CLAUSE OF THE ARRANGER (IF APPLICABLE)

The only role of the Arranger with respect to the Debentures is confined to arranging placement of the Debentures on the basis of this General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures) as prepared by the Issuer. Without limiting the foregoing, the Arranger is not acting, and has not been engaged to act, as an underwriter, merchant banker or other intermediary with respect to the Debentures. The Issuer is solely responsible for the truth, accuracy and completeness of all the information provided in this General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures). Neither is the Arranger responsible for preparing, clearing, approving, scrutinizing or vetting this General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures), nor is the Arranger responsible for doing any due diligence for verification of the truth, correctness or completeness of the contents of this General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures). The Arranger shall be entitled to rely on the truth, correctness and completeness of this General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures). It is to be distinctly understood that the aforesaid use of this General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures) by the Arranger should not in any way be deemed or construed to mean that the General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures) has been prepared, cleared, approved, scrutinized or vetted by the Arranger. Nor should the contents of this General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures) in any manner be deemed to have been warranted, certified or endorsed by the Arranger as to the truth, correctness or completeness thereof. Each recipient must satisfy itself as to the accuracy, reliability, adequacy, reasonableness or completeness of the General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures).

The Arranger has not conducted any due diligence review on behalf or for the benefit of the Debenture Trustee or any of the Debenture Holders. Each of the Debenture Holders should conduct such due diligence on the Issuer and the Debentures as it deems appropriate and make its own independent assessment thereof.

Distribution of this General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures) does not constitute a representation or warranty, express or implied by the Arranger that the information and opinions herein will be updated at any time after the date of this General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures). The Arranger does not undertake to notify any recipient of any information coming to the attention of the Arranger after the date of this General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures). No responsibility or liability or duty of care is or will be accepted by the Arranger for updating or supplementing this General Information Document (and any relevant Key Information Document for the relevant issuance of

Debentures) nor for providing access to any additional information as further information becomes available.

Neither the Arranger nor any of their respective directors, employees, officers or agents shall be liable for any direct, indirect or consequential loss or damage suffered by any person as a result of relying on any statement in or omission from this General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures) or in any other information or communications made in connection with the Debentures.

The Arranger is acting for the Issuer in relation to the Issue of the Debentures and not on behalf of the recipients of this General Information Document (and any relevant Key Information Document or PPOA for the relevant issuance of Debentures). The receipt of this General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures) by any recipient is not to be constituted as the giving of investment advice by the Arranger to that recipient, nor to constitute such a recipient a customer of the Arranger. The Arranger is not responsible to any other person for providing the protection afforded to the customers of the Arranger nor for providing advice in relation to the Debentures.

AVE FINANCE PRIVATE LIMITED

SECTION 3: RISK FACTORS

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

The following are the risks relating to the Company, the Debentures and the market in general envisaged by the management of the Company. Potential Investors should carefully consider all the risk factors stated in this General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures) for evaluating the Company and its business and the Debentures before making any investment decision relating to the Debentures. The Company believes that the factors described below represent the principal risks inherent in investing in the Debentures. Potential Investors should also read the detailed information set out elsewhere in this General Information Document (and any relevant Key Information Document for the relevant issuance of Debentures) and reach their own views prior to making any investment decision.

3. GENERAL RISKS

3.1 RISKS IN RELATION TO THE NON-CONVERTIBLE SECURITIES:

(a) Repayment is subject to the credit risk of the Issuer.

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

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

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

(c) Credit Risk & Rating Downgrade Risk

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

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

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

(e) Tax Considerations and Legal Considerations:

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

(f) Accounting Considerations:

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

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

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

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

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

Where any Debentures issued pursuant to this General Information Document and any relevant Key Information Document for the relevant issuance of Debentures are secured against a charge to the tune of at least 100% of the principal and interest amount in favour of the Debenture Trustee, it shall be the duty of the Debenture Trustee to monitor that the security is maintained. The possibility of recovery of 100% of the amount shall depend on the market scenario prevalent at the time of enforcement of the security.

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

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

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

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

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

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

3.6 RISKS RELATED TO THE BUSINESS OF THE ISSUER

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

A majority of the Issuer's loans are unsecured and the clients of these unsecured loans are of the high risk category. There is uncertainty on the client's ability to fulfil its loan obligations as clients typically do not have bank accounts or proper income proof verification so it can be difficult to verify all client details and assess the risk. Such non-performing or low credit quality loans can negatively impact our results of operations.

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

As at March 31, 2024, the gross NPA was INR 131.63 Crore on a gross portfolio of INR 4472.84 Crore (including PTC part of own book portfolio of INR 891.30 and off book Direct Assignment 214.21 and Colending of 218.21 crores).

(b) ***The Issuer cannot assure that it will be able to effectively control and reduce the level of the NPAs of its Client Loans. The amount of its reported NPAs may increase in the future as a result of growth of Client Loans, and also due to factors beyond its control, such as over-extended member credit that it is unaware of. If the Issuer is unable to manage NPAs or adequately recover its loans, the results of its operations will be adversely affected.***

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

The borrowers might be vulnerable if economic conditions worsen or growth rates decelerate in India, or if there are natural disasters such as floods and droughts in areas where the Issuer's members live. Moreover, there is no precise method for predicting loan and credit losses, and

the Issuer cannot assure that its monitoring and risk management procedures will effectively predict such losses or that loan loss reserves will be sufficient to cover actual losses. If the Issuer are unable to control or reduce the level of its NPAs or poor credit quality loans, its financial condition and results of its operations could be materially and adversely affected.

(c) ***The Issuer's business operates through a large number of rural and semi urban branches and is exposed to operational risks including fraud***

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

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

The Issuer maintains an internal audit process to ensure the operations team follows the defined procedures and reports any deviations to the operations staff and management team. The Issuer also has a strong MIS system that has a wide range of data that can be used to monitor financial and operational performance.

To mitigate the above risk, the Issuer maintains an internal audit process to ensure the operations team follows the defined procedures and reports any deviations to the operations staff and management team. The Issuer also has a MIS system able to generate data analysis that can be used to monitor financial and operational performance.

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

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

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

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

personnel at levels of experience that are necessary to maintain its quality and reputation or to sustain or expand its operations. The loss of the services of such personnel or the inability to identify, attract and retain qualified personnel in the future would make it difficult for the Issuer to manage its business and growth and to meet key objectives.

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

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

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

There are various types of risks and losses for which the Issuer does not maintain insurance, such as losses due to business interruption and natural disasters, because they are uninsurable. A successful assertion of such large claims against the Issuer that exceeds it's available insurance coverage or results in changes in its insurance policies, including premium increases or the imposition of a larger deductible or co-insurance requirement, could adversely affect the Issuer's business, financial condition and results of operations. Such risks are normally minimized through strong Risk Management practices of the Company.

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

NBFCs in India are subject to strict regulation and supervision by the RBI. Pursuant to guidelines issued by the RBI (including the NBFC Directions) the Issuer is required to maintain its status as a NBFC in order to be eligible for categorization as priority sector advance for bank loans. The Issuer requires certain approvals, licenses, registrations and permissions for operating its business, including registration with the RBI as a NBFC. Further, such approvals, licenses, registrations and permissions must be maintained/renewed over time, applicable requirements may change and the Issuer may not be aware of or comply with all requirements all of the time. Additionally, the Issuer may need additional approvals from regulators to introduce new insurance and other fee based products to its members. In particular, the Issuer is required to obtain a certificate of registration for carrying on business as a NBFC that is subject to numerous conditions. In addition, its branches are required to be registered under the relevant shops and establishments laws of the states in which they are located. The shops and establishments laws regulate various employment conditions, including working hours, holidays and leave and overtime compensation. If the Issuer fails to obtain or retain any of these approvals or licenses, or renewals thereof, in a timely manner, or at all, its business may be adversely affected. If the Issuer fails to comply, or a regulator claims that it has not complied, with any of these conditions, the Issuer's certificate of registration may be suspended or cancelled and it shall not be able to carry on such activities. If the Issuer fails to comply with the NBFC Directions and fails to maintain the status of NBFC, it will not be eligible for priority sector loans from the Indian banking sector and may also attract penal provisions under the RBI Act, 1934 for non-compliance.

(h) ***The economic fallout from the spread of the COVID-19 virus may impact the Issuer's business prospects, financial condition, result of operations and credit risk***

The spread of the COVID-19 virus has affected millions across the globe and the same coupled with measures taken by the governments including lockdowns/ curfew has not only affected day to day lives of people but has also given a hard blow to the supply chain of factories, with

trade routes being disturbed and slowing down of the industry, trade, commerce and business activities across all sectors.

The COVID-19 virus pandemic is adversely affecting, and is expected to continue to adversely affect, our operations, business, liquidity and cashflows, and the Issuer has experienced and expect to continue to experience unpredictable reductions in demand for certain of our products and services. Further, since a good fraction of our borrowers are small transport road operators, the disruption due to COVID-19 virus will also have an impact on their business as well as repayment capacity of the loans taken from us.

However, the extent of negative financial impact cannot be reasonably estimated at this time but a sustained economic slowdown may significantly affect our business, financial condition, liquidity, cashflows and results of operations and the same will depend on future developments, which are highly uncertain and cannot be predicted, including new information which may emerge concerning the severity of the COVID-19 virus and the actions to contain the COVID-19 virus or treat its impact, among others. Consequently, there may be a negative effect on the Company's ability to service the obligations in relation to the Debentures.

(i) ***Economic Risk in India:***

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

3.7 ANY OTHER RISK FACTORS

(a) Legality of Purchase

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

AVE FINANCE PRIVATE LIMITED

SECTION 4: FINANCIAL STATEMENTS

The audited financial statements of the Issuer for the Financial Year ended March 31, 2022 and March 31, 2023, and the audited financial results of the Issuer for the Financial Year ended March 31, 2024** are set out in Annexure I hereto.

** The audited financial results of the Issuer have been disclosed for the Financial Year ended March 31, 2024, however, the audited financial statements for the Financial Year ended March 31, 2024 are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting. The audited financial statements will be disclosed to the BSE in accordance with the LODR Regulations and any other directions of SEBI.

If the audited financial statements set out under this General Information Document is more than 6 (six) months old from the relevant Issue Opening Date of any offer of Debentures, the Issuer will ensure that the relevant Key Information Document will contain the audited financial statements that are not more than 6 (six) months old from the relevant Issue Opening Date.

AVE FINANCE PRIVATE LIMITED

SECTION 5: REGULATORY DISCLOSURES

This General Information Document is prepared in accordance with the provisions of SEBI Debt Listing Regulations and in this Section 5, the Issuer has set out the details required as per Regulation 44, 45 and Schedule I of the SEBI Debt Listing Regulations.

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

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

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

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

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

5.3 Details of Promoters of the Issuer:

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

S.no	Details of Promoter	Description
1.	Name of promoter	N.A. As on the date of this General Information Document, no shareholder of the Issuer has been identified as a "Promoter" for the purposes of the Debt Listing Regulations or the Companies Act.
2.	Date of Birth	N.A.
3.	Age	N.A.
4.	Personal Addresses	N.A.

5.	Education Qualifications	N.A.
6.	Experience in the business or employment	N.A.
7.	Positions/posts held in the past by the promoter	N.A.
8.	Directorships held by the promoter	N.A.
9.	Other ventures of the promoter	N.A.
10.	Special achievements	N.A.
11.	Business and financial activities of the promoter	N.A.
12.	Photograph	N.A.
13.	Permanent Accountant Number	N.A.
14.	Other Details	N.A.

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

Declaration
The Issuer confirms that the permanent account number, Aadhaar number, driving license number, bank account number(s) and passport number of the promoters and permanent account number of directors have been submitted to the stock exchanges on which the non-convertible securities are proposed to be listed, at the time of filing the draft offer document.

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

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

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

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

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

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

The in-principle approval from BSE in respect of this General Information Document will be enclosed/disclosed in the Key Information Document(s) issued by the Issuer in respect of any

tranche/series of Debentures issued pursuant to this General Information Document.

5.6 **Issue Schedule:**

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

5.7 **Details of specific entities in relation to the Issue:**

S.no	Particulars	Details
1.	Legal Counsel (if any) (Name, Logo, Address, Website, Email address, Telephone Number, Contact Person)	The details of the legal counsel for any tranche/series of Debentures/CPs issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures/CPs.
2.	Merchant Banker and Co-managers to the issues (*Not applicable for private placement. However, if appointed, to be disclosed)*	The details of the merchant banker and co-managers for any tranche/series of Debentures/CPs issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures/CPs.
3.	Legal advisor (*applicable in case of public issue*)	Not applicable as the Debentures and/or Commercial Papers under this General Information Document are issued on private placement basis.
4.	Bankers to the issue (*applicable in case of public issue*)	Not applicable as the Debentures and/or Commercial Papers under this General Information Document are issued on private placement basis.
5.	Sponsor Bank (*applicable in case of public issue*)	Not applicable as the Debentures and/or Commercial Papers under this General Information Document are issued on private placement basis.
6.	Guarantor, if any (Name, Logo, Address, Website, Email address, Telephone Number, Contact Person)	The details of the guarantor for any tranche/series of Debentures/CPs issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures/CPs.
7.	Arrangers, if any (Name, Logo, Address, Website, Email address, Telephone Number, Contact Person)	The details of the arranger for any tranche/series of Debentures/CPs issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures/CPs.

8.	Debenture Trustee (Name, Logo, Address, Website, Email address, Telephone Number, Contact Person)	The details of the debenture trustee for any tranche/series of Debentures issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures.
9.	Credit Rating Agency (Name, Logo, Address, Website, Email address, Telephone Number, Contact Person)	The details of the credit rating agency for any tranche/series of Debentures/CPs issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures/CPs.
10.	Registrar (Name, Logo, Address, Website, Email address, Telephone Number, Contact Person)	The details of the registrar and transfer agent for any tranche/series of Debentures/CPs issued pursuant to this General Information Document shall be set out in the Key Information Document for the relevant issuance of Debentures/CPs.
11.	Statutory Auditor (Name, Logo, Address, Website, Email address, Telephone Number, Contact Person)	Name: S S Kothari Mehta & Co. LLP Logo: S S KOTHARI MEHTA & CO. LLP CHARTERED ACCOUNTANTS Address: Plot No. 68, Okhla Phase III, New Delhi 110020 Peer Review Number: 01441 Tel: +91 1146708888 Contact Person: Mr. Vijay Kumar Email: v.gupta@sskmin.com Website: https://www.sskmin.com

5.8 **About the Issuer:**

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

Aye Finance Private Limited is a Delhi based non-banking financial company ("NBFC"). The Founder acquired "Doda Finance Private Ltd" in January, 2014 and started lending operations in April, 2014 setting up its first branch in New Delhi. As on date the founder (including LLP) holds 9.64% of the shares in the Company on fully diluted basis.

Aye Finance has identified a niche segment between the target customer group currently being catered to by microfinance institutions and NBFCs. Here, the company looks to cater to the 'micro' segment in the MSME industry, where funding requirements are primarily for working capital and expansion of business. The company follows a 'cluster approach'. The company first identifies a potential industry cluster in a particular city/town based on a deep market research, conducting detailed interviews to draw out insights. Currently, the company has identified the following clusters- shoe-making in Delhi and Agra, readymade garments in Delhi, lock-making in Aligarh, sports goods in Meerut, gems jewellery in Jaipur etc.

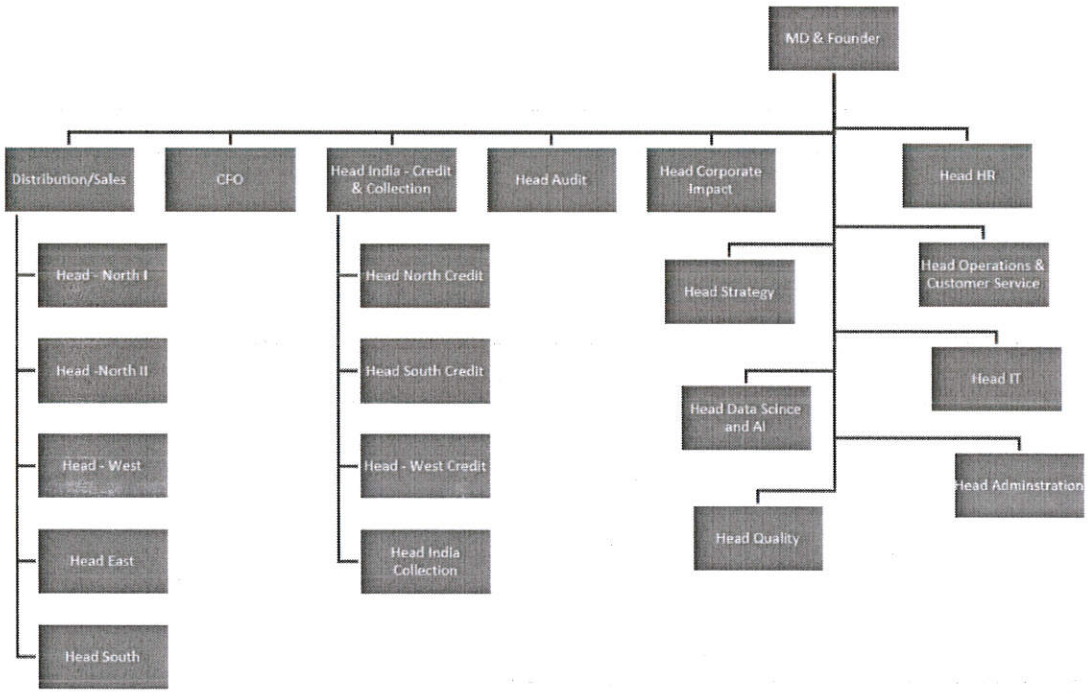
As on March 31, 2024, Aye Finance has operations across 478 branches in the districts of Delhi, Uttar Pradesh, Rajasthan, Haryana, Punjab, Chandigarh, Himachal Pradesh, Uttarakhand, Karnataka, Tamil Nadu, Madhya Pradesh, Maharashtra, Gujarat, Jharkhand, Bihar, West Bengal, J & K, Chattisgarh, Telangana and Andhra Pradesh.

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

AYE FINANCE PRIVATE LIMITED



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



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

As of the date of this General Information Document, the Issuer has one wholly owned subsidiary i.e. Foundation for Advancement of Micro Enterprises ("**FAME**") having its Registered Office at Unit No. -701-711, 7th Floor, Unitech Commercial Tower-2, Sector-45, Arya Samaj Road, Gurugram-122003, Haryana, India.

FAME is a Section 8 ("not-for-profit") Company contributing to the growth and development of the Indian Economy. FAME's mission is to harness the capabilities of unorganised micro-enterprise sector that comprises of 60 million grassroots businesses. Through its customized interventions, FAME is bridging the gap between theaspirations of this sector & the opportunities available to them. FAME provides support on skilling, productimprovement, and creating market linkages to this underserved sector and helps enhance livelihood opportunities forthem.

Since its inception, FAME has worked with over 1 lac micro enterprises belonging to marginalized communities in over 250 villages in four states of UP, Rajasthan, Punjab, and Haryana.

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

As of June 30, 2024 of this General Information Document, the Issuer has 478 branches across 20 states. The details of the branches of the Issuer are as follows:

S. NO.	BRANCH NAME	BRANCH ADDRESS	CITY
1	KARAMPURA	M-5, Magnum House-1, Community Centre, Karampura, West, New Delhi 110015	Delhi
2	GandhiNagar	E-5/22, First Floor, Krishna Nagar, Delhi 110051	Delhi
3	ALIGARH	Flat No.1378K, 1st Floor,Denium Hurt, Naurangabad Purani Etah Chungi, Near Medha Hospital, Aligarh-202001 (UP)	ALIGARH
4	AGRA	220-A, 1st Floor, Near Canara Bank, Jaipur House, Agra -282010	AGRA
5	MEERUT	1st & 2nd Floor, 257 / 9, Shastri Nagar, Near Dr. Ashok Garg Hospital, Meerut 250002	MEERUT
6	JAIPUR	A-12, Third Floor, Acharya Vinoba Bhave Nagar Amarpali Marg, Vaishali Nagar, Jaipur 302021	JAIPUR
7	AJMER	1st Floor, Opposite Gukul Dairy, Police Line Road, Ajmer 305001 (Rajasthan)	AJMER
8	ALWAR	Plot No.96-97, iInd Floor, Shiv Complex, Dusshera Maidan, Near Jail Chouraha, Opposite Dusshera Ground, Alwar–- 301001	ALWAR
9	PANIPAT	Shop No 9, 1st Floor, Geeta Mandir Road, Behind Railway Road, Panipat 132103	PANIPAT
10	FIROZABAD	Ground Floor, House No-462, Sector No.1 Suhag Nagar, Firozabad 283203	FIROZABAD
11	AMBALA	5355/6, 1st Floor, Punjabi Mohalla, Above Rajiv Ultrasound, Ambala Cantt. 133001	AMBALA
12	LUDHIANA	S.C.F -36, 2nd Floor, New Grain Market, Gill Road, Ludhiana 141003	LUDHIANA
13	JALANDHAR	2nd Floor, Saleti Mall, Near Guru Amardas Chowk, Above Bank of India, Jalandhar 144003	JALANDHAR
14	PATIALA	SCO-9.First Floor, Near Amar ashram, Opp. Polo Ground, Patiala-147001	PATIALA
15	SAHARANPUR	Ground Floor, Plot No. 146, Near hasanpur Chungi, Delhi Road,33ollution33r 247001	SAHARANPUR
16	KANPUR	H. NO 121/631, SHASTRI NAGAR, NEAR VIJAY NAGAR CHAURAHA, BESIDE ALLAHABAD BANK, KANPUR -208005	KANPUR
17	BULANDSHAHAR	2nd Floor, Shanti Building, Near Kaka Building, Above Bajaj33ollutie center, Satha Road, Bullandsehar- 203001	BULANDSHAHAR

AXE FINANCE PRIVATE LIMITED

18	MATHURA	Gauri Plaza First Floor , Plot No.C-57, C-58, Above Syndicate Bank, Industrial Area, Maholi Road, Mathura, 281001	MATHURA
19	LUCKNOW	B-228, 2nd Floor, Indra Nagar, Lucknow 226016	LUCKNOW
20	KARNAL	SCO-335, 2nd Floor, Old Mugal Kanal, Karnal 132001	KARNAL
21	BHARATPUR	Second Floor, Opposite Hanuman Mandir, Surajpol Chouraha, Circular Road, Bharatpur-- 321001	BHARATPUR
22	JODHPUR	Plot No. 93, 1st Floor, Near Bombay Motor Circle, Kastura Plazza wali gali, Jodhpur, Rajasthan 342001	JODHPUR
23	SIRSA	DSS,-48 First Floor, Near City Photostat, Old Bus Stand, Sirsa 125055,	SIRSA
24	YamunaNagar	H. No. 1116/4, First Floor, Near Kamani Chowk, Above ICICI Bank, Main Jagadhari Road, Yamuna Nagar 135001	YamunaNagar
25	DEHRADUN	Amar plaza, 2nd floor, near St. Jutes chowk Dehradun 248001Uttarakhand	DEHRADUN
26	HARIDWAR	Ground Floor, Plot No. 109, Raja Garden Enclave, ward No 58, Raja Garden, Jagjeetpur, Haridwar-249401	HARIDWAR
27	FARIDABAD	5E/68, Ground Floor, Near Allahabad Bank, NIT, Faridabad 121001	FARIDABAD
28	HANUMANGARH	Plot No. 103/104, 01st Floor, Karwasara Market, Hanumangarh Junction, Hanumangarh, Rajasthan- 335512	HANUMANGARH
29	BHATINDA	F-77, First Floor, Mansa Road, Civil Lines, Near OBC, Haziratan Chowk, Bhatinda 151001	BHATINDA
30	SriGanganagar	53-B-Block, 2nd Floor, Opp.Bakshi Computers, Shri Ganganagar-335001	SriGanganagar
31	HAPUR	1st Floor, Plot No 72 Sarvodaya Colony Asoda, Opp Chhapan Bhog Restaurant, Meerut Road, Hapur- 245101	HAPUR
32	MODINAGAR	1st Floor, Khsra No. 1449, Opp. K. N. Modi Complex, Above Corporation Bank Delhi Meerut Road, Modi Nagar, District Ghaziabad-- 201204	MODINAGAR
33	AMRITSAR	69-70 A, II nd Floor, Deep Complex, Court Road, Amritsar-- 143001	AMRITSAR
34	GURDASPUR	iInd Floor, Above Suzuki Motors, Near Kahnuwan Chownk, Batala Road, Gurdaspur-- 143521	GURDASPUR
35	NARAINGARH	1st Floor, Shop No. 21, Above Syndicate Bank, Nahan Road, Naraingarh-- 134203	NARAINGARH
36	KURUKSHETRA	1st Floor, Above Amar Automobile Opp. D.A.V. College, Ambala Road, Pehowa, Kurukshetra-- 136128	KURUKSHETRA
37	KOTA	3-C 2nd Floor, Infront of Karnataka Bank, Vallabh Nagar Circle, Near Aerodrome	KOTA

		Circle, Above Samsaung Showroom, Kota, Rajashthan-324007	
38	CHITTORGARH	1st Floor, 45 Pannadhay Colony, Near BOB, Opposite–- Ambay market, Meera nagar, Chittorgarh,Rajasthan, 312001	CHITTORGARH
39	BHILWARA	D-477, 1st Floor, Azad nagar, Swastik Garden, Bhilwara-311001	BHILWARA
40	PALI	2nd Floor ,Plot no 108 Veer Durga Das Nagar Opp Lodha School Pali, Rajasthan PIN 306401	PALI
41	BEAWAR	2nd Floor, # 8, Surana Complex, Shakhla Colony, College Road, Beawar-305901, Rajasthan	BEAWAR
42	Indore1	123, 2nd Floor, MR-9 Road, Sharddha Shree Colony Extension, Indore–- 452010 Madhya Pradesh	Indore1
43	UJJAIN	39, 1st Floor, Amar Singh Marg, Freegunj, Ujjian,- 456010 Madhya Pradesh	UJJAIN
44	DEWAS	2nd Floor, 8-A, Kalani Bagh, Dewas - 455001.Madhya Pradesh	DEWAS
45	INDORE2	1st Floor ,215 Usha Nagar Extension , Indore 452009 Madhya Pradesh	INDORE
46	KATNI	House No.709 (new), 13/422 (Old), Jawahal Lal Nehru Ward, Mouja Village Bargawan, PH. NO.42, RNM Murwara 1, Beside Petrol Pump, Katni-483501	KATNI
47	SANGRUR	1st Floor, Above Andhra Bank, Roxy Road, Sangrur-148001,	SANGRUR
48	Abohar	1st Floor, Opposite Balaji Dairy, Near Bharavan Da Dhaba, Surya Motors,Hanumangar Road, Abohar -152116	Abohar
49	HISAR	No.-4,1st Floor, City Hospital Market, Dabra Chowk, Hissar-125005	HISAR
50	Noida (Ghaziabad)	104, 2nd Floor, New Arya Nagar, Above State Bank of India, Ghaziabad–- 201001	Ghaziabad
51	BEHROR	Ground Floor, Near Corporation Bank, Alwar Road, Behror- 301701	BEHROR
52	BIKANER	Second Floor, Shree Ram Complex, Adarsh Colony, Medical Collage Road, Near Ambedkar Circle, Bikaner – 334001	BIKANER
53	FATEHABAD	First Floor, Building near Old Bus Stand, Adjacent Sacha Sauda Tyres & TVS show room, G T Road / Lajpat Nagar, Fatehabad 125050	FATEHABAD
54	DHAMPUR	Ground Floor, Right Side, Saint Merry School Road, Near Bandhan Bank & New Holland Tractor Agency, Jittanpur, Dhampur–- 246761	DHAMPUR
55	BAREILLY	01st Floor, Plot No.16, Nawada Shekhan, Bareilly-243001	BAREILLY
56	RUDRAPUR	C-13, First Floor, Nanital Highway, Awas Vikas, Ward No. 19, Rudrapur 263153	RUDRAPUR

57	ALLAHABAD	House No. 122/4 J.L.N. Road, Plot No. 11, tagore Town, Just Near Parvati Hospital, Prayagraj (Allahabad)-- 211002	ALLAHABAD
58	SHUJALPUR	Ground Floor, Ward No 15, Near Police Choki, Mahatma36olluti Marg, Shujalpur Mandi, Shujalpur-- 465333	SHUJALPUR
59	MANDSAUR	1st Floor,Geeta Bhawan Road, Near Bhawsar Namkeen, Jain Colony,Mandsaur-458001 Madhya Pradesh	MANDSAUR
60	RATLAM	First Floor, Soni Plaza, Opposite Sumangal Marriage Garden, Kasturba Nagar Main Road, Ratlam 457001Madhya Pradesh	RATLAM
61	DIBAI	Mohall Mandi Hardev Railway Road Near Saraswati Shishu Mandir Dibai Bulandshahr Pin Code 203393	DIBAI
62	Aurai (Mirzapur)	1294/5, Ramaipatti, Civil Lines Road Near Aaiwa Hospital, Mirzapur-- 231001 Uttar Pradesh	Mirzapur
63	REWA	Inside Equitas Small Finance Bank, Infront of Mishra Petrol Pump, Near new bus stand, Rewa, Pin code:486001	REWA
64	SATNA	Satna Plaza Building, 2nd Floor, Near Tiwari Tower, Rewa Road, Satna 485001 Madhya Pradesh	SATNA
65	JABALPUR	Manu Kalp-- 123, Second Floor, Near SBI ATM, Rameshwar Nilay , Napeir Town, Jabalpur 482001 Madhya Pradesh	JABALPUR
66	Varanasi	C-7/277, 1st Floor, Left Side, Senpura, Chetganj, Varanasi-- 221001	Varanasi
67	SIKAR	Shop no. &7-8-9, 1st floor, Diamond tower, Riico Sikar 332001	SIKAR
68	JHUNJHUNU	3rd Floor, Monu Complex, Station Road, Gali No 1, Jhunjunu 333001	JHUNJHUNU
69	JALORE	2nd Floor, 1 Way Road, Manpura Colony, Above Dell, Jalore 343001	JALORE
70	RAJSAMAND	1st Floor, Kalpatru Building, Opp. Gandhi Sewa Sadan, Adjoining UBI & BOI, Rajasamand 313324	RAJSAMAND
71	JHALAWAR	9, Ground Floor, New Master Colony, Khandia Chowara, Jhalawar 326001	JHALAWAR
72	BHIWANI	1st Floor, Double Story, Booth No 22, Panchayat Pkt, Near Panchayat Bhawan, Bhiwani-- 127021	BHIWANI
73	CHANDIGARH	Plot No-141,1st Floor, Near Water Works, Village Kajheri, Sector-52, Chandigarh-160001	CHANDIGARH
74	Una	Khasara No. 3577/1802, 1st Floor, Opposite Muthoot Finance & Hotel Suvidha Palace, Below National Insurance Co., Hamirpur Road, UNA 174303	Una
75	KOT KAPURA	Ground Floor, Near New Bus Stand, Quila Road, Kotkapura, Faridkot 151204	KOT KAPURA

76	SEHORE	Plot No. 404, 2nd Floor, Samrat Complex, New Bus Stand, Sehore 466001 Madhya Pradesh	SEHORE
77	NAJIBABAD	Ground Floor, Adarsh Nagar Chowki, New Chturvedi, Kotwali Road, Najibabad–- 246763	NAJIBABAD
78	KASHIPUR	Ground Floor, Labour Court Road, Jaspur Khurd, Near Nagra Market, Udaham Singh Nagar, Kashipur–- 244713	KASHIPUR
79	Khatauli	Ground Floor, Near Vishwakarma Furniture, Pooja Nurshing Home cOlony, G T Road, Khatauli–- 251201	Khatauli
80	AYODHYA	H.no. 19,Anjani Puram Colony, Devkali Road, Ayodhya, Faizabad-224001	AYODHYA
81	Shahajanpur	1st Floor, Mouzampur, Near Commercual Motors & General Finance, Sahjhanpur–- 242001	Shahajanpur
82	Pathankot	2nd Floor, Above Muthoot Fincorp, Near Capri Hotel, Dangu Road, Pathankot–- 145001	Pathankot
83	MEERUT2	No.26, 2nd Floor, Shriram Palace, Meerut (UP)-250002.	MEERUT
84	KEKRI	House no. 12, Near Jodha Wheel Chair, Purana Devli Road Bypass Choraha, Kekri - 305404	KEKRI
85	REWARI	2nd Floor, Circular Road, Opp trauma Centre, Near Head Post Office, above Ujjiwan Small Finance Bank, Rewari-123401, Haryana	REWARI
86	Neem Ka Thana	Ground Floor,Khetri More, In front of Baroda Rajasthan Kshetriya Gramin Bank , Neem Ka Thana 332713 Rajasthan	Neem Ka Thana
87	NIWAI	1st floor, Tonk Roadm nEar Bus Stand, Niwai 304021 Rajasthan	NIWAI
88	TARANAGAR	Ward No.16, 2nd Floor, Sahava Road, Near Circle, Taranagar–- 331304, Rajasthan.	TARANAGAR
89	Jind	1st Floor, CSR Mall, Shop No. 27-28, Beside Bulbul Haryana Tourisam, Rani Talab, Jind–- 126102 (Haryana)	Jind
90	Rohtak	1st Floor, Above Punjab National Bank, Sukhpura Chowk,Delhi Road, Near New Bus Stand, Rohtak 124001, Haryana	Rohtak
91	MOGA	2nd Floor, Above Yes bank, Firozpur Moga G.T. Road, Near Improvement Office, Moga 142001 (Punjab)	MOGA
92	Garhshankar	Ground Floor, Behind PNB, Pritam Complex, railway Road, Gharshankar, Distt.Hoshiarpur–- 144527 (Punjab)	Garhshankar
93	Rai bareilly	Above Bank of Baroda, 1st Floor, Shahmaukothi, Satya nagar, Malik Mau Road, RaeBareilly–- 229001 (UP)	Rai bareilly
94	Gwalior	4/637, 1st Floor, Above HDFC Bank, Jail Road, Bahodapur, Gwalior–- 474009 (MP)	Gwalior

AVE FINANCE PRIVATE LIMITED

95	Moradabad	1st Floor & 02nd Floor, Samrat Ashok Nagar, Opp Saui Hospital, Neawr Galaxy Banquet Hall, Moradabad-244001	Moradabad
96	Badaun	1st Floor, Opp Mission English School, Above Rudraksh Tiles, Aawas Vikas Road, Badaun-243601 (UP)	Badaun
97	Shamli	Ground Floor, Opp GUR Mandi, Majra Road, Shamli-247776	Shamli
98	Gajraula	1st Floor above Allahabad Bank, Mohalla Kavi Nagar, Gajraula 244235	Gajraula
99	Shahdol	Ward No.17, H.N. 260, New Bus Stand Road, Balpurwa, Shahdol-484001 (MP)	Shahdol
100	Seoni	Kitchen Collection In Front of CEO Banglow , Bahubali Chowk Seoni , 480661 (MP)	Seoni
101	Agar Malwa	1st Floor, H. No. 7, Above Shripal Tractor, Ujjain Road, Agar Malwa-- 465441 (MP)	Agar Malwa
102	Yelahanka	No-709,Second Floor,4th Phase ,707 CHS ,Yelahanka New Towm, Bangalore-560064.	Yelahanka
103	Tumkur	Katha No. 3932, Survey No. 102/2A, Sri Krishna Complex, 1st Floor Madugiri Main Road, Antharasanahalli, Kasaba Hobli, Tumkur-- 572 106.	Tumkur
104	Hosur	No.77/12,2nd Floor,Ward-A,Block-39,Bangalore Bye pass road, Hosur-635109.	Hosur
105	Trichy	No-95,SQS Building,palakari Main Road,Near Ware House, Trichy-620001.	Trichy
106	Channapatna	No1612, Shreya, 1st Floor, 2nd Cross, Vivekanandanagar , Ramanagara 562159	Channapatna
107	Hassan	NO-2278,1 st Floor ,Hotel palika Building Race Course Road, (RC ROAD) HASSAN-573201	Hassan
108	Vijaywada	No. 76-14-92/1, 1st floor, Opp. H B Colony,SwathiRoad, Bhavanipuram, Beside Chaitanya School,Vijayawada-520012,Andhra Pradesh.	Vijaywada
109	Guntur	No.6-14-54/A, 2ndfloor,14/2 Lane,Arundel Pet,Guntur-522002,Andhra Pradesh.	Guntur
110	Kakinada	DoorNo.67-1-40,1st Floor,LB Nagar, Road Beside Christ Cancer Hospital, Nagamalli Thota Colony, Kakinada-533001.	Kakinada
111	Rajahmundry	No.4-450,2nd Floor,Balaji Pet Junction,Opp.Durga Devi Temple,Bommuru,Rajahmundry-533124,	Rajahmundry
112	Gulbarga	FlatNo.96,Municipal No.1-949/73/96, 2nd floor,Chincholi Complex,Old Jewargi Road,Sadashiv Nagar,Gulbarga -585102,	Gulbarga
113	Raichur	No.12-10-59(Old), 12-10-101(New), Sri Sugureshwara Complex, 1st Floor, Tipu Sultan Circle, Goshala Road, Opp. Kotak Mahindra Bank, Raichur-584101.Land Mark-Near Dist Court.	Raichur

114	Salem	No.7/145-3,2nd Floor,JD Complex,Trichy Bye Pass Main Road,Near KondalampattyRoundana,Salem-636010.	Salem
115	Erode	NO004, 2ND floor,R V towers,SKC Road,Surampatti Nall Road,Ward no :42,Erode-638009.	Erode
116	Davangere	No. 982/1A, 2nd Floor, Raghavendra Towers, Ashoka Road, Jayadeva Circle, K.B Extension, Davanagere-577001.	Davangere
117	SHIVMOGA	Neha nihal arcade, 2nd floor, 2nd stage,savar line road, Near Isiri hotel. Beside Punjab national bank Shivmoga-577201	SHIVMOGA
118	Nellore	No.26-9-357/1,1st Floor,Sai Nilayam,Opp.RTO Road,Mini Bye Pass Road,Nellore-524004.	Nellore
119	Ambur	No.20D,1st floor,Bypass Road,Opp:Sai Sangeet Hotel,Ambur-635802.	Ambur
120	Kanchipuram	No.24-A,Ground Floor,Varadhappan Street,olimohamed Pettai,Big Kanchipuram,Kanchipuram-631502.	Kanchipuram
121	Kumbakonam	No.81/44-45,Moopanar Towers,First Floor,Rear Side,Nageswaran North Street,Kumbakonam- 612001.	Kumbakonam
122	Madurai	No.P 1/2, Kuruvikaransalai, 1st cross Street , Annanagar, Madurai-625020	Madurai
123	Coimbatore	No.164, Basmati Complex, 1st Floor, Balaji Nagar, Avarampalayam Road, Sidhapudur, Coimbatore-641044.	Coimbatore
124	Vellore	No.94/12,2nd Floor, Rathina Singh Kulam Street, Arni Road, Vellore-632001.	Vellore
125	Tadepalligudem	2-10-5/1, Ground Floor, Ward No.14, Government Hospital Road, Tadepalligudem-534101.	Tadepalligudem
126	Eluru	24B-11-13/1, First Floor, Moteveri Thota, Eluru-534002.	Eluru
127	Athani	Survey No.1223,First Floor, Ward no-16,Halyal Road,Athani-591304.Belagavi-Dist.	Athani
128	Mudhol	Survey No.4067/B/8,Ground Floor, Ward no-5,Padmavati Colony, Near Talathi Hospital,Mudhol-587313.Bagalkot-Dist.	Mudhol
129	Humnabad	Door No.20-35/5(Old)20-94(New)Beside Christian Church, KEB Road, NH-9(old),Humnabad-585330	Humnabad
130	Shahapur	No.51-90, 1st Floor, BB Road, Huge Show room Above, Shahapur-585223	Shahapur
131	Nizamabad	No.5-6-723, First Floor, Road No.1, Saraswathi nagar, Opposite Dist. Court, Nizamabad-503003.	Nizamabad
132	Karimnagar	No.2-3-201, Second Floor, Kaman To Bus stand Road, Karimnagar-505001. Land Mark Above SBI.	Karimnagar

133	Warangal	No9-2-31/1 to 33/2/1, Shop No.17,18,19, Second Floor, Nirmala Mall, J.P.N Road, Warangal-506002.	Warangal
134	Nalgonda	No.6-2-123/A13/1, First Floor, V.T .Colony, Hyderabad Road,Nalgonda-508001.	Nalgonda
135	Mahabubnagar	No. 1-4-3,2nd Floor, Rajendra Nagar, Near Shetty Complex, Mahabubnagar-509001.	Mahabubnagar
136	Suryapet	No.4-55/1, Ground Floor, Kuda Kuda Road, Opposite Govt. High School, Kuda kuda, Suryapet-508213.	Suryapet
137	Hyderabad	Door No.6-1-295, 1st Floor, Phase-1,Gurudwara Main Road, Vanasthalipuram, Hyderabad-500070.	Hyderabad
138	panruti	Door No.77, Ground Floor, Link Road, Panruti-607106	panruti
139	Bidar	8-10-192/1-3, 2nd Floor, Udgir Road, Beside Hotel Amantharana, Opp. Sai School, Bidar-585401.	Bidar
140	Mysuru	701, 1st Floor, E & F- Block, Chandrabanu Road, Kuvempunagar, Mysuru-570023.	Mysuru
141	Dharwad	No.69/D, 2nd Floor, ACK Complex, ICICI Bank Building, Near Jubilee Circle, PB40olld, Dharwad-580001	Dharwad
142	Edappadi	44I-A, 1st Floor, Nainampatti Road & Street, Above Sri Amirtha Super Market, Edappadi-637101	Edappadi
143	Rasipuram	4/135-D, Subetharkadu, Muthukalipatti, Masakalipatti (Post) Rasipuram-637408	Rasipuram
144	Kinathukadavu	No.97/3, 2nd Floor, NRK Complex, Near LIC Building, Palakkad Main Road, Pollachi-642002.	Kinathukadavu
145	Theni	107/B-2,1st Floor, Subban Street, Thitta Salai, Old Bus Stand Back Side, Theni-625531.(Land Mark-Above Renuka Paints).	Theni
146	Kallakurichi	112/G, 1st Floor, Near Lotus Hospital, Emapper, Salem Main Road, Kallakurichi-606202	Kallakurichi
147	Tirunelveli	66/1B/1, Bypass Road, Vannarpettai, Tirunelveli-627003 (Landmark-Above Jeevan Nissan)	Tirunelveli
148	Visakhapatnam	No 58-1-234/1,Ganesh Nagar,NAD Kotha Road,Visakhapatnam-530009	Visakhapatnam
149	KHAMMAM	H No 10-2-39,Vishnu complex,First Floor,Mamillgudem,Khammam-507001-Telangana	KHAMMAM
150	Chitradurga	Katha No 4212 C&D,1st floor,4th Block,12th ward,Behind union film theatre,Opp Neelakanteshwara temple,Chitradurga-577501	Chitradurga
151	Bijapur	Deogiri Building,1st Floor,Shastri Nagar,Solapur Road,Vijayapura-586103	Bijapur

152	Nagercoil	No.K-3-25/2, 1st Floor, Vadeeveswaram Kottar, Agastheeswaram Taluk, Nagercoil-629001.	Nagercoil
153	LATUR	RATNTRAY NIWAS SILWAR JUBLI ROAD, OPP SHIVNERI HOTEL, KHORI GALLI, LATUR-413512	LATUR
154	Aurangabad	Upper Basement Floor, Building Sai Business Centre CTS NO.12412, Plot no. 5 & 16, Surana Nagar, 7th Hill road, Behind Jana Bank Jaina Road, Aurangabad–- 431001	Aurangabad
155	Akurdi	1st Floor ,Zep Complex, SN -447/1K/1, Near BU Bhandari Petrolpump, Kasarwadi ,Akurdi, Pune -411034	Akurdi
156	DURG	1st Floor, Ward No. 13, Arya Nagar, Above Canara Bank, Durg–- 491001	DURG
157	KOLHAPUR	Plot No 2, First Floor E–- Ward, Mukta sainik Yasahat Opp. Shri Sahu Market Yard Near Mukta Sainik Bus Stop Kohlapur–- 416005	KOLHAPUR
158	SANGLI	Pearl enclave ,1st Floor, Flat No. 2, Behind Walchand College, Vishrambag, Sangli - 416416	SANGLI
159	NADIAD	Shop no. 205 & 206, First Floor, Shivalik Complex Above SBI RO Ofiice, Petlat Road, Nadiad -387001	NADIAD
160	VADODARA	2nd Floor, Surya Deep Complex Above Yes Bank, Opp. Raopura Police Station, Kothi Char Rasta,Khadi Gramodhog Raopura, Vadodra–- 390001,Gujrat	VADODARA
161	HADAPSAR	Flat No.101, Serial No. 39/11A Crystal royal, Dalavi Nagar, Ambegaon Bk, Pune-411046	HADAPSAR
162	BARDOLI	1st Floor , Naginbhai Desai Chal, Taluka Bardoli, Ten Road , Distt. Surat, Bardoli - 394601	BARDOLI
163	Himmatnagar	Office No. 8, 2nd Floor, Santam–- 9, Motipura Area Distt. Sabarkatha, Himmatnagar 383001	Himmatnagar
164	NASHIK	Plot no. 8-A, 1st Floor, Sufalam Bunglow, Truptida Co-op Housing Society, Manekshaw Nagar, Near41ollutioa school, Kathe Gali, Dwarka, Nashik -422001	NASHIK
165	RAJKOT	Shop No. 301/A & B ,3rd Floor, Sunlight Plaza -2, Near Pani Na Ghoda, Rajkot - 360002	RAJKOT
166	RAIPUR	C/88, Sector -1 ,Main Road, Near DCB Bank, Devendra Nagar, Raipur-492004	RAIPUR
167	NAGPUR	Plot no. 388, Shri Sai Sadan, Ambika Nagar, Ring Road, Manewada, Nagpur 440027	NAGPUR

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168	AHMEDNAGAR	Office No. 3 & 4 1st Floor, Amardeep Complex, Opp. PNG Jewellers, Surjepura, Ahmednagar -414001	AHMEDNAGAR
169	JALGAON	Banai 33, housing Society, Off Pimprala Road, Opp. Gold City Hospital, Jalgaon-425001	JALGAON
170	DHULE	Plot no.30, Ground Floor, CS No. 32/1,32/2,32/3, Rajender Nagar, Gondur Road, Devpur Walwadi, Dhule -424001	DHULE
171	SOLAPUR	F-2,190/1A, Arthviswa Building, Gold finch peth, Opp. Lokmangal Bank, Solapur -413007	SOLAPUR
172	SURAT	SHOP NO. 223, SHREE VINAYAK ARCADE, NR. GARDEN VALLEY SUDAMA CHOWK, MOTA VARACHHA, SURAT- 395006	SURAT
173	VAPI	Shop No.124, 1st Floor, Sai Leela Mall, Commercial Building, Valsad-396002	VAPI
174	AHMEDABAD	Shop No.15&16. THE SHUBH MANGALAM COM. CO.O.SOC. LTD. OPP. JUNA MANGALAM CENEMA ODHAV AHMEDABAD, GUJARAT-382415	AHMEDABAD
175	MORBI	217, 2nd Floor ,Balaji Chamber, Kharakua Street, Sardar Road ,Distt. Morbi- 363641	MORBI
176	PATAN	Office no.3 ,2nd Floor, Varindavan Square, Block-C, T.B. Cross Road, Patan 384265	PATAN
177	NAVSARI	House no. 3156, 1st Floor, Joshi Mohalla, Ward no.6, Navsari-396445	NAVSARI
178	JAMNAGAR	2nd Floor, Shree Meena Devi Bhuvan, Near Town Hall, Above Kotak Mahindra Bank, Anupam Talkies Wali Gali, Jamnagar--361001	JAMNAGAR
179	GODHRA	SHREE SWAMINARAYAN AVENUE, ABOVE IDFC FIRST BANK, BAMROLI ROAD, GODHRA, DIST PANCHMAHALS-389001 (GUJARAT)	GODHRA
180	BHAVNAGAR	2nd FLOOR, RAGHUKUL COMPLEX-2, DAXINAMURTI SCHOOL, WAGHAWADI ROAD, BHAVNAGAR-364002.	BHAVNAGAR
181	NANDED	H.NO.1-817, MAHARANA PRATAP CHOWK, GANDHI NAGAR, NANDED-431605	NANDED
182	BILASPUR	WARD NO.5, AYODHYA NAGAR, AMERI CHAWK, Ring Road No 02, Near Mittal Furniture, BILASPUR-495001.	BILASPUR
183	Ranchi	AMNA COMPLEX, KHATA NO 38, PLOT NO 298, 3RD FLOOR P.S. ARGORA, OLD A G COLONY, KADRU, RANCHI-834002, JHARKHAND	Ranchi

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184	Ramgarh	D S COMPLEX, 1ST FLOOR, THANA CHOUK, RAMGARH -829122, JHARKHAND	Ramgarh
185	Hazaribagh	1st FLOOR, CITY CROWN, MAlVIYA MARG, Boddom Bazar, NEAR JHANDA CHOUK OPP- PRADIP MALAKAR, HAZARIBAG-825301. JHARKHAND	Hazaribagh
186	Jamshedpur	2nd Floor, Global Tyre Building, Kali Mati Road, Sakchi Hira sIngh Bagan,Newar Hawra Bridge, Jamshedpur-831001 (Jharkhand)	Jamshedpur
187	Bokaro	2nd FLOOR, GUJRAT COLONY,ABOVE SAHARA INDIA OFFICE, NEAR CHECK POST, CHAS BOKARO-827013 JHARKHAND	Bokaro
188	Dhanbad	211-C, 2nd FLOOR, OZON PLAZA, ABOVE VISHAL MEGA MART, NAYA BAZAR, BANK MORE DHANBAD-826001	Dhanbad
189	Muzaffarpur	3rd FLOOR, ABOVE ICICI BANK, NORTH OF SCIENCE COLLECTION, GOBARSATHI, MUZAFFARPUR-842001, BIHAR	Muzaffarpur
190	Darbhanga	1st FLOOR, ABOVE ROYAL ENFIELD SHOEROOM, BASUDEVPUR, MAHANT NAGAR, NEW DELHI MORE, DARBANGA-846005, BIHAR	Darbhanga
191	Samastipur	1st FLOOR, DHARAMPUR CHOWK, TAJPUR ROAD, NEAR, HYUNDAI, SAMASTIPUR-848101, BIHAR	Samastipur
192	Patna	3rd FLOOR, AASJAGAT COMPLEX, ABOVE BANK OF Baroda, RAJENDRA PATH, Kadam Kuan, PATNA-800003	Patna
193	Danapur	House No. 61, 2nd Floor, RAMPUR GARIKHANA CANTT ROAD, P.S.-KHAGAUL, ABOVE ALLAHABAD BANK, DANAPUR, PATNA-801503, BIHAR	Danapur
194	Mahua	GROUND FLOOR, PATEPUR ROAD, FUDENI CHOUK, NEAR SURAJ SYNTETIC, MAHUA, VAISHALI-844122, BIHAR	Mahua
195	Motihari	2nd Floor, GALI NO. 2, NILGIRI HAEDWER GALI, NEAR BALUATAL FLY OVER MOTIHARI- 845401, BIHAR	Motihari
196	Bettiah	HARI VATIKA, 2nd FLOOR, ABOVE BANK OF BARODA, WARD NO 36, URVASHI CINEMA ROAD, BETTIAH-845438, BIHAR	Bettiah
197	Gopalganj	2nd FLOOR, ABOVE JANAK SUPER MARKET, COLLEGE ROAD, GOPALGANJ-841428, BIHAR	Gopalganj

198	Begusarai	2nd Floor, Pushpa Palace, Harrakh, Subash Chouk, Begusarai, Bihar-- 851101	Begusarai
199	DalsinghSarai	BINA COMMERCIAL COMPLEX, YASHWANT NAGAR, NEAR BUS STAND, PO & PS DALSINGHSARAI, SAMASTIPUR-848114, BIHAR	DalsinghSarai
200	Japla	Ground Floor, Center Back Side, Ganpati Complex, Chatarpur Road, Near- Nahar More,PO- Husainabad, Japla, Palamu 822116 Jharkhand.	Japla
201	Garhwa	2nd Floor, PURANCHAND CHOUK, MAIN ROAD TANDAWA, GARHWA-822114, JHARKHAND	Garhwa
202	Daltonganj	3rd Floor, Mahendra Arcade, Zeela school Chouk, Daltonganj-822101	Daltonganj
203	Giridih	Ground Floor, Behind Utkarsh Small Finance Bank, Samanta Complex, Court Road, Giridih 815301, Jharkhand	Giridih
204	Koderma	1st Floor, Opp- Samanto Petrol Pump, Near Central Bank Of India, Ranchi Patna Road, Jhumritellaiya, Koderma -825409	Koderma
205	Maharajganj	1st Floor, Tarwara Maunia Baba Road, Maharajganj Siwan 841238	Maharajganj
206	Sitamadhi	2nd Floor,Virta Niwas, Bypass Chowk, Ward No.28, Above HDFC Bank, Kargil Chouk,Rajo Patti, Sitamarhi 843302,Bihar	Sitamadhi
207	Madhubani	Ward No. 13, Nidhi Chouk, Airport Road, Bhawara, Madhubani 847212, Bihar	Madhubani
208	Khagaria	W/O Late Faruk Ali, M G Road, Ward No.22, M G Road Khilifa Bagg, Khagariya 851204 Bihar.	Khagaria
209	Supaul	1st Floor, NEAR BUS STAND, PIPRA ROAD, SUPAUL, BIHAR-- 852131	Supaul
210	Forbesganj	3RD FLOOR, NETAJI MARKET, SUBASH CHOUK, FORBESHGANJ-- 854318, BIHAR	Forbesganj
211	Purnia	3rd FLOOR, Above Indian Bank, SAHEWAN, Adjacent Hotel Yuvraj Palace, TAXI STAND, PURNEA-- 854301, BIHAR	Purnia
212	Chikkamagalur	No.5144/3512/1-5142/3511/1,Amrtuha,First Floor,Market Road,Chikkamagalur-577101.	Chikkamagalur
213	Banswara	1st Floor, Shiv Colony Udaipur44ollutr link road, Banswara-327001	Banswara
214	Barmer	2nd Floor, VI Floor, Vishwakarma Circle, Main Roy Colony Road, Barmer (Rajasthan)-344001	Barmer
215	Dungarpur	2nd Floor, Mufaddal Building, Mitra Niwas, Ratanpur Road, Dungarpur-314001	Dungarpur
216	Udaipur	1st FLOOR, JEEWAN JYOTI COMPLEX, CITY STATION ROAD, SURAJPOLE, UDAIPUR-313001	Udaipur

217	Phalodi	Plot No. 287, 0[1st]t Floor, In Front of PWD Office, Adarsh nagar, Phalodi-342301	Phalodi
218	Sirohi	[1st]t Floor, Rajlaxmi Tower, Ex NH 14 Road, Opp. Sanjivani Hospital, sIrohi-307801	Sirohi
219	Merta	Krishi Mandi Road, Nisar Complex, Purane Police Station Ke pass, Merta City-341510	Merta
220	Korba	First Floor,Bajaj Corporate Plaza, Ghantaghar-Budhwari Road, Beside Sai Mandir Niharika Korba. Chhatisgarh - 495677	Korba
221	Surendranagar	Office No.1, [2nd]d Floor, Noble Chamber, Beside Mega Mall-2, Tramwe Road, Surendranagar-363002	Surendranagar
222	Sangamner	Ground Floor, Morya Plaza, Akole By Pass, Sangamner- 422605	Sangamner
223	Narayangaon	[1st]t Floor, Ramp-Pushpa Building, Above DNS Bank, Pune Nashik Highway, Narayangaon, Tal- Junnar, Dist. Pune–- 410504	Narayangaon
224	Dahod	203, Nilkanth Apartment, Above Bank of Baroda, Godi Road, Dahod–- 389151	Dahod
225	Satara	F-1, Rajebhosle Heights, Behind ST Stand, Sadar Bazar, Satara-415001	Satara
226	Aurangabad	[2nd]d floor, Behind Rana Pratap Chowk, Jasoiya, Aurangabad, Bihar-824101.	Aurangabad
227	Bagaha	[1st]t Floor, Above IDBI Bank, Near Bus Stand, Bagaha 02, West Champaran, Bihar-845101	Bagaha
228	Bhagalpur	[2nd]d Floor, Aliganj Bonsi Road, Bhagalpur, Bihar -812005	Bhagalpur
229	Chapra	Geeta Complex, AT & PO Sandha, PS Chapra Muffasil, Dist. Saran, Bihar–- 841301	Chapra
230	SAHEBGANJ (JH)	Bara Lohanda, Banjhi Road, Near Bharat Fule, Sahebganj, Jharkhand–- 816109	SAHEBGANJ (JH)
231	Raxaul	[1st]t Floor, Mateshwari Complex, Main Road, Opposite HDFC Bank, Koiriyatola, raxaul, East Champaran, Bihar- 845305	Raxaul
232	Jalpaiguri(Dhupgiri)	[1st]t Floor, KD Bhawan, Vivekananda Para, Bairatiguri, Ward No. 06, Dhupguri, Jalpaiguri, West Bangal-735210	Jalpaiguri (Dhupgiri)
233	Maldah	[1st]t Floor, Samunadai Colony, Mangalabari, Old Malda, Maldah, West Bangal-732142	Maldah
234	Balurghat	[2nd]d Floor, Above Axis Bank, High Road, C R Palli, Gangarampur, Dakshin Dinajpur, West Bengal 733124	Balurghat
235	CoochBehar	S/o Siben Chandra Roy, Roy Sadan, Dinhata Road, Morapora Chowpathi, Ward No. 13, Opposite of Chilaroy Abasan, Cooch Behar, West Bangal-736101	CoochBehar
236	Siliguri	OFFICE No.S-03, [2nd]d FLOOR, STRONG ENCLAVE, BESIDE HIMALAYAN	Siliguri

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		SCHOOL, ISKCON MANDIR ROAD, WARD NO.40, SILIGURI-- 734001	
237	Sasaram	1st Floor, Rajaram Kushwaha Complex,Near HCPL Petrol Pump, Old GT Road, Beda, Sasaram, Bihar-821113	Sasaram
238	Deoghar	3rd Floor, Durga Tower, VIP Chowk, Court Road, Beside Bajaj Two Wheeler Show Room, Deoghar, Jharkhand- 814112	Deoghar
239	Godda	1st Floor, Nahar Chowk, Beside Bank of India, Godda, Jharkhand-814133	Godda
240	Sahebganj	1st Floor, Nayana Kamal Complex, Neem Chowk, Nawanagar Nijamat, Shebganj, PO Karnowl, Dist. Muzaffarpur, Bihar-843125	Sahebganj
241	Jhajjar	1st Floor, Arya Nagar Near UBI, Behind Old Bus Stand Jhajjar, Haryana, -124103	Jhajjar
242	Patran	1st Floor, Above IIFL, Opp Anaj Mandi, Jakhal Road, Patran, Punjab-147105	Patran
243	Khanna	1st Floor, Dharam Complex, Samadhi Road, Khanna, Punjab-141401	Khanna
244	Dasuya	1st Floor, Guru Har Raya Nagar, ward No. 04, Dasuya-144205, Punjab	Dasuya
245	Sonipat	2nd Floor, Above Jain Electric Company, Near Drain No. 06Sonipat, Haryana-131001	Sonipat
246	Mahendragarh	1st Floor, Opp Power House, Near Tula Ram Chowk, Mahendergarh, Haryana-123029	Mahendragarh
247	Palwal	C/o Goyal Khad Bhadar, 02nd Floor, Mall Godam Road, Palwal,46ollutia-121102	Palwal
248	Muktsar Sahib	Ground Floor, Bhatinda Road, Opp Govt Primary Smart Sachool, Muktsat, Punjab-152026	Muktsar Sahib
249	Nohar	1st floor, above Rajasthan Marudhara Gramin Bank, Near Godara, Ultrasound centre, Nohar, Rajasthan 335523	Nohar
250	Jammu	Above Dhan Baba Jewellers, 02nd Floor , Se-02, Khlasa Chowk, Guru Nanak Nagar, Jammu -180001 (J&K)	Jammu
251	Kunigal	2nd Floor,Opp Govt Hospital, BM46olld, Kunigal-572130	Kunigal
252	Vijayanagara	No.Mig-03, 1st Floor, Shop No.07, 80Ft Road, Arvind Complex, Opp.KHB Colony, Near Shirke Bus stop, Kengeri Satellite Town, Bangalore-560060	Vijayanagara
253	Channarayapatna	2nd Floor,Guru arcade,Mysore Road, Adi Chunchanagiri Education Trust Opp, Bangalore-573116	Channarayapatna
254	Mandya	Vidya Nagara, RP Road, Mandya-571401	Mandya
255	Chamarajnagar	No.163B, #T, 1st Floor, 9th Cross, Block- 01, Ward No.8, LIC Road, Opp. Nandhi Bhavan, Chamarajanagara-571313	Chamarajnagar
256	Belagavi	No-7370, 2nd floor,Sector-10,Anjaneya Nagar, MM Extn,Belagavi-590017	Belagavi
257	Palacode	No.7/222,1st Floor, Dharampuri Bypass Road, Palacode-636808	Palacode

258	Vazhapadi	No.311, Ground Floor, Quranzi Nagar, 1st street, Vazhapadi-636115, ATC Depot Back side.	Vazhapadi
259	Usilampatti	No.203 A5, 1st Floor,Periayur Road, Meenmal complex, Uslampatti-625532	Usilampatti
260	Palladam	16 A-1,Manikapuram Road,S Bend,Palladam-641664	Palladam
261	Villupuram	No.27/24,25, 1st Floor, Manju Nagar, Near TPTC Depot, 2nd Opposite, Trichy main road, Villupuram-605602.	Villupuram
262	Thirpatur	No-346/4,Saibaba Nagar, Vaniyambadi Main Road, Tirupattur-635601	Thirpatur
263	Bapatla	No.10-1-70,1st Floor, Above The47ollutioa co-operative society, Opposite Axis Bank, Radham Bazaar, Bapatla-522101	Bapatla
264	Piduguralla	No-12-201/1, 2nd Floor, Janapadu Road, Ward No-12, Piduguralla-522413.	Piduguralla
265	Bhuvanagiri	No.1-4-291/8/2, 1st Floor, Hanumakonda Main Road, Opp Area Govt Hospital, Bhongiri-508116.	Bhuvanagiri
266	Anumula	No.4-244, 1st Floor, Tarakarama Complex, Nagarjuna sagar Road, Haliya-508744 Anumula Mandal.	Anumula
267	Kishangarh	1st Floor, Behind IIFL, Opp Agarsen Bhawan, Jaipur Ajmer Road, Madanganj, Kishangarh, rajasthan-305801	Kishangarh
268	Reengus	1st Floor, Deshnok Colony, Bahairo Ji Mor, Back Side of RTO Office, Reengus, Dist. Sikar, Rajasthan-332404	Reengus
269	Jobner	Opposite Police Station, Chirnotiya Road, Jobner, Dist Jaipur, Rajasthan-303328	Jobner
270	Gumla	1st Floor, Vill- Pugu, Armai, Palkot Road, Gumla, Jharkhand 835207	Gumla
271	Purulia	1st Floor, Singh Plaza, Tata Road, Dulmi, Post Nadiha Dist Purulia West Bengal Pin 723102	Purulia
272	Itkhori	Ground Floor, College Road, Beside Rasu Honda, Chatra, Jharkhand 825401	Itkhori
273	Dhanwar	Ground Floor, Gandhi Chowk, In Front of Forest Office, Raj Dhanwar, Giridih, Jharkhand–- 825412	Dhanwar
274	Gomia	Ground Floor, Near Reliance Trends, Opp. Fancy Shoe, Main Road Gomia, Bokaro, Jharkhand 829111	Gomia
275	Asansol	Purbasha Builders Pvt Ltd, 1st Floor, Vivekanand Sarani, Sen Raleigh Road, Apurba Complex, ASANSOL, DIST-PASCHIM BARDHAMAN, WEST BENGAL 713304	Asansol
276	Kasheya	1st Floor, Vishwakarma Tower, In front of Vishwakarma Mandir, Kasya, Kushinagar, UP-274402	Kasheya

277	Arah	1st Floor, Anaith, Ward No. 17, Bhagwan Budh Chowk, Ara, Bhojpur, Arah, Bihar-802302	Arah
278	Bakhtiyarpur	Ground Floor, Abbumahmadpur,Beside NH 31, NEAR Mayeshi Hata, Baktiyarpur, Dist Patna Bihar 803212	Bakhtiyarpur
279	Hasanpur	Ground Floor, Ward no.- 01, Khurunda, PO Hasanpur, Sugar Milli, Khusunda, Samastipur, Hassanpur, Bihar 848205	Hasanpur
280	Biraul	Ground Floor. Zero Mile, Dumri Chowk, Near Airtel Office, Beside Hero Agency, Biraul, Darbanga, Bihar- 847203	Biraul
281	Chalisgaon	Swami Samrth Provision Kharde Road, Takali Pracha GAT.291/A/1, Plot No 26, Chalisgaon, Maharasthra-424101	Chalisgaon
282	Osmanabad	27/1013, Shree Niwas, Datta Nagar, Kakde Plot DIC Barshi Road, Osmanabad–-413501.	Osmanabad
283	Gulabpura	1st Floor, Sadar Bazar, Opposite SBI Bank, Gulabpura, Dist. Bhilwara-311021	Gulabpura
284	Raisinghnagar	Near Bus Stand, Opp Dr raju Signal Hospital, Rai Singhnagar-335051	Raisinghnagar
285	Bandikui	1st Floor, Ward No.8 Sikandra Road Near HDFC bank , Bandikui, Dausa Rajasthan, 303313	Bandikui
286	PiparCity	2nd Floor, Behind Hospital, Near Bus Stand, Pipad City-342601, Rajasthan.	PiparCity
287	Govindgarh	1st Floor, Jaluki Road, Gramin bank, Yadav Market, Opposite Bus Stand, Govindgarh-301604	Govindgarh
288	Gondal	Kailash Complex, A-2nd Floor, Shop No. 08, Gondal-360311	Gondal
289	Pandharpur	108/A, Industrial Estate, Pandharpur–- 413 304	Pandharpur
290	Jalna	Sanjari Plaza, Opp. Totla Petrol Pump, Aurangabad Road, Jalna- 431203	Jalna
291	Shirur	House No 19/19, 1st Floor, Revenue Colony, Shirur, Pune412210	Shirur
292	Nagram	Tiwari complex, opposite Agrawal Market, above SBI, Sultanpur Road Haidergarh-227301	Nagram
293	Umaria	NH-43, 01st Floor, In Front of Hero Agency, Umaria-484661	Umaria
294	Purkaji	Village Purkaji Pargana Purchhapar, Purkaji, Dist. Muzaffarpur-251327 (UP)	Purkaji
295	Poanta Sahib	FIRST FLOOR, Main Road, NH -7, Shamsherpur, Opp, Reliance Trends, Poanta Sahib,HIMACHAL PRADESH-173025	Poanta Sahib
296	Ramraj	hNo. 566, 01 Floor, Punjabi Colony, Sanatam Dharam Mandir Wali Gali, Ramraj-250404 (Uttar pardesh)	Ramraj

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297	Dadri	Khasara No. 419, Near RG Garden, G T Road Dadri,49ollutm Budh Nagar UP-203207	Dadri
298	Akbarpur	House Number. 224, Ground Floor, Nehru Nagar, Akbarpur, Kanpur, Dehat-209101	Akbarpur
299	Mahidpur	Opp. Power House, Nagda Road, Mahidpur Road-Gogapur-MP-456443	Mahidpur
300	Raikot	Ground Floor, Tajpur Chowk, Near Freinds Dhaba, New Bazar, Opp Laxmi Trading49ollutiy, Raikot-141109 (Punjab)	Raikot
301	Gangoh	Ground Floor, Shop No 06 & 07, Mohalla Chatta, Kakrali Road, Gangoh, Saharanpur-247778	Gangoh
302	Siyana	Ground Floor, Chandpur Chungi Road, Maheshwari Patthar Wali Gali Near Sharda Nursing Home Siyana Bulandshahr pin code 245412	Siyana
303	Hatpipaliya	2nd Floor, Ward No. 12, Opp. HDFC BaNK, Navri Bagli Marg, Hatpipliya 455223	Hatpipaliya
304	Bisalpur	3rd Floor, Station Road, Near Gopi Cinema, Bisalpur, UP-262201	Bisalpur
305	Kasganj	No. 745, 1st Floor, Thandi Sadak, Above Bank of India, Kasganj-207123	Kasganj
306	Siwani	1st Floor, Next to Goyal Petrol Pump, Main Rajgarh Road, Siwani, Haryana-127046	Siwani
307	Handia	2nd Floor, Sarita Complex, Lala Market in Front of Hari Pratap sIngh, Degree Colleage, Handia-221503	Handia
308	Dabwali	654,Indusind Bank, Near Canara Bank, Choutala Road, Mandi, Dabwali-125104	Dabwali
309	Raj Garh	Dussehra Maidan, Ward No. 05, Opp. Shyam Mandir , Chidavnia Road, Khunjar, Dist. Rajgarh MP-465687	Raj Garh
310	Andal	2nd Floor, RS Khatian No. 1, Plot No. 472(P) & 476 (P), Benachati, J L No. 67, Thana Durgapur, Burdwan West Bengal 713213	Andal
311	ANKLESHWAR	1st Floor, Shri Ganesh Building old NH8 Ankleshwar-- 393001	ANKLESHWAR
312	Auraiya	1st Floor, Jalaun Chauraha Etawah Road Auraiya UP-206122	Auraiya
313	Balaghat	1St Floor, Ward No. 15, aBove Indian Overseas Bank, Main Road, Balaghat, MP-481001	Balaghat
314	BALOTRA	1st Floor, Above Hundai Service center, Jodhpur Balotra Road, Balotra - 344022.Rajasthan	BALOTRA
315	Basti	Ground Floor Gata no 13 Min Rakba 130 SM Mauja Manhadeeh tappa Haveali Basti-272001	Basti
316	Bellary	No-21/15,2nd Floor, Hanuma Reddy Building, Ward No-16,OPP-Bellari Nursing Home,Bellari-583102	Bellary

317	Beohari	1st Floor, Ward No. 09, Janpad Panchayat ke samne Honda showroom ke upar Main Road Beohari-(M.P.) 484774	Beohari
318	BHAWANIMANDI	1st Floor, Opposite Ramnagar Honda Showroom, Bhawani Mandi-326502	BHAWANIMANDI
319	Bihariganj	1st Floor, Beside Bandhan Bank, Udakishanganj, Ward No. 4, Dist Madhepura, Bihar 852220	Bihariganj
320	Bijoliya	1ST FLOOR MANSURI PLAZA, PURANA BUS STAND, BIJOLIYA, DIST.BHILWARA – 311602.	Bijoliya
321	Bilaspur	House No. 06, Rouda, Sector-03, Near College Chowk, NH-21, Bilaspur-174003	Bilaspur
322	Bundi	1st Floor, Govind Nagar,50ollutioe Sadar Thane, Besides Bank of Baroda, Dev Pura Bundi-323001	Bundi
323	CHHATARPUR	Ward No.22 , In Front Of Shiv Vatika ,Satai Road, Chhatarpur-(M.P.) 471001	CHHATARPUR
324	Chiknayakanhalli	No.1188, 1st Floor, Sri Raj Complex, BH Road, Thotadamane, Chikkanayakanahalli-572241.Lan Mark-Near SLN Talkies	Chiknayakanhalli
325	Chintamani	No.3190-7, Ground Floor, Malapalli, Post Office Road, Near LIC Office, GNR Extension, Chinthamani-563125.	Chintamani
326	Chitrakoot	Ward No.24 , Shankar Bajar Rajapur Road Karvi, Chitrakoot-(U.P.) 210205	Chitrakoot
327	CHIKHLI	1st Floor, SAI NAGAR, NR. WADHWANI CEMENT HOUSE, CHIKHALI-443201	CHIKHLI
328	Dhenkanal	1st floor, Jubuli Twon, VTC, Dhenkanal P.O & Dist Dhenkanal, Odisha 759001.	Dhenkanal
329	Dumaron	1st Floor, In front of Bijli Office, Station Bypass Road, Dumraon, Baxar, Bihar 802119	Dumaron
330	Etawah	Aye Finance Pvt Ltd. 112 New colony chaugurjee Etawah 206001	Etawah
331	Gadwal	No.1-4-36/2, Plot No.1, 1st Floor, Sathya Sai Complex, Opp. Traffic Police station, Gadwal-509125	Gadwal
332	GANGAPURCITY	Ground Floor, behind Baba Laddu Ram samadhi collage road50ollutior city-322201 (Rajasthan)	GANGAPURCITY
333	GAYA	Khata No. 139, Khesra No. 8990, 8684. Moh. Delha (Sahebganji), P.S. Towngaya, Dist. Gaya, Bihar 823002	GAYA
334	Gorakhpur	Add 715C, sudia kunwa,50ollutiot pur, near alluminium factory chauraha50ollutiot pur50ollutionr -273004	Gorakhpur
335	Hamirpur	3nd Floor, Above Shri Ram Office,50ollutioi complex Gandhi Chowk, Hamirpur-177001	Hamirpur
336	Hardoi	HARDOI BABA MANDIR JILA HARDOI(241001)	Hardoi

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337	Haveri	No-173A/5H,2nd Floor, PB Road, Vidya Nagara, opp- Siva Shakthi Palace, Valikar Building,Haveri-581110	Haveri
338	HISUA	1st Floor, Khata No. 63, Plot No. 500/ 507, Vill.Pachu, Thana Nawada, Block Hisua,Dist. Nawada, Bihar 805103	HISUA
339	Hospet	No-1133,1st Floor, 28th ward, Near Tava School,Chapparadalli,Hospet-583201	Hospet
340	Jahangirpur	Ground Floor, H. No. 1433/7, Kashwa Jahangirpur, Tehsil & Distt. Gautam Buddh Nagar 203141 U.P.	Jahangirpur
341	Jajpur	Ground Floor,New Mallick Complex, Panikoili Rajamunda Road, Durga Market, Panikoili Chhak, Jajpur, Odisha 755043	Jajpur
342	JAMUI	1st Floor, Above Sonalika Tractor ShowRoom, Jamui Lakhisarai Main Road, Near Bhawani Dharamkata, Hasdi Jamui, Bihar 811307	JAMUI
343	JAWAR	2nd Floor, Near Highway Treat Dodi , Beside Hero Showroom, DODI-466221 (Jawar)	JAWAR
344	Jhansi	Ho No.1151/SA Babu Lal mill near Dr A.K.Jain civil line51olluti U.P. PIN CODE 209601	Jhansi
345	Jharsugadha	1st Floor, Khata No. 1067/151, Plot No. 324/5044, Mouza Jharsuguda Town, Unit no.1, Ekatali, P.S/Thasil and Dist Jharsuguda, Odisha.-768203	Jharsugadha
346	Kangra	1st Floor, Birta, Near Honda Agency, Main Road, kangra-176001 (HP)	Kangra
347	Kannuj	1st Floor Rimzim Extension Ashok Nagar Behind Bajaj Finance Kannauj UP 209725	Kannuj
348	Keonjhar	2ND FLOOR, ABOVE UNION BANK BANK, JAGANNATHPUR, KEONJHAR GARH, KEONGHAR 758001	Keonjhar
349	Khamgaon	GROUND FLOOR, KRUSHNA NAGAR, 6 NO HIGHWAY, NANDURA MAIN ROAD, KHAMGAON-444303	Khamgaon
350	Khandwa	2nd Floor, N-65, Ward No. 50, Anand Nagar Gurudwara Ke Pass, Khandwa 450001 Madhya Pradesh	Khandwa
351	Kothagudem	No.9-1-2, 9-1-3, 2nd Floor, Babu Camp, Near DCB Bank, Chinthapalli-Mandal, Kothagude-507101	Kothagudem
352	Kuchaman city	Park Plaza, 03rd Floor, Near Rambha Devi marg, Opp Old Bus stand, Kuchaman city, Rajasthan-341508	Kuchaman city
353	Lakhimpur	Avash Vikash Colony H. No. 626 Lakhimpur51olh. Lakhimpur Pargana & Dist Kheri UP-262701	Lakhimpur
354	Lohardaga	Near Utkarsh Bank, Railway Siding, Bus Stand, Baba Math Road,Mahabir Chouk, Lohardaga 835302. Jharkhand	Lohardaga

355	Loharu	Ground Floor, Near Dudi Hospital, Court Road, Loharu-127201	Loharu
356	MANCHERIAL	No.11-157,1st floor, Old beat bazar, Near Municipal Office,Mancherial-504208.	MANCHERIAL
357	Mandi	2nd Floor, Opp. Indra Market, Thenera Bazar, Mandi-175001, HP	Mandi
358	Mandla	1st Floor, Ward No. 17, Rani Avanti Ward, Infront of Dr.Teja Near Bus stand, Mandla-(M.P.) 481661	Mandla
359	Mansa	Ground Floor, Link Road, Near Nirankari Bhawan, near Indo Pharma Agency, Mansa-- 151505 (Punjab)	Mansa
360	Modasa	190 & 191, SHANTAM 11, NEAR SHANTAM CIRCLE, GANESHPUR, MODASA-383315.	Modasa
361	MOHANIA	2nd Floor, Vill Barej, P.O Belauri, P.S. Mohaniya, Barej, Kaimur (Bhabua) Bihar 821109	MOHANIA
362	Nandyal	No.2-418-B, A1, 2nd Floor, NK Road, Nandyal, Kurnool dist. Pincode-518501.	Nandyal
363	Pakur	1st Floor, Saharkol, New DC More. Thana & Dist Pakur, Jharkhand-- 816107	Pakur
364	Parbhani	2ND FLOOR, KASHIKAMAL HEIGHT, NR RR TOWERS, STATION ROAD, PARBHANI-431401	Parbhani
365	Perambalur	No.89-D3,1st Floor, KRK Complex, North Street, Old RTO Office opposite, Ariyalur to Perambalur Main Road, Perambalur-621212	Perambalur
366	PRODDUTUR	No-9/659-2-3,1st floor,Mydukur Road,No-9, Proddutur-516360	PRODDUTUR
367	Raghunathganj	1st Floor, Miyapur, P.O & Vilage Miyapur, Near Jakhir Hussain Bed Collage, P.S. Raghunathganj, Dist Mursidabad West Bengal 742235.	Raghunathganj
368	Rajaund	Ground Floor, Pundri Road, Near Old Thana, Rajaund, Khaithal 136044 (Haryana)	Rajaund
369	SALEMPUR	1st Floor, Sohanaga Road, Near HDFC Bank, Salempur, Deoria, Uttar Pradesh 474509	SALEMPUR
370	Sambalpur	1st Floor, Sl. No. of Khatiyan 330/1714,Plot no & Chaka No. 1393/4164, Tahasil no. 238, Mouza Kainsir, Thana & Dist Sambalpur, Odisha768004	Sambalpur
371	Sangareddy	No-10-30/2/A/1,1st floor,Road No-3,Vidya Nagar,Pothu Reddy Palli chourastha,Sangareddy-502001	Sangareddy
372	Satana	1ST FLOOR, 60 FEET ROAD, SHIVAJINAGAR, BAGLAN, SATANA-423301	Satana

373	Sheikhpura	1st Floor, Mohalla Khandpar, Near Devi Sthan,Opp ICICI Bank, Sekhpura, Dist Sekhpura, Bihar 811105	Sheikhpura
374	Sindhnur	No.3k/4k,1st Floor, Vinay Residency Road, Ambrapur Road, Ward No-19, Sindanur-584828.	Sindhnur
375	Singhana	1st Floor, Near Chakrapani Hospital, Singhana-333001	Singhana
376	Sitapur	Keshav Green City 257-A, Near oXigyn Park53olld Vikat Villa Sitapur-sitapur pin cood no 261001	Sitapur
377	Solan	113 SQM, 2nd Floor, KK 407/582 MIN KH 1551, 1552 & Other Mauza Saproon, The. Solan, Himachal Pradesh 173211	Solan
378	Srikakulam	No-Survey No.113 & New Survey No.818, 2nd Floor, Sanaveedhi Junction, Beside IDBI Bank, Near Madhava Motor Junction, Srikakulam-532001.	Srikakulam
379	Suratgarh	Ground Floor, Behind Mishra Complex, Bikaner Road, Suratgarh-335804	Suratgarh
380	Tiruvannamalai	No.11C/1A, 1st Floor, 4th Street, Gandhi Nagar, Thiruvannamalai-606601.	Tiruvannamalai
381	Tiruvuru	No.21-30, Factory Center, Nadimi Tiruvuru, Krishna Dist. AP Pincode-521235.	Tiruvuru
382	Washim	1st Floor, No.02, B-Wing, Shop No.05, Nagar Parishad, Akola Road-444505	Washim
383	Zira	1st Floor, Kot Ise Khan Road, Near Guru Shanti Rice Mil, Zira-142047	Zira
384	Amalapuram	No.6-4-40/1, 1st Floor, Ward No.11, Gandhi Bazar, Near Pullaya Ramalayam Center,Amalapuram-533201.	Amalapuram
385	Akola	1st Floor, 4B, Mangrulpir Road, Near SBI Bank, Kaulkhed Akola-444001	Akola
386	YAVATMAL	1st Floor, ASHOK NAGAR,ARNI ROAD,YAVATMAL-445001	YAVATMAL
387	Lakhisarai	Ward No 5, Khata No.429, Plot No. 535,1st Floor, Purani Bazar, Near Block, Lakhisarai, Bihar 811311.	Lakhisarai
388	Narwana	2nd Floor, Hanumangarh, Railway Road, Narwana-126116 (Haryana)	Narwana
389	Kurnool	No.45/203,A-2, A-3, 2nd Floor, Ashok Nagar, Kurnool-518005.	Kurnool
390	Machilipatnam	No.10/402,1st Floor, Balaramuni Peta, Near Challarasta, Machilipatnam-521001.	Machilipatnam
391	J R Gudem	No.2-131, Ground Floor, Near Old Govt Hospital, Jangareddy Gudem-534447.	J R Gudem
392	Madanapalli	No.3/241-3, 2nd Floor, CVN Reddy Complex, Opp.Bapuji park, CTM Road, Madanapalli-517325.	Madanapalli
393	Balangir	2st Floor, Sai Plaza, RTO Chowk, Near New Bus Stand, Balangir, Odisha 767001	Balangir

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394	Khurda	1st Floor, Near Barunei Check gate, Samantrapur, Khurda, Odisha-752055	Khurda
395	Bhadrak	2nd Floor, N N Complex, Unit 203, Salandi ByPass Bhadrak Odisha 756100	Bhadrak
396	Gondia	1st Floor, Beside Axis Bank ATM, Rani Avantibai Square, New Laxmi Nagar, Manohar Bhai Ward, Ring Road, Gondiya-- 441614 (Maharashtra)	Gondia
397	SANAND	SECOND FLOOR,6,SARVODAY SOCIETY,SANAND,AHMEDABAD-382110	SANAND
398	Chandrapur	1st Floor, Pugalia Nagar, Civil Lines, Chandrapur-- 442402, MAHARASHTRA	Chandrapur
399	Arwal	1st Floor, Vilage Saidpur Dhava, Ward no. 13, P.O & P.S Arwal, Dist Arwal, Bihar 804401	Arwal
400	Barsoi	2nd Floor, Above Katihar Co Operative Bank, In front of SBI Bank, Station Road, Barsoi, Katihar, Bihar 855102	Barsoi
401	Kishanganj	1st Floor, Uttarpali sultan colony, sultan chowk , Sultan mansion building, Near Durga mandir Thakurganj road , Kishanganj, Bihar 855108	Kishanganj
402	Tarapur	1st Floor, Bhima, Tarapur Munger, Bihar 813221	Tarapur
403	Angul	1st Floor, Opsit Amarvani Convent School, Bikashnagar Turanga Post -PTC Angul Odisha 759123	Angul
404	Balasor	1st Floor, Bamapada, Post Chhancur, P. S. Indistrial Thana, Near by Premier Tata Show Room, Dist Balasore, Odisha 756056	Balasor
405	Baripada	1st Floor, Jayshree Complex, University Road, Takatpur, Baripada, Mayurbhanj Odisha 757003	Baripada
406	Bhawanipatnam	1st Floor, Stadium Road, Near Hanuman Temple, Bhawanipatna, Kalahandi, Odisha 766001	Bhawanipatnam
407	Jagatsingpur	1st Floor, At Punanga, PO. Punanga, Jagatsinghpur, Odisha 754103	Jagatsingpur
408	Nayagarh	1st Floor, Infront of Bharat Petrol Pump, Pratap Prasad, Nayagarh NH 57, Main Road, Nayagarh, Odisha 752068	Nayagarh
409	Rairangpur	1st Floor, Ward no.15, Above Utkarsh small Finance Pvt Ltd, TATA Baripada Main Road, Rairangapur, Mayrubhanj, Odisha 757043	Rairangpur
410	Rourkela	3rd Floor, RPL Heights, Dandiapali, In front of Rana Bhai Marbles, Dayanandnagar, Brahmani Trang, Rourkela, Sundergarh, Odisha 769012.	Rourkela
411	barpali	2nd Floor, Kanal Colony Road, Main Rd, Near Yahama Show Room, Barpali, Bargarh Odisha 768029	barpali

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412	Barasat	2nd Floor, BBRC Complex, 65 A Jessore Road , Sethpukur, Champadali More, Barasat, Kolkata, West Bengal 700124	Barasat
413	Bardhaman	2nd Floor, Tejganj, School More, NH 2 Highway, Bangpur, Bardhaman, Dist eAst Bardhaman West Bengal-713101	Bardhaman
414	Berhampore	2nd Floor, Jamani Bhawan, NH 34, Village Paschim Kamani, Near Anukul Thakur Mandir, P.O. Balarampur, P.S. Baharampur, Dist Murshidabad, West Bengal 742407	Berhampore
415	Bolpur	2nd Floor, Bolpur Bypass Road, Bolpur, Birbhum, West Bengal 731204.	Bolpur
416	Contail	1st Floor, Rabindra Bhawan, Near Rail Gate, Benamuri Stand, Kanakpur, Contai, East Midinapur, West Bengal 721401	Contail
417	Habra	Ground Floor, Ward no. 14, Hijal Pukhuriya, P.S. Habra, Dist Uttar 24 Pargona, West Bengal 743271.	Habra
418	Kharagpur	2nd Floor, Atwal Real State, Near HP Petrol Pump, OT Road, Near Kharagpur College, Kharagpur (M), Inda, Paschim Medinipur, West Bengal 721305	Kharagpur
419	Tamluk	1st Floor, LAKSHMI BHBHAN, NEAR NIMTALA MORE, OPPOSITE OF AUTOMOBILE TRAINING SCHOOL, TAMLUK, EAST MIDNAPUR, WEST-BENGAL, PIN 721636	Tamluk
420	Yadgir	Megha Colplex,First Floor,Brside reliance Trends,Siraj-E-Millat Colony,Chitapur road,Yadgir-585202	Yadgir
421	Ranebennur	No-794-6,Sannakki Building,1st Floor,Sri Ganesh temple road,Ashok Nagar,Ranebennur-581115	Ranebennur
422	Lingsugur	Royal Complex,1st Floor,Near New busstand,Lingasugur-584122	Lingsugur
423	Gowribidanur	No-2847/1,SLV Building,1st Floor,Near Reliance petrol bunk,B H Road,Gowribidanur-561208	Gowribidanur
424	GADAG	Survey No-47B,Plot No-1,2nd Floor,New Busstand road,Gadag-582101	GADAG
425	BAGALKOT	Plot No-14/1,1st Floor,GK Complex,19th road,Vidyagiri,Bagalkot-587102	BAGALKOT
426	Thanjavur	No-5,1st Floor,Selvam Nagar,Thanjavur Town,Nelakiri Therkku Thottam Vattam,Thanjavur Taluk-613004	Thanjavur
427	Sirkali	No-1143-1,1st Floor,sattanathapuram roundana,sarvana Nagar,Sirkali-609111.	Sirkali
428	OOTY	Samrath Krupa,No-280,Ground Floor,Bank Lane,Udhagamandalam,The Nilgiris,Tamilnadu-643001	OOTY
429	Meacheri	No 16C5,Angamutunagar Merku,Mettur Main	Meacheri

		Road,Mecheri(M)Kalipatti(Post)Salem Dist-636453	
430	Kovilpatti	No-5/533,N6,Madurai main road,Meenakshi Nagar,Kovilpatti,Thoothukkudi,Tamilnadu-628501	Kovilpatti
431	Karaikudi	No-28,first floor,Subramaniaburam,7th Street,South Extn,Bharat Gas Office upstairs,Karaikudi-630002	Karaikudi
432	Aarani	No-1B,1 St Floor,Gandhi Road,Arni-632301.	Aarani
433	Virudhachalam	No-17/3,Ponneri Bypass Road, Periyar Nagar,Virudhachalam, Cuddalore Dist-606001	Virudhachalam
434	Gobichettipalayam	NO-40,,1st floor,N N Arcade,Pariyu Min road,Murugan PutherR,Opp-PKR Womens College-Gobichettipalayam-638476	Gobichettipalayam
435	Dharmapuri	No-434/47z,1st Floor,Pennagaram Main road,Vijayan Nagar,Kumarasamypattai,Dharmapuri-636703	Dharmapuri
436	Saraipali	Ground Floor, Ward No. 15, Main Road, Near Mehal No. 12, Saraipali 493558 Chattisgarh	Saraipali
437	Umerkhed	Opp. Bus Stand, 1st Floor, Arya Vaishya Bhavan Road, Umarkhed Tq. Umarkhed Dist- Yavatmal, Pin- 445206	Umerkhed
438	Udgir	1st Floor, Naik Chowk, Degloor Road, Udgir 413517 (Maharashtra)	Udgir
439	Shirpur	1st Floor, CTS No. 3970, Main Road, Adarsh Nagar, Shirpur 425405 (Maharashtra)	Shirpur
440	Paithan	Ground Floor, Panchayat Samiti Road, ramnagar Paithan, Aurangabad 431107 Maharashtra	Paithan
441	Kudal	Ground Floor, Shop No. D-11, Mehneel Plaza, Near ICICI Bank, Kudal-Malvan Road, Kudal 416520 (Maharashtra)	Kudal
442	Khopoli	1st Floor, Shop No. G-05,mMountain view Residency, Phase-2, Khopoli-– 410203 (Maharashtra)	Khopoli
443	Hinganghat	1st Floor, Pragyaya Nagar, SantTukdoj Ward, Hinganghat 442301 Maharashtra	Hinganghat
444	Ambejogai	1st Floor,5-1333/2, College Road, Ambejogai 431517 (Maharashtra)	Ambejogai
445	Akot	Near56ollutii chowk, lakhotiya niwas, Geeta Tower,1st floor,Akola road,Akot 444101	Akot
446	Nangal Choudhary	1St Floor, nEar Pooja Hospital, Narnol Road, Dayal Eye Hospital, Nangal Chaudhary-123023	Nangal Choudhary
447	Sultanpur	1st Floor, H. No. 36A, Narayanpur, Sultanpur 228001 UP	Sultanpur

448	SirsaGanj	U.G. Floor, Opposite HP Petrol Pump, Agra-- Etawah Road, Main Sirsaganj, Distt. Firozabad, Sirsaganj 205151 (UP)	SirsaGanj
449	Robert Ganj	2nd Floor, Kushwah Bazar, Main Road, Near Bus Stand, Robertganj, UP 231216	Robert Ganj
450	Pratapgarh	1st Floor, Bhagwa Chungi Allahabad Road Pratapgarh 230001	Pratapgarh
451	MaharajGanj	1st Floor, Satbhariya, Near Pani Ki Tanki, Gorakhpur Road, Maharajganj-- 273303 UP	MaharajGanj
452	Jaunpur	1st Floor, Ganpati Complex, Wazidpur Tihara, Near Utsav Motol, Jaunpur 222002 UP	Jaunpur
453	Fatehpur	1st Floor, Nauwa Bazar, Near Teliyani Block, Kanpur-Varanasi Highway, Fatehpur 212601 (UP)	Fatehpur
454	Azamgarh	1st Floor, Narauli, Main Varanasi Road, Azamgarh 276001 UP	Azamgarh
455	Sawaimodhpur	1st Floor, Alanpur Link Road, Sawai Madhopur, Rajasthan-322021	Sawaimodhpur
456	Pratapgarh	Ground Floor, Main Road, VPO-- PRATAPGARH TEH-- THANAGAZI, DIST-- ALWAR,PIN CODE-- 301027	Pratapgarh
457	Baran	2nd Floor, Near Bank of Baroda, Manoj Ice factory Kota Road, Baran 325205 (Rajasthan)	Baran
458	Sagar	1st Floor, Thakur Plaza, Above57ollutil Bank, Makroniya Square, Sagar MP 470001	Sagar
459	Betul	1st Floor, Aathrav Road, Near Mata mandir, Badora, Betul 460001 Madhya Pradesh	Betul
460	Baliya	First Floor, 526, Amritpali Ward No 5, Baliya 277001 UP	Baliya
461	Ambedkar Nagar	Near DM Residence , Gadaya Road, Ambedkar Nagar, (UP)-- 224122	Ambedkar Nagar
462	Bahraich	1st Floor, 205, Near Rauza B.B. Zainab, Salarganj, Bahraich 271801 (UP)	Bahraich
463	Sultanpur Lodhi	1st Floor, Sukh Complex, Near PWD Rest House, Gurudwara Sri Ber Sahib Road, Sultanpur Lodhi 144626	Sultanpur Lodhi
464	Ambikapur	First Floor, Main Bilaspur Road, Laxmipur, Above Vinayak Tractor Showroom, Ambikapur-- 497001	Ambikapur
465	Krishnanagar	2nd Floor, 27/R, R N Tagore Road, Post Office More, Krishnanagar, Nadia, West Bengal 741101	Krishnanagar
466	Rampurhat	2nd Floor, Surja Plaza, NH 14, Near Bus Stand, Opp Axis Bank, Rampurhat,Birbhum, West Bengal 731224	Rampurhat
467	Suwasra	1st Floor, Near Shree Sarasvati Seminary School ke pass Suwasra Dist. Mandsaur (MP)458888	Suwasra

AVE FINANCE PRIVATE LIMITED

468	Jagdalpur	3rd Floor, Khokhar Complex, Mahavir Nagar, Near PG college, Kushabhau Thakre ward Dharampura, Jagdalpur Distt. Bastar 494001	Jagdalpur
469	Deghana	1st Floor, Shop No. 28-29, Kilak Plaza, Near Gramin Bank, Behind Pandya Bhawan Degana 341503 (Rajasthan)	Deghana
470	Kotri	Plote No. 54, Bhilwara Road, Near LIC office, Kotri, District. Kotri 311606 (Rajasthan)	Kotri
471	Gonda	Ground Floor, Jhanjri Block, Near Dream Palace, Gonda-- 271123 (UP)	Gonda
472	Jagatpur	1st Floor, Above Sai58ollutionn testing centre, Jagatpur Kendrapara Road, Bhairpur, Jagatpur, Cottack, Odisha 754200	Jagatpur
473	BHARWARI	1st Floor, NEW MARKET , BHARWARI , OPPOSITE OF INDIAN BANK ASIDE OF HDFC BANKKAUSHAMBI- 212201	BHARWARI
474	MUNGRA BADSHAHPUR	Kamalpur , Near Viajnath Memorial Hospital Allahabad Road Mungra Badsahpur PIN 222202 Jaunpur	MUNGRA BADSHAHPUR
475	BIAORA	Ground Floor, Chamari, Biaora, R.S. Rajgarh, Biaora 465674 (MP)	BIAORA
476	Pachgaon	Ground Floor, Village Kurola, Fazalwas, Pachgaon Haryana 122413	Pachgaon
477	Amethi	1st Floor, Main Road, Karaundi, Amethi 227413 UP	Amethi
478	Umerga	3rd Floor, Near Shivaji College, Bhosale Complex, Omerga 413606 (Maharashtra)	Umerga

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

Not Applicable

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

S. NO	PARTICULARS	AMOUNT (INR)	PERCENTAGE OF TOTAL ISSUE EXPENSES	PERCENTAGE OF TOTAL ISSUE SIZE
1.	Lead Manager(s) fees	Not applicable as the Debentures under this General Information Document are being issued on private placement basis under Section 42 of Companies Act, 2013, and no lead manager has been appointed for this issuance of Debentures.	N. A	N. A

2.	Underwriting commission	Not applicable as the Debentures under this General Information Document are being issued on private placement basis under Section 42 of Companies Act, 2013, and no underwriting commission is being paid for this issuance of Debentures.	N. A	N. A
3.	Brokerage, selling commission and upload fees	Not applicable as the Debentures under this General Information Document are being issued on private placement basis under Section 42 of Companies Act, 2013, and no brokerage, selling commission and upload fees is being paid for this issuance of Debentures.	N. A	N. A
4.	Fees payable to the registrars to the issue	#+	#+	#+
5.	Fees payable to the legal Advisors	Not applicable. The Issuer is being advised by its in-house legal and compliance team.	N. A	N. A
6.	Advertising and marketing expenses	N. A. **	N. A. **	N. A. **
7.	Fees payable to the regulators including stock exchanges	#+	#+	#+
8.	Expenses incurred on printing and distribution of issue stationary	N. A. **	N. A. **	N. A. **
9.	Any other fees, commission and payments under whatever nomenclature	N. A. ***	N. A. ***	N. A. ***

* As the Debentures will be issued by way of private placement to identified investors in accordance with the process prescribed by SEBI, no specific advertising and marketing expenses are envisaged to be payable in respect of such issue of Debentures.

** As the Debentures will be issued by way of private placement to identified investors in accordance with the process prescribed by SEBI, no specific expenses are envisaged to be incurred on printing and distribution of issue stationary in respect of such issue of Debentures.

*** As the Debentures will be issued by way of private placement to identified investors in accordance with the process prescribed by SEBI, no specific fees, commission and payments under whatever nomenclature are envisaged to be incurred in respect of such issue of Debentures.

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

5.10 **Financial Information:**

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

Please refer Annexure I for the audited financial statements of the Issuer for the Financial Year ended March 31, 2022 and March 31, 2023, and the audited financial results of the Issuer for the Financial Year ended March 31, 2024**, each on a standalone basis.

** The audited financial results of the Issuer have been disclosed for the Financial Year ended March 31, 2024, however, the audited financial statements for the Financial Year ended March 31, 2024 are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting. The audited financial statements will be disclosed to the BSE in accordance with the LODR Regulations and any other directions of SEBI.

On the date of this General Information Document, the Issuer has 1 (one) wholly-owned subsidiary which is a Section 8 company, and therefore, the requirement of maintaining the financial statements on a consolidated basis is not applicable to it.

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

N. A.

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

Please refer Annexure I for the audited financial statements of the Issuer for the Financial Year ended March 31, 2022 and March 31, 2023, and the audited financial results of the Issuer for the Financial Year ended March 31, 2024**.

** The audited financial results of the Issuer have been disclosed for the Financial Year ended March 31, 2024, however, the audited financial statements for the Financial Year ended March 31, 2024 are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting. The audited financial statements will be disclosed to the BSE in accordance with the LODR Regulations and any other directions of SEBI.

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

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

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

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

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

Please refer Annexure I for the audited financial statements of the Issuer for the Financial Year ended March 31, 2022 and March 31, 2023, and the audited financial results of the Issuer for the Financial Year ended March 31, 2024**.

** The audited financial results of the Issuer have been disclosed for the Financial Year ended March 31, 2024, however, the audited financial statements for the Financial Year ended March 31, 2024 are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting. The audited financial statements will be disclosed to the BSE in accordance with the LODR Regulations and any other directions of SEBI.

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

Standalone Basis:

PARTICULARS	MARCH 31, 2021 (INR in crores)	MARCH 31, 2022 (INR in crores)	MARCH 31, 2023 (INR in crores)	MARCH 31, 2024 (INR in crores)
	Audited	Audited	Audited	Audited
BALANCE SHEET				
Assets				
Property, Plant and Equipment	5.31	4.78	5.46	8.96
Financial Assets	2,062.80	2,226.97	3,059.83	4,774.65
Non-financial Assets excluding property, plant and equipment	64.09	89.29	80.18	98.40
Total Assets	2,126.99	2,316.26	3,140.01	4,873.05
Liabilities				
Financial Liabilities				
-Derivative financial instruments	1.79	3.89	-	3.15
-Trade Payables	-	-	-	-
-Debt Securities	945.44	922.23	899.85	1,022.34
-Borrowings (other than Debt Securities)	368.88	598.51	1,396.31	2,476.65

-Subordinated liabilities	-	-	-	-
-Other financial liabilities	6.04	32.78	16.07	55.42
Non-Financial Liabilities				
-Current tax liabilities (net)	-	-	-	-
-Provisions	22.94	23.14	22.67	30.29
-Deferred tax liabilities (net)	-	-	-	-
-other non-financial liabilities	12.50	6.35	12.32	25.46
Equity (Equity Share Capital and Other Equity)	746.70	706.01	768.50	1,236.11
Total Liabilities and Equity	2,126.99	2,316.26	3,140.01	4,873.05
PROFIT AND LOSS				
Revenue from operations	495.27	431.92	623.43	1,040.22
Other Income	4.15	11.57	19.91	31.53
Total Income	499.42	443.49	643.34	1,071.75
Total Expense	476.14	510.90	571.94	843.89
Profit after tax for the year	16.89	(45.72)	53.79	161.13
Other Comprehensive income	(0.10)	0.98	2.99	(0.41)
Total Comprehensive Income	16.79	(44.74)	56.78	160.72
Earnings per equity share (Basic)	5.58	(14.74)	17.34	49.84
Earnings per equity share (Diluted)	5.51	(14.74)	17.13	49.29
Cash Flow				
Net cash from/ used in (-) operating activities	125.23	(279.25)	(730.13)	(1,330.58)
Net cash from/ used in (-) investing activities	(189.78)	45.60	78.21	83.05
Net cash from/ used in (-) financing activities	71.82	207.04	771.70	1,501.49

Net increase/decrease (-) in cash and cash equivalents	179.45	(26.61)	119.79	253.96
Cash and cash equivalents as per Cash Flow Statement as at the end of year	125.23	152.84	272.63	526.59
Additional Information				
Net Worth	746.70	653.15	735.62	1191.91
Cash and cash equivalents	347.45	377.06	394.05	730.26
Loans	1586.08	1739.64	2605.69	4129.66
Loans (Principal Amount)	1586.08	1739.64	2605.69	4129.66
Total Debts to Total Assets	0.63	0.68	0.74	0.72
Interest Income	482.51	409.86	566.49	948.69
Interest Expense	227.91	152.30	187.22	308.69
Impairment on Financial Instruments	18.20	6.22	20.85	131.4
Bad Debts to Loans	36.86	114.88	52.50	54.81
% Stage 3 Loans on Loans (Principal Amount)	3.31%	3.17%	2.27%	2.94%
% Net Stage 3 Loans on Loans (Principal Amount)	0.79%	1.20%	1.17%	0.82%
Tier I Capital Adequacy Ratio (%)	41.18%	36.03%	31.07%	32.79%
Tier II Capital Adequacy Ratio (%)	-	-	-	-

** On the date of this General Information Document, the Issuer has 1 (one) wholly-owned subsidiary which is a Section 8 company, and therefore, the requirement of maintaining the financial statements on a consolidated basis is not applicable to it.

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

The details of any other contingent liabilities of the Issuer based on the audited financial results for the Financial Year ended March 31, 2024** are as follows:

Amount: INR 2.44 Crore
Nature of liability: Income tax demand.
Current status: Pending

** The above disclosure has been made as per the audited financial results of the Issuer for the Financial Year ended March 31, 2024. However, the audited financial statements for the Financial Year ended March 31, 2024 are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting, and will be disclosed to the BSE in accordance with the LODR Regulations and any other directions of SEBI.

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

Not Applicable.

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

(a) **Details of Share Capital as at last quarter end (i.e., June 30, 2024):**

SHARE CAPITAL	AMOUNT (IN INR)
Authorised Share Capital	
67,30,000 equity shares of INR 10 each	6,73,00,000
2,91,00,000 0.01% Compulsorily Convertible Cumulative Preference Shares (CCPS) of INR 10 each	29,10,00,000
47,40,000 0.01% Compulsorily Convertible Cumulative Preference Shares (CCPS) of INR 20 each	9,48,00,000
TOTAL	**45,31,00,000**
Issued, Subscribed and Fully Paid- up Share Capital	
48,30,520 equity shares of INR 10 each	4,83,05,200
2,61,82,448 0.01% Compulsorily Convertible Cumulative Preference Shares (CCPS) of INR 10 each	26,18,24,480
47,39,244 0.01% Compulsorily Convertible Cumulative Preference Shares (CCPS) of INR 20 each	9,47,84,880
TOTAL	**40,49,14,560**

(b) **Changes in its capital structure as at last quarter end (i.e., June 30, 2024) for the preceding three financial years and current financial year:**

Date of change (Annual General Meeting / Extra-Ordinary General Meeting)	Particulars
Financial Year 2021-22	No change
Financial Year 2022-23	No change
Financial Year 2023-24 **- EGM held on November 17, 2023**	The Company has increased the Authorised Share Capital from INR 34,60,00,000 to INR 45,31,00,000 consisting of: ➢ 67,30,000 equity shares of INR 10/- each; ➢ 2,91,00,000 0.01% Compulsorily Convertible Cumulative Preference Shares (CCPS) of INR 10/- each; and ➢ 47,40,000 0.01% Compulsorily Convertible Cumulative Preference Shares (CCPS) of INR 20/- each.
Financial Year 2024-25 (as on the date of this GID)	No change

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

	NAME OF	NO. OF	FACE	ISSUE	CONSIDERATION	NATURE OF	CUMULATIVE PAID UP CAPITAL	REMARKS

DATE OF ALLOTMENT	INVESTOR	EQUITY SHARES	VALUE (IN INR)	PRICE (IN INR)	(CASH, OTHER THAN CASH ETC.)	ALLOTMENT	NO OF EQUITY SHARES	EQUITY SHARE CAPITAL (INR IN CRORE)	EQUITY SHARE PREMIUM (INR IN CRORE)	
05.01.2024	British International Investment plc	10	10	654.11	6,541.10	Private Placement	48,30,510	4.83	0.00	N.A.
05.01.2024	Waterfield Alternative Investments Fund I	10	10	654.11	6,541.10	Private Placement	48,30,520	4.83	0.00	N.A.

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

Nil

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

Nil

(f) **Details of the shareholding of the Company as at the latest quarter end (i.e., June 30, 2024), as per the format specified under the listing regulations:**

Equity Shares

S. No.	Name of Equity Shareholder	Total No of Equity Shares	No. of shares in demat form	As a % of total share capital holding
1.	Sanjay Sharma	9,79,750	9,79,750	2.42
2.	Vikram Jetley	5,78,000	5,78,000	1.43
3.	Shankh Corporation LLP	8,49,625	-	2.10
4.	Shvet Corporation LLP	8,49,625	-	2.10
5.	Sumant Misra	57,750	57,750	0.14
6.	Deepa Pandit	66,000	66,000	0.16
7.	Umesh Kumar Gupta and Gitika Gupta (Joint Holders)	82,500	82,500	0.20
8.	Ashok Prabhakar Nadkarni	82,500	82,500	0.20
9.	A91 Emerging Fund I LLP	65	65	0.00
10.	Elevation Capital V Limited	53,677	53,677	0.13
11.	Aye Finance Employee Welfare Trust	5,60,294	-	1.38

12.	LGT Capital Invest Mauritius PCC with Cell E/VP	33,093	32,993	0.08
13.	CapitalG LP	100	100	0.00
14.	Namrata Sharma	2,61,965	2,61,965	0.65
15.	Harleen Kaur Jetley	1,18,491	1,18,491	0.29
16.	Maj Invest Financial Inclusion Fund II K/S	86,215	86,215	0.21
17.	Alpha Wave India I LP	1,70,850	-	0.42
18.	British International Investment plc	10	10	0.00
19.	Waterfield Alternative Investments Fund I	10	10	0.00
	Total	**48,30,520**	**24,00,026**	**11.91**

Preference Shares:

A) Preference Shares having face value of INR 10 each

S. No.	Name of Preference Shareholder	Total No of Preference Shares	No. of shares in demat form	As a % of total share capital holding
1.	A91 Emerging Fund I LLP	32,00,565	32,00,565	7.90
2.	Elevation Capital V Limited	61,59,852	61,59,852	15.21
3.	LGT Capital Invest Mauritius PCC with Cell E/VP	53,90,925	25,81,114	13.31
4.	CapitalG LP	39,37,237	39,37,237	9.72
5.	CapitalG International LLC	11,56,897	11,56,897	2.86
6.	Maj Invest Financial Inclusion Fund II K/S	22,04,985	22,04,985	5.45
7.	Alpha Wave India I LP	41,31,987	41,31,987	10.20
	Total	**2,61,82,448**	**2,33,72,637**	**64.65**

B) Preference Shares having face value of INR 20 each

S. No.	Name of Preference Shareholder	Total No of Preference Shares	No. of shares in demat form	As a % of total share capital holding
1.	A91 Emerging Fund I LLP	3,82,199	3,82,199	1.89
2.	British International Investment plc	38,21,977	38,21,977	18.88
3.	Waterfield Alternative Investments Fund I	5,35,068	5,35,068	2.64
	Total	**47,39,244**	**47,39,244**	**23.41**

(g) **List of top ten holders of equity shares of the Company as at the latest quarter end (i.e., June 30, 2024):**

S. No.	Name of the shareholders	Total Number of Equity shares	Total shareholding as % of total number of equity shares	Number of shares in demat form
1.	Sanjay Sharma	9,79,750	20.28	9,79,750
2.	Shankh Corporation LLP	8,49,625	17.59	-
3.	Shvet Corporation LLP	8,49,625	17.59	-
4	Vikram Jetley	5,78,000	11.97	5,78,000
5	Aye Finance Employee Welfare Trust	5,60,294	11.60	-
6	Namrata Sharma	2,61,965	5.42	2,61,965
7	Alpha Wave India I LP	1,70,850	3.54	1,70,850
8.	Harleen Kaur Jetley	1,18,491	2.45	1,18,491
9.	Maj Invest Financial Inclusion Fund II K/S	86,215	1.78	86,215
10.	Umesh Kumar Gupta and Gitika Gupta (Joint Holders)	82,500	1.71	82,500
11.	Ashok Prabhakar Nadkarni	82,500	1.71	82,500
12.	Deepa Pandit	66,000	1.37	66,000

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

(a) **Details of the current directors of the Company (As on June 30, 2024):**

S. No.	Name, Designation & DIN	Age	Address	Date of Appointment	Details of other Directorship
1.	Mr. Sanjay Sharma Managing Director 03337545	63	504/21, Heritage City, M.G. Road, DLF Phase-II, Gurgaon Haryana-122008	November 27, 2013	1. Foundation For Advancement of Micro Enterprises
2.	Mr. Govinda Rajulu Chintala Chairperson & Non-Executive Independent Director 03622371	62	401, Krishi Vihar, Nabard Qrtrs, Amerpet, Opposite Lal Bunglow, Sanathnagar, Hyderabad, Telengana - 500018	September 1, 2023	1. IIFL Samasta Finance Limited 2. Annapurna Finance Private Limited 3. NSL Krishnaveni Sugars Limited 4. NSL Sugars Limited
3.	Mr. Sanjaya Gupta Non-Executive Independent Director 02939128	61	K-74A, 2nd Floor, Hauz Khas Enclave, Hauz Khas, New Delhi, 110016	September 1, 2023	1. Ashimara Housing Private Limited
4.	Ms. Kanika Tandon Bhal	59	68, Vikramshila Apartments, IIT	September 1, 2023	1. Ramagundam Fertilizers and Chemicals Limited

	Non-Executive Independent Director 06944916		Campus, New Delhi, Delhi India 110016		2. New Delhi Municipal Council Smart City Limited
5.	Mr. Kartik Srivatsa Non-Executive Non-Independent Director 03559152	41	No. 4 Assetz Stratos No. 49/3, Cunningham Cross Road, Bangalore G.P.O, Bengaluru, Karnataka - 560001	February 20, 2020	1. Finnew Solutions Private Limited 2. Ampin Energy Transition Private Limited (formerly known as AMP Energy India Private Limited) 3. Vivriti Next Private Limited (formerly known as QED Business Solutions Private Limited) 4. Credavenue Private Limited 5. Vivriti Capital Limited (formerly known as Vivriti Capital Private Limited) 6. Vivriti Asset Management Private Limited 7. Be Well Hospitals Private Limited 8. Waycool Foods and Products Private Limited 9. Lightrock Corporate Services Private Limited (formerly known as Aspada Investment Advisors Private Limited) 10. Lightrock Investment Advisors Private Limited (formerly known as LGT Impact Investment Advisors India Private Limited) 11. Smartcoin Financials Private Limited 12. Niyo Solutions, Inc
6.	Mr. Kaushik Anand Kalyana Krishnan	36	B603, Ashok Gardens, TJ Road,	October 9, 2020	1. Llama Logisol Private Limited

	Non-Executive Non-Independent Director 07719742		Sewri, Mumbai – 400015		2. Kaar Technologies India Private Limited 3. Moshpit Technologies Private Limited
7.	Mr. Vivek Kumar Mathur Non-Executive Non-Independent Director 03581311	61	D-151, Westend Heights, DLF Phase-V, Gurgaon-122009, Haryana	June 29, 2016	1. Elixa Technologies Private Limited
8.	Mr. Navroz Darius Udwadia Non-Executive Non-Independent Director 08355220	50	9, Vicarage Garden, London, W8 4AH	March 12, 2019	1. JM Financial Limited 2. DTwelve Spaces Private Limited 3. OFB Tech Private Limited 4. Mswipe Technologies Private Limited 5. Bright Capital Inc. 6. Dream 11 Inc. 7. Mara Labs Inc. 8. Mad Street Den Inc. 9. Mensa Brand Technologies Pte. Ltd. 10. Gudangada Investment Pte. Ltd.
9.	Mr. Gaurav Malhotra Non-Executive Non-Independent Director 07640504	43	A-601, Mantri Espana, Kariyammana, Agrahara, Bellandur, Bengaluru-560103, Karnataka	June 26, 2024	1. Indifi Capital Private Limited 2. Indifi Technologies Private Limited 3. Shubham Housing Development Finance Company Limited

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

S. No.	Name, Designation & DIN	Date of Appointment	Date of Cessation, if applicable	Date of resignation, if applicable	Remarks
1.	Mr. Vikram Jetley	January 10, 2014	January 1, 2022	January 1, 2022	Resigned

	Non-Executive Non-Independent Director 06530212				
2.	Ms. Kanika Tandon Bhal Non-Executive Independent Director 06944916	May 17, 2018	September 1, 2022	September 1, 2022	Resigned
3.	Ms. Arpital Pal Agrawal Non-Executive Independent Director 08588528	September 29, 2022	September 2, 2023	September 2, 2023	Resigned
4.	Mr. Sumiran Das Non-Executive Non-Independent Director 08357729	March 28, 2019	March 9, 2023	March 9, 2023	Resigned
5.	Mr. Vinay Baijal Non-Executive Independent Director 07516339	February 21, 2019	September 2, 2023	September 2, 2023	Resigned
6.	Mr. Navin Kumar Maini Non-Executive Independent Director 00419921	July 18, 2017	September 2, 2023	September 2, 2023	Resigned
7.	Mr. Govinda Rajulu Chintala Chairperson & Non-Executive Independent Director 03622371	September 1, 2023	-	-	Appointment
8.	Mr. Sanjaya Gupta	September 1, 2023	-	-	Appointment

	Non-Executive Independent Director 02939128				
9.	Ms. Kanika Tandon Bhal Non-Executive Independent Director 06944916	September 1, 2023	-	-	Appointment
10.	Mr. Gaurav Malhotra Non-Executive Non-Independent Director 07640504	June 26, 2024	-	-	Appointment

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

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

Sr. No.	Name of the Director	Financial Year	Remuneration payable or paid (in INR)			Shareholding (on a fully diluted basis)		
			by Issuer	by subsidiaries	by associate company	in the Company	in the subsidiaries	in the associate companies
1.	Sanjay Sharma	2024-25 (Current year)	To be determined for FY 2024-25.	To be determined for FY 2024-25.	To be determined for FY 2024-25.	change over 2023-24	N.A.	N.A.
		2023-24	3.69	N.A.	N.A.	5.12	N.A.	N.A.
		2022-23	3.00	N.A.	N.A.	3.16	N.A.	N.A.
		2021-22	2.70	N.A.	N.A.	3.16	N.A.	N.A.

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

Sr. No.	Financial Year	Name of the Director	Appointment of any relatives to an office or place of profit

			in the Issuer	in the subsidiary	in the associate company
1.	2024-25 (Current year)	Sanjay Sharma	Shashwat Sharma	N.A.	N.A.
2.	2023-24	Sanjay Sharma	Shashwat Sharma	N.A.	N.A.
3.	2022-23	Sanjay Sharma	Shashwat Sharma	N.A.	N.A.
4.	2021-22	N.A.	N.A.	N.A.	N.A.

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

A. **in the promotion of the Issuer:**

Mr. Sanjay Sharma is involved in the day-to-day operations of the Issuer as per his engagement terms as Managing Director of the Issuer.

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

None.

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

Nil

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

None.

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

None.

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

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

Name of the Auditor	Address	Date of Appointment
S S Kothari Mehta & Co. LLP*	Plot No. 68, Okhla Industrial Area, Phase III, New Delhi 110020	29-09-2023

**Name of S S Kothari Mehta & Co. was changed to S S Kothari Mehta & Co. LLP effective from November 24, 2023*

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

Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of resignation, if applicable
S. R. Batliboi & Associates LLP	2nd & 3rd Floor Golf View Corporate Tower-B Sector-42, Sector Road Gurugram-122002, Haryana, India	09-10-2020	29-09-2023	29-09-2023
S S Kothari Mehta & Co. LLP*	Plot No. 68, Okhla Industrial Area, Phase III, New Delhi 110020	29-09-2023	N.A.	N.A.

**Name of S S Kothari Mehta & Co. was changed to S S Kothari Mehta & Co. LLP effective from November 24, 2023*

5.15 **Details of the following liabilities of the Issuer, as at the end of the preceding quarter (i.e., June 30, 2023), or if available, a later date:**

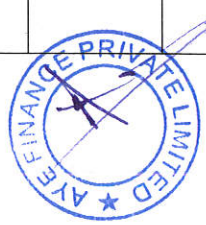
(a) **Details of outstanding secured loan facilities (as on June 30, 2024):**

NAME OF LENDER	TYPE OF FACILITY	AMOUNT SANCTIONED (IN INR)	PRINCIPAL AMOUNT OUTSTANDING (IN INR)	REPAYMENT DATE/SCHEDULE	SECURITY	CREDIT RATING, IF APPLICABLE	ASSET CLASSIFICATION
responsAbility Investments AG	Secured NCD	35,00,00,000	26,25,00,000	Bullet	1.10x	NA	Standard
Symbiotics	Secured NCD	41,40,00,000	41,400	Bullet	1.00x	NA	Standard
Microvest	ECB	37,52,00,000	41,72,67,000	Bullet	1.00x	NA	Standard
Symbiotics	Secured NCD	22,22,16,000	22,222	Bullet	1.00x	NA	Standard
Maanaveeya Development & Finance Pvt Ltd	Term Loan	25,00,00,000	4,54,75,000	Monthly	1.10x	NA	Standard
Credit Saison	Term Loan	25,00,00,000	6,25,00,000	Quarterly	1.10x	NA	Standard
Hinduja Leyland Finance Ltd	Term Loan	40,00,00,000	14,89,96,986	Monthly	1.10x	NA	Standard

Blue Orchard	Secured NCD	31,00,00,000	31,00,00,000	Bullet	1.05x	NA	Standard
Symbiotics	Secured NCD	32,72,50,000	32,72,50,000	Bullet	1.00x	NA	Standard
Symbiotics	Secured NCD	32,72,50,000	32,72,50,000	Bullet	1.00x	NA	Standard
Credit Saison	Term Loan	25,00,00,000	12,50,00,000	Quarterly	1.10x	NA	Standard
Aditya Birla Capital Ltd	Term Loan	15,00,00,000	3,69,01,085	Monthly	1.10x	NA	Standard
Blue Orchard	Secured NCD	26,00,00,000	26,00,00,000	Bullet	1.05x	NA	Standard
responsAbility Investments AG	ECB	82,87,00,000	83,45,34,000	Bullet	1.10x	NA	Standard
Blue Orchard	Secured NCD	31,00,00,000	31,00,00,000	Bullet	1.05x	NA	Standard
A.K Capital Finance Ltd	Secured NCD	15,00,00,000	10,00,00,000	Annually	1.10x	NA	Standard
Credit Saison	Term Loan	20,00,00,000	5,00,00,000	Monthly	1.10x	NA	Standard
CSB Bank	Term Loan	10,00,00,000	2,49,99,940	Monthly	1.10x	IND A-	Standard
MAS Financial Services Ltd	Term Loan	15,00,00,000	3,75,00,018	Monthly	1.10x	NA	Standard
MAS Financial Services Ltd	Term Loan	15,00,00,000	4,37,50,017	Monthly	1.10x	NA	Standard
Mannapuram Finance Ltd	Term Loan	30,00,00,000	14,06,07,596	Monthly	1.10x	NA	Standard
AU Small Finance Bank	Term Loan	25,00,00,000	8,33,33,328	Monthly	1.10x	IND A-	Standard
Unifi AIF	Secured NCD	15,00,00,000	6,66,66,667	Quarterly	1.10x	NA	Standard
Unifi AIF	Secured NCD	27,00,00,000	12,00,00,000	Quarterly	1.10x	NA	Standard
Federal Bank	Term Loan	25,00,00,000	10,72,00,000	Monthly	1.10x	IND A-	Standard
Avendus Wealth Management Pvt Ltd	Secured NCD	33,80,00,000	16,90,00,000	Semi Annual	1.10x	NA	Standard
JM Financial Products Ltd	Term Loan	25,00,00,000	5,93,89,198	Monthly	1.10x	NA	Standard
A.K Capital Finance Ltd	Term Loan	20,00,00,000	3,33,33,335	Monthly	1.10x	NA	Standard
Aditya Birla Capital Ltd	Term Loan	10,00,00,000	4,45,62,664	Monthly	1.10x	NA	Standard
Northern Arc Capital Ltd	Term Loan	25,00,00,000	5,99,33,792	Monthly	1.10x	NA	Standard
Wint Wealth	Secured NCD	30,00,00,000	6,00,00,000	Quarterly	1.10x	NA	Standard

Utkarsh Small Financial Bank Ltd	Term Loan	20,00,00,000	8,33,33,324	Monthly	1.15x	IND A-	Standard
Piramal Enterprises Ltd	Term Loan	30,00,00,000	15,71,42,857	Monthly	1.10x	NA	Standard
DCB Bank	Term Loan	15,00,00,000	6,25,00,000	Monthly	1.10x	IND A-	Standard
Avendus Wealth Management Pvt Ltd	Secured NCD	37,20,00,000	18,60,00,000	Semi Annual	1.10x	NA	Standard
Tata Capital Ltd	Term Loan	25,00,00,000	14,16,66,671	Monthly	1.10x	NA	Standard
MAS Financial Services Ltd	Term Loan	25,00,00,000	11,45,83,355	Monthly	1.10x	NA	Standard
Kotak Mahindra Investments Limited	Term Loan	60,00,00,000	20,00,00,000	Monthly	1.10x	NA	Standard
JM Financial Products Ltd	Term Loan	50,00,00,000	20,49,17,739	Monthly	1.10x	NA	Standard
Credit Saison	Term Loan	15,00,00,000	7,50,00,000	Quarterly	1.10x	NA	Standard
Northern Arc Capital Ltd	Term Loan	20,00,00,000	11,45,94,650	Monthly	1.05x	NA	Standard
Credit Saison	Term Loan	5,00,00,000	3,12,50,000	Quarterly	1.10x	NA	Standard
A.K Capital Finance Ltd	Secured NCD	25,00,00,000	12,50,05,000	Quarterly	1.10x	NA	Standard
Jana Small Finance Bank	Term Loan	50,00,00,000	29,16,66,700	Monthly	1.10x	IND A-	Standard
Suryoday Small Finance Bank	Term Loan	25,00,00,000	15,27,99,237	Monthly	1.10x	IND A-	Standard
JM Financial Products Ltd	Secured NCD	25,00,00,000	12,50,00,000	Quarterly	1.10x	NA	Standard
Wint Wealth	Secured NCD	30,00,00,000	15,00,00,000	4 months	1.10x	NA	Standard
HSBC Bank	Term Loan	50,00,00,000	29,16,66,670	Monthly	1.11x	IND A-	Standard
Northern Arc Capital Ltd	Secured NCD	35,00,00,000	23,33,33,333	Quarterly	1.10x	NA	Standard
MAS Financial Services Ltd	Term Loan	20,00,00,000	11,66,66,680	Monthly	1.10x	NA	Standard
Yubi (Cred Avenue)	Secured NCD	40,00,00,000	40,00,00,000	Maturity	1.10x	NA	Standard
Yubi (Cred Avenue)	Secured NCD	40,00,00,000	19,99,96,000	Quarterly	1.10x	NA	Standard
Northern Arc Capital Ltd	Secured NCD	50,00,00,000	37,50,00,000	Semi Annual	1.10x	NA	Standard

Federal Bank	Term Loan	25,00,00,000	17,85,71,429	Monthly	1.10x	IND A-	Standard
Sundaram Finance Ltd	Secured NCD	25,00,00,000	15,62,50,000	Quarterly	1.10x	NA	Standard
Bajaj Finance Ltd	Term Loan	20,00,00,000	13,33,33,333	Monthly	1.10x	NA	Standard
Mannapuram Finance Ltd	Term Loan	30,00,00,000	21,89,07,463	Monthly	1.10x	NA	Standard
SBM Bank	Term Loan	20,00,00,000	12,50,00,000	Quarterly	1.10x	IND A-	Standard
AU Small Finance Bank	Term Loan	30,00,00,000	20,00,00,000	Monthly	1.10x	IND A-	Standard
Nabkisan Finance Ltd	Term Loan	20,00,00,000	17,14,28,571	Quarterly	1.10x	NA	Standard
IDFC First Bank	Term Loan	1,00,00,00,000	70,00,00,003	Monthly	1.10x	IND A-	Standard
Poonawalla Fincorp Ltd	Term Loan	50,00,00,000	40,26,30,615	Monthly	1.10x	NA	Standard
Triodos Investment Management B.V	Secured NCD	76,50,00,000	76,50,00,000	Maturity	1.00x	NA	Standard
Ujjivan Small Finance Bank	Term Loan	30,00,00,000	20,00,00,000	Monthly	1.10x	IND A-	Standard
VAM	Secured NCD	50,00,00,000	50,00,00,000	Quarterly	1.10x	NA	Standard
ESAF Small Finance Bank	Term Loan	25,00,00,000	18,27,91,488	Monthly	1.10x	IND A-	Standard
HDFC Bank	Term Loan	40,00,00,000	30,00,00,000	Monthly	1.10x	IND A-	Standard
CSB Bank	Term Loan	30,00,00,000	24,00,00,000	Monthly	1.10x	IND A-	Standard
RBL Bank	Term Loan	50,00,00,000	37,49,99,996	Monthly	1.10x	IND A-	Standard
HDFC Bank	Term Loan	1,00,00,00,000	75,00,00,000	Monthly	1.10x	IND A-	Standard
Credit Saison	Term Loan	20,00,00,000	15,00,00,000	Monthly	1.10x	NA	Standard
Tata Capital Ltd	Term Loan	20,00,00,000	16,75,28,738	Monthly	1.10x	NA	Standard
CSB Bank	OD/WCDL	5,00,00,000	5,00,00,000	Bullet	1.10x	IND A-	Standard
JM Financial Products Ltd	Term Loan	75,00,00,000	63,64,33,078	Monthly	1.10x	NA	Standard
DCB Bank	Term Loan	20,00,00,000	15,83,33,333	Monthly	1.10x	IND A-	Standard
Yubi (Cred Avenue)	Secured NCD	50,00,00,000	50,00,00,000	Bullet	1.10x	NA	Standard
Kotak Mahindra Investments Limited	Term Loan	40,00,00,000	33,33,33,332	Monthly	1.10x	NA	Standard



IDBI Bank Limited	Term Loan	25,00,00,000	24,30,00,000	Monthly	1.15x	IND A-	Standard
Invest in Vision (AFI)	ECB	1,08,19,80,000	1,07,09,88,000	Bullet	0.30x	NA	Standard
DKM MIKROFINANZFONDS A (AFI)	ECB	26,93,70,000	26,77,47,000	Bullet	0.30x	NA	Standard
Northern Arc Capital Ltd	Secured NCD	90,00,00,000	90,00,00,000	Quarterly	1.10x	NA	Standard
Utkarsh Small Financial Bank Ltd	Term Loan	27,50,00,000	24,06,24,998	Monthly	1.10x	IND A-	Standard
RBL Bank	Term Loan	25,00,00,000	17,49,99,998	Monthly	1.10x	IND A-	Standard
Yubi (Cred Avenue)	Secured NCD	50,00,00,000	50,00,00,000	Bullet	1.10x	NA	Standard
Small Industries Development Bank of India	Term Loan	50,00,00,000	45,84,00,000	Quarterly	1.10x	IND A-	Standard
STCI Finance Ltd	Term Loan	10,00,00,000	9,16,66,667	Monthly	1.10x	NA	Standard
HDFC Bank	Term Loan	35,00,00,000	30,62,50,000	Monthly	1.10x	IND A-	Standard
Northern Arc Capital Ltd	Term Loan	40,00,00,000	37,09,50,752	Monthly	1.05x	NA	Standard
STCI Finance Ltd	Term Loan	15,00,00,000	14,14,28,571	Monthly	1.10x	NA	Standard
Bajaj Finance Ltd	Term Loan	25,00,00,000	23,95,83,333	Monthly	1.10x	NA	Standard
Dexif Fintech Pvt Ltd	Secured NCD	49,00,00,000	49,00,00,000	Monthly	1.10x	NA	Standard
State Bank of India	Term Loan	50,00,00,000	50,00,00,000	Quarterly	1.25x	IND A-	Standard
Jiraaf	Secured NCD	25,00,00,000	25,00,00,000	Bullet	1.10x	NA	Standard
Poonawalla Fincorp Ltd	Term Loan	50,00,00,000	50,00,00,000	Monthly	1.10x	NA	Standard
AU Small Finance Bank	Term Loan	40,00,00,000	40,00,00,000	Monthly	1.10x	IND A-	Standard
FMO	Secured NCD	2,49,00,00,000	2,49,00,00,000	Annually	1.10x	NA	Standard
IndusInd Bank Ltd	Term Loan	25,00,00,000	23,95,83,333	Monthly	1.10x	IND A-	Standard
Federal Bank	Term Loan	25,00,00,000	25,00,00,000	Quarterly	1.10x	IND A-	Standard
Yubi (Cred Avenue) NCD	Secured NCD	1,25,00,00,000	1,25,00,00,000	Bullet	1.10x	NA	Standard
Tata Capital Ltd	Term Loan	15,00,00,000	15,00,00,000	Monthly	1.10x	NA	Standard

Dexif Fintech Pvt Ltd	Secured NCD	51,00,00,000	51,00,00,000	Monthly	1.10x	NA	Standard
		37,18,59,66,000	**28,12,99,00,495**				

(b) **Details of outstanding unsecured loan facilities (as on June 30, 2024):**

NAME OF LENDER	TYPE OF FACILITY	AMOUNT SANCTIONED (IN INR)	PRINCIPAL AMOUNT OUTSTANDING (IN INR)	REPAYMENT DATE/SCHEDULE	CREDIT RATING, IF APPLICABLE
Northern Arc Capital Ltd	Unsecured NCD	37,50,00,000	37,50,00,000	Bullet	NA
Triple Jump	Unsecured NCD	37,50,00,000	37,50,00,000	Bullet	NA
Vivriti Asset Management Pvt Ltd	Unsecured NCD	23,40,00,000	11,70,00,000	Bullet	NA
Vivriti Capital Ltd	Unsecured Term Loan	40,00,00,000	24,44,44,432	Monthly	NA
Northern Arc Capital Ltd	Unsecured Term Loan	25,00,00,000	10,12,41,833	Monthly	NA
Unifi AIF	Unsecured NCD	25,00,00,000	19,79,12,500	Monthly	NA
responsAbility Investments AG	ECB	95,32,35,000	95,99,44,100	Bullet	NA
responsAbility Investments AG	ECB	**29,22,50,000**	**29,23,16,900**	Bullet	NA

(c) **Details of Outstanding Non-Convertible Securities (as on June 30, 2024):**

AXIS FINANCE PRIVATE LIMITED

SERIES OF NCS / ISIN	TENOR / PERIOD OF MATURITY (IN MONTHS)	COUPON	AMOUNT (INR IN CRORE)	DATE OF ALLOTMENT	REDEMPTION DATE / SCHEDULE	CREDIT RATING	SECURED / UNSECURED	SECURITY
INE501X07125	72	13.29%	35.00	26-Jun-19	26-Jun-25	IND A-	Secured	1.10 (One Decimal Point One Zero) times the aggregate amount of principal amount outstanding of the debentures
INE501X07166	60	12.50%	41.40	08-Nov-19	08-Nov-24	IND A-	Secured	1 (One Decimal) times the aggregate amount of principal amount outstanding of the debentures
INE501X07232	42	10.70%	77.18	08-Dec-20	13-May-24	IND A-	Secured	100% exclusive charge
INE501X07257	40	10.20%	22.22	21-Dec-21	13-May-25	IND A-	Secured	100% of the hypothecated assets
INE501X08057	36	11.35%	37.50	28-Feb-22	15-Mar-25	IND A-	Unsecured	-
INE501X08057	36	11.89%	37.50	28-Feb-22	15-Mar-25	IND A-	Unsecured	-

INE501X07299	60	14.60%	31.00	28-Jul-22	28-Jul-27	IND A-	Secured	1.05x (One Decimal point Zero Five) times the aggregate amount of principal amount outstanding of the debentures
INE501X07331	67	11.59%	32.73	13-Sep-22	08-Mar-28	IND A-	Secured	1 (One) times the aggregate amount of principal amount outstanding of the debentures
INE501X07331	67	11.59%	32.73	13-Sep-22	08-Mar-28	IND A-	Secured	1 (One) times the aggregate amount of principal amount outstanding of the debentures
INE501X07315	60	14.60%	26.00	20-Sep-22	20-Sep-27	IND A-	Secured	1.05x (One Decimal point Zero Five) times the aggregate amount of principal amount outstanding of the debentures
INE501X07349	60	14.60%	31.00	15-Nov-22	15-Nov-27	IND A-	Secured	1.05x (One Decimal point Zero Five) times the aggregate amount of principal amount outstanding of the debentures

INE501X07414	18	10.25%	100.00	05-Dec-22	05-Jun-24	IND A-	Secured	1.10x (One Decimal One Zero) times the aggregate amount of principal amount outstanding of the debentures
INE501X07364	31	12.65%	15.00	06-Dec-22	31-Jul-25	IND A-	Secured	1.10x (One Decimal One Zero) times the aggregate amount of principal amount outstanding of the debentures
INE501X08073	32	12.13%	23.40	13-Dec-22	31-Dec-24	IND A-	Unsecured	-
INE501X07372	15	10.50%	50.00	24-Jan-23	25-Apr-24	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.
INE501X07380	27	11.25%	15.00	08-Feb-23	08-May-25	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.
INE501X07398	27	11.25%	27.00	15-Feb-23	15-May-25	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.

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INE501X07406	24	10.70%	33.80	24-Mar-23	31-Mar-25	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.
INE501X07422	15	10.59%	30.00	11-Apr-23	25-Jul-24	IND A-	Secured	1.10x (One Decimal One Zero) times the aggregate amount of principal amount outstanding of the debentures
INE501X07430	24	10.70%	37.20	18-May-23	31-May-25	IND A-	Secured	hypothecation over receivables with the security cover of at least 1.10x the aggregate of Redemption Amount and accrued Coupon

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INE501X07448	18	10.60%	25.00	26-Jul-23	26-Jan-25	IND A-	Secured	Exclusive charge via a deed of hypothecation over specific asset portfolio of receivables Hypothecated Assets with a security cover of 1.10x times Minimum Security Cover to be maintained on the outstanding amounts of the NCDs along with coupon thereon at all times during the tenor of the NCDs
INE501X07455	18	10.50%	25.00	02-Aug-23	02-Feb-25	IND A-	Secured	The Hypothecated Receivables shall at all times be equal to the Security Cover of 110%
INE501X07463	16	10.60%	30.00	08-Aug-23	08-Dec-24	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.

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INE501X07471	18	10.50 %	35.00	25-Aug-23	25-Feb-25	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.
INE501X07489	18	8.60%	40.00	04-Sep-23	04-Mar-25	IND A-	Secured	At least 1.1 (one decimal one) times the value of the Outstanding Amounts where the principal amounts of the loans underlying the Hypothecated Assets comprise at least 1.1 (one decimal one) times the value of the Outstanding Amounts
INE501X07497	18	8.60%	40.00	14-Sep-23	14-Mar-25	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.
INE501X07505	24	10.75 %	50.00	25-Sep-23	31-Aug-25	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.

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INE501X07513	24	11.00%	25.00	27-Sep-23	27-Sep-25	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.
INE501X07521	73	12.76%	76.50	29-Sep-23	27-Sep-29	IND A-	Secured	1.00 times of Aggregate of the o/s Principal Amount and the o/s Coupon.
INE501X07539	34	11.15%	50.00	24-Nov-23	15-Sep-26	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.
INE501X08081	24	11.15%	25.00	24-Jan-24	24-Jan-26	IND A-	Unsecured	-
INE501X07547	18	9.11%	50.00	23-Feb-24	23-Aug-25	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.
INE501X07554	24	10.75%	90.00	06-Mar-24	06-Mar-26	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.
INIFD0705019	48	13.18%	95.32	14-Mar-24	14-Mar-28	IND A-	Unsecured	-

INE501X07562	19	9.11%	50.00	22-Mar-24	07-Oct-25	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.
INE501X07570	37	10.50 %	49.00	30-Apr-24	30-Apr-27	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.
INE501X07588	30	10.50 %	25.00	17-May-24	17-Nov-26	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.
INE501X07596	61	11.30 %	249.00	31-May-24	30-May-29	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.
INE501X07604	24	10.25 %	125.00	20-Jun-24	20-Mar-26	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.
INE501X07570	35	10.50 %	51.00	13-Jun-24	30-Apr-27	IND A-	Secured	1.10 times of Aggregate of the o/s Principal Amount and the o/s Coupon.

(d) **Details of commercial paper issuances as at the end of the last quarter (i.e., June 30, 2024) in the following format**:



Series of Non-Convertible Securities	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in Crore)	Date of allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security	Other details viz. details of Issuing and Paying Agent, details of Credit Rating Agencies
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

(e) **List of top ten holders of non-convertible securities in terms of value (on a cumulative basis) as at the end of the last quarter (i.e., June 30, 2024):**

S. NO.	NAME OF HOLDERS	HOLDING AS A % OF TOTAL OUTSTANDING NON-CONVERTIBLE SECURITIES OF THE ISSUER	CATEGORY OF HOLDER	FACE VALUE OF HOLDING/ TOTAL OUTSTANDING AMOUNT OF THE HOLDING (IN INR, IN LAKHS)
1.	NEDERLANDSE FINANCIERINGS-MAATSCHAPPIJ VOOR ONTWIK	18.46%	Foreign Portfolio Investor	24,900.00
2.	TRIODOS CUSTODY B.V. ACTING IN ITS CAPACITY AS A C	5.67%	Foreign Portfolio Investor	7,650.00
3.	VIVRITI ALPHA DEBT FUND	3.71%	Alternative Investment Funds	5,000.00
4.	NEO SPECIAL CREDIT	3.71%	Alternative Investment Funds	5,000.00

	OPPORTUNITIES FUND			
5.	NORTHERN ARC MONEY MARKET ALPHA TRUST	2.78%	Alternative Investment Funds	3,750.00
6.	AAV S.A.R.L	2.43%	Foreign Portfolio Investor	3,272.50
7.	MASALA INVESTMENTS S.A.R.L.	2.43%	Foreign Portfolio Investor	3,272.50
8.	AJANTA PHARMA LIMITED	2.41%	Limited Company	3,250.00
9.	COVID-19 EMERGING AND FRONTIER MARKETS MSME SUPPOR	2.30%	Foreign Portfolio Investor	3,100.00
10.	BLUEORCHARD MICROFINANCE FUND	2.30%	Foreign Portfolio Investor	3,100.00

(f) **List of top ten holders of Commercial Paper in terms of value (in cumulative basis) as at the end of the last quarter (i.e., June 30, 2024):**

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

(g) **Details of the bank fund based facilities/ rest of the borrowing (if any, including hybrid debt like Foreign Currency Convertible Bonds (FCCB), Optionally Convertible Debentures/ Preference Shares) from financial institutions or financial creditors as at the end of the last quarter (i.e., June 30, 2024):**

Name of Party (in case of facility) / Name of Instrument	Type of facility / Instrument	Amount sanctioned / issued	Principal Amount outstanding	Date of Repayment / Schedule	Credit Rating	Secured / Unsecured	Security
NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

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

None

5.16A **Details of any outstanding borrowings taken/ debt securities issued for consideration other than cash. This information shall be disclosed whether such borrowing/ debt**

securities have been taken/ issued: (a) in whole or part, (b) at a premium or discount, or (c) in pursuance of an option or not

Nil

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

S. NO.	PARTICULARS OF DISCLOSURE	DETAILS
1.	**Details with regard to lending done out of the issue proceeds of earlier issuances of debt securities (whether public issue or private placement) by issuer**	Lending Policy: Please refer Annexure II. Classification of Loans given to associate or entities related to Board, Senior **management**, promoters, etc: Please refer Annexure II. **Classification of loans into several maturity profile denomination**: Please refer Annexure II. **Aggregated exposure to top 20 borrowers**: Please refer Annexure II. **Details of loans, overdue and classified as Non** performing assets (NPA)**: Please refer** Annexure II.
2.	**Details of borrowings granted by issuer**	**Portfolio Summary of borrowings made by issuer**: Please refer Annexure II. **Quantum and percentage of Secured vs. Unsecured borrowings**: Please refer Annexure II.
3.	**Details of change in shareholding**	Any change in **promoters' shareholding in the Issuer** during **preceding** financial year beyond the threshold prescribed by **Reserve Bank of India: Please refer** Annexure II.
4.	**Disclosure of Assets under management**	**Segment wise break up and type of loans**: Please refer Annexure II.
5.	**Details of borrowers**	**Geographical location wise**: Please refer Annexure II.
6.	**Details of Gross NPA**	**Segment wise**: Please refer Annexure II.
7.	**Details of Assets and Liabilities**	**Residual maturity profile wise into several bucket**: Please refer Annexure II.
8.	**Additional details of loans made by, Housing Finance Company**	N.A.

9.	**Disclosure of latest ALM statements to stock exchange**	Please refer Annexure II.

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

Nil for the Financial Years ended March 31, 2022, March 31, 2023, and March 31, 2024, and the current Financial Year.

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

The Issuer hereby declares that there has been no material event, development or change 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 debt securities of the Issuer.

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

None

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

None for the Financial Years ended March 31, 2022, March 31, 2023, and March 31, 2024, and the current Financial Year.

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

None.

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

None.

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

None.

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

Please refer to the related party transactions set out in Annexure III for the Financial Years ended March 31, 2022, March 31, 2023, and March 31, 2024, and the current Financial Year.

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

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

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

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

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

(i) **A portfolio summary with regards to industries/ sectors to which borrowings have been granted by NBFCs:**

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

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

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

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

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

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

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

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

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

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

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

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

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

(b) ***Procedure and time schedule for allotment and issue of securities should be disclosed:*** Please refer Section 8 and the Key Information Document for the relevant issuance of Debentures.

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

5.33 **Other details:**

AXE FINANCE PRIVATE LIMITED

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

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

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

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

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

(b) **Issue / instrument specific regulations - relevant details (Companies Act, 2013 (18 of 2013), guidelines issued by the Reserve Bank of India, etc.):**

The Issue of Debentures shall be in conformity with the applicable provisions of the Companies Act, 2013 including the relevant notified rules thereunder, the SEBI Debt Listing Regulations, the SEBI Listed Debentures Circulars, the LODR Regulations, the NBFC Directions, and the applicable guidelines and directions issued by the RBI and SEBI.

(c) **Default in payment**:

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

(d) **Delay in listing**:

In accordance with the SEBI NCS Regulations read together with the SEBI Listing Timelines Requirements, the Issuer confirms that in the event there is any delay in listing of the Debentures beyond the time period set out in the SEBI Listing Requirements, the Issuer will pay to the Debenture Holders, penal interest of 1% (one percent) per annum over the Interest Rate, from the date of allotment of the Debentures until the listing of the Debentures is completed.

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

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

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

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

(f) **Issue details**: Please refer to Section 5.35 (*Summary Terms*) of this General Information Document

(g) **Application process:**

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

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

The finalised form of the PPOA prepared in accordance with the Form PAS 4 prescribed under the Companies (Prospectus and Allotment of Securities) Rules, 2014 shall be set out in the Key Information Document for the relevant issuance of Debentures.

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

Not applicable

5.34 **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 are or is to be applied directly or indirectly:***

(i) ***in the purchase of any business; or***

(ii) ***in the purchase of an interest in any business and by reason of that purchase, or anything to be done in consequence thereof, or in connection therewith,***

the company shall become entitled to an interest in either the capital or profits and losses or both, In such business exceeding fifty per cent. thereof, a –eport made by a chartered accountant upon -

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

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

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

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

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

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

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

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

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

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

(c) ***If:***

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

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

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

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

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

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

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

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

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

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

Lending policy: Please refer Annexure IV.

Borrowing policy: Please refer Annexure IV.

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

NIL

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

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

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

Please refer page number 66 and note number 35 of the audit report for the Financial Year ended March 31, 2022, page number 71 and note number 35 of the audit report for the Financial Year ended March 31, 2023, which sets out the details of the related party transactions entered into by the Issuer. Please refer Annexure I for aforementioned audit reports.

The audited financial statements for the Financial Year ended March 31, 2024 are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting, and only the audited financial results of the Issuer have been disclosed for the Financial Year ended March 31, 2024 in Annexure I below. The relevant details along with the audited financial statements will be disclosed to the BSE in accordance with the LODR Regulations and any other directions of SEBI.

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

NIL for the Financial Years ended March 31, 2024, March 31, 2023 and March 31, 2022.

(j) **The details of (i) any inquiry, inspections or investigations initiated or conducted under the securities laws or Companies Act, 2013 (18 of 2013) or any previous companies law, (ii) prosecutions filed, if any (whether pending or not); and (iii) fines imposed or offences compounded, in the three years immediately preceding the year of issue of issue document in the case of the issuer being a company and all of its subsidiaries.**

NIL

5.35 **Summary Terms**

Security Name (Name of the non-convertible securities which includes (Coupon/dividend, Issuer Name and maturity year) e.g. 8.70% XXX 2015.	To be set out in the Key Information Document for the relevant issuance of Debentures.
Issuer	Aye Finance Private Limited
Type of Instrument	To be set out in the Key Information Document for the relevant issuance of Debentures.
Nature of Instrument (Secured or Unsecured)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Seniority (Senior or Subordinated)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Eligible Investors	As specified in Section 8.15 (*Eligible Investors*) read with the relevant Key Disclosure Document.
Listing (name of stock Exchange(s) where it will be listed and timeline for listing)	In respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures: (a) the Issuer shall submit all duly completed documents to the BSE, SEBI, ROC or any other Governmental Authority, as are required under Applicable Law and obtain the listing of the Debentures within the timelines prescribed under the SEBI Listing Timelines Requirements ("**Listing Period**"); (b) the Issuer shall ensure that the Debentures continue to be listed on the wholesale debt market segment of the BSE; and (c) in the event there is any delay in listing of the Debentures beyond the Listing Period, the Issuer will pay to the Debenture Holders, penal interest of 1% (one percent) per annum over the interest

	rate in respect of the Debentures set out in the Key Information Document for the relevant issuance of Debentures from the Deemed Date of Allotment until the listing of the Debentures is completed.
Rating of the Instrument	To be set out in the Key Information Document for the relevant issuance of Debentures.
Issue Size	To be set out in the Key Information Document for the relevant issuance of Debentures.
Minimum Subscription	To be set out in the Key Information Document for the relevant issuance of Debentures.
Option to retain oversubscription (Amount)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Objects of the Issue / Purpose for which there is requirement of funds	To be set out in the Key Information Document for the relevant issuance of Debentures.
In case the issuer is a NBFC and the objects of the issue entail loan to any entity who is a 'group company' then disclosures shall be made in the following format:	To be set out in the Key Information Document for the relevant issuance of Debentures.
Details of the utilization of the Proceeds	To be set out in the Key Information Document for the relevant issuance of Debentures.
Coupon/Dividend Rate	To be set out in the Key Information Document for the relevant issuance of Debentures.
Step Up/Step Down Coupon Rate	To be set out in the Key Information Document for the relevant issuance of Debentures.
Coupon/Dividend Payment Frequency	To be set out in the Key Information Document for the relevant issuance of Debentures.
Coupon/Dividend Payment Dates	To be set out in the Key Information Document for the relevant issuance of Debentures.
Cumulative / non cumulative, in case of dividend	To be set out in the Key Information Document for the relevant issuance of Debentures.
Coupon Type (Fixed, floating or other structure)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc).	To be set out in the Key Information Document for the relevant issuance of Debentures.
Day Count Basis (Actual/Actual)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Interest on Application Money	To be set out in the Key Information Document for the relevant issuance of Debentures.

Default Interest Rate	To be set out in the Key Information Document for the relevant issuance of Debentures.
Tenor	To be set out in the Key Information Document for the relevant issuance of Debentures.
Redemption Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Redemption Amount	To be set out in the Key Information Document for the relevant issuance of Debentures.
Redemption Premium/Discount	To be set out in the Key Information Document for the relevant issuance of Debentures.
Issue Price	To be set out in the Key Information Document for the relevant issuance of Debentures.
Discount at which security is issued and the effective yield as result of such discount	To be set out in the Key Information Document for the relevant issuance of Debentures.
Premium/Discount at which security is redeemed and the effective yield as a result of such premium/discount	To be set out in the Key Information Document for the relevant issuance of Debentures.
Put Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Put Price	To be set out in the Key Information Document for the relevant issuance of Debentures.
Call Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Call Price	To be set out in the Key Information Document for the relevant issuance of Debentures.
Put Notification Time (Timelines by which the investor need to intimate Issuer before exercising the put)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Call Notification Time (Timelines by which the Issuer need to intimate investor before exercising the call)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Face Value	To be set out in the Key Information Document for the relevant issuance of Debentures.
Minimum subscription amount and in multiples thereafter	To be set out in the Key Information Document for the relevant issuance of Debentures.
s	
1. Issue Opening Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
2. Issue Closing Date	To be set out in the Key Information Document for the relevant issuance of Debentures.

3. Date of earliest closing of the issue, if any.	N.A.
4. Pay-in Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
5. Deemed Date of Allotment	To be set out in the Key Information Document for the relevant issuance of Debentures.
Settlement Mode of the Instrument	Please refer Section 8 below along with the Key Information Document for the relevant issuance of Debentures.
Depository	NSDL and CDSL
Disclosure of Interest/Dividend/ redemption dates	To be set out in the Key Information Document for the relevant issuance of Debentures.
Record Date	To be set out in the Key Information Document for the relevant issuance of Debentures.
All covenants of the issue (including side letters, accelerated payment clause, etc.)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Description regarding Security (where applicable) including type of security (movable/immovable/tangible etc.), type of charge (pledge/ hypothecation/ mortgage etc.), date of creation of security/ likely date of creation of security, minimum security cover, revaluation, replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the General Information Document	I. **SECURITY** To be set out in the Key Information Document for the relevant issuance of Debentures. II. **SPECIFIC DISCLOSURES** (a) **Type of security**: To be set out in the Key Information Document for the relevant issuance of Debentures. (b) **Type of charge**: To be set out in the Key Information Document for the relevant issuance of Debentures. (c) **Date of creation of security/ likely date of creation of security**: To be set out in the Key Information Document for the relevant issuance of Debentures. (d) **Minimum security cover**: To be set out in the Key Information Document for the relevant issuance of Debentures. (e) **Revaluation**: To be set out in the Key Information Document for the relevant issuance of Debentures. (f) **Replacement of security**: To be set out in the Key Information Document for the relevant issuance of Debentures. (g) **Interest over and above the coupon rate**: To be set out in the Key Information Document for the relevant issuance of Debentures.
Transaction Documents	means, in respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, the transaction documents executed for the relevant issuance of Debentures (including without limitation, the Debenture Trust Deed, the Debenture Trustee Agreement,

	the Debt Disclosure Documents, and any other document that may be designated as a Transaction Document by the Debenture Trustee), and "Transaction Document" means any of them.
Conditions precedent to Disbursement	To be set out in the Key Information Document for the relevant issuance of Debentures.
Conditions Subsequent to Disbursement	To be set out in the Key Information Document for the relevant issuance of Debentures.
Event of Default (including manner of voting /conditions of joining Inter Creditor Agreement)	Please refer Section 7.6 below.
Creation of recovery expense fund	The Issuer hereby undertakes and confirms that it shall, within the time period prescribed under Chapter IV of the SEBI Debenture Trustees Master Circular, establish and maintain the Recovery Expense Fund in such manner/mode as is prescribed under Chapter IV of the SEBI Debenture Trustees Master Circular.
Conditions for breach of covenants (as specified in Debenture Trust Deed)	Please refer sections named "*Default Interest Rate*" and the Key Information Document for the relevant issuance of Debentures.
Provisions related to Cross Default	To be set out in the Key Information Document for the relevant issuance of Debentures.
Roles and Responsibilities of the Debenture Trustee	To be set out in the Key Information Document for the relevant issuance of Debentures.
Risk factors pertaining to the issue	Please refer Section 3 (*Risk Factors*).
Governing Law & Jurisdiction	To be set out in the Key Information Document for the relevant issuance of Debentures.
Business Day Convention	To be set out in the Key Information Document for the relevant issuance of Debentures.
Additional Disclosures (Security Creation)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Additional Disclosures (Default in Payment)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Additional Disclosures (Delay in Listing)	In respect of any tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, if there is any delay in listing of the Debentures beyond the Listing Period, the Issuer will pay to the Debenture Holders, penal interest of 1% (one percent) per annum over the interest rate in respect of the Debentures set out in the Key Information Document for the relevant issuance of Debentures from the Deemed Date of Allotment until the listing of the Debentures is completed.

Note:

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

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

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 SEBI Debt Listing Regulations and Regulation 51 of the SEBI Debt 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 SEBI Debt 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

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

(i) ***Name of the bank declaring as a wilful defaulter:*** Not Applicable

(ii) ***The year in which it was declared as a wilful defaulter:*** Not Applicable

(iii) ***Outstanding amount when declared as a wilful defaulter:*** Not Applicable

(iv) ***Name of the entity declared as a wilful defaulter:*** Not Applicable

(v) ***Steps taken, if any, for the removal from the list of wilful defaulters:*** Not Applicable

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

(vii) ***Any other disclosure as specified by SEBI***: Not Applicable

(f) **The fact that the issuer or any of its promoters or directors is a wilful defaulter shall be disclosed prominently on the cover page with suitable cross-referencing to the pages**: Not Applicable

SECTION 7: TRANSACTION DOCUMENTS AND KEY TERMS

7.1 REPRESENTATIONS AND WARRANTIES OF THE ISSUER

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

7.2 FINANCIAL COVENANTS

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

7.3 REPORTING COVENANTS

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

7.4 AFFIRMATIVE COVENANTS

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

7.5 NEGATIVE COVENANTS

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

7.6 EVENTS OF DEFAULT

7.6.1 Consequences and Remedies of an Event of Default

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

7.6.2 Events of Default

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

7.6.3 Notice on the Occurrence of an Event of Default

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

7.6.4 Additional obligations of the Debenture Trustee

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

7.7 LISTING AND MONITORING REQUIREMENTS

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

SECTION 8: OTHER INFORMATION AND APPLICATION PROCESS

The Debentures being offered as part of the Issue are subject to the provisions of the Act, the Memorandum and Articles of Association of the Issuer, the terms of this General Information Document, Application Form and other terms and conditions as may be incorporated in the Transaction Documents. The details of the application process set out in this Section 8 are applicable for each issuance of a tranche/series of Debentures issued pursuant to this General Information Document and the Key Information Document for the relevant issuance of Debentures, and shall be read with the relevant Key Information Document.

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/CDSL and the relevant DPs of the transferor or transferee and any other applicable laws and rules notified in respect thereof. The transferee(s) should ensure that the transfer formalities are completed prior to the Record Date. In the absence of the same, amounts due will be paid/redemption will be made to the person, whose name appears in the Register of Debenture Holders maintained by the R&T Agent as on the Record Date, under all circumstances. In cases where the transfer formalities have not been completed by the transferor, claims, if any, by the transferees would need to be settled with the transferor(s) and not with the Issuer. The normal procedure followed for transfer of securities held in dematerialized form shall be followed for transfer of these Debentures held in dematerialised form. The seller should give delivery instructions containing details of the buyer's DP account to his DP.

8.2 Debentures held in Dematerialised Form

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

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

8.3 Debenture Trustee for the Debenture Holder(s)

The Issuer has appointed the Debenture Trustee to act as trustee for the Debenture Holder(s). The Issuer and the Debenture Trustee have entered/intend to enter into the Debenture Trustee Agreement and the Debenture Trust Deed *inter alia*, specifying the powers, authorities and obligations of the Debenture Trustee and the Issuer. The Debenture Holder(s) shall, without further act or deed, be deemed to have irrevocably given their consent to the Debenture Trustee or any of its agents or authorized officials to do all such acts, deeds, matters and things in respect of or relating to the Debentures as the Debenture Trustee may in its absolute discretion deem necessary or require to be done in the interest of the Debenture Holder(s). Any payment made by the Issuer to the Debenture Trustee on behalf of the Debenture Holder(s) shall discharge the Issuer *pro tanto* to the Debenture Holder(s). The Debenture Trustee will protect the interest of the Debenture Holder(s) in regard to the repayment of principal and coupon thereon and they will take necessary action, subject to and in accordance with the Debenture

Trustee Agreement and the Debenture Trust Deed, at the cost of the Issuer. No Debenture Holder shall be entitled to proceed directly against the Issuer unless the Debenture Trustee, having become so bound to proceed, fails to do so. The Debenture Trustee Agreement and the Debenture Trust Deed shall more specifically set out the rights and remedies of the Debenture Holder(s) and the manner of enforcement thereof.

8.4 Sharing of Information

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

8.5 Debenture Holder not a Shareholder

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

8.6 Modification of Debentures

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

8.7 Right to accept or reject Applications

The board of directors/committee of directors reserve its full, unqualified and absolute right to accept or reject any application for subscription to the Debentures, in part or in full, without assigning any reason thereof.

8.8 Notices

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

8.9 Issue Procedure

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

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

Unless otherwise set out in the relevant Key Information Document, the subscription to the Debentures shall be made by the Eligible Investors through the electronic book mechanism as prescribed by SEBI under the EBP Requirements by placing bids on the EBP Platform during the Issue period. The Issuer

will make the bidding announcement on the EBP Platform at least 1 (one) Business Day before initiating the bidding process in accordance with the EBP Requirements. In case the Eligible Investors are not registered on the EBP Platform, they will have to register themselves as an "investor" on the EBP Platform (as a one-time exercise) and also complete the mandatory "know your customer" verification process. The Eligible Investors should also refer to the operational guidelines of the relevant EBP in this respect. The disclosures required pursuant to the EBP Requirements are set out herein below:

Details of size of issue including green shoe option, if any and a range within which green shoe may be retained (if applicable)	To be set out in the Key Information Document for the relevant issuance of Debentures.
Interest Rate Parameter	To be set out in the Key Information Document for the relevant issuance of Debentures.
Bid opening and closing date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Minimum Bid Lot	To be set out in the Key Information Document for the relevant issuance of Debentures.
Manner of bidding in the Issue	To be set out in the Key Information Document for the relevant issuance of Debentures.
Manner of allotment in the Issue	To be set out in the Key Information Document for the relevant issuance of Debentures.
Manner of settlement in the Issue	To be set out in the Key Information Document for the relevant issuance of Debentures.
Settlement Cycle	To be set out in the Key Information Document for the relevant issuance of Debentures.
Bid Start Time and End Time	To be set out in the Key Information Document for the relevant issuance of Debentures.
Pay-in date	To be set out in the Key Information Document for the relevant issuance of Debentures.
Anchor Portion Details (if any)	To be set out in the Key Information Document for the relevant issuance of Debentures.

Process flow of settlement:

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

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

the subscription monies in respect of the Debentures from the aforesaid account of ICCL shall be released into the Issuer's bank account set out in the Key Information Document for the relevant issuance of Debentures.

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

8.10 Eligible Investors should refer to the Operational Guidelines.

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

8.11 Application Procedure

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

Potential Investors may also be invited to subscribe by way of the Application Form prescribed in the relevant Key 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.

8.12 Fictitious Applications

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

8.13 Basis of Allotment

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

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

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

		Pension Fund, Provident Fund, FPI, PFI, Corporate, Others	

8.14 Payment Instructions

The Application Form should be submitted directly. The entire amount in respect of the Debentures is payable along with the making of an application. Applicants can remit the application amount on the Pay-in Date in the account of ICCL mentioned under Section 8.9 above.

8.15 Eligible Investors

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

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

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

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

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

Hosting of this General Information Document (and any relevant Key Information Document along with the PPOA for the relevant issuance of Debentures) on the website of the BSE/EBP should not be construed as an offer or an invitation to offer to subscribe to the Debentures and this General Information Document (and any relevant Key Information Document along with the PPOA for the relevant issuance of Debentures) has been hosted only as this is stipulated under the SEBI Debt Listing

Regulations read with the EBP Requirements. Eligible Investors should check their eligibility before making any investment.

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

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

8.16 Post-Allocation Disclosures by the EBP

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

8.17 Procedure for Applying for Dematerialised Facility

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

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

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

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

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

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

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

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

by the R&T Agent and conveyed to the Issuer, whereupon the redemption amount and benefits will be paid to the beneficiaries, as identified.

8.18 Depository Arrangements

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

8.19 Market Lot

The market lot for trading of Debentures will be one Debenture ("Market Lot"). Since the Debentures are being issued only in dematerialised form, the odd lots will not arise either at the time of issuance or at the time of transfer of debentures.

8.20 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.

8.21 Application under Power of Attorney

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

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

8.22 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

8.23 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)

8.24 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.

8.25 Succession

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

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

8.26 Mode of Payment

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

8.27 Effect of Holidays

Please refer Section 5.35 (*Summary Terms*).

8.28 Tax Deduction at Source

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

8.29 Allotment

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

8.30 Deemed Date of Allotment

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

8.31 Record Date

AVE FINANCE PRIVATE LIMITED

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

8.32 Refunds

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

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

8.33 Interest on Application Money

Please refer Section 5.35 (*Summary Terms*).

8.34 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.

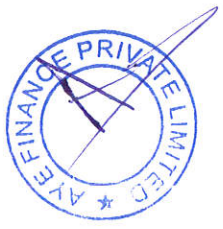
8.35 Payment on Redemption

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

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

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

Disclaimer: Please note that only those persons to whom this General Information Document has been specifically addressed are eligible to apply. However, an application, even if complete in all respects, is liable to be rejected without assigning any reason for the same. The list of documents provided above is only indicative, and an investor is required to provide all those documents / authorizations / information, which are likely to be required by the Issuer. The Issuer may, but is not bound to, revert to any investor for any additional documents / information, and can accept or reject an application as it deems fit. Provisions in respect of investment by investors falling in the categories mentioned above are merely indicative and the Issuer does not warrant that they are permitted to invest as per extant laws, regulations, etc. Each of the above categories of investors is required to check and comply with extant rules/regulations/ guidelines, etc. governing or regulating their investments as applicable to them and the Issuer is not, in any way, directly or indirectly, responsible for any statutory or regulatory breaches by any investor, neither is the Issuer required to check or confirm the same.



SECTION 9: UNDERTAKING

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

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

(a) the Issuer, any of its promoters, promoter group or directors are debarred from accessing the securities market or dealing in securities by the Board;

(b) any of the promoters or directors of the Issuer is a promoter or director of another company which is debarred from accessing the securities market or dealing in securities by the Board;

(c) the Issuer or any of its promoters or directors is a wilful defaulter;

(d) any of the promoters or whole-time directors of the issuer is a promoter or whole-time director of another company which is a wilful defaulter;

(e) any of its promoters or directors is a fugitive economic offender; or

(f) any fine or penalties levied by the Board /Stock Exchanges is pending to be paid by the Issuer at the time of filing this General Information Document.

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

The Issuer hereby undertakes that the assets on which charge is proposed to be created as security for any series of Debentures issued pursuant to this General Information Document and the relevant Key Information Document for the relevant issuance of Debentures shall be free from any encumbrances. The Issuer further undertakes that any such charge proposed to be created is a first ranking exclusive charge and therefore no permission or consent to create a second or pari-passu charge on the assets of the Issuer is required to be obtained from any creditor (whether or not existing) of the Issuer.

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

The Issuer undertakes and states as follows:

(a) investors are advised to read the risk factors carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and the offer including the risks involved. The securities have not been recommended or approved by the any regulatory authority in India, including SEBI nor does SEBI guarantee the accuracy or adequacy of this document. Specific attention of investors is invited to the statement of 'Risk factors' given on page number 21 under the section 'GENERAL RISKS AND RISKS IN RELATION TO THE NON-CONVERTIBLE SECURITIES';

(b) the Issuer, having made all reasonable inquiries, accepts responsibility for, and confirms that this issue document contains all information with regard to the issuer and the issue, that the information contained in this issue document is true and correct in

all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect; and

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

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

The Issuer declares that nothing in the issue document/General Information Document is contrary to the provisions of Companies Act, 2013 (18 of 2013), the Securities Contracts (Regulation) Act, 1956 (42 of 1956) and the Securities and Exchange Board of India Act, 1992 (15 of 1992) and the rules and regulations made thereunder.

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

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

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

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

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

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

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

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

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

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

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

(ii) **Consent/ No-objection certificate (NOC) from existing charge holders for further creation of charge on the assets or relevant transaction documents**

wherein existing charge holders have given conditional consent/ permission to the Issuer to create further charge on the assets, along-with terms of such conditional consent/ permission, if any: To be set out in the Key Information Document for the relevant issuance of Debentures.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(6) OTHER UNDERTAKINGS

The Issuer hereby confirms that:

(a) the Issuer is eligible and in compliance with SEBI NCS Regulations, as amended from time to time, to make the private placement of debt instruments;

(b) (to the extent applicable) the Issuer or its promoters or whole-time directors are not in violation of the relevant provisions of the SEBI (Delisting Of Equity Shares) Regulations, 2021;

(c) neither the Issuer nor any of its promoters or directors is a willful defaulter as defined under Regulation 2 (1) (ss) of the SEBI NCS Regulations; and

(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 AYE FINANCE PRIVATE LIMITED

AYE FINANCE PRIVATE LIMITED

Authorised Signatory

Name: Mr. Sanjay Sharma
Title: Managing Director
Place: Gurugram, India
Date: August 9, 2024

SECTION 10: ATTESTATION BY THE DIRECTORS

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

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

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

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

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

(e) General Risk:

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

On behalf of the directors of the Issuer:

AVE FINANCE PRIVATE LIMITED

Name: Sanjay Sharma

Designation: Managing Director

SECTION 11: DECLARATION

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

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

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

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

I am authorized by the Board of Directors of the Issuer *vide* resolution number 17 dated May 24, 2024 read with the resolution dated August 8, 2024 of the Working Committee of Asset and Liability Committee of the board of directors of the Issuer, to sign this General Information Document and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with.

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

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

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

For **AYE FINANCE PRIVATE LIMITED**



Authorised Signatory
Name: Sanjay Sharma
Title: Managing Director
Place: New Delhi, India
Date: August 9, 2024

ANNEXURE I: FINANCIAL STATEMENTS OF ALONG WITH AUDIT REPORTS, SCHEDULES, FOOTNOTES, SUMMARY ETC.**

Attached separately.

** The audited financial results of the Issuer have been disclosed for the Financial Year ended March 31, 2024, however, the audited financial statements for the Financial Year ended March 31, 2024 are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting. The audited financial statements will be disclosed to the BSE in accordance with the LODR Regulations and any other directions of SEBI.

ANNEXURE II: SPECIFIC DISCLOSURES REQUIRED FROM NBFCs**

** The below disclosures have been made as per the audited financial results of the Issuer for the Financial Year ended March 31, 2024. However, the audited financial statements for the Financial Year ended March 31, 2024 are yet to be approved/adopted by the shareholders of the Issuer in their annual general meeting, and will be disclosed to the BSE in accordance with the LODR Regulations and any other directions of SEBI.

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

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

Please refer Annexure IV.

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

NA

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

Region	*Principal O/s*
North	**1,648.18**
South	**493.14**
East	**1,298.38**
West	**1,033.14**

Balance Tenure (Months)	*Principal O/s*
Upto 12	**413.84**
13-24	**2,222.16**
25-36	**1,388.39**
37-48	**157.24**
49-60	**180.90**
Above 60	**110.32**

Product	*Principal O/s*
HL	**4,016.77**
ML	**337.37**
QML	**118.70**

Gross Loan Amt Bucket (Rs.)	*Principal O/s*
Below Rs 1.5 lakhs	**2,441.49**
Between Rs 1.5 lakh to Rs 3 Lakh	**1,639.87**
Between Rs 3 lakh to Rs 4 Lakh	**221.59**
Between Rs 4 lakh to Rs 5 Lakh	**94.27**
Between Rs 5 lakh to Rs 6 Lakh	**45.87**
Between Rs 6 lakh to Rs 8 Lakh	**17.13**
Above Rs 8 lakh	**12.61**

Industry Segment	*Principal O/s*
MANUFACTURING	**471.69**
TRADING	**2,114.77**
SERVICE	**302.01**
JOB WORK	**103.17**
LIVESTOCK REARING	**1,481.20**

Please also refer paragraph 3 below.

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

APPLICANT NAME	Types of Borrowers	PRODUCT	Total Sanctioned	Total Disbursed	Undisbursed Amount	Total Principal Outstanding	Status of Account
VIKASH KUMAR	MSME	ML	0.15	0.15	Nil	0.15	Substandard
SANTOSH KUMAR	MSME	ML	0.14	0.14	Nil	0.14	Standard
KHURSHID ALAM	MSME	ML	0.13	0.13	Nil	0.13	Standard
RAMASWARUP GUPTA	MSME	ML	0.12	0.12	Nil	0.12	Standard
NARAYAN LAL	MSME	ML	0.12	0.12	Nil	0.12	Standard
MAHAVIR PRASAD GOYAL	MSME	ML	0.15	0.15	Nil	0.10	Doubtful
WASEEM AKRAM	MSME	ML	0.10	0.10	Nil	0.10	Standard

ABDULLAH ANSARI	MSME	ML	0.10	0.10	Nil	0.10	Standard
LALIT KUMAR	MSME	ML	0.10	0.10	Nil	0.10	Standard
YOGESH PHALODIYA	MSME	ML	0.10	0.10	Nil	0.10	Standard
KALAISELVAM UTHIRAM	MSME	ML	0.10	0.10	Nil	0.10	Standard
AKASH KUMAR	MSME	ML	0.10	0.10	Nil	0.10	Standard
BHERU SINGH	MSME	ML	0.10	0.10	Nil	0.10	Standard
NIRANJAN LAHA	MSME	ML	0.10	0.10	Nil	0.10	Standard
MANAT MUKHERJEE	MSME	ML	0.10	0.10	Nil	0.10	Standard
HRITIK GUPTA	MSME	ML	0.10	0.10	Nil	0.10	Standard
MITHLESH RAI	MSME	ML	0.10	0.10	Nil	0.10	Standard
VINAYAGA M S	MSME	ML	0.10	0.10	Nil	0.10	Standard
MITHUN BHILALA	MSME	ML	0.10	0.10	Nil	0.10	Standard
FIROZ KHAN	MSME	ML	0.10	0.10	Nil	0.10	Standard

Particulars	**As at Mar, 2024 (Values in Cr)**
Total Amount of Top 20 Borrowings	**2.21**
%age of amount of Top 20 Borrowings to total AUM	**0.05%**

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

Particulars	**As at 31st March, 2024**
Standard	3,998.03
Sub Standard	124.87
Doubtful	6.76

Please also refer paragraph 3.6 below.

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

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

Industry Segment	***No. of loans***	***Principal O/s (Values in Cr)***

MANUFACTURING	41,407	471.69
TRADING	1,85,498	2,114.77
SERVICE	36,202	302.01
JOB WORK	11,507	103.17
LIVESTOCK REARING	1,47,948	1,481.20

Please also refer paragraph 3.3 below.

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

Particular (Values in Cr)	**FY 21(A)**	**FY 22(A)**	**FY 23(A)**	**FY 24(A)**
Net NPA%	0.80%	1.37%	1.26%	0.91%
Gross NPA	51.98	57.28	65.06	131.63
Net NPA	12.4	23.42	32.43	36.67

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

Product	***Secured/Unsecured***	***No. of loans***	***Principal O/s***	***Concentration***
HL	Unsecured	2,71,715	2554.54	93.9%
ML & QML	Secured	10,798	166.95	6.1%

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

As on the date of this General Information Document, no shareholder of the Issuer has been identified as a "Promoter" for the purposes of the Debt Listing Regulations or the Companies Act. There has been no change in the shareholding of the Issuer beyond the thresholds prescribed by the RBI.

3. **Classification of loans/ advances given according to:**

3.1. **Type of loans:**

Details of types of loans

S. No.	**Type of loans**	**INR, Crore**
1	Secured	2554.54
2	Unsecured	166.95
	Total assets under management (AUM)*^	2721.49

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

Note: Off Balance sheet AUM : 122.07

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

Details of LTV

S. No.	LTV (at the time of origination)	Percentage of AUM
1.	Up to 40%	0.00%
2.	40-50%	0.00%
3.	50-60%	0.00%
4.	60-70%	0.01%
5.	70-80%	0.00%
6.	80-90%	0.01%
7.	>90	1.98%
	Total	2.00%

3.3. **Sectoral exposure:**

Details of sectoral exposure

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

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

Details of outstanding loans category wise

S. No.	Ticket size (at the time of origination)	Percentage of AUM
1.	Up to INR 2 lakh	76.67%
2.	INR 2-5 Lakh	21.64%
3.	INR 5-10 Lakh	1.67%
4.	INR 10-25 Lakh	0.02%
5.	INR 25-50 Lakh	0.00%
6.	INR 50 Lakh - 1 crore	0.00%
7.	INR 1-5 crore	0.00%
8.	INR 5-25 crore	0.00%
9.	INR 25-100 crore	0.00%

10.	> INR 100 crore	0.00%
	Total	100.00%

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

3.5. **Geographical classification of borrowers:**

Top 5 states borrower wise

S. No.	Top 5 States	Percentage of AUM
1.	UTTAR PRADESH	14.1%
2.	RAJASTHAN	13.4%
3.	BIHAR	12.4%
4.	MADHYA PRADESH	7.2%
5.	HARYANA	6.7%
	Total	53.80%

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

Movement of gross NPA (As per latest audited Financials)

Movement of gross NPA*	INR, Crore
Opening gross NPA	65.39
- Additions during the year	119.44
- Reductions during the year	(53.20)
Closing balance of gross NPA	131.63

**Please indicate the gross NPA recognition policy (Day's Past Due): 90 DPD and above cases are considered as NPA*

Movement of provisions for NPA

Movement of provisions for NPA	INR, Crore
Opening balance	32.58
- Provisions made during the year	90.59
- Write-off/ write-back of excess provisions	(28.21)
Closing balance	94.96

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

Segment wise gross NPA (As on 31st Mar 2024)

S. No.	Segment-wise gross NPA	Gross NPA (%)
1.	**Retail**	N.A.
(A)	Mortgages (home loans and loans against property)	N.A.
(B)	Gold loans	N.A.
(C)	Vehicle loans	N.A.
(D)	MFI	N.A.

(E)	MSME	3.19%
(F)	Capital market funding (loans against shares, margin funding)	N.A.
(G)	Others	N.A.
2.	**Wholesale**	N.A.
(A)	Infrastructure	N.A.
(B)	Real estate (including builder loans)	N.A.
(C)	Promoter funding	N.A.
(D)	Any other sector (as applicable)	N.A.
(E)	Others	N.A.
	Total	3.19%

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

Residual maturity profile of assets and liabilities

Category	Up to 30/31 days	>1 month - 2 months	>2 months - 3 months	>3 months - 6 months	>6 months - 1 year	>1 year - 3 years	>3 years - 5 years	> 5 years	Total
Deposit	-	-	-	-	-	-	-	-	-
Advances	225.72	155.80	158.10	484.39	952.46	1,798.59	180.53	43.84	3,999.42
Investments (FD s)	308.94	17.87	12.89	51.29	59.85	42.92	-	-	493.76
Borrowings	193.40	141.53	257.09	493.27	908.21	993.07	89.21	59.46	3,135.24
FCA*	-	-	-	-	-	-	-	-	-
FCL*	-	-	-	-	78.10	191.08	94.57	-	363.75

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

Note: Unhedged Foreign currency exposure is Nil

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

N.A.

ANNEXURE III: RELATED PARTY TRANSACTIONS

Transaction	Year Ended March 31, 2022 (INR) (in Crore)	Year Ended March 31, 2023 (INR) (in Crore)	Year Ended March 31, 2024 (INR) (in Crore)
Managerial Remuneration	6.78	6.55	5.33
Shares issued during the year	-	-	-
Security Premium received	-	-	-
Dividend on 0.01% on CCPS	-	-	-
CSR expense	1.00	0.50	0.94

The details of related party transactions entered during the current Financial Year will be prepared by the Issuer together with the financial results/statements of the Issuer. All relevant information will be provided to BSE in accordance with, and within the time period prescribed under, the LODR Regulations.

ANNEXURE IV: BROAD LENDING POLICY AND BORROWING POLICY OF THE ISSUER

BROAD LENDING POLICY:

We follow a program-based lending approach and our lending parameters focuses on:

Criteria for approving a loan application

Extent and the authorities allowing 'deviation' from the criteria.

Metrics on which effectiveness of the credit underwriting and of the overall loan product shall be measured.

Our Credit assessment (underwriting) of the Loan applications from prospective borrowers is founded on evaluating their:

- Ability to repay (Cash flow stability/good running business/stable banking relationship);
- Intent (Good credit history/positive references/stable banking relationship); and
- Traceability (business and residence stability).
- It typically comprises review of the following items to assess the applicant's creditworthiness.
- Borrower
- KYC Documents
- Reference checks
- Borrowing history (Credit Bureau)
- Banking Conduct (Bank Statement review)
- Income Assessment & Financial Ratios Analysis
- Collateral (property) assessment

Our underwriting process includes document collection, physical visits at multiple levels, cash flow assessment through non-traditional methods, loan and instalment amount assessment by various business financial ratios such as fixed obligation to income ratio, instalment to income ratio among others, credit bureau checks wherever applicable, referral checks among others.

We have credit appraisal/risk management systems and processes in place to manage the inherent risks/challenges in the business such as traceability of the borrower, contagion impact on clusters, non availability of formal documents amongst others. The company has put in place technology based operational control methods and systems, and internal control infrastructure such as loan utilisation visits/loan review visits which are well aligned with its underwriting and collection processes.

Collection strategy for Aye Finance is based on risk assessment of collectable accounts and the associated collection cost. It is designed to meet the Collection objectives. The focus of our strategy is on the collection effort on the front end and to organize collection follow-up for all workable delinquent accounts in a cost-effective manner, special focus on early DPD and on high risk accounts to minimize the follow-through and losses.

BROAD BORROWING POLICY:

Funding Strategy – Diversified Funding

The funding strategy of the Company should be evolved in a manner to provide effective diversification in the sources and tenor of funding. It should maintain an

ongoing presence in its chosen funding markets and strong relationships with fund providers to promote effective diversification of funding sources

Sr. No.	Source	O/s as % of borrowing Maximum% concentration*
1	Short term borrowings (Original maturity of <= 3 months)	20%
2	Medium Term (Original maturity of >3 months & <= 12 months)	25%
3	Long Term (Market Borrowings) NCD/MLD with original maturity of >12 months	80%
4	Securitization	50%

* The "Maximum % Concentration" - In each mentioned category the % contribution of the mentioned instrument should not exceed Max % Concentration limit as specified in the table. This Max % Concentration limit may be revised from time to time given the evolution of the AYEFIN. Exposure to any particular lender is capped at maximum of 30%.

* In case of exceptional circumstances, ALCO has authority to modify the above said limits

These limits have been allocated based on past borrowing trends and also depending on the requirements of AYEFIN's business line and operations. Such % of resources can also vary depending upon availability of the funds from the market and the same can be decided/changed by ALCO/ALCO Working Committee accordingly from time to time.

Certain additional details are enclosed separately.

AYE FINANCE PRIVATE LIMITED