KEY INFORMATION DOCUMENT

MUTHOOT MCRED LIMITED

(FORMERLY KNOWN AS MUTHOOTTU MINI FINANCIERS LIMITED)

("**Issuer**" / "**Company**")

A public limited company incorporated under the provisions of Companies Act, 1956 and validly existing under the provisions of Companies Act, 2013.

Corporate Identification Number (CIN): U65910KL1998PLC012154

Permanent Account Number: AABCM5994M

Date and Place of Incorporation: 18/03/1998 and Kozhencherry, Kerala

RBI Registration Number: N-16.00175 Dated 13.04.2002

Registered Office: 65/623K, Muthoottu Royal Towers, Kaloor, Ernakulam, Kochi, Kerala, India, 682017

Corporate Office: 65/623K, Muthoottu Royal Towers, Kaloor, Ernakulam, Kochi, Kerala, India, 682017

Telephone No: 0484 2912178, Website: www.muthootmcred.com, Email: ks.smitha@muthootmcred.com

Compliance Officer: Smitha KS, Contact details of Compliance Officer: 0484 2912178; ks.smitha@muthootmcred.com

Company Secretary: Smitha KS, Contact details of Company Secretary: 0484 2912178; ks.smitha@muthootmcred.com

Chief Financial Officer: Ann Mary George, Contact details of Chief Financial Officer:0484 2912107; annmary@muthootmcred.com

Promoter(s): Mathew Muthoottu & Nizzy Mathew, Contact details of Promoter(s): 0484 2912178; info@muthootmcred.com

Contact E-mail for NCD related matters and submission of Form 121: ncd@muthootmcred.com

Key Information Document for issue of Debentures on a private placement basis dated: 23rd October 2026

ISSUE OF UP TO 2,00,000 (TWO LAKH) SENIOR, SECURED, RATED, LISTED, REDEEMABLE, TAXABLE, TRANSFERRABLE, NON-CONVERTIBLE DEBENTURES, HAVING A FACE VALUE OF INR 10,000/- (INDIAN RUPEES TEN THOUSAND ONLY) EACH, AGGREGATING UP TO INR 200,00,00,000/- (INDIAN RUPEES TWO HUNDRED CRORES ONLY) ("DEBENTURES") ("ISSUE") BY MUTHOOT MCRED LIMITED (FORMERLY KNOWN AS MUTHOOTTU MINI FINANCIERS LIMITED) (THE "COMPANY" OR "ISSUER") AND SHALL BE READ WITH THE GENERAL INFORMATION DOCUMENT DATED 22ND JANUARY 2026, BEARING REFERENCE NO. 01/25-26.

Background

This Key Information Document (as defined below) is related to the Debentures to be issued by **MUTHOOT MCRED LIMITED (FORMERLY KNOWN AS MUTHOOTTU MINI FINANCIERS LIMITED)** (the "**Issuer**" or "**Company**") on a private placement basis under the purview of the General Information Document and contains relevant information and disclosures (to the extent required under the SEBI NCS Regulations and not already covered under the General Information Document) required for the purpose of issuing of the Debentures. The issue of the Debentures comprised in the Issue and described under this Key Information Document has been authorised by the Issuer through the resolutions dated 19th February 2026 passed under Section 180(1)(a) and Section 180(1)(c) of the Act, of the shareholders of the Issuer, and the resolution dated 16th October 2026 of the Board of Directors of the Issuer.

This Key Information Document is issued within the period of validity for issuance of non-convertible debentures prescribed in the General Information Document.

This Key Information Document and the terms and conditions (including the details of the Debentures) set out herein are to be read together with the General Information Document issued by the Issuer.

FILING OF KEY INFORMATION DOCUMENT WITH STOCK EXCHANGE

This Key Information Document has been/will be filed with the Stock Exchange.

Debenture Trustee	Registrar and Transfer Agent	Credit Rating Agency
CATALYST TRUSTEESHIP LIMITED Address: 901, 9th Floor, Tower B, Peninsula Business Park, Senapati Bapat Marg, Lower Parel (W), Mumbai- 400013 Telephone: 022-4922 0555 Email:ComplianceCTL-Mumbai@ctltrustee.com Website: www.https://catalysttrustee.com Contact Person: Mr. Umesh Salvi (Managing Director)	**MUFG INTIME INDIA PRIVATE LIMITED** *(Formerly known as Link Intime India Private Limited)* Address: C-101, 1st Floor, 247 Park L.B.S. Marg, Vikhroli West Mumbai – 400 083, Maharashtra, India Telephone: +91 8108114949 Facsimile: +91 22 4918 6195 Email: debtca@in.mpms.mufg.com Website: www.in.mpms.mufg.com	**ICRA LIMITED** Address: B-710, Statesman House 148, Barakhamba Road, New Delhi - 110001, India Email: investors@icraindia.com Contact person: L Shivakumar Website: https://www.icra.in/

Statutory Auditors	Legal Counsel	Merchant Banker
MOHANDAS & ASSOCIATES, CHARTERED ACCOUNTANTS Address: IIIrd Floor, Sree Residency, Press Club Road, Thrissur - 680001, Kerala Telephone: 0487 2333124 Email: ma.auditors@gmail.com Contact Person: Mohandas Anchery Peer review no: 016256	**JURIS CORP, ADVOCATES & SOLICITORS** Address: 124 A, Jolly Maker Chamber II, 12th Floor, Nariman Point, Mumbai - 400 021, India Contact Person: Partner, Securities Email: securities@juriscorp.in Tel: 022 6720 5555 Website: www.juriscorp.in	**SKI CAPITAL SERVICES LIMITED** Address: 718, Dr. Joshi Road, Karol Bagh, New Delhi – 110005, India. Telephone: +91-011-41189899 Email: dcm@skicapital.net Website: https://www.skicapital.net Contact Person: Mr. Manick Wadhwa / Mr. Vivek Rana

Issue Schedule	
Particulars	**Date**
Issue Opening Date	27th October 2026
Issue Closing Date	27th October 2026
Date of earliest closing of the Issue, if any	27th October 2026
Pay In Date	28th October 2026
Deemed Date of Allotment	28th October 2026

ISSUE DETAILS	
Nature of the Debentures	Senior, Secured, Listed, Rated, Taxable, Transferable, Redeemable, Non-Convertible Debentures.
Number of Debentures	up to 2,00,000 (Two Lakh) senior, secured, rated, listed, redeemable, taxable, non-convertible debentures, each, for cash, at par, having a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) aggregating up to INR 200,00,00,000/- (Indian Rupees Two Hundred Crores Only) in dematerialised form, on a private placement basis.
Price per Debenture	INR 10,000/- (Indian Rupees Ten Thousand Only) per Debenture
Amount	INR 200,00,00,000/- (Indian Rupees Two Hundred Crores Only).
Issue size (base issue or green shoe)	**Issue Size:** **Base Issue:** Issue of up to 2,00,000 (Two Lakh) senior, secured, rated, listed, redeemable, taxable, non-convertible debentures, each, for cash, at par, having a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) aggregating up to INR 200,00,00,000/- (Indian Rupees Two Hundred Crores Only) in dematerialised form, on a private placement. **Green Shoe:** Not Applicable.
Coupon	9.25% p.a.p.m. (Nine point two five percent per annum) payable monthly.
Coupon Payment Frequency	Monthly on 10th day of every month, commencing from 10th December 2026
Redemption Date	30th October 2029
Redemption Amount	INR 10,000/- (Indian Rupees Ten Thousand Only) per Debenture

Credit Rating	The Debentures proposed to be issued by the Issuer have been rated by ICRA Limited ("**Rating Agency**"). The Rating Agency has vide its rating letter dated 21st July 2026 and rating re-validation letter dated 15th October 2026, and rating rationale dated 28th July 2026, assigned a rating of ICRA A (Stable) in respect of the Debentures. The above rating is not a recommendation to buy, sell or hold securities and investors should take their own decision. The ratings may be subject to revision or withdrawal at any time by the rating agency and should be evaluated independently of any other ratings. Please refer to Annexure I *(Rating Letter, Rating Rationale and Detailed Press Release of this Key Information Document)* for the rating letter dated 21st July 2026 and rating re-validation letter dated 15th October 2026, and rating rationale dated 28th July 2026, from the Rating Agency assigning the credit rating abovementioned and the press release by the Rating Agency in this respect. **Web-link of press release:** https://www.icra.in/Rationale/ShowRationaleReport?Id=144568
Details of Eligible Investors	The following categories of investors, when specifically approached and have been identified upfront, are eligible to apply for this private placement of Debentures subject to fulfilling their respective investment norms/rules and compliance with laws applicable to them by submitting all the relevant documents along with the Application Form ("**Eligible Investors**"): i. Any investor including: a) Individuals, b) Hindu Undivided Family, c) Trust, d) Limited Liability Partnerships, e) Partnership Firm(s), f) Portfolio Managers registered with SEBI and Association of Persons; g) Commercial Banks, Regional Rural Banks, Insurance Companies; h) Companies and Bodies Corporate eligible to invest in the Debentures; i) Financial Institutions eligible to invest in the Debentures; j) Foreign Portfolio Investors; k) Mutual Funds; l) Alternative Investment Fund; m) Co-operative banks and Regional Rural Banks; and n) Any other investor eligible under Applicable Law to invest in these Debentures. ii. All potential Investors are required to comply with the relevant regulations/guidelines applicable to them for investing in this issue of Debentures.
Details about Underwriting	Not Applicable
Listing	The Debentures are proposed to be listed on the wholesale debt market segment of the BSE Limited ("**BSE**" or the "**Stock Exchange**") within 3 (three) working days from the Issue Closing Date. The Issuer shall comply with the requirements of the SEBI LODR Regulations (as defined in Key Information

<table>
<tr><td></td><td>Document) to the extent applicable to it on a continuous basis. Please refer to Annexure IX of this Key Information Document for the ‘in-principle’ listing approval from the Stock Exchange. The Issuer has maintained/shall maintain the Recovery Expense Fund with BSE.</td></tr>
<tr><td>Electronic Book Provider Platform</td><td>The Issue shall be made through the EBP platform in compliance with SEBI NCS Regulations read with SEBI NCS Master Circular for details refer to Section 6 of this Key Information Document.</td></tr>
<tr><td>Inclusion of a compliance clause in relation to electronic book mechanism and details pertaining to the uploading the Key Information Document on the Electronic Book Provider Platform, if applicable.</td><td>This Issue, offer and subscription to the Debentures shall be made by the Eligible Investors through the electronic book mechanism as prescribed by SEBI and BSE under the EBP Guidelines (as defined below) by placing bids on the EBP Platform during the period of the Issue. The Eligible Investors should also refer to the operational guidelines of the EBP in this respect. The disclosures required pursuant to the EBP Guidelines (as defined below) are set out hereinbelow:
<table>
<tr><td>Details of size of the Issue including green shoe option, if any</td><td><u>Base Issue:</u> Issue of up to 2,00,000 (Two Lakh) senior, secured, rated, listed, redeemable, taxable, transferrable, non-convertible debentures having a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) each, for cash, at par, aggregating up to INR 200,00,00,000/- (Indian Rupees Two Hundred Crores Only) in a dematerialised form, on a private placement basis.

<u>Green Shoe:</u> Not Applicable.</td></tr>
<tr><td>Anchor Portion Details</td><td>No</td></tr>
<tr><td>Interest rate parameter</td><td>Fixed Coupon</td></tr>
<tr><td>Bid opening and closing date</td><td>Bid opening date: 27th October 2026

Bid closing date: 27th October 2026</td></tr>
<tr><td>Minimum Bid lot</td><td>1000 (One Thousand) Debentures bearing face value of INR 10,000/- (Indian Rupees Ten Thousand Only) (aggregating to INR 1,00,00,000/- (Indian Rupees One Crore Only), each and in multiples of 1 Debenture(s) thereafter.</td></tr>
<tr><td>Manner of bidding in the Issue/ Bid Type</td><td>Open bidding</td></tr>
<tr><td>Manner of allotment in the Issue</td><td>Uniform Yield Allotment</td></tr>
<tr><td>Manner of settlement in the Issue</td><td>Pay-in of funds through BSE Clearing Limited.

The pay-in of the Application Money for the Debentures shall be made by way of transfer of funds from the bank account(s) of the Eligible Investors (whose bids have been accepted) as registered with the Electronic Book Provider into the account of the BSE Clearing Limited, as specified in this regard below.</td></tr>
<tr><td>Settlement cycle & Deemed Date of Allotment</td><td>T+1, where T refers to the date of bid opening date / issue opening date.</td></tr>
</table></td></tr>
</table>

Specific declaration requested by BSE: non-equity regulatory capital	This issue of Debentures does not form part of non-equity regulatory capital mentioned under Chapter V of the SEBI NCS Regulations.
Disclosure of filing	Given this is a private placement of non-convertible securities, there shall be no requirement of filing the same with the Registrar of Companies pursuant to the Section 26(4) of the Companies Act, 2013.
Reissuance of Debentures	The Issuer reserves the right to make multiple issuances under the same ISIN. Any such issue can be made either by way of creation of a fresh ISIN or by way of issuance under an existing ISIN at premium/par/discount as the case may be.

DISCLAIMERS

- 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 which is material in the context of the issue, that the information contained in the issue 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.

- 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 offer. 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 the 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.

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

- 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 Key Information Document and has not withdrawn such consent before the delivery of a copy of this Key Information Document to the Registrar (as applicable) for registration.

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SECTION 1: DEFINITIONS AND ABBREVIATIONS

Unless the context otherwise indicates, all references in this Key Information Document to "**Issuer**", "**our Company**", "**the Company**" are to **MUTHOOT MCRED LIMITED (FORMERLY KNOWN AS MUTHOOTTU MINI FINANCIERS LIMITED)**, a company incorporated under the Companies Act, 1956 and validly existing under the provisions of Companies Act, 2013, registered as non-deposit taking non-banking financial company with the Reserve Bank of India under Section 45-IA of the Reserve Bank of India Act, 1934. The Registered Office and Corporate Office of the Company is situated at 65/623-K, Muthoottu Royal Towers, Kaloor, Kochi, Kerala – 682 017.

Unless specified elsewhere or the context otherwise indicates, all references in this Key Information Document to "we" or "us" or "our" are to our Company.

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

TERM	DEFINITION/PARTICULARS
Act or Companies Act	means the Companies Act 2013 and includes any rules, circulars, notifications and orders framed/ issued thereunder and any statutory modifications, re-enactments or amendments thereof or of such rules, circulars, notifications, orders, as issued from time to time.
Allot/Allotment/Allotted	means the allotment of the Debentures pursuant to this Issue.
Applicable Accounting Standards	shall mean (a) until the adoption of Indian Accounting Standards (Ind-AS) in accordance with Applicable Law, generally accepted accounting principles in India, and (b) thereafter, Indian Accounting Standards, in each case as amended, supplemented or re-issued from time to time, applied on a consistent basis both as to amounts and to classification of items.
Applicable Law	means all applicable statutes, enactments or acts of any legislative body in India, laws, ordinances, rules, bye-laws, regulations, notifications, guidelines, policies, directions, directives and orders of any Governmental Authority and any modifications or re-enactments thereof.
Applicant	means a Person who is eligible to invest in the Debentures and has submitted / will be submitting an application for subscribing to the Debentures in accordance with the terms of the Key Information Document and other Transaction Documents.
Application Form	The form used by the recipient of this Key Information Document, to apply for subscription to the Debentures, which is in the form annexed to this Key Information Document and marked as **Annexure III** (*Application Form)*.
Application Money	means money paid or payable by an Applicant on its Application for subscription to the Debentures.
Assets	means, for any date of determination, the assets of the Issuer on such date as the same would be determined in accordance with Applicable Accounting Standards.
Beneficial Owners	means the holders of the Debentures in dematerialised form whose

TERM	DEFINITION/PARTICULARS
	names are recorded as such with the Depository(ies) in the Register of Beneficial Owners.
Board / Board of Directors	shall mean the board of directors of the Company for the time being and from time to time.
BSE	means BSE Limited.
Business Day	means a day (other than a Sunday) on which the money market institutions and scheduled commercial banks are open for general business in Mumbai, India. Additionally, the day on which payment of interest / redemption with respect to the Debentures falls due, it has been decided that interest / redemption payments shall be made only on the days when the scheduled commercial banks are functioning in Mumbai, India. Explanation: For the time period between the Issue Closing Date and the listing of the Debentures on the Stock Exchanges: **'Business Day'** means all trading days of the Stock Exchanges for Debentures as specified by the SEBI, excluding Saturdays, Sundays and bank holidays, as specified by the RBI. **"Business Days"** shall be construed accordingly.
Capital Adequacy Ratio	means the capital adequacy ratio determined in accordance with the NBFC Master Directions.
CDSL	means the Central Depository Services (India) Limited.
CERSAI	means the Central Registry of Securitisation Asset Reconstruction and Security Interest of India.
Charter Documents	shall mean the memorandum of association and articles of association of a company.
Client Loan	means each loan made by the Company as a lender.
Company/Issuer/MMFL	Muthoot MCred Limited (Formerly known as Muthoottu Mini Financiers Limited), a company incorporated under the provisions of Companies Act, 1956 and validly existing under the provisions of Companies Act, 2013, having corporate identification number - U65910KL1998PLC012154 and registered as a non-banking financial company with the RBI, having its registered office at 65/623-K, Muthoottu Royal Towers, Kaloor, Kochi, Kerala – 682017, India.
Conditions Precedent	means the conditions precedent set out under the heading in Section 4.39 (*Summary Terms*) of this Key Information Document.
Conditions Subsequent	means the conditions subsequent set out in Section 4.39 (*Summary Terms*) of this Key Information Document.
Control	shall mean right to appoint majority of the directors of the board of directors of the Issuer and the right to control the management or policy decisions by a person or persons acting individually or in concert, directly or indirectly, including by virtue of their shareholding or management rights or shareholders agreements or voting agreements or in any other manner.

TERM	DEFINITION/PARTICULARS
	Notwithstanding aforesaid, 'Control' shall be construed in accordance with the act, rules, regulations, accounting standards or guidelines, as may be applicable on the Issuer, from time to time.
Crore	means ten million
Debenture Holders / "Beneficial Owner(s)"	means the Persons who are, for the time being, and from time to time, and who will become the owners of the Debentures in electronic (dematerialized) form, and whose names appear in the list of the beneficial owner(s)/register of beneficial owners(s) prepared, held and given by the Depository, and **"Beneficial Owner"** means each such Person and includes their respective successors/ transferees and assigns.
Debenture Trust Deed/DTD	means the trust deed executed / to be executed by and between the Debenture Trustee and the Issuer which will set out the terms upon which the Debentures are being issued and shall include the representations and warranties and the covenants to be provided by the Issuer.
Debenture Trustee	means Catalyst Trusteeship Limited, a company incorporated under the provisions of Companies Act, 1956 and validly existing under the provisions of Companies Act, 2013 with its corporate identification number - U74999PN1997PLC110262 and having its registered office at GDA House, First Floor, Plot No. 85 S. No. 94 & 95, Bhusari Colony (Right), Kothrud, Pune, Maharashtra - 411038, India, corporate office at Unit 901, 9th Floor, Tower – B, Peninsula Business Park, Senapati Bapat Marg, Lower Parel (W), Mumbai – 400013 and branch office at 910-911, 9th Floor, Kailash Building, 26, Kasturba Gandhi Marg, New Delhi –110001, India.
Debenture Trustee Agreement	means the agreement executed / to be executed by and between the Debenture Trustee and the Issuer for the purposes of appointment of the Debenture Trustee to act as debenture trustee in connection with the issuance of the Debentures.
Debenture Trustees Regulations or SEBI Debenture Trustees Regulations	means the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 (as amended, modified or restated from time to time).
Debentures/NCDs	shall mean up to 2,00,000 (Two Lakh) senior, secured, rated, listed, redeemable, taxable, non-convertible debentures, each, for cash, at par, having a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) aggregating up to INR 200,00,00,000/- (Indian Rupees Two Hundred Crores Only), for cash, at par, on a private placement basis.
Debt Disclosure Documents	means, collectively, the General Information Document and this Key Information Document, and any PPOA issued in respect of the Debentures.
Deed of Hypothecation	shall mean the deed of hypothecation dated on or around the date of the Debenture Trust Deed to create hypothecation by way of first

TERM	DEFINITION/PARTICULARS
	ranking pari passu and continuing charge basis over the Hypothecated Assets, to be executed between the Issuer and the Debenture Trustee to secure the Secured Obligations.
Deed of Guarantee	shall mean the deed of guarantee dated on or around the date of the Debenture Trust Deed to be executed by the Personal Guarantors in favor of the Debenture Trustee for securing the Outstanding Amounts in respect of the Debentures.
Deemed Date of Allotment	shall mean the date on which the Debentures shall have been deemed to be allotted to the Debenture Holders.
Demand Promissory Note	means a demand promissory note dated on or around the date of the Debenture Trust Deed, executed by the Issuer in the form and manner as agreed between the Debenture Trustee and the Issuer.
Demat	means dematerialized securities which are securities that are in electronic form, and not in physical form, with the entries noted by the Depository.
Depositories Act	means the Depositories Act, 1996, as amended from time to time
Depositories	means the depositories with which the Issuer has made arrangements for dematerialising the Debentures namely, NSDL and CDSL.
Depository Participant/DP	A depository participant as defined under the Depositories Act
Director(s)	means the director(s) of the Issuer.
Designated Stock Exchange	shall mean the stock exchange designated by the Issuer under the General Information Document and Key Information Document being BSE for the purposes of maintaining the recovery expense fund in terms of Regulation 11 of the SEBI NCS Regulations read with SEBI Debenture Trustees Master Circular.
DP ID	Depository Participant Identification Number.
Due Dates	means, collectively, the dates on which any principal amounts, interest, any additional interest, default interest, any liquidated damages, any premature redemption amount and/or any other amounts payable, are due and payable, including but not limited to the Interest Payment Dates, the Redemption Date(s), or any other date on which any payment is to be made by the Issuer under the Transaction Documents.
EBP Platform / EBP	Means web based electronic booking platform for private placement of securities under the EBP Guidelines.
EBP Requirements or SEBI EBP Requirements	means the requirements with respect to the electronic book mechanism prescribed in Chapter VI (*Electronic Book Provider platform*) of the SEBI NCS Master Circular, and the operational guidelines issued by the relevant Electronic Book Provider, as may be restated, amended, modified, or updated from time to time.
EFT	Electronic Fund Transfer
Eligible Investors	has the meaning given to it in Section 4.39 (*Summary Terms*) of this Key Information Document.

TERM	DEFINITION/PARTICULARS
Event of Default	means the event(s) set out in Section 4.39 (*Summary Terms*) of this Key Information Document.
Existing Charge Holders	shall mean lenders who shall share the charge on Hypothecated Assets on *pari passu* basis with the Debenture Holders.
Final Redemption Date	30th October 2029
Final Settlement Date	means the date on which all the Secured Obligations have been irrevocably and unconditionally paid and discharged in full to the satisfaction of the Debenture Holders as notified in writing by the Debenture Trustee.
Financial Indebtedness / Debt	shall mean in relation to any Person any indebtedness of such Person for or in respect of: (a) moneys borrowed; (b) any amount raised by acceptance under any acceptance credit facility or dematerialised equivalent; (c) any amount raised by acceptance of vendor bill discounting facility, receivables bill discounting or dematerialised equivalent; (d) any amount raised pursuant to any note purchase facility or the issue of bonds, notes, debentures, loan stock or any similar instrument including any accrued interest or redemption premium thereon; (e) the amount of any liability in respect of any lease or hire purchase contract which would, in accordance with the Applicable Accounting Standards, be treated as a finance or capital lease; (f) receivables sold or discounted (other than any receivables to the extent they are sold on a non-recourse basis); (g) any amount raised under any other transaction (including any forward sale or purchase agreement) having the commercial effect of a borrowing, including on any other direct or indirect or secured or unsecured recourse basis; (h) shares which are expressed to be redeemable, or any shares or instruments convertible into shares, or any shares or other securities, in each case which are otherwise the subject of a put option or call option or any form of guarantee; (i) any counter-indemnity obligation in respect of a guarantee, bond, standby or documentary letter of credit or any other instrument issued by a bank or financial institution; (j) any amount of any liability under any advanced or deferred purchase agreement if one of the primary reasons behind the entry into such agreement is to raise finance; (k) any derivative transaction entered into in connection with protection against or benefit from fluctuation in any rate or

TERM	DEFINITION/PARTICULARS
	price (and, when calculating the value of any derivative transaction, only the marked to market value shall be taken into account); and (l) the amount of any liability in respect of any indemnity (without double counting) for any of the items referred to in paragraphs (a) to (k) above.
Financial Year/ FY	shall mean the period commencing on 1st April and ending on 31st March each year.
General Information Document	means the general information document dated 22nd January 2026, issued by the Issuer for the issue of the non-convertible securities on a private placement basis in accordance with Applicable Laws.
Governmental Authority	shall mean and include President of India, Government of India, Governor or the government of any state or union territory in India or any ministry, department, board, authority, instrumentality, agency, corporation or commission, semi-governmental, judicial, quasi-judicial or administrative entity, under direct or indirect control of the Government of India.
Gross Loan Portfolio	means the outstanding principal amount of all Client Loans originated by the Company on its own books and the Off-Balance Sheet Portfolio, other than the Company's business correspondent portfolio.
Hypothecated Assets	has the meaning given to it in Section 4.39 (*Summary Terms*) of this Key Information Document.
INR / ₹	means the lawful currency of the Republic of India.
Interest Payment Dates	means the dates on which any interest in respect of the Debentures is required to be paid, as more specifically set out in **Annexure V** (*Illustration of Bond Cash Flows*) of this Key Information Document.
Interest Rate / Coupon Rate	9.25% p.a.p.m. (Nine point two five percent per annum) payable monthly.
ISIN	shall mean International Securities Identification Number.
Issue	means the issuance of the Debentures by way of private placement.
Issue Closing Date	27th October 2026
Issue Opening Date	27th October 2026
Key Information Document or KID	means this key information document dated 23rd October 2026 issued by the Issuer for the issue of the Debentures on a private placement basis in accordance with Applicable Laws.
Letter of Continuity	shall mean a letter of continuity dated on or around the date of the Debenture Trust Deed, executed by the Issuer in the form and manner as agreed between the Debenture Trustee and the Issuer.
Listing Period	has the meaning given to it in Section 4.39 (*Summary Terms*) of this Key Information Document.
Loans	shall mean collectively the rupee loan facilities advanced by the Company to the various Obligors on the terms and conditions set forth

TERM	DEFINITION/PARTICULARS
	in the Loan Agreement(s), and **"Loan"** shall mean each such individual gold loan facility.
LODR Regulations or SEBI LODR Regulations	means the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, modified, or restated from time to time.
Majority Debenture Holders	means such number of Debenture Holders collectively holding more than 50% (fifty percent) of the value of the Outstanding Principal Amounts of the Debentures.
Majority Resolution	means a resolution approved by the Majority Debenture Holders who are present and voting or if a poll is demanded, by the Majority Debenture Holders who are present and voting in such poll.
Management Control	shall have the meaning given to it in the SEBI Substantial Acquisition of Shares and Takeovers Regulations, 2011.
Material Adverse Effect	Means the effect or consequence of an event, circumstance, occurrence, or condition which has caused, as on the date of determination, or could reasonably be expected to cause a material and adverse effect on: (a) the financial condition, business or operation of the Company which is prejudicial to the ability of the Company to perform its obligations under the Transaction Documents; (b) the rights or remedies of the Debenture Holders hereunder or under any other Transaction Documents; (c) the ability of the Company to perform its respective obligations under the Transaction Documents; or (d) the legality, validity or enforceability of any of the Transaction Documents.
Merchant Banker	shall mean SKI Capital Services Limited, a company incorporated under the provisions of Companies Act, 1956 and validly existing under the provisions of Companies Act, 2013 with corporate identification number – U74899DL1993PLC054443, having its registered office at 718, Dr Joshi Road, Karol Bagh, New Delhi 110005.
Merchant Banker Consent Letter	shall mean the consent letter issued by the Merchant Banker to the Issue dated 16th October 2026, set out in **Annexure XI** of this Key Information Document.
N.A.	Not Applicable
NBFC-MFI	Non-banking financial company - microfinance institution
NBFC Master Directions	shall mean the Reserve Bank of India (Non-Banking Financial Companies – Miscellaneous) Directions, 2025 (as amended, modified or restated from time to time)
Net Worth	has the meaning given to it in the Act
NSDL	means the National Securities Depository Limited

TERM	DEFINITION/PARTICULARS
NSE	shall mean the National Stock Exchange of India
Obligors	shall have the meaning ascribed to it in the Deed of Hypothecation
Outstanding Amounts	means, at any date, the Outstanding Principal Amounts together with any Coupon (including any accrued but unpaid/uncrystallized Coupon), additional interest, Default Interest (if any), costs, fees, charges, and other amounts payable by the Issuer in respect of the Debentures
Outstanding Principal Amounts	means, at any date, the principal amounts outstanding under the Debentures.
PAN	shall mean the Permanent Account Number
PAR>90	means, in a district in India or branch of the Issuer or in respect of the Gross Loan Portfolio, at any time, as the case may be, the outstanding principal amounts of the Client Loans that have one or more instalments of principal, interest, penalty, fee or any other payments overdue for more than 90 (ninety) days.
Payment Default	means any event, act or condition which, with notice or lapse of time, or both, would constitute an Event of Default.
Personal Guarantor(s)	shall mean (i) Mr. Mathew Muthoottu, an Indian inhabitant, aged about 37 years, and residing at 65/623K, Muthoottu Royal Towers Kaloor, Kochi, Ernakulam – 682017, and (ii) Mrs. Nizzy Mathew, an Indian inhabitant, aged about 73 years, and residing at 65/623K, Muthoottu Royal Towers Kaloor, Kochi, Ernakulam - 682017.
Private Placement Offer cum Application Letter/ PPOA	The offer cum application letter prepared in compliance with Section 42 of the Companies Act, 2013 read with the Companies (Prospectus and Allotment of Securities) Rules, 2014.
Promoters	means, each of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew.
Promoter Group	means, Muthoottu Mini Hotels Private Limited, Mini Muthoottu Credit India Private Limited, Muthoottu Mini Theatres Private Limited, and Muthoottu Infotech Private Limited.
Purpose	has the meaning given to it in Section 4.39 (*Summary Terms*) of this Key Information Document.
Quarterly Date	means each of March 31, June 30, September 30 and December 31 of a calendar year, and **"Quarterly Dates"** shall be construed accordingly.
Rating	shall mean the rating of the Debentures, which is ICRA A (Outlook: Stable) issued vide the rating letter dated 21st July 2026 and rating re-validation letter dated 15th October 2026, and rating rationale dated 28th July 2026.
Rating Agency	means ICRA Limited, a company incorporated under the Companies Act, 1956 and validly existing under the Companies Act, 2013 with corporate identification number L74999DL1991PLC042749, having its registered office at B-710, Statesman House 148, Barakhamba Road, New Delhi - 110001, India.

TERM	DEFINITION/PARTICULARS
RBI	shall mean the Reserve Bank of India.
Receivables	shall mean the aggregate of all the amounts due together with all other monies whatsoever stipulated in or payable by the Obligors to the Company under the relevant Underlying Documents and other related deeds and documents, including without limitation: balance principal repayments, overdue interest, overdue principal amount, scheduled interest, default or additional interest, accrued interest, additional / late payment charges, bounced cheque charges, annual fees, deferment charges, collection charges due, liquidated damages, amounts receivable on prepayment and/or foreclosure, premia on prepayment, insurance proceeds, all proceeds arising pursuant to a sale or disposal of the relevant security created under the Loan Documents (whether pursuant to an enforcement action in accordance with the Underlying Documents or otherwise), costs, charges, expenses and fees together with all amounts due and payable on account of delayed payments and all other monies whatsoever if any, payable by identified loan Obligors under the Underlying Documents whether by way of past overdues or future payments, indemnities and damages or other charges.
Record Date	The date 15 (Fifteen) calendar days prior to the Final Redemption Date or Interest Payment date, as the case may be, on which the determination of the persons entitled to receive Redemption Amount/ interest amount, as the case may be, in respect of the Debentures (i.e., persons whose names are registered in the register of Debenture Holders or NSDL/CDSL records) shall be made.
REF / Recovery Expense Fund	means the recovery expense fund established/to be established and maintained by the Issuer in accordance with the provisions of Chapter IV (*Recovery Expenses Fund*) of the SEBI Debenture Trustees Master Circular.
Redemption Dates	means the date(s) as specified in **Annexure V** (*Illustration of Bond Cash Flows*) of this Key Information Document on which payment of the Outstanding Principal Amounts shall be made in respect of the Debentures.
Register of Beneficial Owners	means the register of beneficial owners of the Debentures maintained in the records of the Depositories.
Register of Debenture Holders	means the register of debenture holders maintained by the Issuer in accordance with Section 88 of the Companies Act.
Registrar/R&T Agent	means the registrar and transfer agent appointed for the issue of Debentures, being MUFG Intime India Private Limited *(Formerly known as Link Intime India Private Limited)*, a company incorporated and validly existing under the provisions of the Companies Act, 2013 with corporate identification number U67190MH1999PTC118368 and having its registered office at C-101, 1st Floor, 247 Park, Lal Bahadur Shastri Marg, Vikhroli (West), Mumbai, Maharashtra - 400083, India.
Related Party	means, in respect of the Issuer, one or more of the following: “related party” as defined in the Act.

TERM	DEFINITION/PARTICULARS
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 Centralized Database Requirements	means the requirements prescribed in Chapter IV (*Centralized Database for corporate bonds/ debentures)* of the SEBI NCS Master Circular read together with Chapter XII (Centralised Database - Responsibilities of Debenture Trustee) of the SEBI Debenture Trustees Master Circular.
SEBI Debenture Trustees Master Circular	means the master circular issued by SEBI bearing reference number HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated September 28, 2026, on "*Master Circular for Debenture Trustees*" to the extent applicable in respect of the private placement of debt securities, as amended, modified, supplemented or restated from time to time.
SEBI Listed Debentures Circulars	means, collectively, the SEBI NCS Master Circular, the SEBI Debenture Trustees Master Circular, and (to the extent applicable) the SEBI 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 SEBI NCS Master Circular, read with, to the extent applicable, the SEBI EBP Requirements.
SEBI NCS Regulations	means the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as may be amended from time to time.
SEBI NCS Master Circular	means a master circular issued by SEBI, bearing reference number SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, titled “Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper” as amended from time to time.
Secured Obligations	means all present and future obligations (whether actual or contingent and whether owed jointly or severally or in any capacity whatsoever) of the Issuer to the Debenture Holders or the Debenture Trustee under the Transaction Documents, including without limitation, the making of payment of any interest, redemption of principal amounts, the default interest, additional interest, liquidated damages and all costs, charges, expenses and other amounts payable by the Issuer in respect of the Debentures.
Security Cover	has the meaning given to it in Section 4.39 (*Summary Terms*) of this Key Information Document.
Special Majority Debenture Holders	means such number of Debenture Holders collectively holding more than 75% (seventy five percent) of the value of the Outstanding Principal Amounts of the Debentures.

TERM	DEFINITION/PARTICULARS
Special Resolution	means resolution approved by the Special Majority Debenture Holders who are present and voting or if a poll is demanded, by the Special Majority Debenture Holders who are present and voting in such poll.
Step Up	means the payment of interest in respect of the Debentures at the Step Up Rate in accordance with Section 4.39 (*Summary Terms*) of this Key Information Document.
Step Up Rate	has the meaning given to it in Section 4.39 (*Summary Terms*) of this Key Information Document.
Stressed Assets Framework	means the RBI's circular number - RBI/DOR/2025-26/357 on "Reserve Bank of India of India (Non-Banking Financial Companies – Resolution of Stressed Assets) Directions, 2025" dated November 28, 2025, as amended, modified or restated from time to time.
Tangible Net Worth	means, with respect to any person, the amount paid up on such person's issued equity share capital, compulsorily convertible instruments and any amount standing to the credit of its reserves, less equity or equity-like investments, goodwill, deferred tax assets and other intangible assets.
Tax	means any present or future tax, levy, duty, charge, fees, deductions, withholdings, surcharges, cess, turnover tax, transaction tax, stamp tax or other charge of a similar nature (including any penalty or interest payable on account of any failure to pay or delay in paying the same), now or hereafter, imposed pursuant to any Applicable Law or by any Governmental Authority and as maybe applicable in relation to the payment obligations of the Issuer under this Issuance.
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.
Total Assets	means, for any date of determination, the total Assets of the Issuer on such date, including owned, securitised and managed (non-owned) portfolio of the Issuer.
Total Debt	means, for any date of determination, the total Debt of the Issuer on such date.
Transaction Documents	means and includes: (a) the Debenture Trustee Consent Letter; (b) the Debenture Trustee Engagement Letter; (c) the Merchant Banker Consent Letter; (d) Certified true copy of the resolution of the board of directors of the Issuer; (e) Certified true copy of the shareholder's resolution of the Issuer passed under Section 180(1)(a) of the Act dated 19th February 2026, and Section 180(1)(c) of the Act dated 19th February 2026; (f) General Information Document;

TERM	DEFINITION/PARTICULARS
	(g) Key Information Document and Form PAS 4; (h) the Debenture Trustee Agreement; (i) the Debenture Trust Deed; (j) the Deed of Hypothecation; (k) the Power of Attorney pursuant to the Deed of Hypothecation; (l) the Deed of Guarantee; (m) Demand Promissory Note; (n) Letter of Continuity; (o) Tripartite agreements executed between the Issuer, the Depository, and the RTA; (p) Credit rating press release from the Rating Agent in respect of the credit rating for the Debentures; and (q) Any other document or instrument designated as a transaction document by the Debenture Trustee, and **"Transaction Document"** shall be construed accordingly.
Transaction Security	has the meaning given to it in Section 4.39 (*Summary Terms*) of this Key Information Document.
Write-offs	mean bad debts removed from balance sheet and deemed as non-collectible and includes loss on sale of book to asset reconstruction company.

SECTION 2: DISCLAIMERS

Please refer to **Section 2** (*Notice to Investors and Disclaimers)* of the General Information Document for the disclaimers in respect of the issuance of Debentures, along with the disclaimer in respect of the Merchant Banker below.

DISCLAIMER IN RESPECT OF THE MERCHANT BANKER

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

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

SECTION 3: FINANCIAL STATEMENTS

The audited financial statements of the Issuer for the year ended March 31, 2026, March 31, 2025, and March 31, 2024, and the unaudited limited review financials for the period ended June 30, 2026, are set out in **Annexure IV** of this Key Information Document.

The Company shall obtain prior approval from the Debenture Trustee before utilizing the window advertisement option, in compliance with the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, modified, or restated from time to time.

SECTION 4: REGULATORY DISCLOSURES

Please refer to Section 4 (*Regulatory Disclosures*) of the General Information Document for the disclosures required as per Regulation 44 and Schedule I of the SEBI NCS Regulations.

4.1 Submitted to the Exchanges

(a) General Information Document and the respective Key Information Document;

(b) Memorandum and articles of association of the Issuer and necessary resolution(s) for the allotment of the debt securities;

(c) Copy of the resolution of the Board of Directors under Section 42 read with Section 179(3)(c) of the Companies Act, dated 16th October 2026 authorizing the borrowing and list of authorized signatories;

(d) Certified true copy of the resolution passed by the Company at the Extra Ordinary General Meeting under Section 180(1)(a) of the Act, held on 19th February 2026, authorising the Company to borrow, upon such terms as the Board may think fit;

(e) Certified true copy of the resolution passed by the Company at the Extra Ordinary General Meeting under Section 180(1)(c) of the Act, held on 19th February 2026, authorising the Company to borrow, upon such terms as the Board may think fit, up to an aggregate limit of INR 1,00,00,00,00,000/- (Indian Rupees Ten Thousand Crores Only);

(f) Copy of the resolution passed by the Board of Directors of the Company at the Board Meeting held on 16th October 2026 under Section 42, Section 71 of the Companies Act, 2013 authorizing the issue/offer of non-convertible debentures by the Company.

(g) Copy of last 3 (three) years audited and adopted annual reports.

(h) Statement containing particulars of, dates of, and parties to all material contracts and agreements;

(i) An undertaking from the Issuer stating that the necessary documents for creation of the charge, wherever applicable, including the Debenture 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;

(j) Any other particulars or documents that the BSE may call for as it deems fit;

(k) An undertaking that permission / consent from the prior creditor for second or pari passu charge being created, wherever applicable, in favour of the debenture trustees to the proposed issue have been obtained;

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

4.2 Promoters of the Company

Please refer to Section 4 (*Regulatory Disclosures*) of the General Information Document for the details of the promoters of the Issuer.

4.3 Details of credit rating, along with the latest press release of the Credit Rating Agency in relation to the issue, and a declaration that the rating is valid as on the date of

issuance and listing. Such press release shall not be older than one year from the date of opening of the issue.

The rating letter, revalidation letter and the rating rationale from the Rating Agency and the detailed press release in **Annexure I** (*Rating Letter, Rating Rationale, and Detailed Press Release from the Rating Agency*) of this Key Information Document.

The Company hereby declares that the rating is and shall be valid as on the date of issuance and listing of any Debentures.

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

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

The Issuer has obtained in-principle approval for the listing of the Debentures from BSE and the same is annexed in **Annexure IX** hereto. The Issuer shall also be creating the recovery expense fund as per the applicable SEBI regulations with BSE.

4.5 If non-convertible securities are proposed to be listed on more than one stock exchange(s) then the issuer shall specify the designated stock exchange for the issue. The issuer shall specify the stock exchange where the recovery expense fund is being/has been created as specified by the Board:

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

4.6 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

(in Lakhs)

SN	PARTICULARS	AMOUNT (INR)	PERCENTAGE OF TOTAL ISSUE EXPENSES	PERCENTAGE OF TOTAL ISSUE SIZE
1	Lead Manager(s) fees	-	-	-
2	Underwriting commission	-	-	-
3	Arranger Fee	-	-	-
4	Brokerage, selling commission and upload fees	-	-	-
5	Fees payable to the registrars to the issue	-	-	-
6	Fees payable to Credit Rating Agency	3.00	0.48	0.02
7	Fees payable to the legal Advisors/legal vetting fees	3.00	0.48	0.02
8	Advertising and marketing expenses*	-	-	-

SN	PARTICULARS	AMOUNT (INR)	PERCENTAGE OF TOTAL ISSUE EXPENSES	PERCENTAGE OF TOTAL ISSUE SIZE
9	Fees payable to the regulators including stock exchanges	1.60	0.26	0.01
10	Expenses incurred on printing and distribution of issue stationary**	-	-	-
11	Any other fees, commission and payments under whatever nomenclature	614.00	98.58	3.07
12	Fees payable to the debenture trustee	1.25	0.20	0.01
	Total	622.85	100.00	3.11

* 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.

4.7 Issue schedule

ISSUE SCHEDULE	
Issue Opening Date	27th October 2026
Issue Closing Date	27th October 2026
Date of earliest closing of the Issue, if any	27th October 2026
Pay in Date	28th October 2026
Deemed Date of Allotment	28th October 2026

4.8 Name, logo, addresses, website URL, email address, telephone number and contact person of the following:

Name:	Muthoot MCred Limited **MUTHOOT MCRED LIMITED (FORMERLY KNOWN AS MUTHOOTTU MINI FINANCIERS LIMITED)** **Contact Person:** Smitha K. S. **E-mail**: ks.smitha@muthootmcred.com **Website**: www.muthootmcred.com **Address**: 65/623-K, Muthoottu Royal Towers, Kaloor, Kochi, Kerala – 682 017 **Telephone:** +91 484 291 2100 / +91 484 291 2178

Legal Counsel	**Name:** Juris Corp, Advocates & Solicitors **Contact Person:** Partner, Securities **Address:** 124 A, Jolly Maker Chamber II, 12th Floor, Nariman Point, Mumbai - 400 021, India **Email:** securities@juriscorp.in **Tel:** 022 6720 5555 **Website:** www.juriscorp.in
Merchant banker and Co-managers to the issue	**SKI CAPITAL SERVICES LIMITED** Address: 718, Dr. Joshi Road, Karol Bagh, New Delhi – 110005, India. Telephone: +91-011-41189899 Email: dcm@skicapital.net Website: https://www.skicapital.net Contact Person: Mr. Manick Wadhwa / Mr. Vivek Rana
Sponsor Bank	Not applicable as this is a private placement of non-convertible debentures
Guarantor	An irrevocable and unconditional personal guarantee provided by Mr. Mathew Muthoottu and Mrs. Nizzy Mathew, to be executed on or around the date of the Debenture Trust Deed.
Debenture Trustee	**CATALYST TRUSTEESHIP LIMITED** **Address:** GDA House, First Floor, Plot No. 85 S. No. 94 & 95, Bhusari Colony (Right), Kothrud, Pune, Maharashtra - 411038, India **Telephone**: 022-4922 0555 **Email**: ComplianceCTL-Mumbai@ctltrustee.com **Website**: http://www.https:/catalysttrustee.com **Contact Person**: Mr. Umesh Salvi (Managing Director)

Registrar and Transfer Agent	**MUFG INTIME INDIA PRIVATE LIMITED** *(Formerly known as Link Intime India Private Limited)* **Address:** C-101, 1st Floor, 247 Park L.B.S. Marg, Vikhroli West, Mumbai – 400 083, Maharashtra, India **Telephone:** +91 8108114949 **Facsimile:** +91 22 4918 6195 **Email**: muthoottumini.ncd2024@linkintime.co.in **Website**: www.linkintime.co.in **Contact Person:** Ganesh Jadhav
Credit Rating Agency	**Name:** ICRA Limited **Address:** B-710, Statesman House 148, Barakhamba Road, New Delhi - 110001, India. **Telephone Number:** +91 23357940 Email address: investors@icraindia.com **Contact person**: L Shivakumar
Auditors	**Mohandas & Associates, Chartered Accountants** **Address:** 3rd Floor, Sree Residency, Press Club Road, Thrissur -680001, Kerala Telephone: 0487 2333124 Email: ma.auditors@gmail.com Contact Person: Mohandas Anchery Peer review no: 016256
Valuation Agency	Not applicable

4.9 About the Issuer

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

We are a non-deposit taking NBFC-ML in the gold loan sector lending money against the pledge of household gold jewellery (**"Gold Loans"**) in the state of Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Haryana, Maharashtra, Gujarat, Delhi, Uttar Pradesh and Goa and the union territories of Puducherry and Delhi. We also have microfinance loan segment wherein we provide unsecured loans to joint liability group of women customers (minimum of 2 persons) who require funds to carry out their business activities through few of our branches in the state of Kerala. Our

Gold Loan portfolio as on June 30, 2026, March 31, 2026, March 31, 2025 and March 31, 2024, comprises of 6,77,320, 6,69,792, 6,13,863, and 5,57,249, gold loan accounts, respectively, aggregating to ₹6,75,868.24, ₹6,26,979.49 lakh, ₹3,81,256.08 lakh, and ₹3,22,221.23 lakh which is 95.21%, 94.64%, 92.06%, and 91.47% of our total loans and advances as on such specific dates. We, as on September 30, 2026, had a network of 1009 branches spread in the states of Kerala, Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Haryana, Maharashtra, Gujarat, Uttar Pradesh and Goa and the union territories of Puducherry and Delhi and we employ 5860 persons in our business operations.

We are registered with RBI as a non-deposit taking, NBFC-ML, NBFC (registration no. N-16.00175 dated April 13, 2002) under Section 45 IA of the Reserve Bank of India Act, 1934. Further, a fresh certificate of registration was issued by RBI on January 1, 2014, pursuant to the change of name of our Company from 'Muthoottu Mini Financiers Private Limited' to 'Muthoottu Mini Financiers Limited'. Further, a fresh certificate of registration was issued by RBI on March 23, 2026, pursuant to the change of name of our Company from 'Muthoottu Mini Financiers Limited' to 'Muthoot MCred Limited'. The certificate of incorporation is provided in **Annexure XIV** of this Key Information Document.

Our Company has also obtained a certificate of registration bearing registration no. – CA0122 issued by IRDAI, with effect from April 1, 2016 (renewed up to March 31, 2028), under Section 42D (1) of the Insurance Act, to act as a "Corporate Agent (Composite)". Following the change in the Company's name, a fresh Certificate of Registration was obtained, effective from April 1, 2025, and valid until March 31, 2028.

Further, our Company holds a certificate of registration dated July 5, 2012, registration number IN–DP–CDSL–660- 2012 issued by SEBI to act as Depository Participant in terms of Regulation 20 of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996, as renewed of August 21, 2017. Further to the name change of the Company, a fresh Certificate of registration was obtained dated 23 September 2026 with Registration number IN-DP-849-2026.

Our Company belongs to the Muthoottu Mini group. Muthoottu Mini group belongs to the Muthoottu family of Kozhencherry, which was founded by Ninan Mathai Muthoottu, who started the family business enterprise in 1887. In 1939, three sons of Ninan M. Muthoottu, *viz*, M. George Muthoot, M. Mathew and M. Pappachan Muthoot started a finance company named as Muthoot M. George & Brothers ("**MGB**"). In the early 1970s, they separated their business enterprises into three groups i.e., the current Muthoot Finance group of companies which is controlled by the sons of George M. Muthoot, the Muthoot Fincorp group which is controlled by the sons of M. Pappachan Muthoot and the Muthoottu Mini group which was earlier controlled by the son of M. Mathew i.e., Roy M. Mathew. Muthoottu Mini group is presently controlled by Mathew Muthoottu, son of Roy M. Mathew. Other than the aforementioned family connection, all the groups are distinct from each other and none of them are having any inter-group shareholdings or controls or business dealings. The Muthoottu Mini group commenced operations at Kozhencherry, Pathanamthitta, Kerala and has over three decades of established history in the money lending business, mainly in small scale money lending against used household gold jewellery. The Muthoottu Mini group has been in the gold loan financing since 1986 and our Company has been extending Gold Loans since its incorporation.

Our Gold Loan customers are individuals primarily from rural and semi-urban areas. We believe that what distinguishes us from banks is our focus on non-organized sections of society and our turnaround time to sanction and disburse the loan. Our Gold Loan product mix varies from 60 days up to 720 days tenure with varying rates of interest and amount of loan to suit the requirements of the customers. For the 3 months period ended on June 2026, Fiscal 2026, Fiscal 2025, and Fiscal 2024 our yield on Gold Loan assets was 22.42%, 19.26%,19.25%, and 18.30% respectively.

We have also introduced online gold loan product wherein the customer has to come to the branch only for the initial appraisal and subsequent disbursement are done online whenever the customer makes a request during the maximum period of one year, subject to the prevailing LTV norms.

We have developed various Gold Loan schemes, which offer variable terms in relation to the amount advanced per gram of gold, the interest rate and the amount of the loan, to meet the different needs of various customers.

Our lending functions are supported by a custom developed information technology platform that allows us to record relevant customer details, approve and disburse the loan. Our web based centralised IT platform which records details of all branches also handles management of the relevant loan and pledged gold related information.

Our microfinance loan customers are joint liability group of woman customers only (minimum of 2 persons) from rural and semi-urban areas of Kerala. Our microfinance loan portfolio for the 3 months period ended on June 2026 and for the Fiscal 2026, Fiscal 2025 and Fiscal 2024, comprised of 96,255, 97,275, 90,167 and 76,144 microfinance loan accounts respectively, aggregating to ₹33,877.71, ₹35,435.87, ₹32,668.83 lakh and ₹29,413.11 lakh, which s 4.77%, 5.35%, 7.89% and 8.35% of our total loans and advances as on such specific dates. For the 3 months period ended on June 2026 and for the Fiscal 2026, Fiscal 2025 and Fiscal 2024 the average loan amount advanced by us was ₹57,235, ₹56,567, ₹56,194.44 and ₹57,657.6 per loan transaction. For the Fiscal 2026, Fiscal 2025 and Fiscal 2024, our yield on microfinance loan assets was 27.83%, 26.58%, 25.20% and 25.11% respectively.

In addition to the loan business, we also offer depository participant services, money transfer services, insurance agents services, PAN card related services and travel agency services.

For the 3 months period ended on June 2026 and for the Fiscal 2026, Fiscal 2025 and Fiscal 2024 our total revenue was ₹ 39,964.39 lakh, ₹1,11,320.53 lakh, ₹81,514.53 lakh and ₹67,183.91 lakh respectively. Our profit after tax, for the 3 months period ended on June 2026 and for the Fiscal 2026, Fiscal 2025 and Fiscal 2024, was ₹10,028.67, ₹17,690.08 lakh, ₹9,417.65 lakh, and ₹7,783.14 lakh, respectively. For the 3 months period ended on June 2026 and for the Fiscal 2026, Fiscal 2025, and Fiscal 2024 our income from our Gold Loan business constituted 91.37%, 87.22%, 83.05%, and 85.41%, respectively, of our total income. For the 3 months period ended on June 2026 and for the Fiscal 2026, Fiscal 2025, and Fiscal 2024 revenues from our microfinance loan business constituted 6.03%, 8.13%, 9.60%, and 9.37% respectively, of our total income.

Gross non-performing loan assets were 0.59%, 0.62%, 0.85%, and 0.88 of our gross loan portfolio under management for the period ended on June 2026 and for the Fiscal 2026, Fiscal 2025, and Fiscal 2024 respectively.

(b) **Structure of the group**

As on date of this Key Information Document, the Issuer does not have any holding company nor any subsidiary. As on September 30, 2026, our Promoter Nizzy Mathew holds 33,54,446 Equity Shares amounting to 13.40% and our Promoter Mathew Muthoottu holds 1,48,59,912 Equity Shares amounting to 59.36% of our Company's issued and paid-up equity share capital.

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

Please refer to Section 4.7 (c) (*Regulatory Disclosures*) of the General Information Document.

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

If the issuer provides the details of branches or units in the form of a static QR code and web link, the details of the said branches or units shall be provided to the debenture trustee as well and kept available for inspection as specified in Section 4.20 (g) to this Key Information Document. A checklist item in the 'Security and Covenant Monitoring System' shall also be included for providing information about branches or units of the issuer to the debenture trustee and confirmation of the same by the debenture trustee.

Web-link:

https://muthootmcred.com/wp-content/uploads/2026/10/List-of-Branches-as-on-30th-Sep-2026.xlsx

Quick Response Code of Branch List:

(e) **Subsidiary details:**

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

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

(i) **Purpose:** The funds raised by the Issuer shall be utilized by the Company for (a) onward lending purposes of the Issuer, and (b) repayment of the existing Financial Indebtedness of the Issuer.

(ii) The Issuer is a NBFC primarily engaged in the business of providing gold loans. Since the deployment of funds is based on the Issuer's ongoing lending operations and business requirements, a specific project-wise cost break-up, means of financing, and stage-wise deployment are not applicable in the present case.

4.10 Financial Information

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

As mentioned in **Annexure IV** of this Key Information Document.

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

Not applicable

(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**.

As mentioned in **Annexure IV** of this Key Information Document.

(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 EBP platform irrespective of the issue size; and

(ii) The issue is open for subscription only to Qualified Institutional Buyers.

Not applicable

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

As mentioned in **Annexure IV** of this Key Information Document.

Key Operational and Financial Parameters on a consolidated basis and standalone basis

Standalone Basis:

(₹ in lakh)

Particulars	As of 30th June 2026	Fiscal 2026	Fiscal 2025	Fiscal 2024
BALANCE SHEET				
Assets				
Property, Plant and Equipment	20,906.46	20,795.22	20,397.34	19,923.16
Financial Assets	7,78,705.11	7,23,152.33	4,70,855.57	4,07,953.24
Non-financial Assets excluding property, plant and equipment	3,884.51	5,392.31	4,733.78	3,681.07
Total Assets	**8,03,496.08**	**7,49,339.86**	**4,95,986.69**	**4,31,557.47**
Liabilities				
Financial Liabilities				
-Derivative financial instruments	-	-	-	-
-Trade Payables	-	-	-	-
-Debt Securities	3,38,454.08	3,17,573.97	1,46,522.60	1,36,226.23
-Borrowings (other than Debt Securities)	2,82,724.17	2,69,118.81	2,30,857.88	1,91,229.90
-Subordinated liabilities	41,819.32	39,379.55	34,501.92	30,664.31
-Other financial liabilities	3,766.61	2,926.25	2,199.36	1,694.17
Non-Financial Liabilities				
-Current tax liabilities (net)			-	-
-Provisions	1,016.88	1036.25	783.20	581.62
-Deferred tax liabilities (net)	1,706.46	1,690.16	302.26	-
-Other non-financial liabilities	854.83	1179.87	782.09	576.82
Equity (Equity Share Capital and Other Equity)	1,33,153.73	1,16,435.00	80,037.38	70,584.42
Total Liabilities and Equity	**8,03,496.08**	**7,49,339.86**	**4,95,986.69**	**4,31,557.47**
PROFIT AND LOSS				
Revenue from operations	39,962.37	1,11,264.05	81,501.65	66,820.85

Particulars	As of 30th June 2026	Fiscal 2026	Fiscal 2025	Fiscal 2024
Other Income	2.02	56.48	12.88	363.06
Total Income	**39,964.39**	**1,11,320.53**	**81,514.53**	**67,183.91**
Total Expense (including tax expenses)	**29,935.72**	**93,630.45**	**72,096.88**	**59,400.77**
Profit after tax for the year	10,028.67	17,690.08	9,417.65	7,783.14
Other Comprehensive income	-	93.17	35.32	-17.83
Total Comprehensive Income	**10,028.67**	**17,783.25**	**9,452.97**	**7,765.31**
Earnings per equity share (Basic)	149.48	69.11	37.62	31.19
Earnings per equity share (Diluted)	149.48	69.11	37.62	31.19
Cash Flow				
Net cash from / used in (-) operating activities	-38,241.58	-2,28,324.88	-54,261.10	-29,859.67
Net cash from / used in (-) investing activities	-458.83	-1,720.99	-1,582.80	-1,520.49
Net cash from / used in (-) financing activities	44,524.35	2,38,047.85	54,291.98	37,635.91
Net increase/decrease (-) in cash and cash equivalents	5,823.94	8,001.98	-1,551.92	6,255.75
Cash and cash equivalents as per Cash Flow Statement	22,543.47	16,719.53	8,717.55	10,269.47
Additional Information				
Net worth	1,25,657.49	1,08,982.60	77,544.65	68,578.04
Cash and cash equivalents	22,543.47	16,719.53	8,717.55	10,269.47
Loans	7,09,837.88	6,62,507.29	4,14,160.29	3,52,277.57
Loans (Principal Amount)	6,71,549.83	6,42,286.62	3,93,959.57	3,36,311.86
Total Debts to Total Assets	82.51%	83.55%	83.04%	82.98%
Interest Income	39,449.88	1,07,974.75	77,698.71	65,317.38
Interest Expense	17,416.42	52,964.07	39,754.55	34,530.94
Impairment on Financial Instruments	427.81	1132.6	1,434.37	694.71
Bad Debts to Loans	0.01%	0.03%	0.10%	0.02%

Particulars	As of 30th June 2026	Fiscal 2026	Fiscal 2025	Fiscal 2024
% Stage 3 Loans on Loans (Principal Amount)	0.62%	0.64%	0.89%	0.93%
% Net Stage 3 Loans on Loans (Principal Amount)	0.25%	0.26%	0.53%	0.75%
Tier I Capital Adequacy Ratio (%)	16.27%	14.94%	16.14%	16.93%
Tier II Capital Adequacy Ratio (%)	3.00%	3.18%	5.24%	6.93%

Notes:

1) Total debts to Total Assets = Debt securities + Borrowings (other than debt securities) + Subordinated liabilities / Total Assets

2) Net Worth = Total Equity – Revaluation reserve – Impairment reserve – Prepaid expenses – Deferred tax assets (net)

3) Bad debts to loans = Bad debts Written off/ Loans

Consolidated Basis: Not applicable

(e) **Details of any other contingent liabilities of the issuer based on the last audited financial statements including amount and nature of liability.**

Other than as disclosed in the annual audited financial statements, the Issuer has no contingent liabilities outstanding.

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

The Issuer has no amount of corporate guarantee or letter of comfort, contingent liability including debt service reserve account guarantees/ any put option etc.

4.11 BRIEF HISTORY OF THE ISSUER

(a) **Share Capital**

Details of Share Capital as at last quarter ended on September 30, 2026, are given below:

Share Capital	Amount (INR)
Authorised Share Capital	
5,00,00,000 equity shares @ Rs.100 each	500,00,00,000
5,00,00,000 preference shares @ Rs. 100 each	500,00,00,000
TOTAL	**1000,00,00,000**
Issued, Subscribed and Fully Paid- up Share Capital	
2,50,32,539 equity shares @ Rs.100 each	250,32,53,900

Share Capital	Amount (INR)
Issued, Subscribed and Fully Paid-up Preference Share Capital	
264,16,000 CCPS @ Rs.100 each	2,64,16,00,000
TOTAL	**5,14,48,53,900**

Note: There will be no change in the capital structure and securities premium account due to the issue and allotment of the Debentures.

(b) **Change in Capital Structure**

Change in the capital structure as on last quarter ended on September 30, 2026, for the preceding three financial years and current financial year

Except, as disclosed below, there have been no changes in the share capital of our Company since last three financial years and current financial year as on last quarter ended on September 30, 2026,

S. No.	Date of Shareholders' meeting	AGM / EGM	Particulars
1.	May 18, 2026	EGM	The Company by way of special resolution passed at the Extra-ordinary General meeting May 18, 2026, has approved the issuance of Compulsorily Convertible Preference Shares to identified investors for a total amount not exceeding Rs.74 Crores, out of which Rs.73.75 Cr was allotted as on 19-05-2026.
2.	February 19, 2026	EGM	The Company by way of special resolution passed at the Extra-ordinary General meeting February 19, 2026, has approved the issuance of Compulsorily Convertible Preference Shares to identified investors for a total amount of Rupees. Seventy Five Crores Forty Four Lakhs, which was allotted as on 27-02-2026 amounting to Rs.75.44 Cr.
3.	February 19, 2026	EGM	The Company by way of special resolution passed at the Extra-ordinary General meeting February 19, 2026 has approved the alteration of the authorised capital clause by increasing the authorized capital of the company from ₹ 6,00,00,00,000/- (Rupees Six Hundred Crore only) divided into 4,75,00,000 (Four Crore Seventy Five Lakh only) equity shares of ₹ 100/- each and ₹ 1,25,00,000 (One Crore Twenty Five Lakh) preference shares of ₹ 100/- each to Rs. 10,00,00,00,000/- (Rupees One Thousand Crores only) divided into 5,00,00,000 (Five Crore) equity shares of Rs. 100/- (Rupees One Hundred only) each and 5,00,00,000 (Five Crore) preference shares of Rs. 100/- each (Rupees One Hundred only).
4.	December 12, 2025	EGM	The Company by way of special resolution passed at the Extra-ordinary General meeting December 12, 2025, has approved the issuance of Compulsorily Convertible Preference Shares to identified investors for a total

S. No.	Date of Shareholders' meeting	AGM / EGM	Particulars
			amount not exceeding Rs.125 Crores, out of which Rs.76.07 Cr was allotted on 30-12-2025 and Rs.38.90 Cr was allotted as on 30-01-2026.
5.	July 14, 2025	EGM	The Company by way of special resolution passed at the Extra-ordinary General meeting July 14, 2025 has approved the alteration of the authorised capital clause by increasing the authorized capital of the company from ₹ 3,25,00,00,000/- (Rupees Three Hundred and Twenty Five Crore only) divided into 3,25,00,000 (Three Crore Twenty Five Lakh only) Equity Shares of ₹100/- each (Rupees One hundred only) to ₹ 6,00,00,00,000/- (Rupees Six Hundred Crore only) divided into 4,75,00,000 (Four Crore Seventy Five Lakh only) equity shares of ₹ 100/- each and ₹ 1,25,00,000 (One Crore Twenty Five Lakh) preference shares of ₹ 100/- each.
6.	March 28, 2024	EGM	Infusion of 80,000 equity shares on private placement basis at face value of Rs.100 per share and at a premium of Rs.275 per share.

(c) **History of Equity Share Capital**

(i) Details of the changes in equity share capital for the preceding three financial years and current financial year:

Date of Allotment	No of Equity Shares	Face value (₹)	Issue Price (₹)	Consideration (Cash, other cash, etc)	Nature for Allotment	Cumulative		
						No. of equity shares	Equity Share Capital (₹ in lakh)	Equity Share Premium (₹ in lakh)
March 28, 2024	80,000	100	375	Cash	Preferential allotment by private placement of equity shares	2,50,32,539	25,032.54	8,064.15

(ii) Details of the changes in preference share capital for the preceding three financial years and current financial year (as on September 30, 2026):

Date of Allotment	No of Compulsorily Convertible Preference Shares	Face value (₹)	Issue Price (₹)	Consideration (Cash, other cash, etc)	Nature for Allotment	Cumulative		
						No. of Compulsorily Convertible Preference	Compulsorily Convertible Preference Share Capital (₹ in lakh)	Compulsorily Convertible Preference Share Premium (₹ in lakh)

Date of Allotment	No of Compulsorily Convertible Preference Shares	Face value (₹)	Issue Price (₹)	Consideration (Cash, other cash, etc)	Nature for Allotment	Cumulative		
						No. of Compulsorily Convertible Preference	Compulsorily Convertible Preference Share Capital (₹ in lakh)	Compulsorily Convertible Preference Share Premium (₹ in lakh)
December 30, 2025	76,07,000	100	100	Cash	Private Placement	76,07,000	7607	Nil
January 30, 2026	38,90,000	100	100	Cash	Private Placement	1,14,97,000	11,497	Nil
February 27, 2026	75,44,000	100	100	Cash	Private Placement	1,90,41,000	19,041	Nil
May 19, 2026	73,75,000	100	100	Cash	Private Placement	2,64,16,000	26,416	Nil

(d) **Amalgamation/ Acquisition**

Details of any Acquisition or Amalgamation with any entity in the preceding one year:

The Issuer has not made any acquisition or amalgamation in the last 1 (one) year prior to the date of this Key Information Document.

(e) **Reorganization or Reconstruction**

Details of any Reorganization or Reconstruction in the preceding one year:

The Issuer has not made any reorganization/reconstruction in the last 1 (one) year prior to the date of this Key Information Document.

(f) **Details Of the Shareholding of the Company as on the latest quarter end:**

Category (I)	Category of shareholder (II)	No. of shareholder (III)	No. of fully paid up equity shares held (IV)	Partly paid-up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total no. shares held (VII) = (IV)+(V)+(VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) As a % of (A+B+C2) (VIII)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities (including Warrants, ESOP etc.) (X)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)= (VII+X)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII) = (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares (XIII)		Number of Shares pledged (XIV)		Non-Disposal Undertaking (XV)		Other encumbrances, if any (XVI)		Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)		Number of equity shares held in dematerialized form (XVIII)
								No. of Voting Rights		Total as a % of (A+B+C)				No. (a)	As a % of total shares held (b)	No. (a)	As a % of total shares held (b)	No. (a)	As a % of total shares held (b)	No. (a)	As a % of total shares held (b)	No. (a)	As a % of total shares held (b)	
								Class: Equity Shares	Total															
(A)	Promoter	2	1,82,14,358	-	-	1,82,14,358	72.76 %	1,82,14,358	1,82,14,358	72.76 %	2,700	1,82,17,058	69.30 %	-	-	-	-	-	-	-	-	-	-	1,82,14,358

	Promoter Group	5	68,18,176	-	-	68,18,176	27.24%	68,18,176	68,18,176	27.24%	11,74,588	79,92,764	30.40%	-	-	51,92,447	64.96%	-	-	-	-	51,92,447	64.96%	68,18,176
(B)	Public	71	5	-	-	5	0.00%	5	5	0.00%	78,030	78,035	0.30%	-	-	NA								5
(C)	Non Promoter-Non Public	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NA								
(C1)	Shares underlying DRs	-	-	-	-	-	NA	-	-	-	-	-	-	-	-	NA								
(C2)	Shares held by Employee Trusts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	NA								
	Total	**78**	**2,50,32,539**	**-**	**-**	**2,50,32,539**	**100%**	**2,50,32,539**	**2,50,32,539**	**100%**	**12,55,318**	**2,62,87,857**	**100%**	**-**	**-**									**2,50,32,539**

(g) **Top 10 shareholders of the Company**

(i) The list of top 10 holders of equity shares of the Company as on the latest quarter ended September 30, 2026:

Sr. No.	Name of the Shareholder	Total number of Equity Shares	Number of Equity Shares held in dematerialized form	% of total number of Equity Shares
1.	Mathew Muthoottu	1,48,59,912	1,48,59,912	59.36%
2.	Nizzy Mathew	33,54,446	33,54,446	13.40%
3.	Muthoottu Mini Hotels Private Limited	25,51,298	25,51,298	10.19%
4.	Mini Muthoottu Credit India Private Limited	14,19,841	14,19,841	5.67%
5.	Muthoottu Mini Theatres Private Limited	12,17,835	12,17,835	4.87%
6.	Roy M. Mathew	9,99,995	9,99,995	4.00%
7.	Muthoottu Infotech Private Limited *(formerly known as R M M Properties India Private Limited)*	6,29,207	6,29,207	2.51%
8.	Thomas Kutty	1	1	Negligible
8.	Samuel Kutty K V	1	1	Negligible
8.	Raju Thomas	1	1	Negligible
8.	Ivan Mathew	1	1	Negligible
8.	C K Varghese	1	1	Negligible
	Total	**2,50,32,539**	**2,50,32,539**	**100.00**%

(ii) The list of top 10 holders of Compulsorily Convertible Preference shares of the Company as on the latest quarter ended September 30, 2026;

Sl. No	Name of CCPS holder	Total Number of Compulsorily Convertible Preference Shares	Number of Compulsorily Convertible Preference Shares held in dematerialized form	% of total number of preference shares
1	MUTHOOTTU INFOTECH PRIVATE LIMITED	1000200000	1000200000	37.86
2	MUTHOOTTU MINI THEATRES PRIVATE LIMITED	754400000	754400000	28.56
3	MUTHOOTTU MINI HOTELS PVT LTD	737500000	737500000	27.92
4	ASOKAN	6200000	6200000	0.23
5	K RAGHAVENDRA RAO	5100000	5100000	0.19
6	VARUN NARAYAN KANNAN PILLAI	5000000	5000000	0.19
7	NIZZY MATHEW	5000000	5000000	0.19
8	NIDHI SANJAY TIBREWALA	5000000	5000000	0.19
9	ANTHONY JOHNSON AROCKIA PRABU	3000000	3000000	0.11

Sl. No	Name of CCPS holder	Total Number of Compulsorily Convertible Preference Shares	Number of Compulsorily Convertible Preference Shares held in dematerialized form	% of total number of preference shares
10	Varun C Nair	3000000	3000000	0.11
11	RIO SOJAN	3000000	3000000	0.11

4.12 DIRECTORS OF THE COMPANY

(a) **The details of the current directors of the Company is given below:**

Name, designation, and DIN	Age (in years)	Address	Date of Appointment	Other directorships
Nizzy Mathew **Designation**: Chairman and Wholetime Director **DIN**: 01680739	73	Muthoottu House, Kozhencherry, Pathanamthitta 689 641, Kerala, India	October 10, 2014	**Indian Companies** 1. Muthoottu Urban Nidhi Limited (Erst while Cochin Mini Muthoottu Nidhi Limited) 2. Mini Muthoottu Credit India Private Limited 3. Muthoottu Finance and Services Private Limited (Erst while Kozhencherry MM Financial Services Private Limited) 4. Muthoottu Mini Hotels Pvt Limited 5. MM Nirman and Real Estate Private Limited (Erst while Mini Muthoottu Nirman and Real Estate Private Limited) 6. Kozhencherry Properties India Private Limited 7. Muthoottu Infotech Private Limited (Erst while R M M Properties India Private Limited) 8. Muthoottu Mini Theatres Private Limited **Foreign Companies**

Name, designation, and DIN	Age (in years)	Address	Date of Appointment	Other directorships
				Nil
Mathew Muthoottu **Designation**: Managing Director **DIN**: 01786534	37	Muthoottu House, Kozhencherry, Pathanamthitta 689 641, Kerala, India	March 07, 2008	**Indian Companies** 1. Muthoottu Mini Theatres Private Limited 2. Mini Muthoottu Credit India Private Limited 3. MM Nirman and Real Estate Private Limited (Erst while Mini Muthoottu Nirman and Real Estate Private Limited) 4. Muthoottu Mini Hotels Private Limited 5. Kandamath Cine Enterprises Private Limited 6. Muthoottu Infotech Private Limited (formerly known as R M M Properties India Private Limited) 7. Kozhencherry Properties India Private Limited 8. Muthoottu Finance and Services Private Limited (formerly known as Kozhencherry M M Financial Services Private Limited) 9. Muthoottu Mini Nidhi Limited 10. Muthoott Aerospace Private Limited 11. YSS Virtual Technologies Private Limited **Foreign Companies** Nil
Manojkumar Raveendra Panicker	55	31/988Q, Souparnika	October 01, 2021	**Indian Companies** Nil

Name, designation, and DIN	Age (in years)	Address	Date of Appointment	Other directorships
Designation: Independent Director **DIN:** 09357326		Panorama Enclave, Lane 1, Subhash Chandra Bose Road, Vyttila, SO, Ernakulam, Kerala, 682019		**Foreign Companies** Nil
Mampuzha Mathew Herbert **Designation**: Independent Director **DIN**: 00640728	61	Nilgiri 45/126, Correya Road, Pachalam, Ernakulam, Kerala-682012	April 1, 2024	**Indian Companies** Nil **Foreign Companies** Nil
Venugopal Kuttappan Nair **Designation:** Independent Director **DIN:** 06783512	74	P1, Water Ford Apartments, PK Road, Thevara, Ernakulam, Kerala-682013	October 08, 2024	**Indian Companies** IFCI Infrastructure Development Limited **Foreign Companies** Nil
Babita Teresa George **Designation:** Non-Executive Director **DIN:** 10838844	46	VII/769-D Mani Kulangara Road Thirikkakara Grama Panchayath Kakkanad Ernakulam PIN 682030 Kerala India	November 16, 2024	**Indian Companies** Nil **Foreign Companies** 1. Benne Fin BSC, Bahrain 2. Shachar Technologies Pte Ltd, Singapore 3. Tegs Consulting LLC, UAE 4. Phoenix Connect, UAE 5. Phoenix Connected Finance Service, UAE

(b) **Change in directors**

The details of change in directors in the preceding three financial years and current financial year:

Name	Designation	DIN	Date of Appointment	Date of Cessation, if applicable	Date of Resignation, if applicable	Remarks
Nizzy Mathew	Wholetime Director	01680739	18-03-1998	-----	------	Appointed as Wholetime Director.

Name	Designation	DIN	Date of Appointment	Date of Cessation, if applicable	Date of Resignation, if applicable	Remarks
						Appointment renewed as per statutory norms. Current period of appointment valid upto 31-12-2027
Mathew Muthoottu	Managing Director	01786534	07-03-2008	-----	------	Appointed as Managing Director Appointment renewed as per statutory norms. Current period of appointment valid upto 30-05-2027
Rajagopal M.S.	Independent Director	08114376	08-10-2018	30-09-2024	------	Appointment as an Independent Director. 2nd Tenure ceased on 30-09-2024
MJ Paul	Independent Director	07218120	18-11-2019	31-03-2024	------	Appointment as an Independent Director 2nd Tenure ceased on 31-03-2024
Manoj Kumar R	Independent Director	09357326	01-10-2021	-----	------	Appointment as an Additional Director regularised as Director at the AGM held on 30-09-2022. Appointed as Independent Director in the EGM held on 24-03-2023 to hold office from 01-04-2023 to 30-09-2026 Reappointed as Independent Director for the second tenure for a period of three years commencing from October 01, 2026 at the Annual General Meeting of the Company held on 28th September 2026.

Name	Designation	DIN	Date of Appointment	Date of Cessation, if applicable	Date of Resignation, if applicable	Remarks
Mampuzha Mathew Herbert	Independent Director	00640728	01-04-2024	---	---	Appointed as Independent Director at the EGM held on 01-04-2024 Appointed as Independent Director for the second tenure at the EGM held on 19-05-2025 for a tenure of three years from 01-04-2025 to 31-03-2028.
Venugopal Kuttappan Nair	Independent Director	06783512	08-10-2024	---	----	Appointed as Additional Non Executive Independent Director at the Board Meeting held on 08-10-2024. Reappointed as Independent Director for the second tenure of three years from 09-10-2025 to 08-10-2028. at the AGM held on 08-09-2025 for the first tenure
Babita Teresa George	Non Executive Director	10838844	16-11-2024	----	----	Appointed as Additional Director at the Board Meeting held on 14-11-2024 with effect from 16-11-2024. Regularized as Non Executive Director at the EGM held on 10-02-2025

(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**;

Name of Director	Current Financial year till September 30, 2026	Fiscal 2026	Fiscal 2025	Fiscal 2024
Nizzy Mathew	180.00	275.00	180.00	180.00
Mathew Muthoottu	347.50	408.50	294.00	271.50
Manojkumar Raveendra Panicker	3.00	9.55	6.90	3.20
Rajagopal Saseendran Mangalathu*	-	-	3.70	4.55
Mampuzha Mathew Herbert$	1.55	5.15	5.35	NA
Jose Paul Maliakall#	-	-	-	3.40
Venugopal Kuttappan Nair%	1.30	4.95	2.45	NA
Babita Teresa George^	1.25	4.80	1.20	NA

** Rajagopal Saseendran Mangalathu ceased to be director of the Company w.e.f. September 30, 2024*

$ Mampuzha Mathew Herbert appointed as director of the Company w.e.f. April 1, 2024.

 # Jose Paul Maliakal ceased to be director of the Company w.e.f. March 31, 2024

% Venugopal Kuttappan Nair was appointed as additional director of the Company w.e.f. October 8, 2024. He was regularized as an as Independent Director at the EGM held on December 23, 2024 and was further reappointed for his second term of 3 years commencing from October 9,2025 at the AGM held on September 8,2025.

^ Babita Teresa George was appointed as Additional Director by the Board of Directors in the meeting held on November 14, 2024, effective from November 16, 2024 and her appointment was regularised as non executive Director at the EGM held on February 10, 2025.

(ii) **Remuneration paid to the Directors for the current year and Fiscals 2026, 2025, and 2024 by our subsidiaries and associates:**

Not applicable, as the Company does not have any subsidiaries or associate companies as of the date of this

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

None of our Directors' relatives have been appointed to an office or place of profit of our Company.

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

(A) in the promotion of the issuer company; or

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

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

Please refer to Section 4.11(c)(iii) (*Regulatory Disclosures*) of the General Information Document.

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

No contribution has been made by the directors as part of the offer or separately.

(e) **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.**

Please refer to Section 4 (*Regulatory Disclosures*) of the General Information Document.

4.13 AUDITORS OF THE COMPANY

i. Current auditor

The details of the auditors of the Company:

Name of Auditor	Address	Auditor Since
Mohandas & Associates, Chartered Accountants	III*rd* Floor, Sree Residency, Press Club Road, Thrissur - 680001, Kerala	September 30, 2024

ii. Details of change in auditors:

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

Name of the Auditor	Date of Change	Reason of Change
Mohandas & Associates, Chartered Accountants	September 30, 2024	Appointment of Statutory Auditor due to cessation of tenure of the Previous Statutory Auditor to undertake statutory audit for FY 2024-25, FY 2025-26 & FY 2026-27 and to hold office till the conclusion of the AGM of the Company for the FY 2026-27
M/s. Ramdas & Venugopal, Chartered Accountants	January 14, 2022	Appointed at the EGM held on 07-02-2022 to undertake the statutory audit for the FY 2021-22 and to hold office till the conclusion of AGM of the company for the FY 2021-22
	September 30, 2022	Appointed for the second tenure at the AGM held on 30-09-2022 to undertake statutory audit for FY 2022-23 &

Name of the Auditor	Date of Change	Reason of Change
		FY 2023-24 and to hold office till the conclusion of the AGM of the Company for the FY 2023-24
	September 30, 2024	Cessation of tenure
M/s. Manikandan & Associates, Chartered Accountants	September 28, 2020	Appointed for a period of three financial years starting from April 1, 2020 and to hold office till March 31, 2023
	January 14, 2022	Manikandan & Associates didn't fulfil the criteria for statutory auditors prescribed by the RBI *vide* its circular dated April 27, 2021. Hence, they submitted their resignation on January 14, 2022.

4.14 DETAILS OF THE BORROWING OF THE COMPANY AS ON THE LATEST QUARTER END

Details of the following liabilities of the issuer, as at the end of the last quarter, i.e., September 30, 2026, or if available, a later date:

(a) **Details of outstanding secured loan facilities as at the end of the last quarter, i.e., September 30, 2026:**

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
1	Aditya Birla Capital Ltd	Term Loan	75.00	57.04	15-03-2028	First pari passu charge along with Existing Lenders of the Borrower by way of hypothecation of Gold Loan Receivables of the Borrower (both present & future) and other current assets of the Borrower excluding micro finance receivables.	Nil	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
2	Axis Bank Ltd	Term Loan	25.00	21.42	29-02-2028	Paripassu First Charge on entire current assets including gold loan receivables (excluding micro finance	10%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						receivables) with margin of 15%.				
3	Axis Bank Ltd	CC	5.00	0.00	NA	Paripassu First Charge on entire current assets including gold loan receivables (excluding micro finance receivables) with margin of 15%.	10%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
4	Axis Finance Ltd	Term Loan	100.00	100.00	25-03-2029	First Pari Passu charge by way of hypothecation over standard gold loan receivables up to 90DPD (excluding microfinance receivables) and current assets of the company both present and future providing a cover of 1.10x.	Nil	Personal Guarantee of Promoters Mr Mathew Muthoottu and MRs. Nizzy Mathew	[ICRA]A (Stable)	Standard
5	Bajaj Finance Ltd	Term Loan	35.00	4.38	30-11-2026	First Paripassu charge on the current receivables present and current assets of the company present & future along with other lenders with minimum cover of 1.20x (excluding MF receivables).	15%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
6	Bajaj Finance Ltd	Term Loan	35.00	14.58	30-06-2027	First Pari passu charge on the current gold loan receivables and current assets of the company present & future along with other lenders with a minimum cover of 1.20x.	12.50%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
7	Bandhan Bank Ltd	Term Loan	60.00	8.64	01-10-2026	Paripassu first charge over the Gold Loan receivables (both present and future) excluding microfinance receivables and other current assets of the company, with other secured lenders (Banks & NCD Holders) with security asset coverage ratio of 1.15xtimes to be maintained at all times both present& future of the company	10%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
8	Bandhan Bank Ltd	Term loan	45.00	17.00	01-04-2027	Paripassu first charge over the Gold Loan receivables (both present and future) excluding microfinance receivables and other current assets of the	10%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						company, with other secured lenders (Banks & NCD Holders) with security asset coverage ratio of 1.15xtimes to be maintained at all times both present& future of the company				
9	Bandhan Bank Ltd	Term Loan	100.00	88.24	01-04-2028	Paripassu first charge over the Gold Loan receivables (both present and future) excluding microfinance receivables and other current assets of the company, with other secured lenders (Banks & NCD Holders) with security asset coverage ratio of 1.15xtimes to be maintained at all times both present& future of the company	10%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
10	Bandhan Bank Ltd	CC	5.00	-	NA	Paripassu first charge over the Gold Loan receivables (both present and future) excluding microfinance receivables and other current assets of the	10%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						company, with other secured lenders (Banks & NCD Holders) with security asset coverage ratio of 1.15xtimes to be maintained at all times both present& future of the company				
11	Bank of Baroda	Term Loan	75.00	35.00	30-11-2027	First Pari passu charge by way of hypothecation of all chargeable current assets, book debts, loans and advances and receivables (excluding micro finance receivables) both present and future along with other lenders including NCD holders with a margin of 25%.	20%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
12	Bank of Baroda	CC	5.00	0.49	NA	First Pari passu charge by way of hypothecation of all chargeable current assets, book debts, loans and advances and receivables (excluding micro finance receivables) both present and future	20%	Personal Guarantee of Mr Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						along with other lenders including NCD holders with a margin of 25%.				
13	Canara Bank	Term Loan	75.00	45.83	24-07-2028	Pari-passu first charge on gold loan receivables of the company (present & future) along with other secured lenders with 1.25x margin.	15%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
14	Canara Bank	Term Loan	50.00	1.39	21-10-2026	Pari-passu first charge on gold loan receivables of the company (present & future) along with other secured lenders with 1.25x margin.	25%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
15	Capital Small Finance Bank Ltd	Term loan	40.00	26.06	01-04-2028	First Pari passu charge along with existing lenders on hypothecation of gold loan receivables (both present and future) and other current assets of the company excluding microfinance receivables	10%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
16	City Union Bank Ltd	Term Loan	20.00	16.72	30-09-2030	Pari Passu First charge over the gold loan receivables (both present	NIL	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						and tuture) and other standard receivables of the Company; and other current assets of the company wrth other secured lenders (banks & NCD holders) with margin of 25%to be maintained at ail times.				
17	CSB Bank Ltd	Term Loan	50.00	7.10	31-12-2026	Pari-passu first charge on gold loan receivables of the company (present & future) along with other secured lenders with10%margin.	10%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
18	CSB Bank Ltd	Term Loan	35.00	29.43	03-01-2028	Pari-passu first charge on gold loan receivables of the company (present & future) along with other secured lenders with 10% margin	10%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
19	CSB Bank Ltd	WCDL	25.00	24.99	NA	Pari-passu first charge on gold loan receivables of the company (present & future) along with other secured lenders with 10% margin	10%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
20	DCB Bank Ltd	WCDL	50.00	49.62	NA	1st Paripassu charge on Standard Loan Receivables / Book Debt (pertaining to gold loan book) covering 125% of outstandings at all time"	10%	NIL	[ICRA]A (Stable)	Standard
21	DCB Bank Ltd	WCDL	25.00	24.81	NA	1st Paripassu charge on Standard Loan Receivables / Book Debt (pertaining to gold loan book) covering 125% of outstandings at all time"	10%	NIL	[ICRA]A (Stable)	Standard
22	Dhanlaxmi Bank Ltd	Term Loan	26.00	15.17	25-05-2028	First Pari passu charge by way of hypothecation of entire loans and advances, book debts and current assets (excluding those which are specifically charged to any other lenders of the company) with a margin of 20%.	12.50%	Personal Guarantee of Mathew Muthoottu & Nizzy Mathew	[ICRA]A (Stable)	Standard
23	Dhanlaxmi Bank Ltd	WCDL	29.40	29.40	NA	Paripasu first charge by way of Hypotecation of Current Assets, loans and advances and book debts including gold loan	Collateral security: Equitable mortgage of 34.39 ares of vacant land Pathanamthitta District in	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew and Corporate Guarantee of M/s Muthoottu Mini Hotels	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						receivables of the company with 20% margin with other lenders and NCD Lenders	the name of Muthottu Mini Theatres (Private) Limited, Equitable mortgage of 2.40 ares land with 4500 Sq. ft 3 storied building in name o MM Hotels Pvt Ltd Pathanamthitta District and Fixed Deposit of 645 lakhs	Pvt Ltd & Muthottu Mini Theatres P Ltd		
24	Dhanlaxmi Bank Ltd	CC	19.60	17.56	NA	Paripasu first charge by way of Hypotecation of Current Assets, loans and advances and book debts including gold loan receivables of the company with 20% margin with other lenders and NCD Lenders	Collateral security: Equitable mortgage of 34.39 ares of vacant land Pathanamthitta District in the name of Muthottu Mini Theatres (Private) Limited, Equitable mortgage of 2.40 ares land with 4500 Sq.	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew and Corporate Guarantee of M/s Muthoottu Mini Hotels Pvt Ltd & Muthottu Mini Theatres P Ltd	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
							ft 3 storied building in name o MM Hotels Pvt Ltd Pathanamthitta District and Fixed Deposit of 645 lakhs			
25	Equitas Small Finance Bank Ltd	Term Loan	75.00	62.50	05-04-2028	First paripassu charge by way of hypothecation of standard Gold Loan receivables (excluding microfinance receivables specifically charged to any other lender) and all chargeable current assets of the company, both present & future, with a cover of 1.10x of the outstanding loan amount assigned to Equitas SFB at any point of time during currency of the facility until maturity of loan tenure.	10%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
26	ESAF Small Finance Bank Ltd	Term Loan	50.00	34.30	25-11-2027	First paripassu charge in favour of ESFB ,by way of	10%	Personal Guarantee of Mr. Mathew Muthoottu	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						hypothecation of stipulated primary security within 1.10 times asset cover ,which are financed out of disbursed amount under the facility /out of borrowrs equity /netwoth other sources ,in favour of the bank		and Mrs. Nizzy Mathew		
27	Federal Bank Ltd	Term Loan	35.00	13.06	30-06-2027	First Pari passu charge, by way of hypothecation of entire gold loan receivables (including interest accrued on Gold Loan) of the company with other lenders in Multiple Banking Arrangement and NCD Holders with a minimum asset cover of 15%.	15%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
28	Hero Fincorp Ltd	Term Loan	50.00	29.83	23-08-2027	Pari-passu first charge by the way of Hypothecation of Book Debts of Stnadard Gold Loan receviables and other current assets excluding microfinance receviables	NIL	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						(minium security cover of 1.10x)				
29	IDBI Bank Ltd	WCDL	59.00	59.00	NA	Pari passu first charge on entire receivables/gold loans and other current assets of the companyother than that exclusively charged , both present and future, with other secured lenders and NCD holders. Margin -25%	15%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
30	IDBI Bank Ltd	CC	16.00	12.86	NA	Pari passu first charge on entire receivables/gold loans and other current assets of the companyother than that exclusively charged , both present and future, with other secured lenders and NCD holders. Margin -25%	15%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
31	IDFC First Bank Ltd	Term Loan	125.00	24.31	22-04-2027	First Pari passu charge of present and future book debts and receivables(up to 90 DPD) excluding micro finance receivables with security cover of 1.15x.	15%	Personal Guarantee of Promoters Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
32	IDFC First	Term Loan	150.00	66.67	23-01-2028	First Pari passu charge	15%	Personal Guarantee of	[ICRA]A	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
	Bank Ltd					of present and future book debts and receivables(up to 90 DPD) excluding micro finance receivables with security cover of 1.15x.		Promoters Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	(Stable)	
33	IDFC First Bank Ltd	Term Loan	200.00	161.11	04-02-2029	First Pari passu charge of present and future book debts and receivables(up to 90 DPD) excluding micro finance receivables with security cover of 1.15x.	10%	Personal Guarantee of Promoters Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
34	IDFC First Bank Ltd	WCDL	5.00	-	NA	First Pari passu charge of present and future book debts and receivables (upto 90 DPD) excluding micro finance receivables with security cover of 1.15x.	NIL	Personal Guarantee of Promoters Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
35	Indian Bank	Term loan	50.00	4.22	19-12-2026	Pari passu first charge on entire receivables/gold loans and other current assets of the company, both present and future. With other secured lenders and NCD holders, with 20% margin	25%	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
36	Indian Bank	WCDL	10.00	10.06	NA	Pari passu first charge on	25%	Personal Guarantee of	[ICRA]A	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						entire receivables/gold loans and other current assets of the company, both present and future. With other secured lenders and NCD holders, with 20% margin		Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	(Stable)	
37	Indian Overseas Bank	Term Loan	50.00	16.70	31-03-2028	First Pari passu charge of standard book debts and receivables and all other current ssets equivalent to 1.33x times of the outstanding loan amount. excluding micro finance receivables.	25%	Personal Guarantee of Promoters Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
38	Indian Overseas Bank	Term Loan	50.00	31.50	31-07-2029	First Pari passu charge of standard book debts and receivables and all other current assets equivalent to 1.33x times of the outstanding loan amount excluding micro finance receivables.	25%	Personal Guarantee of Promoters Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard
39	IndusInd Bank Ltd	WCDL	170.00	117.50	NA	Pari passu charge on the Book Debts and Receivables and other	05.85 ares along with a three storied	Personal Guarantee of Promoters Mr. Mathew Muthoottu	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						current assets together with secured debenture holders and working capital bankers, with IBL's Security cover of 1.33x. Others working capital bankers have security cover 1.33x/1.25x. NCD holders have security cover of 1x	building comprises Kollam Taluk;09.250 cents (03.74 Ares) situated at Vanchiyoor, Trivandrum along with building and Property having an extent of 19 cents (07.69 ares) and all other things attached thereto comprised, Adoor Taluk, cash collateral by way of FDR of 25% of limit above 100 crores	and Mrs. Nizzy Mathew		
40	IndusInd Bank Ltd	CC	30.00	13.71	NA	Pari passu charge on the Book Debts and Receivables and other current assets together with secured debenture holders and working capital	05.85 ares along with a three storied building comprises Kollam Taluk;09.250 cents	Personal Guarantee of Promoters Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						bankers, with IBL's Security cover of 1.33x. Others working capital bankers have security cover 1.33x/1.25x. NCD holders have security cover of 1x	(03.74 Ares) situated at Vanchiyoor, Trivandrum along with building and Property having an extent of 19 cents (07.69 ares) and all other things attached thereto comprised, Adoor Taluk, cash collateral by way of FDR of 25% of limit above 100 crores			
41	Jana Small Finance Bank Ltd	Term Loan	150.00	50.00	03-05-2027	First paripassu charge along with existing lenders on Hypothecation of standard gold loan receivables (upto 90 DPD) both present & future and other current assets of the company excluding micro finance receivables with an asset	10%	Personal Guarantee of Mr. Mathew Muthoottu & Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						cover of 1.1x times.				
42	Jana Small Finance Bank Ltd	Term Loan	75.00	65.63	03-06-2028	First paripassu charge along with existing lenders on Hypothecation of standard gold loan receivables (upto 90 DPD) both present & future and other current assets of the company excluding micro finance receivables with a asset cover of 1.1x times.	10%	Personal Guarantee of Mr. Mathew Muthoottu & Nizzy Mathew	[ICRA]A (Stable)	Standard
43	Karur Vysya Bank Ltd	Term Loan	25.00	2.19	14-02-2027	Pari passu first charge over the gold loan receivables (both present and future); and other current assets of the company, with other secured lenders (Banks, Fis, and NCD holders) except those which are specifically charged to any term lenders (whether under refinance facility or otherwise), 25% margin	Extent of 24.37 Ares (10.12 Ares in Sy. 332/8, 10.20 Ares in Sy. No:332/8-5, 4.05 Ares in Sy. No: 332/8-5) in Kozhencherry Gramapanchayath Ward No: VIII, Pazhayatheruvu junction, Kozhencherry Village, Kozhencherry	Personal guarantee of Nizzy Mathew and Mathew Muthoottu.Corporate Guarantee of M/s Muthoottu Mini Hotels Pvt Ltd	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
							Taluk, Pathanamthitta District standing in the name of Muthoottu Mini Hotels Private Limited Extent of 32.79 Ares in Sy. No: 332/9A in KozhencherryGramapanchayath Ward No: Viii, Pazhayatheruvu Junction, KozhencherryVillage, Kozhencherry Taluk, Pathanamthitta District standing in the name of M/s Muthoottu Mini Hotels Private Limited Lien on Fixed Deposits to the tune of Rs.4.68 Crore			

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
44	Karur Vysya Bank Ltd	Term Loan	40.00	10.91	05-04-2027	Pari passu first charge over the gold loan receivables (both present and future); and other current assets of the company, with other secured lenders (Banks, Fis, and NCD holders) except those which are specifically charged to any term lenders (whether under refinance facility or otherwise), 25% margin	Extent of 24.37 Ares (10.12 Ares in Sy. 332/8, 10.20 Ares in Sy. No:332/8-5, 4.05 Ares in Sy. No: 332/8-5) in Kozhencherry Gramapanchayath Ward No: VIII, Pazhayatheruvu junction, Kozhencherry Village, Kozhencherry Taluk, Pathanamthitta District standing in the name of Muthoottu Mini Hotels Private Limited Extent of 32.79 Ares in Sy. No: 332/9A in KozhencherryGramapanchayath Ward No:	Personal guarantee of Nizzy Mathew and Mathew Muthoottu.Corporate Guarantee of M/s Muthoottu Mini Hotels Pvt Ltd	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
							Viii, Pazhayatheruvu Junction, KozhencherryVillage, Kozhencherry Taluk, Pathanamthitta District standing in the name of M/s Muthoottu Mini Hotels Private Limited Lien on Fixed Deposits to the tune of Rs.4.68 Crore			
45	Karur Vysya Bank Ltd	Term Loan	50.00	37.50	05-10-2028	First Pari passu charge, over the gold loan receivables (both present and future); and current assets of the company, with other secured lenders except those which are specifically charged to any term lenders (whether under refinance facility or otherwise) with a minimum	Extent of 24.37 Ares (10.12 Ares in Sy. 332/8, 10.20 Ares in Sy. No:332/8-5, 4.05 Ares in Sy. No: 332/8-5) in Kozhencherry Gramapanchayath Ward No: VIII, Pazhayat	Personal Guarantee of Mr. Mathew Muthoottu & Nizzy Mathew, corporate Guarantee of M/s Muthoottu Mini Hotels pvt ltd	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						asset cover of 15%.	heruvu junction, Kozhencherry Village, Kozhencherry Taluk, Pathanamthitta District standing in the name of Muthoottu Mini Hotels Private Limited Extent of 32.79 Ares in Sy. No: 332/9A in KozhencherryGramapanchayath Ward No: Viii, Pazhayatheruvu Junction, KozhencherryVillage, Kozhencherry Taluk, Pathanamthitta District standing in the name of M/s Muthoottu Mini Hotels Private Limited Lien on			

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
							Fixed Deposits to the tune of Rs.4.68 Crore			
46	Karur Vysya Bank Ltd	Term Loan	50.00	48.61	30-07-2029	Pari passu first charge over the gold loan receivables(both present and future); and other current assets of the company, with other secured lenders (Banks, Fis, and NCD holders) except those which are specifically charged to any term lenders (whether under refinance facility or otherwise), 25% margin	Extent of 24.37 Ares (10.12 Ares in Sy. 332/8, 10.20 Ares in Sy. No:332/8-5, 4.05 Ares in Sy. No: 332/8-5) in Kozhencherry Gramapanchayath Ward No: VIII, Pazhayatheruvu junction, Kozhencherry Village, Kozhencherry Taluk, Pathanamthitta District standing in the name of Muthoottu Mini Hotels Private Limited Extent of 32.79 Ares in Sy. No:	Personal Guarantee of Mr. Mathew Muthoottu & Nizzy Mathew, corporate Guarantee of M/s Muthoottu Mini Hotels pvt ltd	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
							332/9A in KozhencherryGramapanchayath Ward No: Viii, Pazhayatheruvu Junction, KozhencherryVillage, Kozhencherry Taluk, Pathanamthitta District standing in the name of M/s Muthoottu Mini Hotels Private Limited Lien on Fixed Deposits to the tune of Rs.4.68 Crore			
47	Karur Vysya Bank Ltd	WCDL	20.00	20.04	NA	Pari passu first charge over the gold loan receivables (both present and future); and other current assets of the company, with other secured lenders (Banks, Fis, and NCD holders) except those which are	Extent of 24.37 Ares (10.12 Ares in Sy. 332/8, 10.20 Ares in Sy. No:332/8-5, 4.05 Ares in Sy. No: 332/8-5) in Kozhenc	Personal guarantee of Nizzy Mathew and Mathew Muthoottu.Corporate Guarantee of M/s Muthoottu Mini Hotels Pvt Ltd	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						specifically charged to any term lenders (whether under refinance facility or otherwise), 25% margin	herry Gramapanchayath Ward No: VIII, Pazhayatheruvu junction, Kozhencherry Village, Kozhencherry Taluk, Pathanamthitta District standing in the name of Muthoottu Mini Hotels Private Limited Extent of 32.79 Ares in Sy. No: 332/9A in Kozhencherry Grama panchayath Ward No: Viii, Pazhayath eruvu Junction, Kozhencherry Village, Kozhencherry Taluk, Pathanamthitta District standing in the name of M/s			

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
							Muthoottu Mini Hotels Private Limited Lien on Fixed Deposits to the tune of Rs.4.68 Crore			
48	Karur Vysya Bank Ltd	CC	5.00	3.03	NA	Pari passu first charge over the gold loan receivables (both present and future); and other current assets of the company, with other secured lenders (Banks, Fis, and NCD holders) except those which are specifically charged to any term lenders (whether under refinance facility or otherwise), 25% margin	Extent of 24.37 Ares (10.12 Ares in Sy. 332/8, 10.20 Ares in Sy. No:332/8-5, 4.05 Ares in Sy. No: 332/8-5) in Kozhencherry Grama panchayath Ward No: VIII, Pazhayatheruvu junction, Kozhencherry Village, Kozhencherry Taluk, Pathanamthitta District standing in the name of Muthoottu Mini Hotels	Personal guarantee of Nizzy Mathew and Mathew Muthoottu.Corporate Guarantee of M/s Muthoottu Mini Hotels Pvt Ltd	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
							Private Limited Extent of 32.79 Ares in Sy. No: 332/9A in Kozhencherry Grama panchayath Ward No: Viii, Pazhayatheruvu Junction, Kozhencherry Village, Kozhencherry Taluk, Pathanamthitta District standing in the name of M/s Muthoottu Mini Hotels Private Limited Lien on Fixed Deposits to the tune of Rs.4.68 Crore			
49	Kerala Financial Corporation	Term Loan	50.00	33.74	01-03-2030	First Paripassu charge with existing lenders on the hypothecation of present and future standard receivables and other	NIL	Personal guarantee of Nizzy Mathew and Mathew Muthoottu.Corporate Guarantee of M/s Muthoottu Mini Hotels Pvt Ltd & M/s. Mini	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						current assets of the company excluding micro finance receivables, with asset cover of 1.25x		Muthoottu Credit India Pvt Ltd.		
50	Kisetsu Saison Finance (India) Pvt Ltd	Term Loan	50.00	8.33	15-12-2026	First pari-passu charge basis by way of hypothecation over the entire present and future receivables (including gold loan receivables but excluding microfinance receivables) and other current assets with a minimum asset cover of 1.1x.	NIL	Personal Guarantee of Mathew Muthoottu & Nizzy Mathew	[ICRA]A (Stable)	Standard
51	Kisetsu Saison Finance (India) Pvt Ltd	Term Loan	55.00	27.50	15-07-2027	First paripassu charge basis by way of hypothecation over the entire present and future receivables (including gold loan receivables but excluding micro finance receivables)	NIL	Personal Guarantee of Mathew Muthoottu & Nizzy Mathew	[ICRA]A (Stable)	Standard
52	Kisetsu Saison Finance (India) Pvt Ltd	Term Loan	55.00	48.89	05-01-2028	First pari-passu charge basis by way of hypothecation over the entire present and future	Nil	Personal Guarantee of Mathew Muthoottu & Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						receivables (including gold loan receivables but excluding microfinance receivables) and other current assets with a minimum asset cover of 1.1x.				
53	Nabkisan Finance Ltd	Term Loan	50.00	37.49	01-04-2028	First charge on paripassu basis by way of hypothecation of 110% of standard book debts and other current assets.	NIL	Personal Guarantee of Mathew Muthoottu & Nizzy Mathew	[ICRA]A (Stable)	Standard
54	Nabkisan Finance Ltd	Term Loan	50.00	37.49	01-04-2028	First charge on paripassu basis by way of hypothecation of 110% of standard book debts and other current assets.	NIL	Personal Guarantee of Mathew Muthoottu & Nizzy Mathew	[ICRA]A (Stable)	Standard
55	NorthernArc Capital Ltd	Term Loan	42.00	28.80	15-09-2027	First pari passu charge on all existing and future movable assets including intangibles, book debts, and current assets of the Borrower (including gold loan receivables, book debts, stocks in trade, etc). A	NIL	Personal Guarantee of Mathew Muthoottu & Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						security cover of 1.15x (One Point One five times) of the amounts outstanding under the Facility shall be maintained.				
56	Oxyzo Financial Services Ltd	Term Loan	35.00	16.01	25-08-2027	First Paripassu charge on the gold loan receivables present and future of the borrower byway of hypothecation of gold loan receivables with a minimum asset cover of 1.10x and current assets of the company excluding MF receivables	NIL	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard
57	Oxyzo Financial Services Ltd	Term Loan	25.00	16.67	09-01-2028	First Paripassu charge on the gold loan receivables present and future of the borrower byway of hypothecation of gold loan receivables with a minimum asset cover of 1.10x and current assets of the company excluding MF receivables	NIL	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
58	Piramal Finance Ltd	Term Loan	100.00	55.56	29-06-2027	First Pari passu charge along with existing lenders on Hypothecation of standard gold loan receivables (upto 90 DPD) (both present and future ,and with the underlying security)and other current assets of the company excluding micro finance receivables (Book Debts)	NIL	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard
59	Piramal Finance Ltd	Term Loan	100.00	87.50	21-06-2028	First Pari passu charge on gold loan receivables (excluding 90+ DPD) (both present and future) and other current assets (both present and future) of the borrower excluding micro finance receivables.	NIL	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard
60	Poonawalla Fincorp Ltd	Term Loan	75.00	13.61	05-01-2027	First Pari passu charge on the gold loan receivables present and future of the borrower byway of hypothecation of gold loan receivables with a minimum	NIL	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						asset cover of 1.10x and current assets of the company excluding MF receivables				
61	Poonawalla Fincorp Ltd	Term Loan	50.00	13.50	05-03-2027	First Paripassu charge on the gold loan receivables present and future of the borrower byway of hypothecation of gold loan receivables with a minimum asset cover of 1.10x and current assets of the company excluding MF receivables	NIL	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard
62	Poonawalla Fincorp Ltd	Term Loan	50.00	32.43	05-12-2027	First Pari passu charge along with existing lenders on Hypothecation of standard gold loan receivables (upto 90DPD) (both present and future, and with the underlying security) and other current assets of the company excluding micro finance receivables	NIL	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard
63	Poonawalla	Term Loan	50.00	38.44	05-03-2028	First Pari passu charge	NIL	Personal guarantee of	[ICRA]A	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
	Fincorp Ltd					along with existing lenders on Hypothecation of standard gold loan receivables (upto 90DPD) (both present and future, and with the underlying security) and other current assets of the company excluding micro finance receivables		Mathew Muthoottu and Nizzy Mathew	(Stable)	
64	Poonawalla Fincorp Ltd	Term Loan	50.00	50.00	05-09-2028	First Paripassu charge on the gold loan receivables present and future of the borrower byway of hypothecation of gold loan receivables with a minimum asset cover of 1.10x and current assets of the company excluding MF receivables	Nil	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard
65	Punjab & Sindh Bank	Term Loan	75.00	59.09	30-11-2028	First paripassu charge along with existing lenders on Hypothecation of gold loan receivables (both present and future and other current assets of the company	10%	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						excluding microfinance receivables .In case of any assets turning NPA, the same shall be replaced with standard assets and asset coverage ratio :1.11 in the form of the standard loan receivables of outstanding loan amount at any point of time during the currency of the loan				
66	Punjab National Bank	Term Loan	50.00	45.00	31-03-2031	Paripassu first charge on standard gold loan receivables and current assets of the company both present and future with 15% margin subject to the condition that no asset with default should be included fro allowing drawing power.	Equitable /Registered Mortgage of immovable property multiplex theatre Dhanya & Remya, situated at Survey No. 34, M. C. Road, Kottayam, Kerala FD of ₹ 258 lakhs.	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard
67	Punjab National Bank	WCDL	30.00	30.00	NA	1st Pari passu charge on gold loan receivables and other current assets (excluding	Equitable /Registered Mortgage of immovable	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						cash collateral specifically to each bank) of the company with minimum asset coverage of 1.33 times of the loan amount,	property multiplex theatre Dhanya & Remya, situated at Survey No. 34, M. C. Road, Kottayam, Kerala FD of ₹ 258 lakhs.			
68	Punjab National Bank	CC	20.00	15.00	NA	1st Pari passu charge on gold loan receivables and other current assets (excluding cash collateral specifically to each bank) of the company with minimum asset coverage of 1.33 times of the loan amount,	Equitable /Registered Mortgage of immovable property multiplex theatre Dhanya & Remya, situated at Survey No. 34, M. C. Road, Kottayam, KeralaFD of ₹ 258 lakhs.	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard
69	South Indian Bank Ltd	Term Loan	75.00	45.00	30-06-2027	First Pari passu charge along with the other secured lenders, by way of hypothecation of gold loan receivables of standard assets and other current assets of the	10%	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						company excluding micro finance receivables, which are not overdue as per RBI /Regulator guidelines. Minimum asset cover of 1.33 times to be maintained during the currency of loan				
70	South Indian Bank Ltd	Term Loan	50.00	15.25	30-08-2027	First Pari passu charge along with other secured lenders, by way of hypothecation of current portion of gold loan receivables of standard assets (other than those secured to term loan lenders) with a margin of 1.33x.	10%	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard
71	South Indian Bank Ltd	WCDL	60.00	60.00	NA	Hypothecation & Paripassu first charge over Gold Loan receivables and other current assets, both present and future except those which are specifically charged to any lenders (and asset cover of 1.33x)	15%	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
72	South Indian Bank Ltd	CC	40.00	-	NA	Hypothecation & Paripassu first charge over Gold Loan receivables and other current assets, both present and future except those which are specifically charged to any lenders (and asset cover of 1.33x)	15%	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard
73	Standard Chartered Bank	Term Loan	95.00	23.75	25-03-2027	First paripassu charge on standard gold loan receivables and book debts with security cover of 1.15x	15%	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard
74	Standard Chartered Bank	OD	1.00	0.00	NA	First paripassu charge on standard gold loan receivables and book debts with security cover of 1.33x	15%	Personal guarantee of Mathew Muthoottu and Nizzy Mathew	[ICRA]A (Stable)	Standard
75	State Bank of India	CC	40.00	39.81	NA	Hypothecation & Paripassu first charge over Gold Loan receivables and other current assets, both present and future except those which are specifically charged to any lenders, with 25% margin	Equitable mortgage of 32.86 ares of land regarding serial number 219/2, block number 13 in Maradu village, in the name of	Personal guarantee of Mathew Muthoottu, and Nizzy Mathew and Corporate guarantee of Muthoottu Mini theatres Pvt Ltd.	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
							Muthoottu Mini Theatres Private Limited			
76	STCI Finance Ltd	Term Loan	50.00	50.00	25-09-2029	First Paripassu charge on the gold loan receivables present and future of the borrower byway of hypothecation of gold loan receivables with a minimum asset cover of 1.10x and current assets of the company	Nil	Personal Guarantee of Promoters Mr Mathew Muthoottu and MRs. Nizzy Mathew	[ICRA]A (Stable)	Standard
77	Tata Capital Ltd	Term Loan	50.00	20.37	15-06-2027	First Paripassu charge by way of Hypothecation over gold loan receivables of the company (both present & future) & other current assets with asset cover ratio of 1.15x	10%	Personal Guarantee of Mr. Mathew Muthoottu & Nizzy Mathew	[ICRA]A (Stable)	Standard
78	Karnataka Bank Ltd	Term Loan	50.00	50.00	24-08-2029	Pari-passu Charge on standard receivables/Book debe (present & future) of the company arising out of activities eligible for bank finance with minimum	Nil	Personal Guarantee of Promoters Mr Mathew Muthoottu and MRs. Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						security coverage of 1.10 times to be maintained at any point of time.				
79	UCO Bank	Term Loan	50.00	8.77	31-07-2027	First hypothecation charge on receivables including advances against Security Of gold both present and future, on pari-passu basis along with other WC lenders (funding WC requirement of the company by way of Term Loan, STL, Cash credit, OD etc) and debenture holders and hypothecation charge over other chargeable current assets of the company (both present and future) on pari-passu basis with other WC lenders (funding WC requirement of the company by way of Term Loan, STL, Cash credit. OD etc) and debenture holders. The company has	25%	Personal guarantee of Mathew Muthoottu and Nizzy Mathew.	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						to maintain security cover of 1.33 times				
80	UCO Bank	WCDL	12.00	12.00	NA	First hypothecation charge on receivables including advances against Security Of gold both present and future, on pari-passu basis along with other WC lenders (funding WC requirement of the company by way of Term Loan, STL, Cash credit, OD etc) and debenture holders and hypothecation charge over other chargeable current assets of the company (both present and future) on pari-passu basis with other WC lenders (funding WC requirement of the company by way of Term Loan, STL, Cash credit. OD etc) and debenture holders. The company has to maintain security cover of 1.33 times	25%	Personal guarantee of Mathew Muthoottu and Nizzy Mathew.	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
81	UCO Bank	CC	8.00	-	NA	First hypothecation charge on receivables including advances against Security Of gold both present and future, on pari-passu basis along with other WC lenders (funding WC requirement of the company by way of Term Loan, STL, Cash credit, OD etc) and debenture holders and hypothecation charge over other chargeable current assets of the company (both present and future) on pari-passu basis with other WC lenders (funding WC requirement of the company by way of Term Loan, STL, Cash credit. OD etc) and debenture holders.The company has to maintain security cover of 1.33 times	25%	Personal guarantee of Mathew Muthoottu and Nizzy Mathew.	[ICRA]A (Stable)	Standard
82	Ujjivan Small Finance	WCDL	60.00	60.00	NA	The facility, and all interest,	NIL	Personal Guarantee of Promoters Mr	[ICRA]A	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
	Bank Ltd					default/penal charges, further interest, liquidated damages, indemnification payments, fees, costs, expenses and other monies owing by, and all other present and future obligations and liabilities to be secured by way of First Paripassu and continuing charge to be created pursuant to the deed of hypothecation to be executed by the borrower in favour of the bank (Deed of hypothecation) over the identified standard loan receivables not having overdues more than 90 days and other current assets of the borrower, both present and future, excluding the micro finance receivables and to be created in the mode and manner		Mathew Muthoottu and MRs. Nizzy Mathew	(Stable)	

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						stipulated by the Bank.				
83	Union Bank Of India	Term Loan	25.00	12.50	31-03-2028	Paripassu first charge on the standard receivables (maturing within one Year) and current assets of the company present and future along with other lenders,25% margin	EM of land having its improvements and building there in to an extent of 4.05 Ares in survey no 93/1-2 of Tholicode Village, Nedumangadu Taluk, Thiruvananthapuram District, Kerala State in the name of M/s Muthoottu Mini Financiers Ltd - EM of 16.17 Ares (40 cents) of land in Sy. No. 33/3/1, 33/3/1-1, 33/3/1-2, 33/3/1/3 and 33/3/1/4 situated at Pathanamthitta villagein name of	Personal guarantee of Mathew Muthoottu, and Nizzy Mathew and Corporate guarantee of Muthoottu Mini Hotels Pvt Ltd.	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
							MM hotels, Kerala.- Pledge of Deposit no: 01252010008364 8, 36120323000048 6 and 36120323000056 9 in the name of M/s Muthoottu Mini Financiers Ltd. and deposit of Rs2.50 Crores			
84	Union Bank Of India	WCDL	60.00	60.00	NA	Paripassu first charge on the standard receivables (maturing within one Year) and current assets of the company present and future along with other lenders, 25% margin	EM of land having its improvements and building there in to an extent of 4.05 Ares in survey no 93/1-2 of Tholicode Village, Nedumangadu Taluk, Thiruvananthapuram District, Kerala State in	Personal guarantee of Mathew Muthoottu, and Nizzy Mathew and Corporate guarantee of Muthoottu Mini Hotels Pvt Ltd.	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
							the name of M/s Muthoottu Mini Financiers Ltd - EM of 16.17 Ares (40 cents) of land in Sy. No. 33/3/1, 33/3/1-1, 33/3/1-2, 33/3/1/3 and 33/3/1/4 situated at Pathanamthitta villagein name of MM hotels, Kerala.- Pledge of Deposit no: 01252010008364 8, 36120323000048 6 and 36120323000056 9 in the name of M/s Muthoottu Mini Financiers Ltd. and deposit of Rs2.50 Crores			

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
85	Union Bank Of India	CC	40.00	-	NA	First paripassu charge on current assets, book debts, loans and advances and receivables including gold loan receivables (excluding micro finance receivables) with asset coverage ratio of 1.33 times	EM of land having its improvements and building there in to an extent of 4.05 Ares in survey no 93/1-2 of Tholicode Village, Nedumangadu Taluk, Thiruvananthapuram District, Kerala State in the name of M/s Muthoottu Mini Financiers Ltd - EM of 16.17 Ares (40 cents) of land in Sy. No. 33/3/1, 33/3/1-1, 33/3/1-2, 33/3/1/3 and 33/3/1/4 situated at Pathanamthitta villagein name of MM hotels,	Personal guarantee of Mathew Muthoottu, and Nizzy Mathew and Corporate guarantee of Muthoottu Mini Hotels Pvt Ltd.	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
							Kerala.- Pledge of Deposit no: 01252010008364 8, 36120323000048 6 and 36120323000056 9 in the name of M/s Muthoottu Mini Financiers Ltd. and deposit of Rs2.50 Crores			
86	Unity Small Finance Bank Ltd	Term Loan	60.00	49.53	30-06-2028	First charge on paripassu basis on standard gold loan receivables (upto 90 DPD) and other current assets of the company to the extent of 1.10x (excluding delinquent assets and micro finance receivables).	NIL	Personal guarantee of Mathew Muthoottu, and Nizzy Mathew	[ICRA]A (Stable)	Standard
87	Utkarsh Small Finance Bank Ltd	Term Loan	35.00	5.83	25-01-2027	First Paripassu charge on gold loan book debts /Gold loan of the company (both present & future) to the	15%	Personal Guarantee of Promoters Mr Mathew Muthoottu and MRs. Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned (in ₹ crores)	Principal amount outstanding as on September 30, 2026 (in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
						extent of 1.10 times				
88	Utkarsh Small Finance Bank Ltd	Term Loan	31.00	20.67	25-01-2028	First Paripassu charge on gold loan book debts /Gold loan of the company (both present & future) to the extent of 1.10 times	10%	Personal Guarantee of Promoters Mr Mathew Muthoottu and MRs. Nizzy Mathew	[ICRA]A (Stable)	Standard
89	Yes Bank Ltd	WCDL	60.00	60.00	NA	Paripassu first charge charge on standard book debts and receivables with 1.2x cover in line with existing pari passu charge holders (excluding Micro Finance Loans Receivables).	25%	Personal Guarantee of Promoters Mr Mathew Muthoottu and MRs. Nizzy Mathew	[ICRA]A (Stable)	Standard
			4564.00	2,818.65						

Fund based Facility – Micro Finance & Vehicle Loans

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned in ₹ crores)	Principal amount outstanding as on September 30, 2026(in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
1	Union Bank of India	Term Loan - Micro finance	25.00	3.47	15-01-2027	Exclusive charge on hypothecation of micro finane receivables with 10 % margin	EM of land having its improvements and building there in to an extent of 4.05	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned in ₹ crores)	Principal amount outstanding as on September 30, 2026(in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
							Ares in survey no 93/1-2 of Tholicode Village, Nedumangadu Taluk, Thiruvananathapuram District, Kerala State in the name of M/s Muthoottu Mini Financiers Ltd - EM of 16.17 Ares (40 cents) of land in Sy. No. 33/3/1, 33/3/1-1, 33/3/1-2, 33/3/1/3 and 33/3/1/4 situated at Pathanamthitta villagein name of MM hotels, Kerala.- Pledge of Deposit no: 01252010008364 8, 36120323000048 6 and 36120323000056			

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned in ₹ crores)	Principal amount outstanding as on September 30, 2026(in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
							9 in the name of M/s Muthoottu Mini Financiers Ltd. and deposit of Rs2.50 Crores			
2	Union Bank of India	Term Loan - Micro finance	25.00	6.25	27-06-2027	Exclusive charge on hypothecation of micro finane receivables with 10 % margin	EM of land having its improvements and building there in to an extent of 4.05 Ares in survey no 93/1-2 of Tholicode Village, Nedumangadu Taluk, Thiruvananathapuram District, Kerala State in the name of M/s Muthoottu Mini Financiers Ltd - EM of 16.17 Ares (40 cents) of land in Sy. No. 33/3/1, 33/3/1-1, 33/3/1-2,	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	[ICRA]A (Stable)	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned in ₹ crores)	Principal amount outstanding as on September 30, 2026(in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
							33/3/1/3 and 33/3/1/4 situated at Pathanamthitta villagein name of MM hotels, Kerala.- Pledge of Deposit no: 01252010008364 8, 36120323000048 6 and 36120323000056 9 in the name of M/s Muthoottu Mini Financiers Ltd. and deposit of Rs2.50 Crores			
3	Federal Bank Ltd	Vehicle loan	0.25	0.21	02-12-2032	Vehicle Purchased	NA	Personal guarantee of Mathew Muthoottu	NA	Standard
4	HDFC Bank Ltd	Vehicle loan	0.71	0.40	07-02-2030	Vehicle Purchased	NA	Personal Guarantee of Promoters Mr Mathew Muthoottu and MRs. Nizzy Mathew	NA	Standard
5	HDFC Bank Ltd	Vehicle loan	0.65	0.45	07-01-2031	Vehicle Purchased	NA	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	NA	Standard

Sr. No.	Lender's Name	Type of the Facility	Amount Sanctioned in ₹ crores)	Principal amount outstanding as on September 30, 2026(in ₹ crores)	Maturity date	Security			Credit Rating (if applicable)	Asset Classification
						Primary Security	Collateral	Guarantee		
6	Indian Overseas Bank	Vehicle Loan	0.19	0.18	15-01-2033	Vehicle Purchased	NA	Personal Guarantee of Mr. Mathew Muthoottu	NA	Standard
7	Indian Overseas Bank	Vehicle Loan	0.48	0.43	15-10-2032	Vehicle Purchased	NA	Personal Guarantee of Mr. Mathew Muthoottu	NA	Standard
8	South Indian Bank Ltd	Vehicle Loan	0.78	0.48	05-08-2029	Vehicle Purchased	NA	Personal Guarantee of Mr. Mathew Muthoottu and Mrs. Nizzy Mathew	NA	Standard
9	UCO Bank	Vehicle Loan	1.79	1.71	06-04-2033	Vehicle Purchased	10%	Personal Guarantee of Mr. Mathew Muthoottu	NA	Standard
10	UCO Bank	Vehicle Loan	0.44	0.44	18-09-2033	Vehicle Purchased	NA	Personal Guarantee of Mr. Mathew Muthoottu	NA	Standard
11	BOB Financial Solutions	Credit Card	4.00	-	NA	Second Charge on FD with BOB	Nil	NA	NA	Standard
			59.29	14.02						

(b) **Details of outstanding unsecured loan facilities as at the end of the last quarter, i.e., September 30, 2026:**

NIL

(c) **Non-Convertible Securities**

The details of outstanding non-convertible securities in the following format as on the latest quarter end on September 30, 2026:

(i) **Private Placement of secured unlisted redeemable non-convertible debentures as on September 30, 2026**

As on September 30, 2026, our Company has not issued on private placement basis, secured, unlisted, redeemable, non-convertible debentures that remain outstanding.

(ii) **Private Placement of secured listed redeemable non-convertible debentures as on September 30, 2026**

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
NCD PP LISTED TRANCHE 4	INE101Q07AQ7	36 Months	10%	7,500	25-04-2024	25-04-2027	CARE A; Stable	Secured	First ranking pari-passu charges with existing secured creditors, on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company
NCD PP LISTED TRANCHE 6	INE101Q07AZ8	24 Months	9.75 %	8,600	06-02-2025	06-02-2027	CARE A; Stable	Secured	First ranking pari-passu charges with existing secured creditors, on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company
NCD PP LISTED TRANCHE 7	INE101Q07BA9	36 Months	10%	5,000	21-03-2025	21-03-2028	CARE A; Stable	Secured	First ranking pari-passu charges with existing secured creditors, on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company
NCD PP LISTED TRANCHE 8	INE101Q07BH4	24 Months	9.75 %	6,000	12-06-2025	12-06-2027	ICRA A; Stable	Secured	First ranking pari-passu charges with existing secured creditors, on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
									accordance with law) and receivables both present and future of the Company
NCD PP LISTED TRANCHE 9	INE101Q07BI2	36 Months	10%	3,500	27-06-2025	27-06-2028	ICRA A; Stable	Secured	First ranking pari-passu charges with existing secured creditors, on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company
PNCD PP LISTED TRANCHE 10	INE101Q07BO0	24 Months	9.25 %	5,000	18-09-2025	18-09-2027	ICRA A; Stable	Secured	First ranking pari-passu charge over current assets, including book debts, loans and advances, cash and bank balances and receivables from gold loans, both present and future of the Company excluding microfinance receivables, statutory reserves and those assets and receivables specifically and exclusively charged in favour of existing charge holders and payable thereon is maintained at all times until the redemption of NCDs
NCD PP Tranche XII-I	INE101Q07BQ5	24 Months	9.25 %	9,000	27-10-2025	27-10-2027	ICRA A; Stable	Secured	First ranking paripassu charge on entire loan receivables (present and future), unencumbered cash & cash

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
									equivalents and other current assets, excluding micro finance portfolio and payable thereon is maintained at all times until the redemption of NCDs
NCD PP Tranche XII-II	INE101Q07BS1	21 Months	9.30 %	9,000	27-10-2025	10-08-2027	ICRA A; Stable	Secured	First ranking paripassu charge on entire loan receivables (present and future), unencumbered cash & cash equivalents and other current assets, excluding micro finance portfolio and payable thereon is maintained at all times until the redemption of NCDs
		27 Months	9.30 %	9,000	27-10-2025	27-01-2028	ICRA A; Stable	Secured	
NCD PP Tranche XII-III	INE101Q07BR3	36 Months	9.75 %	13,000	27-10-2025	27-10-2028	ICRA A; Stable	Secured	First ranking paripassu charge on entire loan receivables (present and future), unencumbered cash & cash equivalents and other current assets, excluding micro finance portfolio and payable thereon is maintained at all times until the redemption of NCDs
NCD PP Tranche XIII	INE101Q07BT9	24 Months	9.25 %	5,000	13-11-2025	13-11-2027	ICRA A; Stable	Secured	First ranking pari-passu charge over current assets, including book debts, loans and advances, cash and bank balances and receivables from gold loans, both

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
									present and future of the Company excluding microfinance receivables, statutory reserves and those assets and receivables specifically and exclusively charged in favour of existing charge holders and payable thereon is maintained at all times until the redemption of NCDs
NCD PP Tranche XIV	INE101Q07BU7	24 Months	9.25 %	20,000	13-01-2026	13-01-2028	ICRA A; Stable	Secured	First ranking pari-passu charge over current assets, including book debts, loans and advances, cash and bank balances and receivables from gold loans, both present and future of the Company excluding microfinance receivables, statutory reserves and those assets and receivables specifically and exclusively charged in favour of existing charge holders and payable thereon is maintained at all times until the redemption of NCDs
NCD PP Tranche XV-I	INE101Q07BY9	24 Months	9.25 %	15,000	25-02-2026	25-02-2028	ICRA A; Stable	Secured	First ranking pari-passu charge over current assets, including book debts, loans and advances, cash and bank balances and receivables from gold loans, both present and future of the Company excluding microfinance

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
									receivables, statutory reserves and those assets and receivables specifically and exclusively charged in favour of existing charge holders and payable thereon is maintained at all times until the redemption of NCDs
NCD PP Tranche XV-III	INE101Q07BZ6	30 Months	9.65 %	9,000	25-02-2026	25-08-2028	ICRA A; Stable	Secured	First ranking pari-passu charge over current assets, including book debts, loans and advances, cash and bank balances and receivables from gold loans, both present and future of the Company excluding microfinance receivables, statutory reserves and those assets and receivables specifically and exclusively charged in favour of existing charge holders and payable thereon is maintained at all times until the redemption of NCDs
NCD PP Tranche XVI-I	INE101Q07BV5	26 Months	9.25 %	5,000	18-03-2026	18-05-2028	ICRA A; Stable	Secured	First ranking pari-passu charge over current assets, including book debts, loans and advances, cash and bank balances and receivables from gold loans, both present and future of the Company excluding microfinance receivables, statutory reserves and those assets and receivables

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
									specifically and exclusively charged in favour of existing charge holders and payable thereon is maintained at all times until the redemption of NCDs
NCD PP Tranche XVI-II	INE101Q07BX1	27 Months	9.30 %	20,000	18-03-2026	17-06-2028	ICRA A; Stable	Secured	First ranking pari-passu charge over current assets, including book debts, loans and advances, cash and bank balances and receivables from gold loans, both present and future of the Company excluding microfinance receivables, statutory reserves and those assets and receivables specifically and exclusively charged in favour of existing charge holders and payable thereon is maintained at all times until the redemption of NCDs
NCD PP Tranche XVI-III	INE101Q07BW3	30 Months	9.65 %	21,000	18-03-2026	18-09-2028	ICRA A; Stable	Secured	First ranking pari-passu charge over current assets, including book debts, loans and advances, cash and bank balances and receivables from gold loans, both present and future of the Company excluding microfinance receivables, statutory reserves and those assets and receivables specifically and exclusively charged in favour of existing

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
									charge holders and payable thereon is maintained at all times until the redemption of NCDs
NCD PP Tranche XVII	INE101Q07CA7	30 Months	9.30 %	30,000	20-05-2026	20-11-2028	ICRA A; Stable	Secured	First ranking pari-passu charges with existing secured creditors, on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company.
NCD PP TRANCHE XVIII	INE101Q07CB5	1096 days	9.30 %	40,000	07-08-2026	07-08-2029	ICRA A; Stable	Secured	First ranking pari-passu charges with existing secured creditors, on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company.

(iii) **Public issue of secured listed redeemable non-convertible debentures as on September 30, 2026:**

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
9	INE101Q07615	85 Months	CUM (10.28 Yield)	4193.27	18-02-2020	17-03-2027	CARE A; Stable	secured	First ranking pari-passu charges with existing secured creditors, on current assets including book debts, loans and advances, cash and bank

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
									balances (not including reserves created in accordance with law) and receivables both present and future of the Company
10	INE101Q07714	85 Months	CUM (10.28 Yield)	3156.06	02-07-2020	31-07-2027	CARE A; Stable	secured	First ranking pari-passu charges with existing secured creditors, on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company
11	INE101Q07789	85 Months	CUM (10.28 Yield)	1608.53	30-09-2020	29-10-2027	IND A/Stable	secured	First ranking pari-passu charges with existing secured creditors, on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company
12	INE101Q0	85 Months	CUM	1758.7	24-11-	23-12-	IND	secured	First ranking

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
	7854		(10.28 yield)		2020	2027	A/Stable		pari-passu charges with existing secured creditors, on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company
16	INE101Q07AG8	66 Months	Cum (10.13 yield)	2618.73	03-01-2022	02-07-2027	CARE A; Stable	Secured	First ranking pari-passu charges with existing secured creditors, on current assets including book debts, loans and advances, cash and bank balances (not including reserves created in accordance with law) and receivables both present and future of the Company.
17	INE101Q07AM6	66 Months	Cum (10.00 yield)	4355.33	23-05-2022	22-11-2027	CARE A; Stable	Secured	First ranking pari-passu charges with existing secured creditors, on current assets including book debts, loans and advances, cash and bank balances (not including

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
									reserves created in accordance with law) and receivables both present and future of the Company.
18	INE101Q07AU9	26 Months	9	528.37	19-11-2024	18-01-2027	CARE A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation in favour of the Debenture Trustee, over gold loan receivables and current assets excluding microfinance loans or any other asset class of products added by the Company
18	INE101Q07AR5	26 Months	Cum (9.40% yield)	1219.99	19-11-2024	18-01-2027	CARE A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation in favour of the Debenture Trustee, over gold loan receivables and current assets excluding microfinance loans or any other asset class of products added by the Company
18	INE101Q07AY1	36 Months	9.5	3315.84	19-11-2024	18-11-2027	CARE A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation in favour of the Debenture Trustee, over gold loan receivables and

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
									current assets excluding microfinance loans or any other asset class of products added by the Company
18	INE101Q07AW5	36 Months	Cum (9.75% yield)	975.15	19-11-2024	18-11-2027	CARE A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation in favour of the Debenture Trustee, over gold loan receivables and current assets excluding microfinance loans or any other asset class of products added by the Company
18	INE101Q07AT1	48 Months	10	3291.89	19-11-2024	18-11-2028	CARE A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation in favour of the Debenture Trustee, over gold loan receivables and current assets excluding microfinance loans or any other asset class of products added by the Company
18	INE101Q07AV7	66 months	Cum (10.5% yield)	1131.95	19-11-2024	18-05-2030	CARE A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation in favour of the Debenture Trustee, over gold loan

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
									receivables and current assets excluding microfinance loans or any other asset class of products added by the Company
19	INE101Q07BB7	36 MONTHS	10.00%	5188.03	13-05-2025	12-05-2028	ICRA A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation in favour of the Debenture Trustee, over gold loan receivables and current assets excluding microfinance loans or any other asset class of products added by the Company
19	INE101Q07BC5	18 MONTHS	9.26%	2387.47	13-05-2025	12-11-2026	ICRA A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation in favour of the Debenture Trustee, over gold loan receivables and current assets excluding microfinance loans or any other asset class of products added by the Company
19	INE101Q07BD3	24 MONTHS	9.50%	1544.75	13-05-2025	12-05-2027	ICRA A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation in favour of the Debenture Trustee, over

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
									gold loan receivables and current assets excluding microfinance loans or any other asset class of products added by the Company
19	INE101Q07BE1	48 MONTHS	10.25%	914.9	13-05-2025	12-05-2029	ICRA A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation in favour of the Debenture Trustee, over gold loan receivables and current assets excluding microfinance loans or any other asset class of products added by the Company
19	INE101Q07BF8	60 MONTHS ANNUALLY	10.75%	1735.51	13-05-2025	12-05-2030	ICRA A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation in favour of the Debenture Trustee, over gold loan receivables and current assets excluding microfinance loans or any other asset class of products added by the Company
19	INE101Q07BG6	60 MONTHS	10.50%	3588.46	13-05-2025	12-05-2030	ICRA A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation in favour of the

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
									Debenture Trustee, over gold loan receivables and current assets excluding microfinance loans or any other asset class of products added by the Company
20	INE101Q07BK8	18 Months	9.00%	8,452.66	29-08-2025	28-02-2027	ICRA A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation in favour of the Debenture Trustee, over gold loan receivables and current assets excluding microfinance loans or any other asset class of products added by the Company
20	INE101Q07BL6	24 Months	9.25%	9,622.25	29-08-2025	29-08-2027	ICRA A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation in favour of the Debenture Trustee, over gold loan receivables and current assets excluding microfinance loans or any other asset class of products added by the Company
20	INE101Q07BM4	36 Months	9.75%	8,690.15	29-08-2025	29-08-2028	ICRA A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation

Series	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding (INR in lakhs)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured	Security
									in favour of the Debenture Trustee, over gold loan receivables and current assets excluding microfinance loans or any other asset class of products added by the Company
20	INE101Q07BN2	60 MONTHS	10.25%	2095.62	29-08-2025	29-08-2030	ICRA A; Stable	Secured	first ranking *pari passu* charge basis by way of hypothecation in favour of the Debenture Trustee, over gold loan receivables and current assets excluding microfinance loans or any other asset class of products added by the Company
20	INE101Q07BJ0	60 MONTHS ANNUALLY	10.50%	1139.32	29-08-2025	29-08-2030	ICRA A; Stable	Secured	first ranking pari passu charge basis by way of hypothecation in favour of the Debenture Trustee, over gold loan receivables and current assets excluding microfinance loans or any other asset class of products added by the Company

(d) **Details of Unsecured Borrowings as on September 30, 2026**:

Commercial paper issuances as at the end of the last quarter ended September 30, 2026, in the following format:

Series of Non-Convertible Securities	ISIN	Tenor / Period of Maturity	Coupon	Amount issued (INR in lakhs)	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
Commercial paper Tranche 25	INE101Q14256	365 days	10 %	5000	08 October 2025	08 October 2026	CARE A1	Unsecured	NA	IPA- HDFC Bank CRA- CARE Ratings Limited
Commercial paper Tranche 29	INE101Q14280	365	10.00 %	2500	20 November 2025	20 November 2026	CARE A1	Unsecured	NA	IPA- HDFC Bank CRA- CARE Ratings Limited
Commercial paper Tranche 35	INE101Q14348	179	9.70 %	7400	20.04.2026	16.10.2026	CARE A1	Unsecured	NA	IPA- HDFC Bank CRA- CARE Ratings Limited
Commercial paper Tranche 36	INE101Q14355	182	10%	5000	19.05.2026	17-11-2026	CARE A1	Unsecured	NA	IPA- HDFC Bank CRA- CARE Ratings Limited
Commercial paper Tranche 37	INE101Q14363	184	9.45 %	4000	26.05.2026	26.11.2026	CARE A1	Unsecured	NA	IPA- HDFC Bank CRA- CARE Ratings Limited
Commercial paper Tranche 38	INE101Q14371	365	9.50 %	2500	03-08-2026	03-08-2027	CARE A1	Unsecured	NA	IPA- HDFC Bank CRA- CARE Ratings Limited

- ***Inter-Corporate Deposits and Loans***

  As on September 30, 2026, our Company has not borrowed by way of inter-corporate deposits and loans.

- ***Loan from Directors and Relatives of Directors:***

  The Company has not taken any loan from Directors or relative of Directors.

- ***Subordinated Debts***

Sr. No.	Subordinated Debts Name/ Series	Subordinated Debts Name/ Series	Principal Amount outstanding as on 30-09-2026	Principal Amount outstanding as on 30-09-2026 (in lakh)	Date of Subordinated debt (Range)	Final Maturity (Range)	Coupon Rate (Range) in %(p.a.)	Tenure (in Months)	Credit rating, if any
1	Subdebt Series 2	2	11,83,52,000.00	1,183.52	April-May 2020	Apr-May 2027	14.29	84	unrated

Sr. No.	Subordinated Debts Name/ Series	Subordinated Debts Name/ Series	Principal Amount outstanding as on 30-09-2026	Principal Amount outstanding as on 30-09-2026 (in lakh)	Date of Subordinated debt (Range)	Final Maturity (Range)	Coupon Rate (Range) in %(p.a.)	Tenure (in Months)	Credit rating, if any
2	Subdebt Series 3	3	17,75,000.00	17.75	Feb-March 2021	Mar-28	14.29	84	unrated
	Subdebt Series 5	5	4,07,77,000.00	407.77	Sep-Oct 2021	Sep-Oct 2028	14.29	84	unrated
4					Sep-Oct 2021	March-April 2027	10	66	
	Subdebt Series 6	6	43,29,19,000.00	4,329.19	Dec 2021-Arpil2022	Nov-2028-March-2029	14.46	83	unrated
5					Dec 2021-Arpil2022	June-Oct 2027	10.5	66	
	Subdebt Series 7	7	1,47,01,13,000.00	14,701.13	May-2022-March 2023	Nov 2027-Sep 2028	10.5	66	unrated
6					May-2022-March 2023	April2029-Feb 2030	14.46	83	
	Subdebt Series 8	8	29,55,05,000.00	2,955.05	April-Sep 2023	Oct 2028-March 2029	13.64	66	unrated
7					April-Sep 2023	Oct 2028-March 2029	10.5	66	
	Subdebt Series 9	9	13,11,45,000.00	1,311.45	Sep-Nov 2023	March - May-2029	13.64	66	unrated
8					Sep-Nov 2023	March - May-2029	10.5	66	
	Subdebt Series 10	10	15,28,57,000.00	1,528.57	Nov 2023-March 2024	Jan-Dec 2029	13.64	66	unrated
9					Nov 2023-March 2024	Jan -Dec 2029	10.5	66	
	Subdebt Series 11	11	7,98,38,000.00	798.38	April-June 2024	Jan-Oct 2029	13.64	66	unrated
10					April-June 2024	Jan-Oct 2029	10.5	66	
	Subdebt Series 12	12	14,20,56,000.00	1,420.56	Aug-Oct 2024	Feb 2030-Apr 2030	13.64	66	unrated
11					Aug-Sep 2024	Feb 2030-Apr 2030	10.5	66	
12	Subdebt Series 13	13	4,22,83,000.00	422.83	Oct 2024-Jan 2025	Apr 2030-Jul 2030	13.64	66	unrated
					Oct 2024-Jan 2025	Apr 2030-Jul 2030	10.5	66	

Sr. No.	Subordinated Debts Name/ Series	Subordinated Debts Name/ Series	Principal Amount outstanding as on 30-09-2026	Principal Amount outstanding as on 30-09-2026 (in lakh)	Date of Subordinated debt (Range)	Final Maturity (Range)	Coupon Rate (Range) in %(p.a.)	Tenure (in Months)	Credit rating, if any
13	Subdebt Series 14	14	9,50,21,000.00	950.21	May-June 2025	Nov-Dec 2030	13.64	66	unrated
					May-Jul 2025	Nov 2030 -Jan 2031	10.5	66	
14	Subdebt Series 15	15	25,25,36,000.00	2,525.36	Jul 2025-Dec 2025	Jan-Jun 2031	13.64	66	unrated
					Jul 2025-Jan 2026	Jan-Jul 2031	10.5	66	
15	Subdebt Series 16	16	16,89,88,000.00	1,689.88	Jan-Apr 2026	Jul-Oct 2031	13.64	66	unrated
					Jan-Apr 2026	Jul-Oct 2031	10.5	66	
16	Subdebt Series 17	17	26,62,95,000.00	2,662.95	May- Sep 2026	Nov 2031-Mar 2032	13.64	66	unrated
					May- Sep 2026	Nov 2031-Mar 2032	10.5	66	

- ***Details of Unsecured Term Loans***

As on September 30, 2026, our Company has not availed any unsecured term loan.

- ***Private Placement of unsecured unlisted redeemable non-convertible debentures as on* September 30, 2026**

As on September 30, 2026, our Company has not issued unsecured, unlisted, redeemable, non-convertible debenture by way of private placement.

(i) Unsecured Redeemable non-convertible debentures (public issue) as on September 30, 2026:

Sr No	ISIN	Date of Allotment	Maturity date	Tenure	Coupon	No of NCD	Principal amount in lakhs	Credit rating
1	INE101Q08126	February 15, 2021	February 14, 2028	84 Months	10.41 %Cum	2,13,639	2,136.39	IND A /Stable
2	INE101Q08142	May 03, 2021	May 02, 2028	84 Months	10.41 %Cum	1,34,882	1,348.82	IND A /Stable
3	INE101Q08159	September 16, 2021	March 15, 2027	66 Months Monthly	10.00 %	2,59,239	2,592.39	CARE A; Stable
4	INE101Q08167	September 16, 2021	September 15, 2028	84 Months Cumulative	10.41 %Cum	2,40,761	2,407.61	CARE A; Stable

(ii) Unsecured Redeemable non-convertible debentures (private placement) as on September 30, 2026:

Sr No	ISIN	Date of Allotment	Maturity date	Tenure	Coupon	No of NCD	Principal amount in lakhs	Credit rating
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

(e) **List of Top 10 (ten) holders of non-convertible securities in terms of value (on a cumulative basis) as of September 30, 2026:**

Sl. No	Name of NCD holder	Category of NCD Holder	Face value of NCD Holding Amount	Total holdings in Public and Pvt NCD	NCD holding % as a percentage of total NCD outstanding of the issuer
1	A K CAPITAL FINANCE LIMITED	NBFC	10000	52,15,40,000.00	1.62
2	DCB BANK LIMITED	NATIONALISED BANKS	100000	50,00,00,000.00	1.55
3	NUVAMA WEALTH FINANCE LIMITED	NBFC	74 units with face value 100000 & 33468 units with face value 10000	34,20,80,000.00	1.06
4	NIPPON LIFE INDIA TRUSTEE LTD-A/C NIPPON INDIA CONSERVATIVE HYBRID FUND	MUTUAL FUNDS	10000	30,11,00,000.00	0.93
5	NAVAL GROUP INSURANCE FUND	TRUSTS	906 units with face value 100000 & 19050 units with face value 10000	28,11,00,000.00	0.87
6	ROYAL SUNDARAM GENERAL INSURANCE CO. LIMITED	Insurance Companies	10000	25,00,00,000.00	0.77
7	PRIMETRACE TECHNOLOGIES PRIVATE LIMITED	private ltd company	152000 units with face value 1000 & 4000 units with face value 10000	19,20,00,000.00	0.60
8	SHRI RAM FINANCE CORPORATION	NBFC	10000	18,00,00,000.00	0.56
9	JAI CORP LIMITED	COMPANY	10000	17,90,00,000.00	0.55
10	THAKUR FININVEST PVT. LTD.	private ltd company	50000 units with face value 1000 & 10100 units with face value 10000	15,10,00,000.00	0.47

(f) **List of Top 10 (ten) holders of Commercial Paper in terms of value (in cumulative basis) September 30, 2026:**

SN	Name of CP holder	Category of CP holder	No of Units	Face value of CP Holding	CP holding % as a percentage of total CP outstanding of the issuer
1	PARLE BISCUITS PVT LTD	Bodies Corporate	2000	500000	37.88
2	PARLE BISCUITS PVT LTD	Bodies Corporate	1400	500000	26.52
3	SLICE SMALL FINANCE BANK LIMITED	Non Nationalised Bank	700	500000	13.26

SN	Name of CP holder	Category of CP holder	No of Units	Face value of CP Holding	CP holding % as a percentage of total CP outstanding of the issuer
4	RAYMOND LIFESTYLE LIMITED	Bodies Corporate	500	500000	9.47
5	RAJARAMBAPU SAHAKARI BANK LTD	Non Nationalised Bank	500	500000	9.47
6	SAHAKARMAHARSHI BHAUSAHEB THORAT AMRUTVAHINI SAHAKARI BANK LTD	Non Nationalised Bank	100	500000	1.89
7	SHRI SANMATI SAHAKARI BANK LIMITED	Non Nationalised Bank	40	500000	0.76
8	SHRI BHARAT URBAN COOPERATIVE BANK LTD	Non Nationalised Bank	40	500000	0.76

(g) **Other Borrowings**

Details of bank fund based facilities/ Rest of the borrowing (if any including hybrid debt like FCCB, Optionally Convertible Debentures / Preference Shares) from financial institutions or financial creditors as on September 30, 2026:

The Issuer does not have any bank fund-based facilities / rest of borrowings including hybrid debt instruments such as foreign currency convertible bonds or optionally convertible debentures and preference shares from financial institutions or financial creditors as on September 30, 2026.

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

The Company has no amount of corporate guarantee or letter of comfort, contingent liability including debt service reserve account guarantees/ any put option etc.

(i) **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**

The Company has no outstanding borrowings taken / debt securities issued where taken/issued (a) for consideration other than cash, whether in whole or in part, (b) at a premium or discount, or (c) in pursuance of an option as on September 30, 2026.

4.15 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 NBFC**	**Lending Policy:** Please refer to **Annexure XII** of this Key Information Document. **Classification of Loans given to associate or entities related to Board, Senior management, promoters, etc:** Please refer to **Annexure XIII** (*ALM Disclosures*) of this Key Information Document. **Classification of loans into several maturity profile denomination:** Please refer to **Annexure XIII** (*ALM Disclosures*) of this Key Information Document. **Aggregated exposure to top 20 borrowers:** Please refer to **Annexure XIII** (*ALM Disclosures*) of this Key Information Document. **Details of loans, overdue and classified as Non performing assets (NPA):** Please refer to **Annexure XIII** (*ALM Disclosures*) of this Key Information Document.
2.	**Details of borrowings made by NBFC**	**Portfolio Summary of borrowings made by NBFC:** Please refer to **Annexure XIII** (*ALM Disclosures*) of this Key Information Document. **Quantum and percentage of Secured vs. Unsecured borrowings:** Please refer to **Annexure XIII** (*ALM Disclosures*) of this Key Information Document.
3.	**Details of change in shareholding**	**Any change in promoters holding in NBFC during last financial year beyond the threshold prescribed by Reserve Bank of India:** Please refer to **Annexure XIII** (*ALM Disclosures*) of this Key Information Document.
4.	**Disclosure of Assets under management**	**Segment wise break up and Type of loans:** Please refer to **Annexure XIII** (*ALM Disclosures*) of this Key Information Document.
5.	**Details of borrowers**	**Geographical location wise:** Please refer to **Annexure XIII** (*ALM Disclosures*) of this Key Information Document.
6.	**Details of Gross NPA**	**Segment wise:** Please refer to **Annexure XIII** (*ALM Disclosures*) of this Key Information Document.
7.	**Details of Assets and Liabilities**	**Residual maturity profile wise into several bucket:** Please refer to **Annexure XIII** (*ALM Disclosures*) of this Key Information Document.

S. No.	PARTICULARS OF DISCLOSURE	DETAILS
8.	**Additional details of loans made by, Housing Finance Company**	Please refer to **Annexure XIII** (*ALM Disclosures*) of this Key Information Document.
9.	**Disclosure of latest ALM statements to stock exchange**	Please refer to **Annexure XIII** (*ALM Disclosures*) of this Key Information Document.

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

The Issuer is not in default of payment of interest or repayment of principal amount in respect of any term loans, debt securities, commercial paper (including any technical delay) and other Financial Indebtedness including corporate guarantee or letters of comfort, as on the date of this Key Information Document.

4.17 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.

Please refer to Section 4.18 (*Regulatory Disclosures*) of the General Information Document.

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

Except as stated in Paragraph 4.20 below, there are no: (i) litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority against our Promoters during the last three years immediately preceding the year of the issue of this Key Information Document and any direction issued by such Ministry or Department or statutory authority; (ii) pending litigation involving our Company, our Promoter, our Directors, Group Companies, or any other person, whose outcome could have material adverse effect on the position of our Company; (iii) pending proceedings initiated against our Company for economic offences; (iv) default and non-payment of statutory dues, etc; (v) inquiries, inspections or investigations initiated or conducted against our Company under the Companies Act or any previous companies law in the three years immediately preceding the year of this Key Information Document; (vi) prosecutions filed (whether pending or completed), fines imposed or compounding of offences done in the three years immediately preceding the year of this Key Information Document; and (vii) material frauds committed against our Company in the last three years and current financial year; and (viii) disciplinary action taken by SEBI or stock exchange against the Promoter.

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

NIL

4.20 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.

(a) Litigations involving our Company

(i) **Material Civil cases involving our Company**

Against our Company

1. M. Mathew ("**Plaintiff**") had filed a suit (bearing number OS No. 6 of 2013) dated June 16, 2013 ("**Suit**") before the District Court, Kottayam ("**Court**") under section 134 of the Trade Mark Act, 1999- ("**Trade Mark Act**") read with Order VII Rule I read with Section 26 of the Code Of Civil Procedure, 1908 against our Company and other (together referred to as the "**Defendants**"). The Plaintiff claims that the trademark "Muthoot" is the exclusive property of the Plaintiff and no one else can claim the right to use the name in their business. The Plaintiff has prayed that a judgment and decree of permanent prohibitory injunction to be issued restraining the Defendants from directly or indirectly using the trade mark "Muthoot" allegedly registered in the name of the Muthoot and thereby infringing it, interfere with or cause harm to the trade of business of Plaintiff in any manner whatsoever, to grant a permanent prohibitory injunction restraining the Defendants from using in any manner the allegedly registered trade mark of the Plaintiff "Muthoot", in connection with their business and to grant such other relief as the Court may think fit. The Plaintiff has also filed an application (bearing number 1277 of 2013) dated June 16, 2013 for interim injunction restraining the Defendants from using the trademark 'Muthoot'. A counter affidavit was filed by Roy M. Mathew, as the Chairman of our Company, on August 23, 2013 denying all the claims of the Plaintiff and alleging that this was the Plaintiff's attempt to stall the functioning of the companies. An Affidavit was filed by the Plaintiff on December 3, 2015 impleading additional parties to the matter. Thereafter, Mathew Muthootu, our Managing Director, filed a written statement on May 28, 2019 categorically raising objections in relation to the Suit, inter alia, claiming that the proceedings challenging the validity of the trademark are pending before the relevant authority and therefore the Suit should be stayed and further substantiating the arguments advanced by the Defendants. The matter has been stayed by the High Court and is posted to 06/11/2026.

2. Our Company received a notice bearing number ROC(K)/STAT/F92/196/2012 dated May 2, 2012 ("**Notice**") from the Registrar of Companies, Ernakulam at Kochi, Kerala ("**ROC**"). The ROC had received a letter dated January 31, 2012 from M Mathew ("**Complainant**"), requesting not to register any company with the name "Muthoot" as the same is registered in the Complainants name on September 19, 2005 by the trademark registry, Mumbai. Hence ROC issued the Notice requesting us to offer our comments within 15 days of receipt of the Notice. Our Company replied to the Notice *vide* letter dated May 31, 2012 stating that we have secured registration for our logo and the "Mini Muthoottu" in class 36 *vide* registration dated April 30, 2009 and have absolute right to carry on the business by using "Muthoottu" as part of our trademark.

3. M. Murgan and others ("**Plaintiffs**") filed a suit (O.S. 183/2018) ("**Suit**") against R. Parvathy, our Company and others ("**Defendants**") before the Principal District Judge, Chengalpattu ("**Court**") alleging that various sale deeds ("**Sale Deeds**") for the property situated at Kancheepuram district, Thirupporur Taluk, Kelambakkam Firka, Eagattur Village ("**Property**") were entered into without the knowledge of the Plaintiffs, the alleged owners of the Property. The Plaintiffs have sought for the annulment of such Sale Deed and for the partition of the Property. Service of notice for all the defendants not yet completed. The matter has been posted for written statement of defendants and notice to additional respondents. The matter is posted to 30/10/2026 for the filing of written statements by the remaining parties.

4. Lcode technologies Private Limited ("**Lcode**") filed a claim against our Company before the sole arbitrator tribunal presided by Rt. Justice Bhavadasan, for a sum of ₹110.50 lakh on account of the contractual amount due under the software license agreement entered with for the implementation of their "Reach NBFC Prosper" software in our server, for ease of our business operations, which was failed in multiple attempts for its launch. We filed a counter claim against Lcode for ₹ 258.26 lakh return of the advance amount paid on account of the agreement and for loss and damages due to the said project and its failure. After taking evidence adduced from both sides and hearing both sides, the arbitral tribunal has taken the case for award. On July 05, 2024, the sole arbitrator dismissed both the claim and the counterclaim. Against the award of the Sole Arbitrator, the Company and Lcode have filed separate petitions to set aside the award under section 34 of Arbitration & Conciliation Act, before the District Court, Ernakulam. The petition numbered as OP (Arb) 66/2024 before the Honourable Commercial court Ernakulam.

By our Company

(ii) **Criminal cases involving our Company**

Against our Company

Nil

By our Company

1. Our Company has filed a petition (bearing no. CC. No. 1096 of 2016) ("**Petition**") under Section 138 of the Negotiable Instruments Act, 1881 before the Judicial Magistrate First Class, Kochi ("**Court**") against V. Senthil Vel Murughan ("**Accused**"), the landlord of our branch located at Nagarcoil Tower Junction, for an amount of ₹3.87 lakh being the interest free security deposit amount for which a cheque was issued and was dishonoured due to insufficiency of funds in the account of the Accused. This matter was transferred to a Negotiable Instruments Court, Ernakulam and is currently pending before the Court. A Non-Bailable Warrant (NBW) has been reissued against the accused, and the matter is posted to 31/12/2026.

2. Our company has filed a petition bearing no. MP 1068/2018 before the Special court for Negotiable Instrument Act case against Mr. Jayan, who was the purchaser of strong room lockers from the company on shifting of branches. He issued cheque for ₹ 75,000/- towards consideration of the same and the cheque was dishonoured due to insufficiency of funds. The case was renumbered as ST 1280/2023 and transferred

to JFCM III, Ernakulam, and fresh summons is issued to the accused. An NBW has been issued against the accused, and the matter is posted to 17/10/2026.

3. Our Company has filed about 6 criminal complaints against customers and ex-employees of our Company before various judicial forums under section 138 of the Negotiable Instruments Act, 1881 for certain cheques that bounced on presentation and others which were remained unpaid. The aggregate amount involved in these matters is ₹ 219.496 lakh. These matters are currently pending.

(iii) **Statutory and Regulatory Proceedings involving our Company**

Our Company received a letter dated April 29, 2021 from the RoC ("**Letter**"), in relation to an inspection proposed to be conducted under Section 206(5) of the Companies Act ("**Inspection**"). In this regard the Central Government has appointed the RoC, along with Deputy Official Liquidator, Kerala and the Regional Director, Ministry of Corporate Affairs (SR), Chennai as inspector to carry out the proposed Inspection ("**Inspector**"). The Inspector vide Letter has sought certain information and documents, inter alia Audited Financial Statements for last five years, Memorandum of Association, Articles of Association, and shareholding pattern from our Company. Our Company, vide its letter dated May 14, 2021, has submitted that owing to State-wide lockdown effective from May 8, 2021 to May 16, 2021 and the travel restrictions imposed by the Kerala Government to contain COVID 19, the Company was unable to physically submit the information and documents required. Further, our Company vide its letter dated June 11, 2021 has submitted all the documents and certain information mentioned in the Letter. The Company further received letter dated September 23, 2021 from RoC, proposing visit of the inspecting officer who visited the Company on October 6, 2021. The inspecting officer perused records and also took extracts of minutes and other ROC filed documents. The matter is currently pending. The inspecting officer perused records and also took extracts of minutes and other ROC filed documents. The Inspector in his report dated September 30, 2022 sought para-wise replies to the alleged violation of certain provisions of Companies Act, 2013, *inter alia* including sections 73, 135(5), 71(4), 134(6) etc. The Company has submitted its responses to the alleged non-compliances.

(iv) **Tax Proceedings involving our Company**

Nature of case	Number of cases outstanding	Amount involved (in ₹ lakh)
Direct Tax	2	360.99 (Expenditure disallowed by the assessing officer and disputed by the Company on appeal for an amount of ₹ 133.54 lakhs for AY 2010-11 and appeal filed against the penalty of Rs.227.45 lakhs imposed under section 270(1) (c) for AY 2017-18).
Indirect Tax	Nil	Nil
Total	2	360.99

(v) **Economic Offences**

Nil

(b) Litigations involving our Directors

(i) Material Civil Cases involving our Directors

Against our Directors

Nil

By our Directors

Nil

(ii) Criminal cases involving our Directors

Against our Directors

Nil

By our Directors

Nil

(iii) Statutory and Regulatory Proceedings involving our Directors

Nil

(iv) Tax Proceedings involving our Directors

Nil

(c) Litigations involving our Promoters

(i) **Material Civil Cases involving our Promoters**

Against our Promoters

Nil

By our Promoters

Nil

(ii) **Criminal cases involving our Promoters**

Against our Promoters

Nil

By our Promoters

Nil

(iii) **Statutory and Regulatory Proceedings involving our Promoters**

Nil

(iv) **Tax Proceedings involving our Promoters**

Nature of case	Number of cases outstanding	Amount involved (in ₹ lakh)
Direct Tax	Nil	Nil
Indirect Tax	Nil	Nil
Total	Nil	Nil

(d) Litigation involving our Subsidiaries

As on date of this Key Information Document, our Company does not have any subsidiary.

(e) Litigations involving our Group Companies

As on date of this Key Information Document, following are the litigations involving our Group Companies:

(i) ***Material Civil Litigation involving our Group Companies***

By group company

Nil

Against group company

Nil

(ii) ***Criminal Cases involving our Group Companies***

By group company

Nil

Against group company

Nil

(iii) ***Statutory and Regulatory Proceedings involving our Group Companies***

Nil

(iv) Tax *Proceedings* involving our Group Companies

Nature of case	Number of cases outstanding	Amount involved (in ₹ lakh)
Direct Tax	Nil	Nil

Nature of case	Number of cases outstanding	Amount involved (in ₹ lakh)
Indirect Tax	1	5.50
Total	1	5.50

(f) Litigation or legal action pending or taken by any ministry or government department or statutory authority against our Promoters during the last three years immediately preceding the year of the issue of this Key Information Document and any direction issued by any such ministry or department or statutory authority upon conclusion of such litigation or legal action.

Nil

(g) Inquiries, inspections or investigations initiated or conducted under the Companies Act or any previous company law in the last three years immediately preceding the year of issue of this Key Information Document against our Company (whether pending or not); fines imposed or compounding of offences done by our Company in the last three years immediately preceding the year of this Key Information Document

Except as disclosed below, there are no inquiries, inspections or investigations initiated or conducted under the Companies Act or any previous companies law in the last three years immediately preceding the year of issue of this Key Information Document against our Company (whether pending or not); fines imposed or compounding of offences done by our Company in the last three years immediately preceding the year of this Key Information Document:

Sr. No.	Compliance Requirement (Regulations/ circulars/ guidelines including specific clause)	Regulation / Circular No.	Deviations	Action Taken by	Type of Action	Details of Violation	Fine Amount	Observations/ Remarks of the Practicing Company Secretary	Management Response	Remarks
FY 2023-2024										
NIL										
FY 2024-2025										
Nil										
FY 2025-2026										
Nil										
FY 2026-27 (as on the date of this Key Information Document) - NIL										

(h) Penalties imposed on the Issuer

RBI penalty of Rs.3.10 lakhs were levied based on the inspection observation pertaining to FY 2024-25 as the Company had permitted renewal of certain gold loan accounts (as fresh Gold Loans) where adequate collateral coverage was available within the prescribed Loan-to-Value (LTV) norms. The lending in these cases primarily involved low-ticket loans to serve the marginalised sector. The underlying loans remained fully secured and in most instances, customers demonstrated actual servicing behaviour through partial cash repayments during the relevant period.

However, post RBI inspection and observations, the Company reviewed all affected accounts, carried out reclassification wherever required, strengthened monitoring and governance mechanisms and aligned its control framework with the applicable regulatory requirements. The identified deficiencies now stand fully rectified.

The Company has also paid the penalty of Rs. 3.10 lakhs on 22-08-2026.

4.21 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, as of September 30, 2026:

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
1	UKKADAM	27-05-2023/ 15-06-2023	2.3	Thickly gold coated spurious ornaments were pledged intentionally by the customer.	2.3	0	0	Under investigation. CSR Registered Recovery through insurance 1.89 and Staff 0.41.	THI002122023 02-0004
2	V KOTA	02-06-2023/ 20-06-2023	1.4	Thickly gold coated spurious ornaments were pledged intentionally by the customer.	0.48	0.92	0	Under investigation FIR Registered FMR-3 updated on 13-09-2024; Insurance 0.28,	THI002122023 02-0005

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
								Recovery from staff 0.20	
3	NAZARETH	30-06-2023/ 12-07-2023	1.95	Thickly gold coated spurious ornaments were pledged intentionally by the customer. Insurance amount Rs 1.13 and recovery from the staff 0.12. FMR - 3 updated on 16-10-2023.	1.25	0.7	0	Under investigation CSR Registered FMR - 3 Updated on 16-10-2023; Insurance amount received - 1.13 Lakhs; Staff Recovery - 0.12 Lakhs; Written off - 0.70 Lakhs	THI002122023 03-0006
4	CHECKKANOORANI	06-07-2023/ 18-07-2023	30.94	Suspended branch manager Thanapandi C colluded with Raja and Anitha, took away the following 10 gold packets which were	30.94	0	0	Under investigation FIR Registered, Civil suit for recovery of money also filed (OS 14/2025) FMR -	THI002122023 03-0007

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				pledged in the branch by customers for a total sum of Rs.30.94 Lakhs.				3 updated on 08-09-2023; 3 staff terminated FMR - 3 updated on 30-03-2024; Insurance claim received Rs 30.94 Lakhs.	
5	YOGI CHOWK	05-07-2023/ 28-07-2023	35.04	It was found that Branch staff colluded with RM and misappropriated the Gold loan packet (3892) amounting Rs 33.3 Lakhs.In order to hide the fraudulent activity they had closed another packet . On detailed verificatio	34.41	0.63	0	Under investigation. Private Complaint filed, Cognizance taken by court, case pending for trial (CC135187/2024) FMR - 3 updated on 07-09-2023; 4 staff terminated on 25-08-2023.	THI002122023 03-0008

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				n, there was a cash misappropriation of Rs. 1.74 lakhs in relation to the closure of 3 packets (3675,3881,3905)				FMR - 3 updated on 30-03-2024. Insurance- 33.98 Lakhs, Staff - 0.43 Lakhs, Written Off - 0.63 Lakhs	
6	DILSHAD COLONY	05-09-2023/ 18-09-2023	1.15	Thickly gold coated spurious ornaments were pledged intentionally by the customer.	0.9	0.25	0	Under investigation FMR - 3 updated on 08.12.2023 - Insurance 0.55 Lakhs, Recovery from the staff - 0.35 Lakhs	THI002122023 03-0009
7	SAMATHANAPURAM	30-09-2023/ 16-10-2023	2.99	Thickly gold coated ornaments with inside other metal is pledged by the customer. The same is difficult to	2.69	0.3	0	Under investigation CSR Registered FMR- 3 updated on 21-05-2024; insurance - 2.24	THI002122023 04-0010

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				identify in the normal appraisal method.				and staff - 0.45	
8	CUDDALORE OT	10-10-2023/ 30-10-2023	10.88	Staff colluded with customer and pledged spurious ornaments in customer account. Also done cash misappropriation through excess weight and enhancing the loan amount without the customer knowledge.	10.88	0	0	Recovery 0.60 Lakhs on 10-11-2023 BM suspended on 03-11-2023. (FMR - 3 updated on 15-11-2023) FMR - 3 updated on 23-11-23; 1 account closed (0.03 Lakhs) FMR - 3 updated on 18-12-23; 1 account closed (0.12 Lakhs) FMR - 3 Updated on 17-01-24; Recove	THI002122023 04-0011

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
								ry in 1 account (4.23 Lakhs) FMR - 3 Updated on 04-03-2024; 2 staff terminated on 16-02-2024. FMR-3 Updated on 17-04-2024. 2 account settled on 09.04.24 and 10.04.24 Complaint withdrawn as settled	
9	BOMMANAHALLI	20-10-2023/ 08-11-2023	1.14	Thickly gold coated ornaments with inside other metal is pledged by the customer. The same is difficult to identify in the normal	1.14	0	0	Under investigation FMR - 3 updated on 21-06-2024; Insurance - 77399/- Staff - 36601/-	THI002122023 04-0012

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				appraisal method.					
10	K PUDUR	21-10-2023/ 10-11-2023	15.61	Group of customer intentionally pledged spurious ornaments	15.02	0.59	0	CSR Registered FMR - 3 updated on 14-12-2023 staff suspension FMR - 3 Updated on 30-03-2024; Insurance - 14.81 Lakhs, Staff - 0.21 Lakhs, Written Off - 0.59 Lakhs	THI002122023 04-0013
11	SATTENAPALLI	01-11-2023/ 21-11-2023	3.98	Thickly gold coated ornaments with inside other metal is pledged by the customer. The same is difficult to identify in the normal	3.98	0	0.00	All accounts closed by the customer on 05.01.2024 and FMR - 3 reported on 11-01-2024	THI002122023 04-0014

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				appraisal method.					
12	TUGHLAKABAD	23-12-2023/ 10-01-2024	6.33	Thickly gold coated ornaments with inside other metal is pledged by the customer. The same is difficult to identify in the normal appraisal method. The incident period between 08-10-2023 to 17-11-2023. Total amount involved 6.33 Lakhs.	6.33	0	0.00	Under investigation FMR - 3 Updated on 21-06-2024; Insurance amount 5.25, 1.08 from staff recovery	THI002122024 01-0001
13	VIDYARANYAPURA	05-03-2024/ 21-03-2024	7.15	Thickly gold coated ornaments with inside other metal is pledged by the customer. The same is difficult to identify in	6.92	0.23	0.00	Under investigation FMR -3 Updated on 13-09-2024; Insurance - 6.28 Lakhs, Staff - 0.64	THI002122024 01-0002

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				the normal appraisal method. The incident period between 31-01-2024 to 27-02-2024. Total amount involved 7.15 Lakhs.					
14	ANANTHAPURAM RC NAGAR	13-03-2024/ 28-03-2024	1.29	Thickly gold coated ornaments with other metals inside and difficult to appraise through normal appraisal methods was pledged by the customer	1.29	0	0.00	Loan closed on 10-04-2024 FMR - 3 updated on 17-04-2024	THI002122024 01-0003
15	AZHAGIAMANDAPAM	30-04-2024/ 17-05-2024	25.38	The customer intentionally pledged spurious ornaments in the branch. The ornaments were manufact	24.35	1.03	0.00	FIR Registered FMR - 3updated on 24-02-2025; Insurance - 23.92	THI002122024 02-0004

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				ured in such a manner that it was not possible to detect its exact nature using an acid test or other sound tests as a thick layer of gold was coated around other metals. The fraud was revealed as the auditor doubted the unusual thickness of the gold and upon cutting the ornaments to verify the same.				Staff - 0.43	
16	SIOLIM	09-05-2024/ 24-05-2024	4.05	Thickly gold coated ornaments with other metals inside and difficult to	4.05	0	0.00	FMR - 3 updated on 05.08.2024. Both accounts closed	THI002122024 02-0005

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				appraise through normal appraisal methods was pledged by the customer				on 17-07-2024	
17	VILLUKURI	10-05-2024/ 29-05-2024	45.07	Members of a gang pledged manufactured thickly gold coated spurious ornaments in the branch - 8 accounts- 45.07 lakhs	40.97	4.1	0.00	CSR Registered FMR - 3 updated on 22-02-2025; Insurance - 40.70, Staff - 0.27	THI002122024 02-0006
18	RAMANPUTHUR	10-05-2024/ 29-05-2024	7.35	members of a gang pledged ornaments which were manufactured with techniques including other materials and deeply coated gold and defrauded the company	6.65	0.7	0.00	CSR Registered FMR - 3 updated on 25-02-2025; Insurance - 5.65; Staff - 1	THI002122024 02-0007
19	KUSHALNAGAR	24-05-2024/	2.77	Customer pledged 2 loans	2.77	0	0.00	Under investigation	THI002122024

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
		08-06-2024		vide gl no. 23415 and 23416 on 16.02.2024 for an amount of Rs.2.77 lakhs, but on audit dt 24.05.2024 it was found to be spurious.				FMR - 3 updated on 21-02-2025; Insurance - 2.30; Staff recovery - 0.47	02-0008
20	KAMUTHI	21-05-2024/ 13-06-2024	44.31	Being the joint custodians of the branch, Muthupriya and saravanan had taken the gold packets from the locker and entered closure of these packets in the system by making dummy entries of bank payments to tally the count of the packets .	0	0	44.31	FIR registered against the accused Cr. No. 15/2024, DCB Ramanathapuram- Police filed final report, pending for trial (CC 103/2025, JFMC II, Ramanathapram)	THI002122024 02-0009

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				Only upon checking the bank statement for reconciliation, the misappropriation of 18 packets committed by the joint custodian in connivance with the other 2 employeeswas revealed.					
21	MADURAI MAIN	30-05-2024/ 27-06-2024	49	The employee Ashok kumar brought 15 packets of ornaments to the branch and pledged these spurious ornaments in various names in connivance with the other two employees	49	0	0.00	Staff fraud. 3 staff are suspended. Recovery at the time of FMR - 1 report - 6.79 Lakhs FMR - 3 Updated on 11-10-2024; 1 account closed; 31151-2.93 Lakhs.	THI002122024 02-0010

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				Manimegalai Gandhi and Nagaraj Vijayan and thereby misappropriated 49.00 lakhs . The joint fraud was brought to light by the special audit conducted there				FIR Registered FMR - 3 Updated on 09-04-2025; Insurance amount received 39.28 Lakhs. All accounts settled in the system.	
22	ADAJAN-SURAT	05-06-2024/ 27-06-2024	10.06	The branch staff colluded with auditor and replaced the original ornaments with spurious ornaments.	8.97	1.09	0.00	Staff fraud. 2 staff are already terminated based on another irregularities and auditor resigned. FMR - 3 updated on 18-02-2025; Insurance claim receive	THI00212202402-0011

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
								d 8.97 Lakhs and balance amount 1.09 Lakhs written off	
23	NAGAMALAI	20-06-2024/ 04-07-2024	26.7	In an internal audit conducted in our Nagamalai branch from 10.06.24 to 20.06.24, it was found and reported that 9 packets pledged at the branch in the name of various customers were spurious. It was detected that the said pledges were made fraudulently without the presence of the actual customer	26.7	0	0.00	Staff fraud. FIR Registered FMR - 3 Updated on 07-08-2024; Recovery Rs 2.93 Lakhs. Staff suspended. Total recovery 5.49 Lakhs FMR - 3 Updated on 26-06-2025; Recovery - 2120504 (Staff & Customer - 91146; Insurance - 202935	THI002122024 03-0012

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				s by the employees, principal perperators and others of the branch and thereby a total amount of Rs. 22.93 lakhs was advanced and taken by them. It is further found that they fraudulently entered false and inflated gold weights in the system against 4 loans and an excess amount of Rs.3.46 lakhs were siphoned off. Also, the said employees fraudulently				8). Accounts fully closed in the system and staff terminated.	

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				advanced an amount of Rs. 0.31 lakhs in excess by entering false net weight against 4 loan accounts.					
24	NANGLOI	02-07-2024/ 13-07-2024	2.34	Customer had pledged spurious ornaments, which was difficult to identify in the normal appraisal methods due to thick coating of gold and availed loan of Rs 2.34 Lakhs.	2.34	0	0.00	FMR - 3 updated on 07-10-2024; account closed by the customer on 04-10-2024	THI002122024 03-0013
25	VIJAYNAGAR	29-07-2024/ 10-08-2024	17.76	Madhukumar in collusion with Jayalakshmi, Sitara and the customer Padma falsified the accounts, cheated	17.76	0	0.00	Under investigation FMR - 3 Updated on 19-09-2024; Recovery - 2.48 Lakhs FMR -	THI002122024 03-0014

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				and misappropriated the funds of the company by making false net weights and non-deduction of other materials weight, dishonestly by practicing deception in order to gain undue advantage for themselves and thereby company sustained loss				3 Updated on 06-11-2024; Recovery - 0.82 Lakhs FMR - 3 Updated 0n 26-02-2025; Insurance - 8.60 Lakhs; Customers - 2.63 Lakhs FMR - 3 Updated on 16-09-2025; Insurance amount returned - 8.60 Lakhs due to amount recovered from customer. FMR - 3 Updated on 18-09-	

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
								2025; Recovery - 1.75 Lakhs; Total Recovery - 17.76 Lkahs; Staff dismissal updated.	
26	MARATHAHALLI	02-09-2024/ 14-09-2024	2.46	Customer pledged spurious ornaments which was difficult to identify in the normal appraising methods, as it is manufactured in a way so that the outer area appraisal will not yield the actual nature of the ornament, and availed a gold loan of Rs.2.46 lakhs	2.38	0.08	0.00	Under investigation FMR - 3 updated on 20-02-2025; Insurance amount - 1.94 Staff recovery - 0.44	THI002122024 03-0015

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
27	GOMATHIPURAM	10-09-2024/ 23-09-2024	3.3	Gold coated ornaments manufactured with other materials which are unidentifiable when normal appraising methods are used and intended only to make quick money was pledged and only when subjected to vigorous appraisal during audit, the spurious nature was known	3.3	0	0.00	Under investigation FMR - 3 Updated on 30.12.2025. Amount recovered from the customer - 330000/- Insurance amount received will be returned.	THI002122024 03-0016
28	BADVEL	05-09-2024/ 24-09-2024	6.44	Gold coated ornaments manufactured with other materials which are unidentifiable when	5.02	1.42	0.00	Under investigation FMR - 3 Updated on 06-11-2024; Recovery - 0.24	THI002122024 03-0017

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				normal appraising methods are used and intended only to make quick money was pledged in 2 accounts 6098 and 6118 for a total sum of 643720/- and only when subjected to vigorous appraisal during audit, the spurious nature was known				Lakhs FMR - 3 Updated on 30-07-2025;Insurance - 3.08 Lakhs; Staff recovery - 1.70 Lakhs; Written Off - 1.42 Lakhs	
29	VIVEK CIRCLE	13-09-2024/ 25-09-2024	2.1	A total amount of Rs.2, 09,990/- gold loan was availed by the customers with Rs.1,38,990/- to Mr. Sharath P and Rs.71,000/- to Mr.	2.1	0	0.00	Under investigation FMR - 3 Updated on 27-09-2024. 1 account closed by the customer amount 1.39	THI002122024 03-0018

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				Ranghaswamy R through gl.no. 30030226 and 30030243 respectively by pledging ornaments. A gold audit was conducted at the branch on 13/09/2024 and it was found out in the audit that the above-mentioned ornaments are spurious. It was unidentifiable by a simple appraisal and the article can be identified as spurious only on a thorough appraisal and the article was coated				FMR-3 Updated on 19-02-2025. Recovery from staff - 0.28. Insurance - 0.43	

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				thickly with gold. We assume that customers had colluded together to pledge spurious ornaments at the branch and have done this act with the sole intention of cheating the company and thereby make illegal monetary gain.					
30	EDAMUTTAM	13-09-2024/ 26-09-2024	9.9	During the verification in the gold audit conducted in the period 12.09.2024 to 18.09.2024, it was found that 5 packets were missing having a total pledge	9.9	0	0.00	FMR - 3 updated on 10-12-2024; Recovery - 9.90 Lakhs from concerned staff	THI002122024 03-0019

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				value of 9.90 lakhs. On further verification through CCTV, it was confirmed that the Branch in charge Ms. Prathya K M during her joint operations of the strong room on different dates had very skilfully had diverted the attention of the joint custodian and deftly stolen the packets from the strong room and taken it outside with the intention of enriching herself illegally thereby rendering					

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				loss for the company.					
31	KARMANGHAT	30-09-2024/ 15-10-2024	0.95	Gold coated ornaments manufactured with other materials mixed in and which are unidentifiable through normal appraising methods are used and done with the sole intention of making quick money . The same was identified only when subjected to vigoruous appraisal during the audit that it is spurious in nature.	0.95	0	0.00	Under investigation FMR-3 Updated on 25-10-2024; Full amount recovered	THI002122024 04-0020
32	KAVERIPATTINAM	09-10-2024/ 22-10-2024	21.16	The customer in collusion with	13.92	0	11.26	Under investigation FMR -	THI002122024 04-0021

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				branch staff falsified the accounts, cheated and misappropriated the funds of the company by staff making intentionally false net weights and non deduction of other materials weight, all in all through wrong and false appraisal of the items and the customer decepting in order to gain undue advantage for the customer and the employees and thereby making the company cope with substantial loss				3 updated on 08-11-2024; Recovery - 3.71 Lakhs FMR -3 updated on 03-09-2025; Recovery 2.82 Lakhs Total Recovery - 11.41 Lakhs FMR - 3 Updated on 31.12.2025; Present Recovery - 2.51 Lakhs Total Recovery - 13.92 Lakhs	

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33	YEMMIGANUR	30-10-2024/ 13-11-2024	48.74	Group of customers colluded with staff, pledged spurious ornaments and availed loans. As the ornaments were skillfully made with the sole purpose of availing loans which was pledged in the name of different customers on different dates. The actual nature of the gold was not detected during the preliminary appraisal. It was identified in the special audit after the	48.74	0	0.00	FIR registered against the accused as Cr. 219/2024 of Yemmiganur Town PS FMR -3 updated on 13-12-2024. Recovery of Rs 1.86 Lakhs from customers. Total Recovery 6.63 Lakhs. FMR - 3 updated on 19-12-2024. Recovery of Rs 9.56 Lakhs from customers. Total Recovery 16.19 Lakhs	THI002122024 04-0022

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				current auditor suspected the nature of the gold due to the pledging of similar items continuously.				FMR -3 updated on 04-04-2026; Recovery from customer - 2.40 Lakhs Staff - 2 Lakhs Insurance - 28.15 Lakhs Account fully settled and all involved staffs were terminated.	
34	ARUPPUKOTTAI - 2	06-11-2024/ 15-11-2024	8.82	Customer availed loans by pledging jewellery having delicate designery. Since it was deeply fabricated item which is intended for the sole purpose of pledging and cheating ,	8.82	0	0.00	CSR Registered FMR - 3 Updated on 31.12.2025; Insurance - 827507/- Staff Recovery - 54143/-	THI002122024 04-0023

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				the normal appraisal methods did not bear any results during the initial appraisal and later in the initial audit. Only when deeply appraised, the true nature was known					
35	ROYAPURAM	06-11-2024/ 21-11-2024	2.92	Gold coated ornaments manufactured with other materials mixed in and which are unidentifiable through normal appraising methods are used and done with the sole intention of making quick money .	2.92	0	0.00	CSR Registered, Complaint under Negotiable instruments Act filed for dishonoured cheque issued towards settling the loss, Pending for Trial (CC58/2025, JFCM	K6892403-0005

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				The same was identified only when subjected to vigoruous appraisal during the audit that it is spurious in nature.				Thiruvattiyur) FMR - 3 Updated on 30-07-2025; Recovery from staff - 0.40 Lakhs; Insurance - 2.52 Lakhs	
36	MANALI	08-11-2024/ 21-11-2024	3.05	Gold coated ornaments manufactured with other materials mixed in and which are unidentifiable through normal appraising methods are used and done with the sole intention of making quick money . The same was identified only	3.05	0	0.00	Under investigation FMR - 3 Updated on 23-12-2025; Insurance amount - 265288/-; Staff Recovery - 39712/-	K6892403-0006

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				when subjected to vigoruous appraisal during the audit that it is spurious in nature.					
37	WATRAP	19-11-2024/ 02-12-2024	2.25	Customer deceitfully pledged spurious ornaments and availed loan from the company. As a thick layer of gold was coated over the ornaments, it could not be identified in the preliminary appraisal at the time of the pledge. Only upon the thorough gold audit, it was known to be spurious.	2.25	0	0.00	Under investigation FMR - 3 Updated on 07-02-2025; Full amount recovered from the customer and account closed	K6892403-0007
38	PARAMAKUDI 2	21-11-2024/	4.35	Customer deceitfully pledged	4.25	0.1	0.00	CSR Registered	K6892403-0008

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		03-12-2024		spurious ornaments and availed loan from the company. As a thick layer of gold was coated over the ornaments, it could not be identified in the preliminary appraisal at the time of the pledge. Only upon the thorough gold audit, it was known to be spurious.				FMR - 3 updated on 20-12-2025; Insurance amount received - 395450/- Staff recovery - 30000/- Written off - 9550/-	
39	K.R. PURAM	06-12-2024/ 14-12-2024	3.06	Mr. Mubarak Pasha and Imthiaz colluded together with common intention, deceitfully pledged spurious gold and thereby fraudulen	2.73	0.33	0.00	Under investigation FMR - 3 Updated on 22-12-2025; Insurance - 255133/- Staff Recovery -	K68924 03-0009

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				tly obtained and obtained loan from the company which resulted in a loss of Rs. 305500 for the company				18000/- Written off - 32367/-	
40	ATHEBELE	14-12-2024/ 20-12-2024	1.63	On 06.06.2024, customer named Govardhan. N, pledged a ring having gross weight of 12.3 grams vide Gold Loan No. 8023 and advanced an amount of Rs. 55,000/- from our Athebele branch. Subsequently on 08.06.2024 Govardhan pledged a locket having gross	1.63	0	0.00	Under investigation FMR - 3 Updated on 25-06-2025. Insurance amount received - 123324 Staff Recovery - 39676 Accounts fully settled.	K6892403-0010

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				weight of 23.7 grams vide Gold Loan No. 8028 and availed a loan for Rs. 1, 08,000/- from the same branch. In the meanwhile, it is known from some of the nearby NBFCs that the said customer Mr. Govardhan has pledged certain spurious ornaments in such companies and fraudulently advanced loans from them. Upon the information, on 14.12.2024, an internal audit was conducte					

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				d in the branch and it was found and reported that the aforesaid ring and locket pledged by Govardhan was spurious. As a thick layer of gold was coated aver the ornaments, it could not be identified in the preliminary appraisal at the time of the pledge. Only upon the thorough gold audit it was known to be spurious.					
41	KULASHEKARA	09-12-2024/ 27-12-2024	14.46	On 02.12.2024, a group of persons including some of our	0	0	14.46	FIR Registered against the employees vide Cr.	K6892403-0011

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				customers organized in front of the branch and demanded the allegedly gold pledged in our branch on the basis of manual DPN available with them, allegedly provided by the employees, who are not in our rolls anymore. As per the manual DPNs shown by them, the branch did not have any loans either in the name nor the amount. An audit was arranged at the branch based on				No. 300/2025 by Kulasekaram police.	

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				the complaints received at the branch. From the audit it was observed that Ms Kavitha, ex Branch in charge and ex – joint custodian Ms Karthika along with the ex RE – Sujin during their employment had committed various malpractices such as not pledging the customers gold in their name and providing manual DPNs instead of system generated DPNs, wherein they had					

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				misappropriated additional amount and keeping the pledges in their acquaintances name and also received payments from the customers directly and provided fake receipts. Claims are approximate made for Rs 3091597/-, also these claims are made after a long period and hence the customers involvement is also suspected. Hence a complaint was registere					

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				d in the DSP office, Thuckalay to initiate investigation and bring out the facts.					
42	NAGERCOIL	18-12-2024/ 30-12-2024	8.7	The customer deceitfully pledged spurious gold ornaments and fraudulently availed and advanced loan from the company	8.7	0	0.00	CSR Registered FMR -3 Updated on 18-01-2025. Account fully closed. Present recovery 6.33 Lakhs.	K6892403-0012
43	KAIPATTOOR	02-01-2025/ 09-01-2025	1.06	The customer deceitfully pledged spurious gold ornaments and fraudulently availed and advanced loan from the company sustained a total loss of Rs. 1,05,500/-.	0.87	0.19	0.00	Under investigation FMR - 3 Updated on 30-08-2025; Insurance - 0.73 Lakhs, Staff Recovery - 0.14 Lakhs	K6892504-10001

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44	TADIPATRI-KADAPA ROAD	30-12-2024/ 14-01-2025	1.19	The customer deceitfully pledged spurious gold ornaments and fraudulently availed and advanced loan from the company sustained a total loss of Rs. 119449/-.	1.19	0	0.00	Under investigation FMR - 3 Updated on 17-04-2025. Total amount recovered from the customer.	K6892504-10002
45	CHAMUNDIPURAM	31-12-2024/ 15-01-2025	3.08	The customer deceitfully pledged spurious ornaments and fraudulently availed and advanced loan from the company, thereby company sustaining a loss of Rs.308463	3.08	0	0.00	Under investigation FMR - 3 Updated on 28-08-2025; Insurance - 2.69 Lakhs; Staff - 0.39 Lakhs	K6892504-10003
46	NARSAPUR	30-12-2024/ 16-01-2025	10.66	The branch staff colluded with customers to deceitfull	10.66	0	0.00	FIR registered against the accused as Cr.35/2	K6892504-10004

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				y pledge counterfeit ornaments and fraudulently advanced company funds. Additionally, they conspired with customers to misappropriate company resources by making false entries into the system, which led to the approval of excessive finance for the customers. It was also discovered that the branch head sanctioned several fraudulent loans, resulting in disproportionate financial				025 of Narsapur PS FMR - 3 updated on 21-03-2025; Present recovery - 5.45 Lakhs; Total Recovery ; 7.45 Lakhs FMR - 3updated on 27-05-2026; Present recovery - Insurance - 1.22 Lakhs, Customer - 1.56 Lakhs, Staff - 0.43 Lakhs; Total Recovery - 10.66 Lakhs 1 Staff dismissed.	

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				disbursements to multiple customers. As a consequence of these fraudulent transactions, the company incurred a total loss of Rs. 10, 66,487.					
47	WEST MOGAPPAIR	04-01-2025/ 18-01-2025	8.36	As a thickly coated layer of gold was around the ornaments, the nature of the ornaments could not be detected in the primary audit. The nature of the ornaments could be identified only on deep cutting and requires the	8.36	0	0.00	CSR Registered FMR - 3 Updated on 24-12-2025; Insurance - 781190/- Staff Recovery - 54424/-	K6892504-10005

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				consent of the customer , if it is within the loan tenure period. Later the spurious nature was identified through deep cut as part of the pre - auction audit since the accounts had exceeded the loan tenure period.					
48	MATHIKERE	07-01-2025/ 23-01-2025	2.27	on 06-01-25, Mr Sunil requested for a takeover of his gold loan from another nbfc , after verifying the related documents an amount of Rs. 227360- was transferred to his	0	0	0.00	FIR Registered	K6892504-10006

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				bank account. Instead of settling the existing loan at the other nbfc and providing the ornaments to our branch to pledge, he misused the amount. He neither provided the gold ornaments nor returned the amount back to us.					
49	HOSAKOTE	15-01-2025/ 24-01-2025	3.38	The customer deceitfully pledged spurious - gold coated ornamnets and fraudulently availed and advanced loan from the company.	3.38	0	0.00	Under investigation FMR - 3 updated on 13-03-2025; present recovery 1.86 Lakhs and total recovery 2.32 Lakhs.	K6892504-10007

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								FMR - 3updated on 06-08-2025; present recovery :- Insurance - 0.51 Lakhs; staff recovery - 0.55 Lakhs and total recovery - 3.38 Lakhs	
50	ELURU POWERPET	20-01-2025/ 31-01-2025	11.9	Branch Manager Mr. Pagadala Ananda Samuel and Joint Custodian Mr. Pasupuleti Anand Kumar conspired with customers Pagadala Ajay Kumar and Nalluri Rajesh to pledge spurious gold with the company	11.9	0	0.00	Under investigation FMR - 3 updated on 08-10-2026.Insurance amount received 11.9 Lakhs. Involved staff dismissed.	K6892504-10008

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				through deception. They also misappropriated 135 grams of gold from the company's strong room, resulting in a substantial financial loss of Rs. 11,89,800 (loan principal) to the company.					
51	ONGOLE-KURNOOL ROAD	23-01-2025/ 04-02-2025	2.63	Gold coated ornaments manufactured with other materials mixed in and which are unidentifiable through normal appraising methods are used and done with the sole intention	2.63	0	0.00	FMR - 3 Updated on 05-08-2025; Full amount recovered from customer - 2.63 Lakhs	K6892504-10009

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				of making quick money. The same was identified only when subjected to vigorous appraisal during the audit that it is spurious in nature.					
52	VIDYANAGAR	24-01-2025/ 05-02-2025	1.31	Ayub Pasha intentionally pledged spurious gold by deceitfully representing it as pure gold, thereby inducing the company to advance a loan and fraudulently obtaining the loan, which caused a loss of Rs. 1,31,132 to the	1.31	0	0.00	Under investigation FMR - 3 Updated on 07-08-2025; Insurance - 0.91 Lakhs; Staff recovery - 0.40 Lakhs	K6892504-10010

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				company and, in doing so, cheated the company.					
53	VELUR	27-01-2025/ 10-02-2025	4.96	Sagunthaladevi intentionally pledged spurious ornaments along with gold ornaments under deceitful representation regarding their purity, thereby inducing the company to sanction a loan, which resulted in the loss of Rs.496307	4.96	0	0.00	FMR - 3 Updated on 25-07-2025. Full amount recovered from the customer.	K6892504-10011
54	HSR LAYOUT	01-02-2025/ 12-02-2025	2.90	The customer intentionally pledged spurious gold by deceitfully representing it as pure gold,	2.9	0	0.00	Under investigation FMR -3 Updated on 08-08-2025. Recovery insurance -	K6892504-10012

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				thereby inducing the company to advance loans and fraudulently obtaining the loans, which caused a loss of Rs. 290000 to the company and, in doing so, cheated the company.				2.34 Lakhs; Staff - 0.56 Lakhs. Total Recovery - 2.90 Lakhs.	
55	VIDYANAGAR	22-02-2025/ 06-03-2025	0.82	Mohammed Adil intentionally pledged spurious gold by deceitfully representing it as pure gold, thereby inducing the company to advance a loan and fraudulently obtaining the loan, which	0.82	0	0.00	Under investigation FMR - 3 Updated on 19-08-2025; Insurance - 0.49 Lakhs; Staff recovery - 0.33 Lakhs	K6892504-10013

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				caused a loss of Rs. 82000 to the company and, in doing so, cheated the company.					
56	KUPPAM TOWN	24-02-2025/ 07-03-2025	2.40	G Srikanth pledged the articles in the branch by making a false declaration that the said ornaments are genuine, and thereby dishonestly induced the company to advance loan, which caused a loss of of Rs 240000.	2.23	0.17	0.00	Under investigation FMR - 3Updated on 24-12-2025; Insurance - 198615/- Staff - 24524/- Written off - 16861/-	K6892504-10014
57	MALLESHWARAM	28-02-2025/ 11-03-2025	1.6	Mr. Prabir Poddar intentionally pledged spurious	1.6	0	0.00	Under investigation FMR - 3updated on	K6892504-10015

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				gold by deceitfully representing it as pure gold, thereby inducing the company to advance a loan and fraudulently obtaining the loan, which caused a loss of Rs. 160300 to the company and, in doing so, cheated the company.				12-08-2025; Recovery - Insurance : 1.20 Lakhs Staff: 0.40 Lakhs Total Recovery - 1.60 Lakhs	
58	MANDIPET	08-03-2025/ 19-03-2025	0.92	Customers deceitfully pledged spurious gold and thereby fraudulently obtained and advanced loan from the company which resulted in a loss	0.92	0	0.00	Under investigation FMR - 3 Updated on 13-08-2025; Insurance - 0.22 Lakhs; Staff - 0.33 Lakhs Total	K6892504-10016

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				of Rs 92272/- to the company.				recovery - 0.55 Lakhs FMR - 3 Updated on 27-11-2025; GL – 77005397 – Amount 37107/- closed by the customer.	
59	CANTONMENT -TRICHY	10-03-2025/ 20-03-2025	1.4	Customers deceitfully pledged spurious gold and thereby fraudulently obtained and advanced loan from the company which resulted in a loss of Rs 140000/- to the company.	1.34	0.06	0.00	Under investigation FMR - 3 Updated on 21-08-2025; Insurance - 0.99 Lakhs; Staff Recovery - 0.35 Lakhs Written Off - 0.06 Lakhs	K6892504-10017
60	MOGALTURU	21-03-2025/ 03-04-2025	30.83	During the audit, the auditor discovered that 29 GL	30.83	0	0.00	Under investigation FMR - 3 update	K6892501-10002

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				packets in 13 customers name were spurious. Further investigation revealed that Mr. Thota Koteswar Rao and Mr. Kondeti Murali Krishna colluded with customers to deliberately pledge these spurious ornaments, which were easily identifiable as such. In order to carry out these transactions, they made fake entries in the system to commit fraud and misappropriate money				d on 13-09-2025; Recovery - 13.90 Lakhs FMR - 3 Updated on 12-06-2026; Recovery 16.93 Lakhs from insurance. All involved staff dismissed.	

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				from the company. As a result of the aforementioned transactions, the company sustained a total loss of Rs. 30,83,091/-.					
61	NARASAPURAM	20-03-2025/ 04-04-2025	18.57	Mr. Yerragunta Sankara subbarao and Pothula Vamsi saikrishna being the custodians entrusted with valuables of the company, colluded together and misappropriated the gold ornaments and the company sustained a total loss of Rs. 3395539 which is	18.57	0	0.00	FIR Registered 1.65 Lakhs recovered during the time FMR-1 reporting. FMR - 3 Updated on 13-04-2026; Amount received from insurance - 16.92 Lakhs. All accounts settled.	K6892501-10001

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				the market value of the ornaments found misappropriated by them , ornaments having gross weight of 377 grams pledged against 8 gold loans for a total loan amount of Rs. 1857309					
62	R C ROAD	28-03-2025/ 08-04-2025	0.98	Mr. Kirana B N intentionally pledged spurious gold by deceitfully representing it as pure gold, thereby inducing the company to advance a loan and fraudulently obtaining	0.79	0.19	0.00	Under investigation FMR - 3 Updated on 11.12.2025; Insurance amount received 60627/- Recovery from staff - 18000/- Written off - 19190/-	K6892501-10003

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				the loan, which caused a loss of Rs. 97817 to the company and, in doing so, cheated the company.					
63	MUTHANALLUR	28-03-2025/ 09-04-2025	3.28	Chakali Vannur Swami and Chakali Prakash colluded together and intentionally pledged spurious gold after making false representations regarding the purity of the gold and thereby deceitfully induced the company to advance loan and fraudulently obtained the loan from the company	3.28	0	0.00	Under investigation FMR - 3 Updated on 23-12-2025; Insurance amount - 273254/-; Staff Recovery - 54546/-	K6892501-10004

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				which resulted in a total loss of Rs. 3,27,800/- to the company.					
64	SANGAREDDY	03-04-2025/ 16-04-2025	2.38	Mr. Ashraf intentionally pledged spurious gold by making deceitful representations and thereby induced the company to advance loan and fraudulently availed loan, which caused a loss of Rs. 2,38,346/- to the company in terms of principal amount advanced alone.	1.8	0.58	0.00	Under investigation FMR - 3 Updated on 20-08-2025; Insurance - 1.70 Lakhs; Staff - 0.10 Lakhs Total Recovery - 1.80 Lakhs Written off - 0.58 Lakhs	K6892501-10005
65	ARSIKERE	25-04-2025/ 07-05-2025	1.92	Ms Manjula intentionally pledged	1.92	0	0.00	Under investigation FMR -	K6892501-10006

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				spurious gold by making deceitful representations and thereby induced the company to advance loan and fraudulently availed loan, which caused a loss of Rs. 192000/- to the company in terms of principal amount advanced alone.				3 updated on 23-01-2026; Customer - 1 Lakhs, Insurance - 0.52 Lakhs, Staff - 0.40 Lakhs	
66	JAGADHGIRI GUTTA	23-04-2025/ 23-05-2025	29.66	On 09/04/2025 , Mr. Ratnala Srinivas approached our Jagadhgirigutta branch for gold loan by means of takeover loan from another NBFC after	0.66	0	0.00	Complaint under Negotiable Instruments Act filed for dishonour of cheque issued to settle the loss	K6892501-10007

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				submitting all necessary documents including loan application, cheque and dpn of the existing loan , bank details etc. After verification of the documents and the dpn an amount of Rs. 2966000/- was transferred to the Bank account of the customer for further procedures to take over the loan adhering to the proper take over procedures of the company. But, due to some issues,					

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				bank did not accept the closure. The branch did not receive the ornaments for making the loan. But the customer returned 66,000/- and provided additional cheques towards the balance 29 lakhs and gave an assurance by an affidavit that the amount will be returned by 16.05.2025 through the cheques given by him. As assured by the customer, the cheque was					

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				presented on that date and after a day the cheque got returned for insufficient balance. The customer neither brought any alternative gold or amount and could not be contacted after this. As such, this was classified as fraud and a complaint was registered at Jagadhgirigutta Police station on 19/5/2025. Difference amount after recovery, Rs 29,00,000/- accounted in loss					

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				on fraud account.					
67	WILSON GARDEN	16-05-2025/ 27-05-2025	4.59	Mr. Kishor Kumar K and Arun Kumar R colluded together with common intention, deceitfully pledged spurious gold and thereby fraudulently obtained and obtained loan from the company which resulted in a loss of Rs. 458706 for the company	4.59	0	0.00	Under investigation FMR - 3 updated on 23-01-2026; Insurance - 3.90 Lakhs, Staff - 0.69 Lakhs	K6892501-10008
68	CHARKOP	23-05-2025/ 05-06-2025	4.81	Mr. Saran R Thevar, in collusion with Rupa Radhagovinda Sahu, Baby Manoharan Nadar of Charkop branch, and	4.81	0	0.00	FMR - 3 Updated on 26-07-2025. Full amount recovered from Saran Radhakrishna Thevar	K6892501-10009

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				customers Rakshith Ramesh Poojari and Rupesh Koniram Gujar, conspired to misappropriate company funds. They unlawfully disposed of ornaments pledged as collateral for gold loans and fraudulently closed the loans 517091266-517090943 in the system by making false entries, without actually recovering the amounts due to the company. As a result of these					

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				actions, the company incurred a total loss of ₹4,81,380. A formal complaint against the individuals involved was filed at the Charkop Police Station on 29.05.2025.					
69	VASAI EAST	02-07-2025/ 16-07-2025	2.1	Mr. Peter John Fernandez in collusion with the employees, Sudesh Gopal Tirodkar and Aditya Pankaj Gupta, fraudulently availed loan from the company, upon deceitful representations, cheated	2.1	0	0.00	Under investigation FMR - 3 updated on 14-10-2026; Insurance - 180682/- staff - 29318/-; Both employees have been dismissed from service.	K6892502-10001

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				the company and they had jointly committed criminal breach of trust by dishonestly misappropriating the funds of the company and thereby the company sustained a loss of Rs, 2,10,000/- being the principal amount advanced alone.					

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70	ANAKKARA	04-08-2025/ 28-08-2025	5.62	Earlier this month, Ms. Soji Thomas approached our Anakkara Branch and informed that she had entrusted gold ornaments on various occasions over the years to Mr. Rajesh, the former Branch Head. She stated that Mr. Rajesh received the gold under the pretense of pledging the same with the company and claimed to have disbursed loans to her against these ornament	0	0	6.37	FIR Registered, Claim Petition filed for interim custody of gold seized from Anakkara branch. FMR - 3 Updated on 20-09-2025; Based on the customer complaint, the police seized 3GL packets numbered 40422, 40788, and 40947, along with a single item from GL No. 41028. A loss amount of Rs.5.62 lakhs	K6892502-10002

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				s. However, preliminary internal verification has revealed that no such loans were recorded in our systems. It is pertinent to note that Mr. Rajesh was under suspension from service due to various procedural violations. Subsequently, other members of the public have approached the Anakkara Branch seeking clarification regarding the status of gold ornament				has been recorded, and a provision amount of Rs.6.37 lakhs has been added	

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				s they claim to have entrusted with Mr. Rajesh under similar circumstances. In addition, some individuals have alleged that Mr. Rajesh collected money from them on the pretext of investing in the company's debentures. These transactions were reportedly made either in cash or transferred directly to his personal account, while misusing his official designation and the company'					

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				s name. The complainants have also presented forged documents and fake receipts purportedly issued in the name of the company, which upon verification, were found to have no corresponding records in our official systems—either in the form of loans or debenture investments. In light of the above and to prevent any further damage to the company's reputatio					

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				n, a police complaint has been lodged with the Law Enforcement Authorities against Mr. Rajesh. The complaint pertains to acts of forgery, cheating, criminal breach of trust, and other cognizable offences, requesting a thorough investigation into the matter. No financial loss to the company as of now.					
71	PERUVEMBA	13-08-2025/ 12-09-2025	0	On 13.08.2025, one Ms. Shini Mohandas approached our Peruvem	0	0	0.00	Complaint Registered. FIR lodged on the complaint filed	K6892502-10003

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				ba branch to know the status of her existing gold loan, with a handwritten loan receipt said to have issued by Ranjeesh. Upon checking the loan details in our system, it was found that no such loan was made with our company and the loan receipt issued was forged by Ranjeesh. It has come to our information that Mr Ranjeesh had fraudulently collected around 901.94				by the Victim	

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				grams of gold from Shiny in the pretext of pledging with our company and pledged the said ornaments with some other NBFC and transferred around 30 Lakhs rupees to Shiny from his personal bank account. It is pertinent to note that Mr. Ranjeesh was already dismissed from service due to various procedural violations on 17.04.2025. In light of the above and to prevent					

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				any further damage to the company's reputation, a police complaint has been lodged with the Law Enforcement Authorities against Mr. Ranjeesh. The complaint pertains to acts of forgery, cheating, criminal breach of trust, and other cognizable offences, requesting a thorough investigation into the matter.					
72	J P NAGAR	19-09-2025/ 27-09-2025	1.31	Mr Lokesha D intentionally pledged spurious gold by making	1.31	0	0.00	Under investigation FMR - 3 updated on 09-10-	K6892502-10004

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				deceitful representations and thereby induced the company to advance loan and fraudulently availed loan, which caused a loss of Rs. 130513/- to the company in terms of principal amount advanced alone.				2026. Full amount recovered; Insurance - 99672/- Staff recovery - 30841/-	
73	SAMAYANALLUR	29-09-2025/ 08-10-2025	1.6	Kanimozhi Sivakumar, deceitfully pledged spurious gold and thereby fraudulently obtained and advanced loan from the company which caused a loss of Rs1,60,0	1.6	0	0.00	FMR - 3 Updated on 29-10-2025; Full amount recovered from the customer and account closed.	K6892503-10001

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				00/- to the company on account of the principal amount advanced alone and cheated the company. As a thick layer of gold was coated over the ornament, it could not be identified in the preliminary appraisal at the time of the pledge. Only upon the thorough gold audit, it was known to be spurious gold.					
74	BHARATHANNOOR	29-09-2025/ 13-10-2025	1	On 03.09.2025, customer named Arya K R, pledged two	0	0	1.00	Under investigation	K6892503-10002

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				bangles having gross weight of 15.91 grams vide Gold Loan No. 25146 and advanced an amount of Rs. 1, 00,000/- from our Bharathannoor branch. In the meanwhile, it is known from some of the nearby NBFCs that the said customer Ms. Arya K R has pledged certain spurious ornaments in such companies and fraudulently advanced loans from them. Upon the information, on					

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				29.09.2025, an internal audit was conducted in the branch and it was found and reported that the aforesaid bangles pledged by Arya was spurious. As a thick layer of gold was coated aver the ornaments, it could not be identified in the preliminary appraisal at the time of the pledge. Only upon the thorough gold audit it was known to be spurious.					
75	DINDOLI	06-10-2025/ 15-10-2025	1.22	Mr Santu Pandit intentionally pledged	1.22	0	0.00	Under investigation FMR -	K6892503-10003

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				spurious gold by making deceitful representations and thereby induced the company to advance loan and fraudulently availed loan, which caused a loss of Rs. 122000/- to the company in terms of principal amount advanced alone.				3 Updated on 13-10-2026; Insurance - 89111/- and Staff Recovery - 32889/-	
76	KALLIDAIKURICHI	24-10-2025/ 06-11-2025	40.8	Branch Manager, Mr. R. Manikandan, colluded with other staff members and took 8 packets, with an outstanding loan balance of Rs. 4,079,70	0	0	40.80	FIR registered	K6892503-10004

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				0, from the safe room on 17.10.2025 and 18.10.2025. The total market value of the gold is Rs. 8,330,256. Following the discovery of this fraudulent activity, Manikandan attempted suicide and was hospitalized in critical condition. After the incident, 4 packets were returned by other staff members. All staff involved are currently under suspension. As per the police's advice, all transactio					

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				ns in these accounts have been frozen, and the recovered packets will be seized by the police as evidence for further investigation.					
77	TML-THENGAPATTANAM	31-10-2025/ 12-11-2025	0	Mrs. S. Bindu, Branch Manager of the Thengapattanam branch has been involved in significant fraudulent activities, including misappropriating gold ornaments and cash entrusted by customers. She issued forged loan receipts to	0	0	0.00	No direct loss to the company. Case filed	K6892503-10005

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				customers, and used the misappropriated funds for personal benefit. Complaints from several customers revealed that Bindu had issued fake loan receipts and kept payments made directly to her off the books, including large sums like Rs. 1,08,097 from Subitha S. and Rs. 1,58,329 from Renjith. Other customers, such as Suja and Vinitha, also reported receiving forged					

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				receipts and not seeing their gold pledged as promised. Further enquiry revealed that Bindu personally visited customers, issued fraudulent handwritten receipts, and concealed the activities outside the company's system. For the above irregularities, Bindu has been suspended while a domestic inquiry is underway. The company has filed a complaint against her at the SP office. It					

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				includes serious offences like cheating, breach of trust, forgery and using company name and for bringing disrepute to the company. As of now there is no direct loss, but only on detailed investigation by the law enforcement agency, there will be a clear picture and if any direct loss is found, it will be updated.					
78	BOMMANAHALLI	05-11-2025/ 15-11-2025	3.3	On November 5, 2025, an internal audit was conducted at the BTM Layout			3.30	Under investigation	K6892503-10006

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				branch, during which it was found that the ornaments pledged by Mr. Raghavendra were spurious. Subsequently, it was observed that he had also availed loans from the Bommanahalli branch. Upon detailed appraisal of the pledged ornaments on November 5, 2025, through deep cutting carried out during the internal audit, these ornaments were also confirmed to be					

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				spurious. Although the nature of most of the ornaments pledged at both the BTM Layout and Bommanahalli branches was easily detectable during preliminary appraisal, the concerned appraisers and the Branch Manager failed to identify or report the same and instead collusively and fraudulently advanced money against spurious gold. Furthermore, during an earlier audit, Mr.					

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				Thangapandian also failed to report the true nature of the ornaments pledged at the BTM Layout branch. Hence, it is evident that the aforementioned staff members — Mr. Vijay S, Mr. Darshan H.M, Mr. Nishanth H.M, Ms. Chaitra B, and Mr. Thangapandian — colluded with the customer, Mr. Raghavendra, to fraudulently pledge spurious gold ornaments and avail loans from both branches					

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				(Bommanahalli – ₹3,29,688 and BTM Layout – ₹6,30,980), thereby causing a total financial loss of ₹9,60,668 to the company, representing the principal amount advanced					
79	BTM LAYOUT	05-11-2025/ 15-11-2025	6.31	On November 5, 2025, an internal audit was conducted at the BTM Layout branch, during which it was found that the ornaments pledged by Mr. Raghavendra were spurious. Subsequently, it was observed that he	4.02	0	2.29	Under investigation FMR - 3 Updated on 31-03-2026; Recovery from customer 4.02 Lakhs	K6892503-10007

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				had also availed loans from the Bommanahalli branch. Upon detailed appraisal of the pledged ornaments on November 5, 2025, through deep cutting carried out during the internal audit, these ornaments were also confirmed to be spurious. Although the nature of most of the ornaments pledged at both the BTM Layout and Bommanahalli branches was easily detectabl					

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				e during preliminary appraisal, the concerned appraisers and the Branch Manager failed to identify or report the same and instead collusively and fraudulently advanced money against spurious gold. Furthermore, during an earlier audit, Mr. Thangapandian also failed to report the true nature of the ornaments pledged at the BTM Layout branch. Hence, it is evident that the aforemen					

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				tioned staff members — Mr. Vijay S, Mr. Darshan H.M, Mr. Nishanth H.M, Ms. Chaitra B, and Mr. Thangapandian — colluded with the customer, Mr. Raghavendra, to fraudulently pledge spurious gold ornaments and avail loans from both branches (Bommanahalli – ₹3,29,688 and BTM Layout – ₹6,30,980), thereby causing a total financial loss of ₹9,60,668 to the company, representing the					

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				principal amount advanced					
80	HIRABAUGH-SURAT	19-09-2025/ 28-11-2025	1.55	The customer has intentionally pledged specially manufactured spurious ornaments and thereby deceitfully induced the company to advance loan and availed loans from the company, from which the company sustained a loss of Rs. 155000/- As a thickly coated layer of gold was around the ornaments, the nature of the ornaments could not be detected	1.55	0	0.00	Under investigation FMR - 3 Updated on 12-10-2026; Insurance amount - 113738/- and Staff Recovery - 41262/- Account closed.	K6892503-10008

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				in the primary audit. The nature of the ornaments could be identified only on deep cutting and requires the consent of the customer, if it is within the loan tenure period. Later the spurious nature was identified through deep cut as part of the pre - auction audit since the accounts had exceeded the loan tenure period.					
81	M.S.PALYA	06-02-2026/ 21-02-2026	46.09	One of the new customer, Mr E. Kiran Kumar (Custome	0	0	46.09	Not reported to LEA as the case is already	K6892604-10001

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				r ID: 341243438), pledged gold ornaments at the M.S. Palya Branch on 21.01.2026 which was closed on 24.01.2026. Subsequent to the first loan, he pledged additional gold ornaments across four loan accounts amounting to ₹18.41 lakhs. Further, on 27.01.2026 and 28.01.2026, he pledged ornaments under six more accounts totalling ₹25.40 lakhs, thereby availing a total of				given by Indian Bank	

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				ten loan accounts. Online top-ups were also carried out in these accounts on 04.02.2026 and 06.02.2026, and as on date, the total outstanding in his accounts stands at ₹46.09 lakhs.On 06.02.2026, Indian Bank issued a notice stating that the gold ornaments pledged by Mr. Kiran Kumar were stolen jewels. It was further informed that he is an employee of Indian Bank and had					

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				allegedly stolen the ornaments from the bank and pledged them with our company while concealing his actual occupation. It has also been reported that he pledged stolen gold worth a very substantial amount with other NBFCs as well. On 11.02.2026, police officials visited the branch along with the accused and served the FIR copy to seize the stolen ornaments. After obtaining					

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				approval from our Legal Department and completion of all required documentation, the ornaments were formally handed over to the police authorities on the receipt of seizure mahazar.					
82	CHENNARAYAPATNA	10-01-2026/ 27-02-2026	6.6	Ms. Geetha H P availed a gold loan of Rs. 1,80,000/- from the Chennarayapatna Branch on 04.11.2024 by pledging gold ornaments under GL Number 20891. During audit on 04.12.2024, the account was	2.85	0	3.75	Under investigation	K6892604-10002

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				reported for irregularity under the category of Acceptance of Net weight below 50% against gross weight. On 30.05.2025, a part-payment of Rs. 99,000/- was made from a third-party bank account, and the loan was seen as closed by adjusting the balance through cash. On 10.01.2026, the customer visited the branch seeking closure and return of her gold,					

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				when it was discovered that the loan had already been closed in the system and the pledged ornaments were misappropriated during the tenure of Ex - employees. The previous employees initially assured resolution but later failed to respond, and the customer denied their claims of settlement communication. On 29.01.2026, the customer, along with local political supporters, staged a protest					

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				at the branch, resulting in temporary closure due to law-and-order issues. The branch remained closed on multiple days based on police instructions and reopened on 06.02.2026. This closure was intimated to the RBI. Police advised amicable settlement, and a letter was issued expressing readiness to settle the matter with the customer after completion of audit. A 100%					

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				audit had been initiated and completed. Legal proceedings are currently in progress.					
83	KHAMMAM	02-03-2026/ 13-03-2026	1.12	Shake Imran intentionally pledged spurious gold after making fraudulent representations regarding the purity of the ornaments and deceitfully induced the company to advance loan therefrom, which resulted in a loss of Rs. 1,11,606/- to the company on account of the principal amount advanced	0	0	1.12	Under investigation	K6892604-10003

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				alone. As the ornaments were coated with gold, the actual nature of the same was not identifiable at the time of the preliminary appraisal.					
84	DINDOLI	02-03-2026/ 24-03-2026	4.82	Pandey Bijay Kumar , deceitfully pledged spurious gold and thereby fraudulently obtained and advanced loan from the company which caused a loss of Rs482262/- to the company on account of the principal amount advanced alone and cheated the	4.82	0	0.00	Under investigation Recovery at the time of FMR - 1 - 3.73 Lakhs FMR - 3 Updated on 31-03-2026; Present recovery - 1.09 Lakhs. Account closed by the customer.	K6892604-10004

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				company. As a thick layer of gold was coated over the ornament, it could not be identified in the preliminary appraisal at the time of the pledge. Only upon the thorough gold audit, it was known to be spurious gold.					
85	SECTOR 34 FARIDABAD	07-03-2026/ 24-03-2026	9.9	Ajay Kumar Gupta, deceitfully pledged spurious gold and thereby fraudulently obtained and advanced loan from the company which caused a loss of Rs 990000/-	9.9	0	0.00	Under investigation FMR - 3 Updated on 07.05.2026. Amount fully recovered from the customer.	K6892604-10005

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				to the company on account of the principal amount advanced alone and cheated the company. As a thick layer of gold was coated over the ornament, it could not be identified in the preliminary appraisal at the time of the pledge. Only upon the thorough gold audit, it was known to be spurious gold.					
86	BANASHANKARI	04-03-2026/ 24-03-2026	4.35	Lokesh B R and Makam Venkata Shamaiah Setty are deceitfully pledged	4.35	0	0.00	Under investigation Recovery at the time of FMR - 1 is 0.9	K6892604-10006

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				spurious gold and thereby fraudulently obtained and advanced loan from the company which caused a loss of Rs 434713/- to the company on account of the principal amount advanced alone and cheated the company. As a thick layer of gold was coated over the ornament, it could not be identified in the preliminary appraisal at the time of the pledge. Only upon the thorough				Lakh FMR - 3 Updated on 14-04-2026. 1 account closed and partial recovery in 1 account. Amount - 1.81 Lakhs FMR - 3 Updated on 23-09-2026. Pending amount (1.63 Lakhs) recovered from the customer and irregularity amount closed.	

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				gold audit, it was known to be spurious gold.					
87	JALAHALLI	04-03-2026/ 24-03-2026	2.19	Manjunatha V, deceitfully pledged spurious gold and thereby fraudulently obtained and advanced loan from the company which caused a loss of Rs 218725/- to the company on account of the principal amount advanced alone and cheated the company. As a thick layer of gold was coated over the ornament, it could not be identified	0	0	2.19	Under investigation	K6892604-10007

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				in the preliminary appraisal at the time of the pledge. Only upon the thorough gold audit, it was known to be spurious gold.					
88	WILSON GARDEN	02-03-2026/ 24-03-2026	1.69	The customer has intentionally pledged specially manufactured spurious ornaments and thereby deceitfully induced the company to advance loan and availed loans from the company, from which the company sustained a loss of Rs. 169124/-	0	0	1.69	Under investigation	K6892604-10008

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				As a thickly coated layer of gold was around the ornaments, the nature of the ornaments could not be detected in the primary audit. The nature of the ornaments could be identified only on deep cutting and requires the consent of the customer, if it is within the loan tenure period. Later the spurious nature was identified through deep cut as part of the pre - auction					

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				audit since the accounts had exceeded the loan tenure period.					
89	NARSAPUR	09-04-2026/ 21-04-2026	1.36	Mr. Mudavath Anjya pledged ornaments at our Narsapur Branch and availed a loan of Rs. 1,29,000/- on 05.12.2025. Subsequently, he made an online top-up on 01.01.2026, enhancing the loan amount to Rs. 1,36,055/-. On 09.04.2026, police officials visited the branch and informed that the ornaments pledged	0	0	1.36	Under investigation	K6892601-10001

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				by Mr. Mudavath Anjya were stolen. After obtaining approval from the Legal Department and completing all required documentation, the ornaments were formally handed over to the police authorities against a seizure mahazar.					
90	CHAMARAJANAGARA	09-04-2026/ 21-04-2026	1.9	Mr. Manju M pledged ornaments at our Chamarajanagara Branch and availed a loan of Rs. 190000/- on 24.05.2023 on 09.04.2026, police officials visited the	0	0	1.90	Under investigation	K6892601-10002

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				branch and informed that the ornaments pledged by Mr. Manju were stolen. After obtaining approval from the Legal Department and completing all required documentation, the ornaments were formally handed over to the police authorities against a seizure mahazar.					
91	GIRINAGAR	08-04-2026/ 21-04-2026	2	Mr. Nagaraj K pledged ornaments at our Girinagar Branch and availed a loan of Rs. 2,00,000/- on 08.04.2026. On	0	0	2.00	Under investigation	K6892601-10003

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				08.04.2026, police officials visited the branch and informed that the ornaments pledged by Mr. Nagaraj were stolen. After obtaining approval from the Legal Department and completing all required documentation, the ornaments were formally handed over to the police authorities against a seizure mahazar.					
92	KANCHARAPALEM	15-04-2026/ 06-05-2026	1.39	Mr Kallam Kishore Kumar intentionally pledged spurious gold by making deceitful	0	0	1.39	Under investigation	K6892601-10004

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				representations and thereby induced the company to advance loan and fraudulently availed loan, which caused a loss of Rs. 138944/- to the company in terms of principal amount advanced alone.					
93	ADAJAN-SURAT	09-04-2026/ 05-05-2026	3.45	Deep Himanshu Desai, deceitfully pledged spurious gold and thereby fraudulently obtained and advanced loan from the company which caused a loss of Rs 345339/- to the	0	0	3.45	Under investigation	K6892601-10005

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				company on account of the principal amount advanced alone and cheated the company. As a thick layer of gold was coated over the ornament, it could not be identified in the preliminary appraisal at the time of the pledge. Only upon the thorough gold audit, it was known to be spurious gold.					
94	VINAYAKNAGAR NIZAMABAD	07-05-2026/ 18-05-2026	6.48	Mrs. Deekonda Gouthami and Mr. Deekonda Srinivas intentionally	0	0	6.48	Under investigation	K6892601-10006

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				pledged specifically manufactured spurious ornaments which are diffcult to be appraised for their true nature and thereby caused the company to sanction loans . Through this act, they obtained loans amounting to Rs. 6,48,391/-, resulting in a financial loss to the company. Since the ornaments were coated with gold, their actual nature could not be identified					

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				during the preliminary appraisal. The ornaments were confirmed to be spurious only after a detailed appraisal was conducted.					
95	ASWATH NAGAR	22-05-2026/ 02-06-2026	20.88	During a branch visit and verification conducted by the Regional Manager, Mr. Ravi D C, on 22.05.2026 at KAR-ASWATH NAGAR Branch, Bangalore Region, two gold loan packets were found missing from the branch strong room. During the enquiry,	0	0	4.21	Involved staffs are suspended. Investigation in progress	K6892601-10007

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				Mr. G Pavan Kalyan (Employee ID: 34017), Relationship Executive (Scale I), admitted that he had removed the above gold loan packets from the branch strong room without authorization.He further disclosed that the ornaments were pledged with Manappuram Finance, Vidyaranyapura Branch, and had availed loan against the pledged ornaments. As per his statement, the					

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				amount was utilized for personal purposes. The loss amount is calculated based on the market value of the lost packets but provision is given based on the outstanding value of the packets in our system.					
96	ONGOLE MAIN	23-05-2026/ 03-06-2026	0.72	Customer Ms. Konidala Vijaya Rani (Customer ID: 300524775) pledged gold ornaments at our APR-ONGOLE MAIN Branch on 16.02.2026 and availed a gold loan of Rs.	0	0	0.72	Under investigation	K6892601-10008

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				85,000/-. Subsequently, she made a part payment of Rs. 13,227/- on 23.02.2026.On 23.05.2026, the Police visited the branch and seized the pledged ornaments after submitting the requisite documents, stating that the ornaments were stolen property. As a result, the company incurred a loss of Rs. 71,773/- towards the outstanding principal amount alone.					

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97	DINDOLI	09-06-2026/ 18-06-2026	11.7	During the Gold Audit conducted on 09.06.2026 at the GUJ–Dindoli Surat Branch, serious irregularities relating to gold custody, packet security, and strong room key management were detected. The audit revealed two missing gold loan packets and missing pledged ornaments from another two packets, resulting in a potential financial loss and exposing the Company to	0	0	7.63	Under investigation	K6892601-10009

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				significant operational risk. The Branch Manager, Mr. Dwitikrishna Mohanty (Employee ID: 25169), was found to be absconding. Mr. Parmar Anand Jayantibhai (Employee ID: 32368), Relationship Executive and joint custodian of the strong room, had submitted his resignation on 04.06.2026 and handed over his key on the same day. The circumstances strongly					

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				indicate the possible involvement of the aforesaid employees in the incident. A police complaint has been lodged with the concerned authorities seeking a detailed investigation into the missing gold packets, missing pledged ornaments, and the possible criminal involvement of the concerned staff.					
98	KANCHARAPALEM	06-07-2026/ 11-07-2026	2.4	Customer Inapasappala Dhaneswararao (Customer ID - 340937205) had pledged gold ornaments at our	0	0	2.40	Under investigation	K6892602-10001

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				APR-KANCHARAPALEM Branch. Initially, the customer availed a gold loan of Rs. 2,00,000/- on 22-06-2026 by pledging one chain and 3 lockets having a Gross Weight of 32.6 gms and Net Weight of 31.9 gms. Subsequently, the same loan was topped up on 24-06-2026, taking the total loan amount to Rs. 2,40,150/-. On 06-07-2026, the Police came and seized the ornaments from					

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				our branch after submitting the required documents claiming the said ornaments are theft ornaments.					
99	NARASARAOPETA	04-07-2026/ 18-07-2026	2.45	The customer, Mr. Tupakula Venkatesh has intentionally pledged specially manufactured spurious ornaments and thereby deceitfully induced the company to advance loan and availed loans from the company, from which the company sustained a loss of Rs. 245000/-	0	0	2.45	Under investigation	K6892602-10002

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				As a thickly coated layer of gold was around the ornaments, the nature of the ornaments could not be detected in the primary audit. The nature of the ornaments could be identified only on deep cutting and requires the consent of the customer, if it is within the loan tenure period. Later the spurious nature was identified through deep cut as part of the pre - auction					

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				audit since the accounts had exceeded the loan tenure period.					
100	KUDLIGI	09-07-2026/ 23-07-2026	10.72	During the Internal Audit conducted at KAR–Kudligi Branch on 09.07.2026, it was observed that the pledged gold ornaments pertaining to GL Nos. 1214, 1238, and 1613 had been fraudulently removed from the branch strong room. The respective gold loan packets had been opened, the pledged	0	0	10.72	Under investigation	K6892602-10003

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				ornaments removed, and the empty TPSE covers were found retained inside the packets. The audit also identified one spurious gold loan account (GL No. 1480). These fraudulent activities have resulted in a significant financial loss and operational risk to the Company .The investigation revealed that Mr. N. Rajeeva (Employee ID: 31492), Assistant Branch Manager (ABM) /					

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				Branch In-Charge, had unauthorizedly removed the gold loan packets from the branch strong room. It was further established that Mr. Shivakumar R. (Employee ID: 31187), Relationship Executive / Joint Custodian, and Mr. Manjunatha K.B. (Employee ID: 32727), Relationship Executive, were aware of the fraudulent activities but failed to report the matter to					

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				the higher authorities. Their failure to discharge their responsibilities and report the irregularities enabled the fraud to continue, constituting serious lapses in operational controls, branch security, and custodial responsibilities.The total financial loss incurred by the Company in this case is ₹10,72,840/-.					
101	KALYANADURGAM VALMIKI CIRCLE	18-07-2026/ 28-07-2026	5.18	B Sailaja pledged ornaments at our Kalyanadurgam Valmiki Circle Branch and	0	0	5.18	Under investigation	K6892602-10004

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				availed a loan of Rs. 518256/- on different dates – 04.11.2025, 06.11.2025 and 15.11.2025. On 18.07.2026, police officials visited the branch and informed that the ornaments pledged by B Sailaja were stolen. After obtaining approval from the Legal Department and completing all required documentation, the ornaments were formally handed over to the police authorities against					

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				a seizure mahazar.					
102	THACHANALLUR	05-08-2026/ 11-08-2026	4.86	Mohamed Riyazdeen M, deceitfully pledged spurious gold and thereby fraudulently obtained and advanced loan from the company which caused a loss of Rs 486000/- to the company on account of the principal amount advanced alone and cheated the company. As a thick layer of gold was coated over the ornament, it could not be identified in the preliminary	4.86	0	0.00	Under investigation FMR - 3 updated on 23-09-2026; Full amount recovered from customer and account closed.	K6892602-10006

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				appraisal at the time of the pledge. Only upon the thorough gold audit, it was known to be spurious gold.					
103	PERAMBUR MARKET JN	08-08-2026/ 12-08-2026	8.13	Branch Incharge Mr. Anbu and Joint Custodian Mr. Harikrishnan M conspired with customers T Arunkumar and S Meharunnisa to pledge spurious gold with the company through deception, resulting in a substantial financial loss of Rs. 813176 (loan principal)	0	0	8.13	Under investigation Involved staff suspended	K6892602-10005

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				to the company.					
104	ADHONI	03-09-2026/ 14-09-2026	3.4	Police Maruthi, deceitfully pledged spurious gold and thereby fraudulently obtained and advanced loan from the company which caused a loss of Rs 339904/- to the company on account of the principal amount advanced alone and cheated the company. As a thick layer of gold was coated over the ornament, it could not be identified in the preliminary appraisal at the	0	0	3.40	Under investigation	K6892602-10009

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				time of the pledge. Only upon the thorough gold audit, it was known to be spurious gold.					
105	VELLAMADAM	05-09-2026/ 16-09-2026	5	Ms Jayasuji Mosesjayapal intentionally pledged spurious gold by making deceitful representations and thereby induced the company to advance loan and fraudulently availed loan, which caused a loss of Rs. 499999/- to the company in terms of principal amount	0	0	5.00	Under investigation	K6892602-10007

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				advanced alone.					
106	VATTIYOORKAVU M F	05-09-2026/ 17-09-2026	0.73	Amounts collected from customers not remitted to the company on the respective collection dates or were updated in the system only after a delay.	0.73	0	0.00	Under investigation	K6892602-10008
107	SEETHANAGARAM	12-09-2026/ 29-09-2026	0.30	Mr. Suvada Satish pledged ornaments at our Seethanagaram Branch and availed a loan of Rs. 30,000/- on 13.06.2026. On 12.09.2026, police officials visited the branch and informed that the ornaments pledged	0	0	0.30	Under investigation	K6892602-10010

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				by Mr. Suvada Satish were stolen. After obtaining approval from the Legal Department and completing all required documentation, the ornaments were formally handed over to the police authorities against a seizure mahazar.					
108	NAIM NAGAR	12-09-2026/ 30-09-2026	2.02	Mr. Mekala Abinesh pledged ornaments at our Naim Nagar Branch and availed a loan of Rs. 202000/- on 20.05.2026. On 12.09.2026, police officials visited	0	0	2.02	Under investigation	K6892602-10011

SL NO	BRANCH	DATE OF DETECTION / DATE OF REPORTING TO RBI	AMOUNT (IN LAKH)	MODUS OPERANDI & ACTION TAKEN	RECOVERY (IN LAKH)	AMOUNT WRITTEN OFF	PROVISION	REMARKS	FMR NUMBER
				the branch and informed that the ornaments pledged by Mr. Mekala Abinesh were stolen. After obtaining approval from the Legal Department and completing all required documentation, the ornaments were formally handed over to the police authorities against a seizure mahazar.					

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

Nil.

4.23 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.

For details of the related party transactions entered during the current financial year, Fiscal 2026, Fiscal 2025 and Fiscal 2024 in accordance with the requirements under Ind AS 24 "Related Party Disclosures" notified under Section 133 of the Companies Act read with the Companies (Indian Accounting Standards) Rules 2015, as amended from time to time, please refer to **Annexure IV** of this Key Information Document.

(₹ in lakh)

Name of Related Party	Fiscal	Loans Made	Guarantees given	Securities provided
NIL	2024	NIL	NIL	NIL
NIL	2025	NIL	NIL	NIL
NIL	2026	NIL	NIL	NIL

Related party transactions entered during the current financial year for the period from April 1, 2026, till June 30, 2026, with regard to loans made or, guarantees given or securities provided

(₹ in lakh)

Name of Related Party	Loans Made	Guarantees given	Securities provided
NIL	NIL	NIL	NIL

4.24 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.

Please refer to Section 4.25 (Regulatory Disclosures) of the General Information Document.

4.25 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:

Please refer to Section 4.26 (Regulatory Disclosures) of the General Information Document.

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

(a) A portfolio summary with regards to industries/ sectors to which borrowings have been granted by NBFCs.

Please refer to **Annexure XIII** (ALM Disclosures) of this Key Information Document.

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

Please refer to **Annexure XIII** (ALM Disclosures) of this Key Information Document.

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

Please refer to **Annexure XIII** (ALM Disclosures) of this Key Information Document.

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

Directors	Please refer to **Annexure VII** of this Key Information Document in respect of the resolutions passed at the meeting of the board of directors of the Issuer
Auditors	Not applicable
Bankers to issue	Not applicable
Debenture Trustees	The Debenture Trustee Agreement is provided in **Annexure II** of this Key Information Document which includes the Debenture Trustee consent letter.
Solicitors /Advocates /Legal Advisors	The company has appointed the legal counsel to the issue vide board resolution. Please refer to Section 4.8 of this Key Information Document.
Registrar	The consent letter from the Registrar is provided in **Annexure X** of this Key Information Document.
Merchant Banker	The consent letter from the Merchant Banker is provided in **Annexure XI** of this Key Information Document.
Lenders of the Issuer	The Issuer has obtained no-objection certificate from the existing lenders.
Experts	Consent of the experts as mentioned above has been obtained to the extent applicable.

4.28 The names of the Debenture Trustees(s), a statement to the effect that the Debenture Trustee has consented to its appointment along with a copy of the agreement executed by the Debenture Trustee with the Issuer in accordance with Regulation 13 of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 made accessible through Annexure or a web-link or a static quick response code displayed in the issue document.

Catalyst Trusteeship Limited has been appointed as Debenture Trustee for the proposed Issue. The Debenture Trustee has given their consent to the Issuer for its appointment under the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended up to date, and a copy of the Debenture Trustee Agreement is enclosed as **Annexure II** of this Key Information Document. The Company will enter into a Trusteeship Agreement/ Debenture Trust Deed, inter-alia, specifying the powers, authorities and obligations of the Company and the Debenture Trustee in respect of the Debenture. The Debenture Trustee Agreement is enclosed as **Annexure II** to this Key Information Document.

The Debenture Holders shall, by signing the Application Form and without any further act or deed, be deemed to have irrevocably given their consent to and authorized the Debenture Trustee or any of their Agents or authorized officials to do, inter cilia, all such acts, deeds and things necessary in respect of or relating to the security to be created for securing the Debentures being offered in terms of the Key Information Document. All rights and remedies under the Debenture Trust Deed / Debenture Trustee Agreement and/or other security documents shall rest in and be exercised by the Debenture Trustee without having it referred

to the Debenture holders. Any payment made by the Company to the Debenture Trustee on behalf of the Debenture holder(s) shall discharge the Company to that extent to the Debenture holder(s). No Debenture holder shall be entitled to proceed directly against the Company unless the Debenture Trustee, having become so bound to proceed, fails to do so.

Company reserves the rights to appoint any other SEBI registered debenture trustee.

4.29 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.

This issuance is backed by a personal guarantee from Mr. Mathew Muthoottu and Mrs. Nizzy Mathew, to be executed on or around the date of the Debenture Trust Deed.

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

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

(i) Interest and all other charges shall accrue based on an actual/actual basis.

(ii) If any Due Date on which any interest or additional interest is payable falls on a day which is not a Business Day, the payment to be made on such Due Date shall be made on the succeeding Business Day.

(iii) If any Due Date on which any Outstanding Principal Amounts are payable falls on a day which is not a Business Day, the payment to be made on such Due Date shall be made on the preceding Business Day.

(iv) If the Final Redemption Date on which the Debentures are redeemed in full, falls on a day which is not a Business Day, the payment of any amounts in respect of any interest and the Outstanding Principal Amounts to be made shall be made on the preceding Business Day.

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

Please refer to the column on "*Issue Timing*" under Section 4.39 (*Summary Terms*) of this Key Information Document; and

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

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

4.31 Other details:

(a) **Creation of Debenture Redemption Reserve**

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

(b) **Issue/instrument specific regulations - relevant details**:

The Debentures offered are subject to provisions of the Companies Act, SEBI NCS Regulations, SEBI LODR Regulations, Securities Contracts (Regulation) Act, 1956, as amended, the Depositories Act, 1996, as amended and rules and regulations made under these enactments. For instrument specific details, please refer to Section 4.39 *(Summary Terms)* of this Key Information Document.

(c) **Default in payment**:

On the occurrence of any Payment Default, the Issuer agrees to pay additional interest at 2% (two percent) per annum above the Interest Rate on the Outstanding Principal Amounts, commencing from the date of occurrence of a Payment Default until such Payment Default is cured or the relevant Secured Obligations are repaid, on each Interest Payment Date occurring during the aforementioned period.

(d) **Delay in listing:**

In accordance with the Chapter VII of the SEBI Master Circular, in the event there is any delay in listing of the Debentures within 3 (three) working days from the Issue Closing Date, the Company shall pay Coupon to the Debenture Holders, at a rate which is 1% (one percent) per annum (or such other rate as prescribed under Applicable Laws) over and above the Coupon Rate on the outstanding amounts for the period of delay i.e., from the date of allotment until the listing of the Debentures are completed.

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

All disclosures under Form No. PAS-4 of Companies (Prospectus and Allotment of Securities), Rules, 2014 have been set out in **Section 8**.

4.32 Details of Debt Securities Sought to be Issued

Under the purview of this Key Information Document, the Issuer intends to raise an amount of INR 200,00,00,000/- (Indian Rupees Two Hundred Crores Only) by way of the issue of senior, secured, listed, rated, taxable, transferable, redeemable, non-convertible debentures, for cash, at par, on a private placement basis.

For further details of the Debentures, please refer to the terms and conditions of the debentures set out in Section 4.39 (*Summary Terms*) of this Key Information Document.

4.33 Issue Size

The aggregate issue size for the Debentures is INR 200,00,00,000/- (Indian Rupees Two Hundred Crores Only).

4.34 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

4.35 The Issuer hereby undertakes that the assets on which the charge or security has been created to meet the hundred percent security cover or higher security cover is free from any encumbrances and in case the assets are encumbered, the permissions or consent to create any further charge on the assets has been obtained from the existing creditors to whom the assets are charged, prior to creation of the charge.

The Issuer undertakes that the assets on which the charge or security to be created shall meet the 100% (one hundred percent) Security Cover or higher security cover and the consents/ permissions and no objection certificates required for creation of further pari passu charge in favour of the Debenture Trustee on the assets from the Existing Charge Holders, wherever required, have been obtained.

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

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

(i) in the purchase of any business; or

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

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

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

Not Applicable

(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.

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

Provided further that for the remaining vendors, such details may be provided on an aggregated basis in the offer document, specifying number of vendors from whom it is being acquired and the aggregate value being paid; and the detailed disclosures as specified in sub-clauses (i) to (iv) above may be provided by way of static QR code and web link. If the issuer provides the said details in the form of a static QR code and web link, the same shall be provided to the debenture trustee as well and kept available for inspection as specified in Section 4.20 (g) to this Key Information Document. A checklist item in the 'Security and Covenant Monitoring System' shall also be included for providing the detailed disclosures, as specified in sub-clauses (i) to (iv) above, to the debenture trustee and confirmation of the same by the debenture trustee.

Not Applicable

(c) If:

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

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

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

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

Not Applicable

(d) The said report shall:

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

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

Not Applicable

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

Please refer to Section 4 (*Regulatory Disclosures*) of the General Information Document.

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

Except for the details as set out in the table below, no securities of our Company have been purchased or sold by our Promoters, promoter group, our Directors of our Promoters and/or their relatives within 6 (Six) months immediately preceding the date of filing of this Key Information Document.

Sr. No.	Name of the Transferor	Name of the Transferee	Date of purchase/ transfer	Whether purchase/ transfer	Number of Securities	Amount in ₹ lakhs
1	Fresh Issue-CCPS	Muthoottu Mini Hotels Private Limited	19-05-2026	Purchase	73,75,000	7375

(g) The matters relating to:

(i) Material contracts:

S. No.	Nature of Contract
1.	Certified true copy of the Memorandum & Articles of Association of the Issuer.
2.	Board Resolution dated 16th October 2026, authorizing the issue of Debentures offered under the terms of this Key Information Document.
3.	Shareholder Resolution under Section 180(1)(a) dated 19th February 2026, and Section 180(1)(c) dated 19th February 2026, authorizing the borrowing by the Company and the creation of security as provided in Annexure VIII of this Key Information Document.
4.	Copies of Annual Reports of the Company for the last three financial years.
5.	Credit rating letter from the Rating Agency dated 21st July 2026 and rating re-validation letter dated 15th October 2026, and rating rationale dated 28th July 2026.
6.	Copy of the consent letter from Debenture Trustee bearing reference number – CL/DEB/26-27/1170 dated 19th October 2026 ("**Consent Letter**"), giving its consent to act as Debenture Trustee.
7.	Copy of the consent letter from Registrar and Transfer Agent dated 16th October 2026.
8.	Certified true copy of the certificate of incorporation of the Company.
9.	Certified true copy of the tripartite agreement between the Company, the Registrar and Transfer Agent and the NSDL/CDSL dated 05th February 2014, and 30th January 2014, respectively
10.	Debenture Trustee Agreement dated 20th October 2026, executed between the Issuer and the Debenture Trustee.
11.	Debenture Trust Deed to be executed on or around the date of this Key Information Document between the Issuer and the Debenture Trustee.
12.	Deed of Hypothecation to be executed on around the date of this Key Information Document between the Issuer and the Debenture Trustee.
13.	Copy of the consent letter from the Merchant Banker dated 16th October 2026.
14.	Deed of Guarantee to be executed on or around the date of the Debenture Trust Deed, between the Personal Guarantors in favour of the Debenture Trustee.

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

The contracts and documents referred to hereunder are material to the Issue, may be inspected at the registered office of the Company between on 10.00 am to 4.00 pm on Business Days.

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

Financial Year	Page number of the audit report which sets out the details of the related party transactions
2023-24	From page no. F213 to F217 of Financial Statements of FY 2023-24
2024-25	From page no. F130 to F132 of Financial Statements of FY 2024-25
2025-26	From page no. F 71 to F 76 of Financial Statements of FY 2025-26

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

<table>
<tr><th>Financial Year</th><th>Basis of Financial Statements</th><th>Summary of Qualifications or reservations or emphasis of matter or adverse remarks or other observations by auditors in the audit report / CARO</th><th>Impact on the financial statements and financial position of the Company</th><th>Corrective steps taken and proposed to be taken by the Company</th></tr>
<tr><td>2025-2026</td><td>Standalone</td><td>(A) Report on other legal and regulatory requirements:
iii (d)- Out of the total loans and advances there are advances which are overdue for more than 90 days amounting to Rs. 4130.72 Lakhs, against which appropriate provision has been made. The company has taken necessary steps for the recovery of principal and interest. The details are given in the below table.
<table><tr><th>Type of Loan</th><th>No of Loans</th><th>Principal Overdue (in ₹ Lakhs)</th><th>Remarks</th></tr></table></td><td>Appropriate provision has been made against the said amount and income has been recognised as per RBI IRACP norms.</td><td>The matter has been noted and suitable measures has already been taken.</td></tr>
</table>

Forum where the dispute is pending	Period of Dispute	Tax Demand (in ₹ Lakhs)	Tax paid (in ₹ lakhs)
Commissioner of Income-tax (Appeals), Kochi	AY 2010-11	68.58	51.65
Honourable High court of Kerala	AY 2017-18	227.45	-

Gold Loan	2205	2263.04	Since it's a NBFC their principal business is to give loans. The loans for which overdue for more than 90 days are treated as irregular and these cases are classified as NPA as per RBI IRACP norms. The income recognition of the above has been done as per RBI IRACP norms.
Micro finance	7079	1775.75	
Loan against property	1	91.93	
TOTAL	9285	4130.72	

vii(b)- According to the information and explanations given to us and the records of the Company examined by us, there are no dues of income tax, sales tax, service tax, duty of customs, duty of excise and value added tax which have not been deposited on account of any dispute, except the amounts disclosed below :

xi(a) - According to the information and explanations given to us, there were 29 fraud case in respect of spurious gold pledged with the company in 27 branches amounting to Rs.238.59 lakhs on which 66.38 Lakhs recovered during the year and 100% provision has been made for the balance outstanding.

To the extent of tax not paid, profit /general reserve of the company has been overstated.

100% provision has been made on the unrecovered amount.

Re-assessment based on the ITAT Order dtd.19.05.2020 pending before the Assessing Officer- DCIT, Central Circle (2), Ernakulam for A.Y 2010-11 and writ petition has been filed with High Court of Kerala for A.Y 2017-18.

Complaint filed at respective police stations. Disciplinary action taken against employees. Random customer

<table>
<tr><td></td><td></td><td></td><td></td><td>verification initiated during inspection to avoid such incidents in the future.</td></tr>
<tr><td>2024-2025</td><td>Standalone</td><td>(A) Report on other legal and regulatory requirements:

iii (d)- Out of the total loans and advances there are advances which are overdue for more than 90 days amounting to ₹3,517.95 Lakhs, against which appropriate provision has been made. The company has taken necessary steps for the recovery of principal and interest. The details are given in the below table.

<table>
<tr><th>Type of Loan</th><th>No of Loans</th><th>Principal Overdue (in ₹ Lakhs)</th><th>Remarks</th></tr>
<tr><td>Gold Loan</td><td>2,398</td><td>1,897.81</td><td rowspan="4">Since it's a NBFC their principal business is to give loans. The loans for which overdue for more than 90 days are treated as irregular and these cases are classified as NPA as per RBI IRACP norms. The income recognition of the above has been done as per RBI IRACP norms.</td></tr>
<tr><td>Micro finance</td><td>6,030</td><td>1,528.21</td></tr>
<tr><td>Loan against property</td><td>1</td><td>91.93</td></tr>
<tr><td>TOTAL</td><td>8,429</td><td>3,517.95</td></tr>
</table>
</td><td>Appropriate provision has been made against the said amount and income has been recognised as per RBI IRACP norms</td><td>The matter has been noted and suitable measures has already been taken.</td></tr>
</table>

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<tr>
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<td>
vii(b) - According to the information and explanations given to us and the records of the Company examined by us, there are no dues of income tax, sales tax, service tax, duty of customs, duty of excise and value added tax which have not been deposited on account of any dispute, except the following:
<table>
<tr><th>Forum where the dispute is pending</th><th>Period of Dispute</th><th>Tax Demand (in ₹ Lakhs)</th><th>Tax paid (in ₹ lakhs)</th></tr>
<tr><td>Commissioner of Income-tax (Appeals), Kochi</td><td>AY 2010-11</td><td>68.58</td><td>51.65</td></tr>
<tr><td>Honourable High court of Kerala</td><td>AY 2017-18</td><td>227.45</td><td>-</td></tr>
</table>
xi (a) -
According to the information and explanations given to us, there were 45 fraud case amounting to ₹439.92 lakhs reported in the company during the year, out of which 34 cases were in respect of spurious gold pledged with the company in 33 branches amounting to ₹296.78 lakhs on which 170.21 Lakhs recovered during the year and 100% provision has been made for the balance outstanding.
</td>
<td>To the extent of tax not paid, profit /general reserve of the company has been overstated.

100% provision has been made on the unrecovered amount.</td>
<td>Re-assessment based on the ITAT Order dtd.19.05.2020 pending before the Assessing Officer- DCIT, Central Circle (2), EKM for the AY 2010-11 and writ petition has been filed with the High Court of Kerala for AY 2017-18

Complaint filed at respective police stations. Disciplinary action taken against employees. Random customer verification initiated during inspection to avoid such incidents in the future.</td>
</tr>
<tr>
<td>2023-2024</td>
<td>Standalone</td>
<td>
(A) Report on other legal and regulatory requirements:

iii (d)- Out of the total loans and advances there are advances which are overdue for more than 90 days amounting to ₹3,114.31Lakhs, against which appropriate provision has been made. The company has taken necessary steps for the recovery of principal and interest. The details are given in the below table.
<table>
<tr><th>Type of Loan</th><th>No of Loans</th><th>Principal Overdue (in ₹ Lakhs)</th><th>Remarks</th></tr>
</table>
</td>
<td>Appropriate provision has been made against the said amount and income has been recognised as per RBI IRACP norms</td>
<td>The matter has been noted and suitable measures has already been taken.</td>
</tr>
</table>

		Gold Loan	3,676	2,368.56	Since it's a NBFC their principal business is to give loans. The loans for which overdue for more than 90 days are treated as irregular and these cases are classified as NPA as per RBI IRACP norms. The income recognition of the above has been done as per RBI IRACP norms.	
		Micro finance	2,770	653.82		
		Loan against property	1	91.93		
		TOTAL	**6,447**	**3,114.31**		
		vii(b) - According to the information and explanations given to us and the records of the Company examined by us, there are no dues of income tax, sales tax, service tax, duty of customs, duty of excise and value added tax which have not been deposited on account of any dispute, except the following:			To the extent of tax not paid, profit /general reserve of the company has been overstated.	Appellate Orders favouring to the Company have been received from CIT(A) for AY 2013-14, AY 2015-16, AY 2016-17 and AY 2017-18. Subsequently Orders Giving Effect to the CIT (A) Orders have been received from the DCIT EKM. Hnbl. High Court of Kerala is yet to take up Writ petition

Forum where the dispute is pending	Period of Dispute	Tax Demand (in ₹ Lakhs)	Tax paid (in ₹ lakhs)
Commissioner of Income-tax (Appeals), Kochi	AY 2010-11	68.58	51.65
Commissioner of Income-tax (Appeals), Kochi	AY 2013-14	199.84*	39.96

		Commissioner of Income-tax (Appeals), Kochi	AY 2015-16	270.19*	54.04	for for AY 2017-18.
		Commissioner of Income-tax (Appeals), Kochi	AY 2016-17	170.38*	34.08	Bank Guarantee has not been renewed since there is no tax liability for all the assessment years.
		Commissioner of Income-tax (Appeals), Kochi	AY 2017-18	118.58*	23.72	
		Honourable High court of Kerala	AY 2017-18	227.45	-	
		* Of the above, Bank Guarantee in favour of the Commissioner of Income-Tax has been taken for ₹607.19 lakhs. **xi (a)** - According to the information and explanations given to us, there were 14 fraud case amounting to ₹122.15 lakhs reported in the company during the year, out of which 6 cases were in respect of spurious gold pledged with the company in 6 branches amounting to ₹33.29 lakhs on which 30.35 Lakhs recovered during the year and 100% provision has been made for the balance outstanding.				100% provision has been made on the unrecovered amount.	Complaint filed at respective police stations. Disciplinary action taken against employees. Random customer verification initiated during inspection to avoid such incidents in the future.

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

Our Company received a letter dated April 29, 2021 from the RoC ("Letter"), in relation to an inspection proposed to be conducted under Section 206(5) of the Companies Act ("Inspection"). In this regard the Central Government has appointed the RoC, along with Deputy Official Liquidator, Kerala and the Regional Director, Ministry of Corporate Affairs (SR), Chennai as inspector to carry out the proposed Inspection ("Inspector"). The Inspector vide Letter has sought certain information and documents, inter alia Audited Financial Statements for last five years, Memorandum of Association, Articles of Association, and shareholding pattern from our Company. Our Company, vide its letter dated May 14, 2021, has submitted that owing to State-wide lockdown effective from May 8, 2021 to May 16, 2021 and the travel restrictions imposed by the Kerala Government to contain COVID 19, the Company was unable to physically submit the information and documents required. Further, our Company vide its letter dated June 11, 2021 has submitted all the documents and certain

information mentioned in the Letter. The Company further received letter dated September 23, 2021 from ROC, proposing visit of the inspecting officer who visited the Company on October 6, 2021. The inspecting officer perused records and also took extracts of minutes and other ROC filed documents. The matter is currently pending. The inspecting officer perused records and also took extracts of minutes and other ROC filed documents. The Inspector in his report dated September 30, 2022 sought para-wise replies to the alleged violation of certain provisions of Companies Act, 2013, inter alia including sections 73, 135(5), 71(4), 134(6) etc. The Company has submitted its responses to the alleged non-compliances.

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

Please refer to **Section 4.21** of this Key Information Document

4.37 Listing and Monitoring Requirements:

(a) Monitoring

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

(b) Recovery Expense Fund

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

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

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

(iv) On the occurrence of any Event of Default, the Debenture Trustee shall obtain the consent of Debenture Holders for enforcement/legal proceedings and shall inform the designated stock exchange of such occurrence and the

obtaining of any consent in respect thereof (if any). The amount lying in the Recovery Expense Fund may be released to the Debenture Trustee within such time period and such manner as may be prescribed under the Master Circular for Debenture Trustee. The Debenture Trustee shall keep a proper account of all expenses incurred out of the funds received from Recovery Expense Fund towards enforcement/legal proceedings under the Transaction Documents.

(v) The amounts in the Recovery Expense Fund shall be refunded to the Company on repayment/redemption of the Debentures, following which a "no objection certificate" shall be issued by the Debenture Trustee(s) to the designated stock exchange. The Debenture Trustee shall ensure that there is no default on any other listed debt securities of the Company before issuing such "no objection certificate".

(c) Requirements under the LODR Regulations

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

(d) Due Diligence

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

(A) the Debenture Trustee either through itself or its agents /advisors/ consultants shall carry out due diligence on continuous basis to ensure compliance by the Company, with the provisions of the Act, the LODR Regulations, SEBI NCS Regulations, the Debenture Trustees Regulations, the listing agreement of the stock exchange(s) where the Debentures are listed, the Transaction Documents, and any other regulations issued by SEBI pertaining to the Issue;

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

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

fully borne by the Company. In the event, any fees, costs expenses are borne by the Debenture Trustee, the above shall be reimbursed forthwith by the Company upon request.

(ii) The Company shall submit documents/ information as the Debenture Trustee may require to conduct continuous and periodical due diligence and monitoring of the Transaction Security or the assets on which security interest/ charge will be created, which shall *inter alia*, include:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

(e) Others

(i) The Company shall, at all times until the Secured Obligations have been duly discharged, maintain a bank account number – 0098073000010365 with SOUTH INDIAN BANK (**"Account Bank**") from which it proposes to pay the redemption amount. The Company agrees and acknowledges that they shall also inform the Debenture Trustee within 1 (one) working day of any change in the Account Bank details.

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

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

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

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

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

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

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

4.38 Summary Terms

Security Name	MMCL PRIVATE PLACEMENT TRANCHE XIX
Issuer	Muthoot MCred Limited (Formerly known as Muthoottu Mini Financiers Limited)
Type of Instrument	Senior, Secured, Listed, Rated, Taxable, Transferable, Redeemable, Non-Convertible Debentures.
Nature of Instrument (Secured or Unsecured)	Secured
Seniority	Each Debenture issued by the Issuer will constitute direct, senior and Secured Obligations of the Issuer. The claims of the Debenture Holders shall be akin to the claims of senior, secured investors / lenders and shall rank pari passu to all senior, secured indebtedness of the Issuer.
Eligible Investors	The following categories of Persons who are specifically approached by the Issuer, are eligible to apply for this private placement of the Debentures: a) Individuals, b) Hindu Undivided Family, c) Trust; d) Limited Liability Partnerships and Partnership Firm(s), e) Portfolio Managers registered with SEBI and Association of Persons;

	f) Commercial Banks, Regional Rural Banks, Insurance Companies; g) Companies and Bodies Corporate eligible to invest in the Debentures; h) Financial Institutions eligible to invest in the Debentures; i) Foreign Portfolio Investors; j) Mutual Funds; k) Alternative Investment Fund; l) Co-operative banks and Regional Rural Banks; and m) Any other investor eligible under Applicable Law to invest in these Debentures. 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. Out of the aforesaid classes of investors eligible to invest in the Debentures, this Key Information Document is intended solely for the use of the Persons to whom it has been sent by the Issuer for the purpose of evaluating a possible investment opportunity by the recipient(s) in respect of the Debentures. It is not to be reproduced or distributed to any other Persons (other than professional advisors of the Issuer receiving this Key Information Document from the Issuer). All investors are required to comply with the relevant regulations/ guidelines applicable to them for investing in the Issue of Debentures as per the norms approved by Government of India, RBI or any other statutory body from time to time.
Mode of Issue	Private placement in Dematerialized form only.
Listing	The Debentures are proposed to be listed on the Wholesale Debt Market of BSE within 3 (three) trading days of the Issue Closing Date. In case of delay in listing of securities issued on private placement basis beyond the timelines specified above, the Issuer shall pay penal interest of 1% p.a. over the Coupon Rate for the period of delay to the Debenture Holders (i.e., from date of allotment to the date of listing).
Rating of the Instrument	"ICRA A Stable" (pronounced as "ICRA A with a stable outlook")
Issue Size	**Total Issue Size:** Up to 2,00,000 (Two Lakh) senior, secured, rated, listed, redeemable, taxable, transferable, non-convertible debentures, each, for cash, at par, having a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) aggregating up to 200,00,00,000/- (Indian Rupees Two Hundred Crores Only) in dematerialised form, on a private placement basis

	ISIN: INE101Q07CC3 **Base Issue:** Issue of up to 2,00,000 (Two Lakh) senior, secured, rated, listed, redeemable, taxable, transferable, non-convertible debentures having a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) each, for cash, at par, aggregating up to INR 200,00,00,000/- (Indian Rupees Two Hundred Crores Only) in a dematerialised form, on a private placement basis. **Green Shoe:** Not Applicable.
Option to retain oversubscription (Amount)	N.A.
Business Day Convention	i. If the date of payment of any interest / Coupon date falls on a day that is not a Business Day, the payment shall be made on the immediately succeeding Business Day. ii. If the date of payment of any redemption of the Debentures falls on a day that is not a Business Day, the redemption proceeds shall be paid on the immediately preceding Business Day. iii. If the Final Redemption Date (including the last date of payment of any interest / Coupon) of the Debentures falls on a day that is not a Business Day, the redemption proceeds and coupon payment shall be paid on the immediately preceding Business Day.
Objects of the Issue / Purpose for which there is requirement of funds	The proceeds of the issuance of Debentures will be utilized for (a) onward lending purposes of the Issuer, and (b) repayment of existing Financial Indebtedness of the Issuer. Provided that no part of the proceeds shall be utilized directly/indirectly towards the following: a) indirectly or directly to any capital market instrument such as equity debt, debt linked, and equity linked instruments or any other capital market related activities; b) any speculative purposes; c) land acquisition or any usages that are restricted for bank financing; d) any investment in the real estate sector; e) in contravention of any guidelines, rules or regulations of the RBI applicable to non-banking financial companies and/or financial institutions including any activities which are prohibited under Applicable Law; f) any related party transactions; or g) for disbursement of any loan to Promoter(s) and director(s) of the Issuer.
In case the issuer is a NBFC and the objects	N.A.

of the issue entail loan to any entity who is a 'group company' then disclosures shall be made in the following format:	
Details of utilization of the proceeds	The proceeds of the Debentures shall exclusively be utilized for the objects of the Issue as set out hereinabove.
Coupon Rate	9.25% p.a.p.m. (Nine point two five percent per annum) payable monthly. Interest payment shall be subject to deduction of tax as applicable.
Coupon Payment Frequency	Monthly on 10th day of every month, starting from 10th December 2026.
Coupon/Dividend Payment dates	Coupon shall be payable on the Coupon Payment Date and as more particularly set out in **Annexure V** of this Key Information Document.
Cumulative/ Non-cumulative, in case of dividend	NA
Coupon Type	Fixed
Day Count Basis	Actual / Actual basis. The Coupon (if any) shall be computed on the basis of actual number of days elapsed in a year, for this purpose a year shall comprise of a period of 365 days. In case of a leap year, if February 29 falls during the tenor of the Debentures, then the number of days shall be reckoned as 366 days for the one-year period.
Coupon on Application Money	Coupon at the Coupon rate (subject to deduction of income tax under the provisions of the Income Tax Act, 2025, or any other statutory modification or re-enactment thereof, as applicable) will be paid to the Applicants on the Application Money for the Debentures for the period starting from and including the date of realization of Application Money in the designated bank account up to one day prior to the Deemed Date of Allotment. Where the Pay-in Date and Deemed date of Allotment are the same, no Coupon on Application Money is to be paid.
Default Interest Rate	(a) The Issuer agrees to pay additional interest at 2% (two percent) per annum over the applicable Coupon Rate in respect of the Debentures on the Outstanding Principal Amounts from the date of the occurrence of a Payment Default until such Payment Default is cured or the Secured Obligations are repaid. Such amounts shall be determined separately with reference to the abovementioned incremental rate and paid in addition to the Coupon on the relevant due date. (b) The Issuer agrees to pay additional interest at 2% (two percent) per

	annum over the applicable Coupon Rate in respect of the Debentures on the Outstanding Principal Amounts from the date of the occurrence of any breach of any covenants (including any Financial Covenants, Affirmative Covenants, Negative Covenants and Reporting Covenants) as set out in the Debenture Trust Deed or other Transaction Documents (other than a Payment Default) until such breach is cured or the Secured Obligations are repaid. Upon discretion of the Majority Debenture Holder(s), the default interest as mentioned under this clause can be waived off. (c) If there is delay in execution of the Debenture Trust Deed or the Deed of Hypothecation, the Company will pay additional interest at the rate of 2% (two percent) per annum above the applicable Coupon Rate on the Outstanding Principal Amounts until the execution of the Debenture Trust Deed to the satisfaction of the Debenture Trustee. (d) If the Security is not created and/or perfected within the time period prescribed under the Transaction Documents and in accordance with the terms of the Transaction Documents, the Company will pay additional interest at the rate of 2% (two percent) per annum above the applicable Coupon Rate on the Outstanding Principal Amounts until the creation and perfection of the Security to the satisfaction of the Debenture Trustee. (e) Each of the default Coupon Rate mentioned above are mutually exclusive and will be payable in the event the circumstance occurred triggering the default Coupon Rate and charging of default interest shall be without prejudice to any other right of the Debenture Trustee under Applicable Law or Transaction Documents.
Redemption Amount	INR 10,000/- (Indian Rupees Ten Thousand Only) per debenture
Issue Price	INR 10,000/- (Indian Rupees Ten Thousand Only) per debenture
Put Option	Not Applicable
Put Option Date	Not Applicable
Put Option Price	Not Applicable
Call Option	Not Applicable
Call Option Date	Not Applicable
Call Option Price	Not Applicable
Face Value	INR 10,000/- (Indian Rupees Ten Thousand Only)
Minimum Application and in multiples of thereafter	1000 (One Thousand) Debentures of aggregate face value INR 10,000/- (Indian Rupees Ten Thousand Only), each (being INR 1,00,00,000 (Indian Rupees One Crore Only) and in multiples of 1 (one) Debenture(s) thereafter.

Issue Timing **1. Issue Opening Date** **2. Issue Closing Date** **3. Date of earliest closing of the Issue, if any** **4. Pay-in Date** **5. Deemed Date of Allotment**	1. 27th October 2026 2. 27th October 2026 3. 27th October 2026 4. 28th October 2026 5. 28th October 2026
Redemption Date / Maturity Date	30th October 2029
Tenor	30th October 2029, the date occurring after the expiry of a period of 1098 (One Thousand and Ninety-Eight) days from the Deemed Date of Allotment.
Issuance mode of the instrument	Private placement in Dematerialized form only
Trading mode of the instrument	Dematerialized form only
Settlement mode of the instrument	RTGS / NEFT / direct credit to such bank account within India as the Debenture Holders inform the Company in writing and which details are available with the Registrar
Depository(ies)	CDSL and NSDL
Record Date	The date which will be used for determining the Debenture Holder(s) who shall be entitled to receive the amounts due on any due date, which shall be the date falling 15 (Fifteen) calendar days prior to any due date of payment of interest or repayment of the principal.
Step Up/Step Down Coupon Rate	(a) In the event, credit rating of the Debentures is downgraded from the current rating of "ICRA A (Stable)" ("**Rating**") and/or the credit rating of the Company is downgraded from the current credit rating of 'A' ("**Company Rating**") at any point of time during the tenor of the Debentures, the Coupon Rate shall increase by 0.25% (Zero point Two Five percent) for each notch downgrade of 1 (one) notch from the rating of the Debentures and/or Company ("**Step Up Rate**"). Such increased rate of interest shall be applicable from the date of such downgrade ("**Step Up**"). (b) Following the Step Up until the rating of the Debentures and/or Company is restored to the Rating and/or the Company Rating (as the case may be), if the rating of the Debentures and/or the Company is upgraded, the prevailing Step Up Rate shall be decreased by 0.25% (Zero point Two Five percent) for each

	upgrade of 1 (one) notch from the rating of the Debentures and/or the Company (until the rating of the Debentures and/or the Company is restored to the Rating and/or the Company Rating (as the case may be)) and such decreased rate of interest shall be applicable from the date of such upgrade. PROVIDED THAT the decreased rate of interest in accordance with this provision cannot, in any case, be lower than the initial Coupon Rate. (c) It is clarified that, if following the Step Up, the rating of the Debentures and/or the Company is restored to the Rating and/or the Company Rating (as the case may be), then the interest shall be payable at the Coupon Rate, from the date that the relevant rating is restored. (d) In case the Company has obtained rating in relation to the Debentures and/or the Company from more than 1 (one) rating agency, the lowest rating issued by the rating agency in relation to the Debentures and/or the Company shall be considered for the purpose of increase in the coupon.

All covenants of the issue (including side letters, accelerated payment clause, etc.)	**(a) Reporting Covenants:** (i) Annual Results - within 90 (Ninety) calendar days from the end of each Financial Year: (A) Audited / provisional financial statements signed by the statutory auditor / director / management of the Issuer. (ii) Quarterly Reports – within 45 (Forty-Five) calendar days from the end of each financial quarter: (A) Latest Operational information; (B) Portfolio Cuts (PAR level); (C) Changes in Board & Management; (D) Shareholding Pattern; (E) Static pool and vintage curve data; (F) Asset liability management (**"ALM"**) statement of the Company for such quarter as may be applicable; (G) Borrowing Profile; (H) Liquidity position of the Company at the end of such quarter, in company's standard format; (I) Provisional financial statement; (J) Transactions with related parties and balances outstanding in the format as specified by the Debenture Trustee. (iii) Monthly Reporting - within 20 (Twenty) calendar days from the end of each month: (A) Monthly management information system in the format as specified by the Debenture Trustee; (B) Month on month disbursement & collection efficiency; (C) Details of Hypothecated Assets within the portfolio origination period in the format as specified by the Debenture Trustee / SEBI. (iv) Event Based Reporting: (A) Shall forthwith provide written notice of occurrence or likely occurrence of any Event of Default. (B) Information regarding occurrence of any event likely to have Material Adverse Effect on the ability of the Issuer to discharge its repayment obligations under the Transaction Documents, to be provided immediately to the Debenture Trustee, and in no case later than 7 (seven) days of occurrence. (C) Promptly notify the Debenture Trustee and give information regarding any circumstance(s) adversely affecting the Issuer's business and / or financial position.

(D) Promptly notify the Debenture Trustee and give details of any litigation, arbitration or any other administrative proceedings threatened in writing or instituted against the Issuer which have a Material Adverse Effect on the Issuer's financial position.

(E) Promptly, and in no event later than 24 (Twenty-Four) Hours inform the Debenture Trustee of the occurrence of the following:

(I) Filing of application/petition with respect to the Issuer (voluntary or otherwise) before the National Company Law Tribunal, or any other forum seeking the commencement of an insolvency resolution process under the (Indian) Insolvency and Bankruptcy Code, 2016, as amended from time to time,

(II) Receipt of Demand Notice under the relevant provisions of Insolvency and Bankruptcy Code, 2016, as amended from time to time, from any of their other Creditors (as defined under Insolvency and Bankruptcy Code, 2016 as amended from time to time).

(F) Such other information, details, documents etc. regarding the financial condition, business and operations of the Issuer as the Debenture Trustee may require from time to time.

(b) Financial Covenants

Issuer Level:

(i) (Sum of PAR 90+ + Trailing 12 Months Write offs)/ Total AUM <= 3.50%

(ii) Total Debt to Tangible Net worth <= 6x.

(iii) Minimum Capital Adequacy Ratio (CAR) >= 17.00%.

(iv) Maintain minimum external credit rating of ICRA A (Stable)

(v) Pre-tax RoA (PBT / Average AUM) >= 1%.

(vi) PAR>90 shall not exceed 3% (Three percent) of Gross Loan Portfolio.

(vii) Cumulative mismatches in ALM should be positive for all buckets.

(viii) Ensure that its profit after tax (as determined in accordance with Applicable Accounting Standards) is not negative for any financial quarter.

(ix) Mix of percentage of AUM that finance gold loans shall be greater than 80% of the Total AUM.

(x) Minimum Tangible Net Worth of INR 600,00,00,000 (Indian Rupees Six Hundred Crore).

	All covenants would be tested on quarterly basis starting from December 2026, on consolidated and standalone balance sheet till the redemption of the Debentures. **For the purpose of aforementioned Financial Covenants, following terms shall have the following meanings:** **"CAR"** refers to Capital Adequacy Ratio. For the purpose of calculation of CAR: (i) first loss credit enhancements provided by the Issuer on securitization shall be reduced from Tier I Capital and Tier II Capital without any ceiling. (ii) credit enhancements provided by the Issuer on loans originated on behalf of other institutions shall be reduced from Tier I Capital and Tier II Capital without any ceiling. The deduction shall be made at 50 per cent from Tier I Capital and 50 per cent from Tier II Capital. (iii) It is also clarified that in computing the amount of subordinated debt eligible for inclusion in Tier II Capital, the aforementioned subordinated debt shall be subject to discounting as prescribed by RBI. **"PAR 90+"** means such Loans extended by the Issuer which have overdue of principal or interest for 90 days or more and includes restructured loans but excludes loans that have been written off by the Issuer. Restructuring permitted by RBI under Covid-19 related measures shall be excluded till September, 2021. **"Tier I Capital"** shall have the meaning given to it in the NBFC Master Directions. **"Tier II Capital"** shall have the meaning given to it in the NBFC Master Directions. **"Total Debt"** is the sum of all the liabilities of the Issuer which includes Short Term Borrowing and Long-Term Borrowing. **"Tangible Net worth"** means, with respect to any person, the amount paid up on such person's issued equity share capital, compulsorily convertible instruments and any amount standing to the credit of its reserves, less equity or equity-like investments, goodwill, deferred tax assets and other intangible assets. **(c) Affirmative Covenants:** The Issuer hereby covenants with the Debenture Trustee that the Issuer shall at all times till the Final Settlement Date: 1. Use of the proceeds of the Issue only for the Purpose and in accordance with Applicable Law and the Transaction Documents; 2. Costs and Expenses Pay all actual costs, charges and expenses in any way incurred by the Debenture Trustee towards protection of the Debenture Holders' interests, including traveling and other allowances and such taxes, duties, costs, charges and expenses in connection with or relating to

	the Debentures subject to such expenses, costs or charges being approved in writing by the Company before they are incurred and shall not include any foreign travel costs; 3. Payment of Rents, etc. Pay all rents, royalties, taxes, rates, levies, cesses, assessments, impositions and outgoings, governmental, municipal or otherwise imposed upon or payable by the Company as and when such amounts are payable. 4. Preserve Corporate Status (i) diligently preserve and maintain its corporate existence and status and all rights, privileges, and concessions now held or hereafter acquired by it in the conduct of its business; (ii) comply with all acts, authorisations, consents, permissions, rules, regulations, orders and directions of any Governmental Authority; and (iii) not do or voluntarily suffer or permit to be done any act or thing whereby its right to transact its business might or could be terminated or whereby payment of the Outstanding Amounts might or would be hindered or delayed; 5. Pay Stamp Duty Pay all such stamp duty (including any additional stamp duty), other duties, taxes, charges and penalties, if and when the Company may be required to pay according to the applicable state laws. In the event the Company fails to pay such stamp duty, other duties, taxes and penalties as aforesaid, the Debenture Trustee shall be at liberty (but shall not be bound) to pay such amounts and the Company shall reimburse the aforementioned amounts to the Debenture Trustee on demand; 6. Furnish Information to Debenture Trustee (i) provide to the Debenture Trustee or its nominee(s)/agent(s) such information/copies of relevant extracts as they may require on any matters relating to the business of the Company or to investigate the affairs of the Company; (ii) allow the Debenture Trustee to make such examination and investigation as and when deemed necessary and shall furnish the Debenture Trustee with all such information as they may require and shall pay all reasonable costs, charges and expenses incidental to such examination and investigation; (iii) provide to the Debenture Trustee or its nominee(s)/agent(s) such information/copies of relevant extracts as they may require for the purpose of filing any relevant forms with any Governmental Authority (including but not limited to the CERSAI) in relation to the Debentures and the Hypothecated Assets;

	(iv) furnish reports to the Debenture Trustee any and all information required to be provided to the Debenture Holders under Applicable Law; 7. Redressal of Grievances Promptly and expeditiously attend to and redress the grievances, if any, of the Debenture Holders. The Company further undertakes that it shall promptly comply with the suggestions and directions that may be given in this regard, from time to time, by the Debenture Trustee and shall advise the Debenture Trustee periodically of the compliance; 8. Comply with Investor Education and Protection Fund Requirements Comply with the provisions of the Companies Act, 2013 relating to transfer of unclaimed/ unpaid amounts of coupon on Debentures and redemption of Debentures to Investor Education and Protection Fund (**"IEPF"**), if applicable to it. The Company hereby further agrees and undertakes that until the Final Settlement Date it shall abide by the regulations, rules or guidelines if any, issued from time to time by the Ministry of Corporate Affairs, RBI, or any other competent Governmental Authority; 9. Corporate Governance; Fair Practices Code Comply with any corporate governance requirements applicable to the Company (as may be prescribed by the RBI, or any other Governmental Authority) and the fair practices code prescribed by the RBI; 10. Further Assurances (i) provide details of any litigation, arbitration or administrative proceedings; (ii) comply with any monitoring and/or servicing requests/calls from the Debenture Trustee on a quarterly basis and at such other time periods as the Debenture Trustee may reasonably request; (iii) execute and/or do, at its own expense, all such deeds, assurances, documents, instruments, acts, matters and things, in such form and otherwise as the Debenture Trustee may reasonably or by Applicable Law require or consider necessary in relation to enforcing or exercising any of the rights and authorities of the Debenture Trustee; (iv) obtain, comply with the terms of and do all that is necessary to maintain in full force and effect all authorisations and licenses necessary to enable it to lawfully enter into and perform its obligations under the Debenture Trust Deed or to ensure the legality, validity, enforceability or admissibility in evidence in India of the Debenture Trust Deed; (v) comply with:

	(A) all Applicable Laws (including but not limited to the Companies Act, 2013 the environmental, social and taxation related laws, all directions issued by regulatory authority, as applicable in respect of the Debentures and obtain such regulatory approvals as may be required from time to time; (B) the Debenture Trustees Regulations as in force from time to time, in so far as they are applicable to the Debentures and furnish to the Debenture Trustee such data, information, statements and reports as may be deemed necessary by the Debenture Trustee in order to enable them to comply with the provisions of Regulation 15 of the Debenture Trustees Regulations thereof in performance of their duties in accordance therewith to the extent applicable to the Debentures; (C) the provisions of the Companies Act, 2013 in relation to the Issue; (D) procure that the Debentures are rated and continue to be rated until the Final Settlement Date; (E) ensure that, at the time of making any payment of Coupon or repayment of the principal amount of the Debentures in full or in part, the Company shall do so in the manner that is most tax efficient for the Debenture Holders in accordance with Applicable Law; and (F) if so required, the terms of Chapter XI (Operational framework for transactions in defaulted debt securities post maturity date/redemption date) of the SEBI NCS Master Circular, and provide all details/intimations to the Debenture Trustee, the Depositories, and BSE (as the case may be) in accordance with therein; (vi) it will provide all necessary assistance and cooperation to, and permit the Debenture Trustee to conduct periodical checks, verifications, due diligence and other inspections (at such frequency and within such timelines as may be determined by the Debenture Trustee) in respect of the books and accounts of the Company and the Hypothecated Assets; 11. Security The Company hereby further agrees, declares and covenants with the Debenture Trustee as follows: (i) the Debentures shall be secured by way of a first ranking pari-passu and continuing charge on the Hypothecated Assets in favour of the Debenture Trustee for the benefit of the Debenture Holders; (ii) the Company shall not create any charge, lien or other encumbrance upon or over the Hypothecated Assets or any part thereof without the prior written consent, if it is affecting

	the interest of the Debenture Holders of the of the Debenture Trustee; (iii) the Debenture Trustee shall be at liberty to incur all costs and expenses as may be necessary to preserve the Transaction Security and to maintain the Transaction Security undiminished and claim reimbursement thereof; (iv) to create the security over the Hypothecated Assets as contemplated in the Transaction Documents, by executing the duly stamped Deed of Hypothecation; (v) to register and perfect the security interest created thereunder by filing Form CHG-9 with the concerned ROC and ensuring and procuring that the Debenture Trustee files the prescribed Form I with CERSAI reporting the charge created to the CERSAI in relation thereto in accordance with the timelines set out in the Deed of Hypothecation; (vi) the Company shall, within the timelines prescribed under the Deed of Hypothecation, add fresh receivables/ Loans to the Hypothecated Assets so as to ensure that the Security Cover is maintained or replace such Hypothecated Assets that do not satisfy the Eligibility Criteria prescribed in the Transaction Documents; (vii) furnish and verify all statements, reports, returns, certificates and information from time to time and as required by the Debenture Trustee in respect of the Hypothecated Assets; (viii) furnish and execute all necessary documents to give effect to the Hypothecated Assets; (ix) the Hypothecated Assets shall fulfil the Eligibility Criteria set out in the Deed of Hypothecation; (x) nothing contained herein shall prejudice the rights or remedies of the Debenture Trustee and/or the Debenture Holders in respect of any present or future security, guarantee obligation or decree for any indebtedness or liability of the Company to the Debenture Trustee and/or the Debenture Holders; (xi) the Debenture Holders shall have a beneficial interest in the Hypothecated Assets of the Company which shall be charged in favour of the Debenture Trustee to the extent of the Outstanding Amounts of the Debentures under the Debenture Trust Deed on a pari-passu ranking basis; (xii) the Issuer shall obtain a no-objection certificate from the existing charge holders having a charge over the Hypothecated Assets ranking pari passu with the Debenture Trustee for the purposes of securing the Debentures; (xiii) The Issuer shall ensure to execute the Deed of Hypothecation, in the manner and form as required by the Debenture Trustee; and

	(xiv) to forthwith upon demand by the Debenture Trustee, reimburse to the Debenture Trustee all amounts paid by the Debenture Trustee to reasonably protect the Hypothecated Assets and such amounts shall be deemed to be secured by the Hypothecated Assets; 12. Filings; Compliance with Applicable Law The Company hereby further agrees, declares and covenants with the Debenture Trustee as follows: (i) The Company shall comply with the relevant provisions of the SEBI LODR Regulations applicable to listed entities which have listed their non-convertible securities, including (to the extent applicable), the provisions of Chapter II (Principles governing disclosures and obligations of listed entity), Chapter III (Common obligations of listed entities) and Chapter V (Obligations of listed entity which has listed its non-convertible securities) of the SEBI LODR Regulations; (ii) the Company will provide all such assistance to the Debenture Trustee as may be required by it, to carry out the necessary due diligence and monitor the security cover in the manner as may be specified by SEBI from time to time. In this regard, in accordance with Chapter VI (Periodical/ Continuous Monitoring by Debenture Trustee) of the SEBI Debenture Trustees Master Circular, the Company undertakes and agrees to provide all relevant documents/information, as applicable, to enable the Debenture trustee to submit the following reports/certifications to BSE in accordance with Chapter VI (Periodical/ Continuous Monitoring by Debenture Trustee) of the SEBI Debenture Trustees Master Circular. (iii) The Issuer to provide management certificate confirming Security Cover is maintained as per terms mentioned herein (**"Monthly Asset Report"**) on the letter head of the Issuer signed by authorized signatory within 15 (Fifteen) calendar days of the end of each month. (iv) it will submit to the BSE, on a periodical basis and/or on an 'as and when' basis (depending upon the occurrence of any event), such information as prescribed under the SEBI Centralized Database Requirements, in such format as may be prescribed by the BSE; (v) it will provide/fill all such information as prescribed under the SEBI Centralized Database Requirements at the time of allotment of the International Securities Identification Number (ISIN) in respect of the Debentures; (vi) it will submit to the Debenture Trustee, a certificate from the statutory auditor of the Company in relation to the value of the book debts/receivables comprising the Hypothecated Assets whenever required as per the applicable law; and

	(vii) it will provide such assistance as may be required by the Debenture Trustee to, prior to the creation of charge to secure the Debentures, exercise independent due diligence to ensure that such security is free from any encumbrance or that the necessary consent(s) from other charge-holders (if applicable) have been obtained in the manner as may be specified by the SEBI from time to time; 13. Execution of Transaction Documents In the event of any delay in the execution of any Transaction Document (including the Debenture Trust Deed, or the Deed of Hypothecation) or the creation of security in terms thereof and/or any delay to perfect the security within the prescribed timelines, the Company will, at the option of the Debenture Holders, either: (i) if so required by the Debenture Holders, refund the Application Money together with coupon (including coupon accrued) at the Coupon Rate/discharge the Secured Obligations; and/or (ii) pay to the Debenture Holders additional coupon at the rate of 2% (two percent) per annum on the Outstanding Amounts (including the Outstanding Principal Amounts and accrued coupon) in addition to the Coupon Rate from the date of closing of the Issue until the relevant Transaction Document is duly executed and/or perfected in terms thereof or the Secured Obligations are discharged (whichever is earlier). 14. Internal Control Maintain internal control for the purpose of: (i) preventing fraud on amounts lent by the Company; and (ii) preventing money being used for money laundering or illegal purposes; 15. Audit and Inspection Subject to the providing of a prior notice of 15 (fifteen) days, permit visits and inspection of books of records, documents and accounts to the Debenture Trustee and other authorised representatives of the Debenture Holders at such time periods as may be reasonably requested by them; 16. Comply with corporate governance, fair practices code prescribed by the RBI; 17. Obtain, comply with and maintain all licenses / authorizations; 18. Provide details of any material litigation, arbitration or administrative proceedings (materiality means not exceeding 5% of the net-worth of the Issuer); 19. Permit visits and inspection of books of records, documents and accounts to debenture holders as and when required by them; 20. Comply with any monitoring and/or servicing requests from Debenture Holders.

	(d) Negative Covenants The Issuer shall not without the prior written permission of the Debenture Holders and Debenture Trustee (acting on the instructions of Majority Debenture Holders), do or undertake to do any of the following: 1. The Issuer shall not, without the prior written consent of the Debenture Trustee, redeem, purchase, buyback, defease, retire, return or repay any of its equity share capital or resolve to do so. 2. The Issuer shall not dispose of its assets or compromise with any of its creditors without the prior written consent of the Debenture Trustee, except in the ordinary course of and pursuant to the reasonable requirements of the Issuer's business and upon fair and reasonable terms. 3. The Issuer agrees to declare dividends only out of the profits relating to that year and after making all due and necessary provisions and provided further that there have been no defaults in repayments under this Debenture. In all other cases, prior written consent of the Debenture Trustee shall be obtained before declaring dividends. Provided that, the Issuer shall declare dividends for June out of the profits relating to the previous quarter (i.e. January to March). 4. The Issuer shall not without the prior written intimation of the Debenture Trustee effect any change in its Memorandum or Articles of Association other than changes to the authorized capital or for the purpose of any proposed fund raise into the Issuer, including amending articles pursuant to such fund raise (except where such change may adversely impact the interests of the Debenture Trustee, in which case, prior written consent will be required). 5. The Issuer shall not without the prior written consent of the Debenture Trustee enter into or perform any transaction other than in its ordinary course of business. For the purposes of this covenant, ordinary course of business shall mean activities which are carried out by the Issuer in line with the Memorandum / Articles of Association. 6. The Issuer shall not extend a loan to any single individual or entity amounting to greater than 5% (Five percent) of its Tangible Net Worth. 7. Not undertake any new major new business outside financial services or any diversification of its business outside financial services. 8. The Issuer shall not without: (i) prior written consent of the Debenture Trustee, modify or change its shareholding pattern if such modification or change leads to the change in Control in the Issuer's current shareholding; and (ii) prior written intimation to the Debenture Trustee, modify or change its shareholding pattern if such modification or change doesn't lead to the change in Control in the Issuer's current shareholding.

	9. The Issuer shall not, without prior written consent by the Debenture Trustee: (A) Enter into or perform any transaction(s) (including but not limited to loans or advances and investment by way of share capital) other than in its ordinary course of business. For the purposes of this covenant, ordinary course of business shall mean activities which are carried out by the Issuer in line with the Memorandum of Association or Articles of Association. (B) Provide any guarantee, indemnity or any other credit enhancement for any related party transactions other than in its ordinary course of business. 10. Provide any guarantee other than the guarantee provided on account of the portfolio originated via business correspondent partnerships or as credit enhancement on securitization transactions. 11. Enter into any transaction(s) with group entities and other related entities other than in its ordinary course of business. 12. The Issuer shall not make any material change in its management, change in control (as defined under the under the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011), enter into any compromise arrangement with its shareholders or creditors, pass a resolution of voluntary winding up or implement any scheme for restructuring or reconstruction, consolidation, amalgamation, merger or other similar purposes or change its shareholding structure without the prior written consent of the Debenture Trustee. 13. The Promoter(s) of Issuer shall not transfer / encumber the shares of the Issuer held by them without the prior written consent of the Debenture Trustee if such transfer / encumbrance leads to a change in Control in the Issuer's current shareholding. Issuer shall procure and furnish the Debenture Trustee with undertaking(s) issued by the Promoter(s) of Issuer to that effect as a Condition Precedent. 14. The shareholders of the Issuer shall not transfer or encumber the shares of the Issuer held by them respectively Company without: (i) prior written consent of the Debenture Trustee if such transfer or encumbrance leads to the change in Control of the Issuer's current shareholding; and (ii) prior written intimation to the Debenture Trustee if such transfer or encumbrance doesn't lead to the change in Control in the Issuer's current shareholding. 15. Without prior written intimation to the Debenture Trustee, the Issuer shall not enter into or perform any transaction(s), with a related party except in the ordinary course of business. Without prejudice to the foregoing, the Issuer shall not without the prior written consent of the Debenture Trustee (i) enter into any transaction(s) in the nature of loans or advances to a related party or provide any guarantee for any indebtedness of a related party whereby the overall outstanding amounts owed to the Issuer under all such transactions exceeds 10.00% (Ten Point Zero Zero percent)

of its net worth (ii) whereby the overall expense incurred through such transactions during any financial year exceeds 10.00% (Ten Point Zero Zero percent) of its net worth as on previous quarter.

The Debenture Trustee shall be granted access to any additional information that it deems necessary to monitor and evaluate this covenant. For the purposes of this clause, the terms 'net worth' and 'related party' shall respectively have the meaning ascribed to them in sections 2 (57) and 2 (76) of the Companies Act, 2013 (and the Rules framed thereunder).

16. The Promoter(s) of Issuer shall not transfer or encumber the shares of Issuer held by them without the prior written consent of the Debenture Trustee. Any change in the stake of the Promoter(s) of Issuer in the Issuer below the existing level set out in the following table shall require prior written consent of the Debenture Trustee, save and except if such transfer or encumbrance doesn't lead to the change in Control in the Issuer's current shareholding. In an event change leads to the change in Control in the Issuer's current shareholding, and if the transfer or encumbrance is not acceptable to the Debenture Trustee, the Debenture Trustee shall have an unconditional right to cancel the Issue/Debentures and entire Secured Obligations under the Issue/Debentures will become due and payable immediately.

Name	Investment Type	Existing %' age stake
Mr. Mathew Muthoottu	Equity	59.36%
Mrs. Nizzy Mathew	Equity	13.40%
Muthoottu Mini Hotels Private Limited	Equity	10.19%
Mini Muthoottu Credit India Private Limited	Equity	5.67%
Muthoottu Mini Theatres Private Limited	Equity	4.87%
Roy M. Mathew	Equity	4%
Muthoottu Infotech Private Limited (Erstwhile RMM Properties India Pvt. Ltd.)	Equity	2.51%

	The Debenture Trustee shall be granted access to any additional information that it deems necessary to monitor and evaluate compliance with the aforementioned negative covenants. In case of breach of any of the aforementioned negative covenants, the Debenture Trustee shall have the right to recall the Debentures by giving a prior written notice of 7 (Seven) days. The covenants can be tested at any time till Final Settlement Date on a quarterly basis starting from December 2026. **(e) Additional Covenants** 1. Issuer shall file Form CHG 9 (for security creation) within 30 days of execution of Transaction Documents. 2. Issuer shall furnish certificate from a practicing CA within 90 days of disbursement, confirming that the amount disbursed has been utilized by the Issuer solely for the Purpose as mentioned herein. 3. Issuer shall submit Financial Covenant compliance certificate signed by the authorized signatory / chief financial officer within 30 (Thirty) days from the end of each financial quarter. 4. Issuer shall submit statement of loan receivables hypothecated to the Debenture Trustee signed by the authorized signatory for every month within 20 days of the succeeding month and an independent chartered accountant certificate at the end of every quarter, within 45 days of the succeeding quarter, with the confirmation that none of the loan receivables hypothecated to the Debenture Trustee are not meeting the Security Cover criteria. 5. Mr. Mathew Muthoottu and Mrs. Nizzy Mathew to continue to remain on the board of the Issuer and shall hold executive position. 6. The Debenture Trustee shall have the right to conduct stock audit, sales audit and any other monitoring and audit visits, at any time till Final Settlement Date with an advance notice of 7 days to the Issuer. 7. Any credit / loan provided by the Promoter(s) of the Issuer shall rank subordinated / subservient to this Issuance. The Issuer shall provide prior written intimation to the Debenture Trustee in case of any acceleration of repayment of the loan provided by the Promoter(s) of the Issuer. 8. Any exercising of put option wherever applicable by any debt holder shall be intimated within 7 days of such action to the Debenture Trustee and Debenture Trustee shall have similar rights on the aforesaid debt. 9. Issuer shall not transfer any funds to the Promoter(s) of Issuer or any Related Party in case of Event of Default getting triggered.

Right to Re-purchase and Re-issue the Debenture	The Issuer, subject to the prevailing guidelines, rules/regulations of the Reserve Bank of India, the Securities and Exchange Board of India and other authorities, shall have the option from time to time to repurchase a part or all of the Debentures, on prior mutual consent(s) from the Debenture Holder(s), at any time prior to the Final Redemption Date. In the event of a part or all of its Debentures being repurchased as aforesaid or redeemed under any circumstances whatsoever, the Issuer shall have, and shall be deemed to have had, the power to reissue the Debentures either by reissuing the same Debentures or by issuing other Debentures in their place. Further the Issuer, in respect of such repurchased/redeemed Debentures shall have the power exercisable either for a part or all of those Debentures, to cancel, keep alive, appoint nominee(s) to hold or reissue at such price and on such terms and conditions as it may deem fit and as permitted by the Applicable Law.
Disclosures in terms of SEBI Circular SEBI/HO/MIRSD/CRADT/CIR/P/2020/218 dated 3rd November 2020 titled "Creation of Security in issuance of listed debt securities and 'due diligence' by debenture trustee(s)"	The Debentures shall be considered as secured only if the Hypothecated Assets are registered with Registrar of Companies (**"ROC"**) by way of filing appropriate forms or Central Registry of Securitisation Asset Reconstruction and Security Interest of India (**"CERSAI"**) or Depositories etc., as applicable, or is independently verifiable by the Debenture Trustee.

Process of due diligence carried out by the Debenture Trustee	The Debenture Trustee, either through itself or its agents / advisors / consultants, shall carry out requisite diligence to verify the status of encumbrance and valuation of the Hypothecated Assets and whether all permissions or consents (if any) as may be required to create the security as stipulated in this Key Information Document and the Applicable Laws, have been obtained. For the purpose of carrying out the due diligence as required in terms of the Applicable Laws, the Debenture Trustee, either through itself or its agents / advisors / consultants, shall have the power to examine the books of account of the Company and to have the Hypothecated Assets inspected by its officers and / or external auditors / valuers / consultants / lawyers / technical expert's / management consultants appointed by the Debenture Trustee. The Company shall provide all assistance to the Debenture Trustee to enable verification from the ROC, CERSAI, Depositories, information utility or any other authority, as may be required, where the Hypothecated Assets and/or prior encumbrances in relation to the Hypothecated Assets of the Company or any third-party security provider for securing the Debentures, are registered / disclosed. In respect of the conditional consent / permissions provided / to be provided by the existing lenders to the Company to create further charge on the Hypothecated Assets, the Debenture Trustee shall also have the power to verify such conditions by reviewing the relevant transaction documents or any other documents executed between existing lenders and the Company. The Debenture Trustee shall also have the power to intimate the existing lenders about proposal of creation of further encumbrance and seeking their comments/ objections, if any. Without prejudice to the aforesaid, the Company shall ensure that it provides and procures all information, representations, confirmations and disclosures as may be required in the sole discretion of the Debenture Trustee to carry out the requisite diligence in connection with the issuance and allotment of the Debentures, in accordance with the Applicable Laws. The Debenture Trustee shall have the power to either independently appoint or direct the Company to (after consultation with the Debenture Trustee) appoint intermediaries, valuers, chartered accountant firms, practicing company secretaries, consultants, lawyers and other entities in order to assist in the diligence by the Debenture Trustee. All costs, charges, fees and expenses that are associated with and incurred in relation to the diligence as well as preparation of the reports/certificates/ documentation, including all out-of-pocket expenses towards legal or inspection costs, travelling and other costs, shall be solely borne by the Company.

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 Debenture Trust Deed and disclosed in the Key Information Document	The Issuer shall create first ranking pari passu charge by way of hypothecation over the Hypothecated Assets in favour of the Debenture Trustee in the manner and in terms as provided under the Deed of Hypothecation and herein below. The Issuer shall create a first ranking Charge over the Hypothecated Assets in the following manner: 1. on the Issuer's entire loan receivables (present and future), unencumbered cash & cash equivalents and other current assets excluding micro finance portfolio along with other existing lenders and (**"Hypothecated Assets"**) value of which shall not be less than Security Cover. 2. A general lien and set-off right on all assets of the Issuer on a first ranking pari-passu basis, whereby the Debenture Trustee will be entitled to recover its Outstanding Amounts from the sale of any existing and future assets of the Issuer at any point in time during the Issue Tenure in the Event of Default. 3. Demand Promissory Note and Letter of Continuity. 4. Without prejudice to the foregoing, any sale, transfer or assignment of the Hypothecated Assets by the Issuer by way of an assignment or securitisation transaction or otherwise shall be subject to the prior written consent of the Debenture Trustee. 5. Unconditional and Irrevocable Personal Guarantee of Mr. Mathew Muthoottu and Ms. Nizzy Mathew. **Date of creation of security/likely date of creation of security:** The security over the Hypothecated Assets will be created and perfected within the timelines more particularly set out in this Key Information Document and other Transaction Documents. **Minimum security cover:** The value of the Hypothecated Assets charged as Security in favour of the Debenture Trustee is maintained at least 1.0x (one point zero times) of the Outstanding Amounts from the Deemed Date of Allotment and shall be maintained at all times thereafter until the redemption of the Debentures and payment of the Secured Obligations (**"Security Cover"**) till the Final Settlement Date, (on the terms and conditions mentioned under the Transaction Documents) in accordance with Applicable Law and the Transaction Documents. If the Security in respect of Debentures falls below the Security Cover as specified in the Debenture Trust Deed on any account, the Issuer shall within 30 (thirty) calendar days of such occurrence, hypothecate further assets or such additional Security as may be acceptable to the Debenture Trustee to maintain the Security Cover in the manner set out in the Deed of Hypothecation. **Security Cover Computation:** The Security Cover shall be met only with Client Loans that does not have any principal, interest, additional interest, fee or any other expected payments overdue for more than 90 (Ninety) days (**"Performing Loans"**) and for this purpose the Issuer shall with written intimation to the Debenture Trustee replace any Client Loan

	constituting the Hypothecated Assets that has one or more instalments of principal, interest, additional interest, fee or any other expected payments which is overdue for more than 90 (Ninety) days with Performing Loans that meets the Eligibility Criteria. Such replacement shall be done on or before the 20th of any calendar month. Further, • Receivables from related parties shall not be included in Hypothecated Assets. The Issuer to provide an undertaking that: • The assignment portion of securitized pools or partner portion of the co-lending pool do not form part of the Hypothecated Assets offered to the Debenture Trustee. • The receivables created out of the Issue/Debentures shall be hypothecated to the Debenture Trustee on first pari-passu basis with existing lenders. **Replacement of security:** The Issuer shall, within the timelines prescribed under the Deed of Hypothecation replace such Hypothecated Assets that do not satisfy the Eligibility Criteria. **Revaluation of security:** The Debenture Trustee can do a valuation of the Hypothecated Assets and re-value the Hypothecated Assets, as and when it deems fit, if in its opinion the Security Cover is falling or is low and all costs for such valuation shall be borne by the Issuer. **Interest to the Debenture Holder over and above the Coupon rate:** The Issuer's failure to create and perfect the Security over the Hypothecated Assets within the timeline stipulated under the Transaction Documents shall attract a 2% p.a. additional interest over the Coupon. The loans forming part of the Hypothecated Assets shall satisfy the Eligibility Criteria and such other requirements set out below (**"Eligibility Criteria"**): 1. All extant 'know your customer' norms specified by the RBI must be complied with. 2. Each Client Loan constituting the portfolio should have been fully disbursed. 3. Each Client Loan constituting the portfolio must be loan directly originated by the Issuer and not loans purchased from a third party. 4. Each Client Loan constituting the portfolio must be unencumbered and not sold or assigned by the Issuer. 5. Each Client Loan must be a loan not having any principal, interest, additional interest, fee or any other over dues of any kind for more than 0 (zero) days past due in the books of the Issuer at the time of inclusion in the portfolio and is in accordance with guidelines prescribed by the RBI and which has not been restructured or under moratorium. 6. The Issuer shall replace all such assets constituting the Hypothecated Assets that are not qualifying as a DPD<=90 with performing Loans which meet the Eligibility Criteria.

	7. Portfolio origination period shall be 60 Days from the date of Disbursement. The Issuer undertakes: 1. to maintain the value of the Minimum Security Cover at all times till the obligations under the Issue are discharged. 2. to create the security over the Hypothecated Assets by executing a duly stamped deed of hypothecation ("**Deed of Hypothecation**"); 3. To perfect the security created over the Hypothecated Assets by filing the relevant Form CHG-9 with the Registrar of Companies immediately and no later than 30 (Thirty) calendar days from the date of execution of the Deed of Hypothecation. 4. Upon the execution of the Deed of Hypothecation, in the event of any fall in the Minimum Security Cover, additional Hypothecated Assets shall be taken in the manner as provided for in the Deed of Hypothecation. 5. The Issuer undertakes to provide security cover certificate certified by the statutory auditor within 45 days from the close of every quarter and within 60 days for the quarter ended 31st March to the Debenture Trustee together with the confirmation that the Security Cover is being maintained. 6. The receivables constituting the Hypothecated Assets shall meet the Eligibility Criteria. All disclosures with respect to creation of security are in confirmation with the clauses of Debenture Trustee Agreement. The Issuer shall do the required filing including with Registrar of Companies or Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) or Depository etc., as applicable. **Personal Guarantee:** The Outstanding Amounts shall be guaranteed by way of unconditional and irrevocable personal guarantee to be provided by the Personal Guarantors pursuant to the Deed of Guarantee in favour of the Debenture Trustee (acting on behalf of and for the benefit of the Debenture Holders), to be executed on or around the date of execution of the Debenture Trust Deed, in a form and manner satisfactory to the Debenture Trustee.

Transaction Documents	a) the Debenture Trustee Consent Letter; b) the Debenture Trustee Engagement Letter; c) the RTA Consent Letter; d) the Merchant Banker Consent Letter; e) Certified true copy of the board of directors of the Issuer; f) Certified true copy of the shareholder's resolution of the Issuer passed under Section 180(1)(a) of the Act dated 19th February 2026 and Section 180(1)(c) of the Act dated 19th February 2026; g) Key Information Document and Form PAS-4; h) the Debenture Trustee Agreement; (including any amendments duly executed thereto); i) the Debenture Trust Deed; (including any amendments duly executed thereto); j) the Deed of Hypothecation; k) the Power of Attorney; l) the Deed of Guarantee; m) Demand Promissory Note; n) Letter of Continuity; o) Tripartite agreements executed between the Issuer, the Depository, and the RTA; p) Credit rating press release from the Rating Agent in respect of the credit rating for the Debentures; and q) Any other document or instrument designated as a transaction document by the Debenture Trustee, and "Transaction Document" shall be construed accordingly.
Conditions Precedent to Disbursement	The Company shall fulfil the following Conditions Precedent to the satisfaction of the Debenture Trustee and submit Conditions Precedent documentation where applicable to the Debenture Trustee, prior to the Deemed Date of Allotment: (a) Certified true copy of the latest Charter Documents of the Issuer, certified as correct, complete and in full force and effect by the appropriate officer. (b) Certified true copy of the resolution of the Board of Directors of the Issuer authorising the committee of the Board of Directors for passing the resolution for the issuance of Debentures and creation of security thereon. (c) Certified true copy of the resolution of the committee of the Board of Directors of the Issuer for the issuance of Debentures and creation of security thereon and inter alia with respect to: (i) approving the borrowings by way of issue of Debentures contemplated by the Debenture Trust Deed;

	(ii) approving the creation of security interest in accordance with the provisions of the Transaction Documents; (iii) appointment of Catalyst Trusteeship Limited as Debenture Trustee; (iv) approving the terms and execution of, and the transactions contemplated by the Transaction Documents; (v) authorising a director or directors or other authorised executives to execute the Transaction Documents; (vi) to appoint the other intermediaries in relation to the issue of Debentures; and (vii) authorising a Person or Persons, on its behalf, to sign and/or dispatch all documents and notices to be signed and/or dispatched by it under or in connection with the Transaction Documents. (d) A certified copy of a special resolution of the shareholders of the Issuer under Section 180(1)(a) and Section 180(1)(c) of the Companies Act. (e) The Issuer shall have circulated the Key Information Document along with PAS-4 for the issue of the Debentures. (f) The Issuer shall have obtained in-principle approval from the Stock Exchange for listing of the Debentures. (g) The Issuer shall have obtained due-diligence certificate from the Debenture Trustee. (h) The Issuer shall have obtained the International Securities Identification Number (ISIN) in respect of the Debentures. (i) Copy of the e-Form MGT-14 filed with the Registrar of Companies with respect to the board resolution or shareholders' resolution (as applicable and if required under the Act) passed for the issue of Debentures. (j) The Issuer shall have executed the Transaction Documents and any other document as required by the Debenture Trustee or the Debenture Holders. (k) The Issuer shall have complied with all the provisions of the SEBI Debenture Trustees Master Circular in relation to compliance with distributed ledger technology requirements. (l) Payment of all fees and stamp duty under the Transaction Documents executed is done to the satisfaction of the Debenture Trustee. (m) Such other information / documents, certification by Issuer's authorized representatives, opinion and instruments as may be required by the Debenture Trustee.

Conditions Subsequent to Disbursement	The Issuer shall ensure that the following documents are executed/activities are completed as per the time frame stipulated in the Debenture Trust Deed. (a) Certified true copy of the board resolution for the allotment of the Debentures, within 1 (one) Business Days of the Deemed Date of Allotment for Debentures. (b) Provide evidence that the Depository accounts of the Debenture Holders with the Depository have been credited with the Debentures within 2 (two) days from the Issue Closing Date of the Debentures. (c) Credit of the Debentures allotted to the demat account(s) of the Debenture Holders within 2 (two) Business Days from the Issue Closing Date of the Debentures. (d) Filing of Form PAS-3 (as per the Act) being the return of allotment of Debentures with the Registrar of Companies along with payment of the requisite amount of fees as provided in the Companies (Registration Offices and Fees) Rules, 2014 within 15 (fifteen) days from the Deemed Date of Allotment for Debentures. (e) Payment of stamp duty on the Debentures. (f) Copy of Form PAS-5 being maintained by the Issuer in accordance with the Act, where the Issuer has recorded the names of the subscribers to the Debentures within 7 (seven) Business Days of Deemed Date of Allotment for Debentures. (g) An end-use certificate from an independent Chartered Accountant, certifying the heads under which funds have been utilized in accordance with Transaction Documents, within 60 (sixty) days of the Deemed Date of Allotment for Debentures. (h) The Issuer shall have submitted a copy of filed Form CHG-9 (as per the Act) or such other form as may be prescribed with the relevant Registrar of Companies to be filed by the Issuer in relation to the Security created over the Hypothecated Assets, within timelines as mentioned in the Transaction Documents and in any case the form CHG-9 shall have been filed with the relevant Registrar of Companies by the Issuer within 30 (thirty) days of execution of Deed of Hypothecation for Debentures, together with the certificate of registration of charge obtained in relation to the same. (i) As applicable to the Issuer in accordance with the Applicable Law(s), relevant filings in the prescribed form to be made with an information utility registered with the Insolvency and Bankruptcy Board of India in accordance with Section 215 of the Insolvency Code and other regulations including the Insolvency and Bankruptcy Board of India (Information Utilities) Regulations, 2017. (j) Providing all the necessary assistance to the Debenture Trustee for filing of and registering with the Central Registry under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the exercise of the rights, powers and authority hereby conferred on the Debenture

	Trustee for effecting and perfecting the Security created or purported to be created under the Deed of Hypothecation for Debentures and for enforcement of such Security within the timeline stipulated under Applicable Law. (k) Obtaining the final listing approval from the Stock Exchange in respect of the Debentures (including but not limited to payment of all fees) and list the Debentures on the wholesale debt market segment of the Stock Exchange within 3 (three) working days from the issue closing date of the Debentures. (l) Any other document as required by the Debenture Trustee. (m) Any other document as required elsewhere under the Transaction Documents.
Events of Default	Events which constitute an Event of Default are outlined here below and will be detailed in the Debenture Trust Deed. **1.** Failure to pay any amount whenever it becomes due under the Debenture Trust Deed. **2.** Non-adherence/ breach of any Covenants, undertaking, conditions, agreement, representation or statement made, or information provided under any Debenture Trust Deed or certificate/statement in relation to this Issue. **3.** Any representation, warranty or statement made or deemed to be made under any Debenture Trust Deed proves to have been incorrect or misleading. **4.** Cross default. **5.** Non-maintenance of Security Cover or failure to replace/ furnish additional security or Security is encumbered/jeopardized/ ceased to have effect or any document pertaining to Security becomes illegal, invalid or unenforceable. **6.** Any acceleration of debt repayments to any of the existing lenders in case of any breach of covenant. **7.** Any Financial Indebtedness is not paid when due including occurrence of event of default, acceleration, recall of such Financial Indebtedness. **8.** Failure to meet standards in two successive discretionary audits conducted by the Debenture Trustee. **9.** Revocation of business and operating license of the Issuer, or in any way prevention of Issuer by competent authority to continue business. **10.** Failure to pay a final judgment or court order. **11.** Any corporate action, legal proceedings or other procedure or step is taken in relation to - bankruptcy, insolvency, re-organization, administration, liquidation, composition with any creditors, enforcement of any security over any assets of the Issuer or any affiliate, winding up, moratorium & analogous events. **12.** Unlawfulness and repudiation.

	13. Restructuring/ acceleration of any borrowing arrangement without prior consent of the Debenture Trustee. **14.** Enforcement proceedings initiated upon the order of any court or statutory authority that impinges the continued ongoing operations that materially impacts obligations under this Issue. **15.** Occurrence of a material adverse change. **16.** Moneys, if held, in trust by the Issuer for the benefit under the Debenture Trust Deed are jeopardized for any reason whatsoever and the Issuer does not immediately make good the loss of such monies. **17.** Any expropriation, attachment, sequestration, distress or execution affects any asset or assets of the Issuer or any affiliate having an aggregate value more than or equal to the or 10% of its net worth whichever is lesser and is not discharged within 45 days.
Consequences of Events of Default	On and at any time after the occurrence of an Event of Default, unless such Event of Default at the request of the Company is expressly waived by the Debenture Trustee acting on the instructions of the Majority Debenture Holder(s), (except in case of Payment Default in which case Debenture Trustee cannot waive unless specifically agreed by each Debenture Holder) the Debenture Trustee shall if so, directed by any of the Debenture Holder(s): (a) Declare that all or part of the obligations be immediately due and payable, whereupon they shall become immediately due and payable; (b) Accelerate the redemption of the Debentures; (c) Enforce such security in such a manner as the Debenture Holders may deem fit; (d) Exercise all the rights and remedies available to it in such manner as Debenture Holders may deem fit without intervention of the judicial system and without having to obtain any consent of the Issuer; (e) Any amount collected by the Issuer from the underlying loans provided as security shall be held by the Company for the benefit and trust of the Debenture Holders and cannot be utilised for any purpose other than paying to the Debenture Holders. (f) Without prejudice to its other rights hereunder or under IBC or any other Applicable Law, in its sole discretion to exercise all the rights, powers and remedies vested in it for the protection, perfection and enforcement of its rights in respect of the Security herein. (g) Ask the Issuer to assign the Hypothecated Assets to a trust and appoint a Servicer to the trust for doing collections. Issuer shall provide all the required support for assigning the Hypothecated Assets to the trust including but not limited to entering into the assignment agreement and other transaction documents. The Issuer also hereby agrees to provide all the required support to the servicer of the trust.

Provisions related to Cross Default Clause	a) Any Financial Indebtedness of the Issuer is not paid when due nor within any originally applicable grace period; b) Any Financial Indebtedness of the Issuer is declared to be or otherwise becomes due and payable prior to its specified maturity as a result of any actual/potential event of default or any other similar event (however described); c) Any commitment for any Financial Indebtedness of the Issuer is cancelled or suspended by a creditor of the Issuer as a result of an event of default or any other similar event (however described); and d) Any creditor of the Issuer becomes entitled to declare any Financial Indebtedness of the Issuer due and payable prior to its specified maturity as a result of an event of default (however described). e) A moratorium/suspension is declared in respect of any Financial Indebtedness of the Issuer.
Roles and Responsibilities of Debenture Trustee	The Debenture Trustee shall perform its duties and obligations and exercise its rights and discretions, in keeping with the trust reposed in the Debenture Trustee by the Debenture Holder(s) and shall further conduct itself and complied with the provisions of all Applicable Laws provided that, the provisions of Section 20 of the Indian Trusts Act, 1882 shall not be applicable to the Debenture Trustee. The Debenture Trustee shall carry out its duties and perform its functions as required to discharge its obligations under the terms of Act, the Securities and Exchange Board of India (Debenture Trustees), Regulations, 1993, the Debenture Trustee Agreement, Debenture Trust Deed, Key Information Document and all other related Transaction Documents with due care, diligence and loyalty. The Debenture Trustee shall be vested with the requisite powers for protecting the interests of the Debenture Holders and shall ensure disclosure of all material events on an ongoing basis.
Governing Law and Jurisdiction	a) This Issue shall be governed by and construed in accordance with Indian laws. b) The Issuer irrevocably agrees that the competent courts and tribunals of New Delhi, India shall have exclusive jurisdiction to settle any dispute arising out of or in connection with this Issue (including any dispute relating to any non-contractual obligation arising from or in connection with this Issue and any dispute regarding the existence, validity or termination of this Issue) (**"Dispute"**) and the Issuer hereby submits to the same. c) The Issuer irrevocably waives any objection now or in future, to the laying of the venue of any proceedings in the courts and tribunals at New Delhi, India and any claim that any such proceedings have been brought in an inconvenient forum and further irrevocably agrees that a judgment in any proceedings brought in the courts and tribunals at New Delhi, India shall be conclusive and binding upon them may be enforced in the courts of any other jurisdiction, (subject to the laws of such jurisdiction) by a suit upon such

	judgment, a certified copy of which shall be conclusive evidence of such judgment, or in any other manner provided by. d) Nothing contained in this Clause of this Issue, shall limit any right of the Debenture Trustee to take proceedings in any other court or tribunal of competent jurisdiction, nor shall the taking of proceedings in one or more jurisdictions preclude the taking of proceedings in any other jurisdiction whether concurrently or not and the Issuer irrevocably submits to and accepts for itself and in respect of its property, generally and unconditionally, the jurisdiction of such court or tribunal, and the Issuer irrevocably waives any objection it may have now or in the future to the laying of the venue of any proceedings and any claim that any such proceedings have been brought in an inconvenient forum. e) The Issuer hereby consents generally in respect of any proceedings arising out of or in connection with any Transaction Documents to the giving of any relief or the issue of any process in connection with such proceedings including, without limitation, the making, enforcement or execution against any property whatsoever (irrespective of its use or intended use) of any order or judgment which may be made or given in such proceedings.
Debenture Trustee	Catalyst Trusteeship Limited
Legal Counsel	Juris Corp
Conditions for breach of covenants (as specified in Debenture Trust Deed)	As set out in section named “Default Interest Rate” above and Section 5.3 of this Key Information Document.
Risk factors pertaining to the issue	**Risks relating to reduced face value of the Debentures and limited market liquidity:** The Debentures are being issued at a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) each pursuant to SEBI Circular No. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2024/94 dated July 03, 2024, which permits issuance of listed debt securities on a private placement basis at a reduced denomination from the standard minimum face value of INR 1,00,000/- (Indian Rupees One Lakh Only). The reduced denomination does not mitigate any credit, liquidity, interest rate or other investment risks associated with such securities. Any security structure, credit enhancement or repayment mechanism (if applicable) will be as specified in the relevant Debt Disclosure Documents. Although the Debentures may be listed on a recognised stock exchange, there can be no assurance of liquidity or the development of an active secondary market. Investors should conduct their own independent assessment before making an investment decision. **Risk of the issue being treated as a deemed public issue:** The Issue is being made strictly on a private placement basis to identified eligible investors and is not intended to be an offer to the public. However, if the Debentures are subsequently offered, distributed, transferred or

	down-sold in a manner that suggests that the private placement was made with a view to onward distribution to a wider investor base, including through arrangers, brokers, distributors, platforms or other intermediaries, the Issue may be alleged or treated as a deemed public issue / non-compliant private placement. Any such regulatory determination may result in penalties, refund obligations, additional disclosure or compliance requirements, restrictions on future fund raising, delay in listing or trading, reputational impact and other adverse consequences for the Issuer and/or relevant intermediaries. This may adversely affect the liquidity, transferability and value of the Debentures. **Risk relating to provisioning coverage on non-performing assets** The Company maintains provisions against its non-performing assets in accordance with applicable regulatory and accounting requirements. However, the provisions maintained by the Company may not be sufficient to absorb actual losses if recoveries from delinquent borrowers are lower than anticipated or the value of the underlying security declines. Any deterioration in asset quality, changes in non-performing assets recognition or provisioning requirements, or inability to recover amounts due from borrowers may require the Company to make additional provisions or write-offs. Such additional provisioning or write-offs could adversely affect the Company's profitability, net worth, cash flows, financial condition and ability to service its obligations in relation to the Debentures. **Company's dependence on retail non-convertible debenture investors may adversely affect its ability to raise or refinance borrowings** The Company relies, among other sources, on non-convertible debentures subscribed to by retail investors for meeting its funding requirements. Any increase in the Company's dependence on retail investors may expose it to changes in retail investor appetite and prevailing market conditions. Demand from retail investors may be affected by market sentiment, prevailing interest rates, the Company's credit rating, the performance of the financial services sector, adverse publicity and the availability of alternative investment opportunities. Any decline in retail investor appetite may adversely affect the Company's ability to issue or refinance non-convertible debentures on commercially acceptable terms or at all. This could increase its cost of funds, create liquidity pressures and adversely affect its ability to meet its payment obligations, including its obligations in relation to the Debentures. **Rapid growth in the Company's borrowings may increase its leverage, liquidity and refinancing risks** The Company's borrowings may increase significantly from time to time to support the growth of its business and lending operations. Such growth in borrowings may increase the Company's leverage, fixed repayment obligations and dependence on continued access to banks, financial institutions, debt capital markets and other funding sources. The Company's ability to manage such growth will depend on corresponding improvements in its capital base, liquidity management,

	underwriting standards, collections, asset-liability management and internal risk-control systems. Any inability to deploy borrowed funds profitably, maintain adequate asset quality, generate sufficient cash flows or raise additional funds to meet repayment obligations may adversely affect the Company's financial condition, profitability, liquidity and ability to service the Debentures. Further, historical leverage ratios may not reflect the Company's current leverage position where there has been a subsequent increase in borrowings. **Concentration of our loan portfolio in certain products and geographical regions could adversely affect our business operations and financial performance** Our lending operations are concentrated in certain loan products and geographical regions, exposing us to risks arising from adverse economic conditions, regulatory developments and market fluctuations affecting these segments. A substantial portion of our loan portfolio comprises gold-backed loans, making our business particularly sensitive to changes in the gold lending industry and the demand for such financing. Further, geographical concentration may expose us to region-specific economic disruptions, natural calamities, changes in local market conditions and other unforeseen events. Any adverse developments affecting our principal lending products or geographical markets may have a disproportionate impact on our business operations, revenue generation, profitability, financial condition and cash flows. **Fluctuations in interest rates and differences in the interest rate structures of our assets and liabilities could adversely affect our profitability** Our business is exposed to interest rate risks arising from differences in the interest rate structures of our lending assets and borrowing liabilities. While a substantial portion of our lending portfolio comprises loans carrying fixed interest rates, certain borrowings are subject to floating interest rates. Consequently, any increase in prevailing market interest rates may result in higher finance costs without a corresponding increase in interest income from our existing loan portfolio. **Rapid expansion of our lending operations may place additional pressure on our operational infrastructure, internal controls and risk management systems** Our business has experienced growth in lending operations, which may require continuous expansion and strengthening of our operational infrastructure, internal controls, technology systems and human resources. Rapid business expansion may increase operational complexity and place additional pressure on our ability to effectively manage loan origination, customer servicing, regulatory compliance, employee supervision and internal reporting processes. Any failure to adequately strengthen our operational capabilities or implement effective monitoring and control mechanisms in line with business growth could result in operational inefficiencies, increased administrative expenses, regulatory non-compliance or disruptions in business activities. Such developments could adversely affect our operational efficiency, business performance, profitability, financial condition and future growth prospects.

<table>
<tr><td></td><td>Risk relating to unavailability of latest quarterly data

Financial disclosures contained herein are based on financial information as of June 30, 2026 or such other date(s) as specifically mentioned herein. The financial statements for the period ended September 30, 2026 are under finalization, and the statutory timeline for their disclosure has not yet elapsed. Accordingly, investors should consider the above limitation while evaluating the disclosures contained in this Key Information Document and making an investment decision.</td></tr>
<tr><td>Creation of recovery expense fund</td><td>The Company hereby agrees and undertakes that it shall create a recovery expense fund in the manner as set out in SEBI NCS Regulations and the SEBI Debenture Trustees Master Circular or such other circulars as may be specified by the SEBI from time to time and shall inform the Debenture Trustee of the same in writing.

Without prejudice to the generality of the foregoing, the Company shall ensure compliance with the SEBI NCS Regulations, as amended/ supplemented from time to time in relation to the creation and maintenance of the recovery expense fund, the key provisions of which are as follows:

(a) Creation of recovery expense fund: The Company shall deposit cash or cash equivalents including bank guarantees towards the contribution to recovery expense fund with the designated stock exchange and submit relevant documents evidencing the same to the Debenture Trustee from time to time The Company shall ensure that the bank guarantees remains valid for a period of six months post the maturity date of the Debentures. The Company shall keep the bank guarantees in force and renew the bank guarantees at least seven working days before its expiry, failing which the designated stock exchange shall invoke such bank guarantee.

(b) Utilisation of recovery expense fund: If an Event of Default occurs, the Debenture Trustee shall utilise the funds as per the SEBI Debenture Trustees Master Circular.

(c) Refund of recovery expense fund to the Company: The balance in the recovery expense fund shall be refunded to the Company on repayment to the Debenture Holders for which a ‘No Objection Certificate (NOC)’ shall be issued by the Debenture Trustee(s) to the designated stock exchange. The Debenture Trustee shall satisfy that there is no ‘default’ on any other listed debt securities of the Company before issuing the NOC.</td></tr>
<tr><td>Issue wise green shoe option exercised vis-à-vis the base issue size and green shoe size as specified in the issues undertaken by the Issuer in the previous</td><td>
<table>
<tr><th>Sr. No.</th><th>Date of Allotment</th><th>Issue Size (Amount in Rs.)</th><th>Green Shoe portion exercised (Amount in Rs.)</th></tr>
<tr><td>1.</td><td>12-06-2025</td><td>60,00,00,000.00</td><td>Nil</td></tr>
<tr><td>2.</td><td>27-06-2025</td><td>35,00,00,000.00</td><td>Nil</td></tr>
</table>
</td></tr>
</table>

and current financial year	3.	18-09-2025	50,00,00,000.00	Nil
	4.	27-10-2025	4,00,00,00,000.00	Nil
	5.	13-11-2025	50,00,00,000.00	Nil
	6.	13-01-2026	2,00,00,00,000.00	Nil
	7.	25-02-2026	6,30,00,00,000.00	Nil
	8.	18-03-2026	4,60,00,00,000.00	Nil
	9.	20-05-2026	3,00,00,00,000.00	Nil
	10.	07-08-2026	4,00,00,00,000.00	Nil

Note:

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

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

3. While the debt securities are secured to the extent of 100% (one hundred per cent) of the amount of principal and interest amount or as per the terms of this Key Information Document, in favour of Debenture Trustee, it is the duty of the Debenture Trustee to monitor that the security is maintained.

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

5. The funds raised by the Issue shall be utilised by the Company for the purpose as set out in Section 4.39 (Summary Terms) of this Key Information Document.

6. The Debentures shall be considered as secured only if the charged asset is registered with Sub-registrar and Registrar of Companies or CERSAI or Depository etc., as applicable, or is independently verifiable by the debenture trustee.

7. Before making the application for listing of the Debentures, the Issuer shall create charge as specified in the Debenture Trust Deed and other Transaction Documents, in favour of the Debenture Trustee and also execute the Deed of Hypothecation in favour of the Debenture Trustee. The Stock Exchange(s) shall list the Debentures only upon receipt of a due diligence certificate as per format specified in SEBI NCS Regulations from Debenture Trustee

confirming the execution of the Debenture Trust Deed. The charge created by the Issuer by executing the Deed of Hypothecation, shall be registered with Sub-registrar, Registrar of Companies, CERSAI, Depository etc., as applicable, within 30 days of creation of such charge. In case the charge is not registered anywhere or is not independently verifiable, then the same shall be considered a breach of covenants/ terms of the issue by the Issuer.

8. The Online Bond Platform Providers (**"OBPPs"**) only for the purpose of offering the non-convertible debentures in the secondary markets, shall be permitted to use the Issuer's name, logo, and relevant Issue related details in advertisements, or promotional and marketing materials for the purpose of marketing and promoting the non-convertible debentures on their websites, mobile applications, or other digital platforms. It is the responsibility of the Issuer to ensure compliance with Applicable Laws and further ensure that the same does not constitute an offer to the public.

9. **Data Protection:** Each Party shall comply with all applicable data protection and privacy laws in force in India as of the date of this Key Information Document, including without limitation the Digital Personal Data Protection Act, 2023 (**"DPDP Act"**), and any rules, regulations, notifications, or amendments issued thereunder from time to time.

4.2 LENDING POLICY

Please refer to **Annexure XII** of this Key Information Document for the updated lending policy of the Issuer.

SECTION 5: TRANSACTION DOCUMENTS AND KEY TERMS

5.1 COVENANTS OF THE ISSUER

5.1.1 FINANCIAL COVENANTS

As set out in Section 4.39 (*Summary Terms*) of this Key Information Document.

5.1.2 REPORTING COVENANTS

As set out in Section 4.39 (*Summary Terms*) of this Key Information Document.

5.1.3 AFFIRMATIVE COVENANTS

As set out in Section 4.39 (*Summary Terms*) of this Key Information Document.

5.1.4 NEGATIVE COVENANTS

As set out in Section 4.39 (*Summary Terms*) of this Key Information Document.

5.2 EVENTS OF DEFAULT

As set out in Section 4.39 (*Summary Terms*) of this Key Information Document.

5.3 CONSEQUENCES OF EVENTS OF DEFAULT

As set out in Section 4.39 (*Summary Terms*) of this Key Information Document.

This Key Information Document shall be treated as a Transaction Document and should be read with other Transaction Documents.

SECTION 6: OTHER INFORMATION AND APPLICATION PROCESS

Please refer to Section 8 (*Other Information and Application Process*) of the General Information Document. The information to the extent required to be set out in this Key Information Document are as follows:

6.1 Issue Procedure

Only Eligible Investors as given hereunder may apply for the Debentures by completing the Application Form (the format of which is more particularly as set out in **Annexure III** of this Key Information Document) 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 final subscription to the Debentures shall be made by the Eligible Investors through the electronic book mechanism as prescribed by SEBI under the EBP Guidelines by placing bids on the electronic book platform during the Issue period. In case the Eligible Investors are not registered on the EBP Platform, they will have to register themselves as investor on the said platform (as a one-time exercise) and also complete the mandatory KYC verification process. The Eligible Investors should also refer to the operational guidelines of the EBP in this respect. The disclosures required pursuant to the EBP Guidelines are set out hereinbelow:

Details of size of issue and green shoe option, if any **Provided that the green shoe portion shall not exceed five times the base issue size**	**Total Issue Size**: 2,00,000 (Two Lakh) senior, secured, rated, listed, redeemable, taxable, non-convertible debentures, each, for cash, at par, having a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) aggregating up to INR 200,00,00,000/- (Indian Rupees Two Hundred Crores Only) on a private placement basis. **Base Issue:** Issue of up to 2,00,000 (Two Lakh) senior, secured, rated, listed, redeemable, taxable, transferrable, non-convertible debentures having a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) each, for cash, at par, aggregating up to INR 200,00,00,000/- (Indian Rupees Two Hundred Crores Only) in a dematerialised form, on a private placement basis. **Green Shoe:** Not Applicable.
Interest Rate Payment	9.25% p.a.p.m. (Nine point two five percent per annum) payable monthly.
Bid opening and closing date	Bid opening date: 27th October 2026 Bid closing date: 27th October 2026
Minimum Bid Lot	1000 (One Thousand) Debentures (being INR 1,00,00,000 (Indian Rupees One Crore Only)), and in multiples of 1 (One) Debenture thereafter.

Manner of bidding in the Issue	Open bidding
Manner of allotment in the Issue	Uniform Yield Allotment
Manner of settlement in the Issue	Pay-in of funds through BSE Clearing Limited. The pay-in of the Application Money for the Debentures shall be made by way of transfer of funds from the bank account(s) of the Eligible Investors (whose bids have been accepted) as registered with the Electronic Book Provider into the account of the BSE Clearing Limited, as specified in this regard below.
Settlement Cycle	T+1, where T refers to the date of bid opening date / issue opening date
Cut-off yield	To be disclosed in accordance with paragraph 5.4 of the SEBI EBP Requirements.

6.2 Process flow of settlement:

The Eligible Investors whose bids have been accepted by the Issuer and to whom a signed copy of this Key Information Document 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 BSE Clearing Limited, the details of which are as set out below:

Name of Bank	HDFC BANK
IFSC Code	HDFC0000060
Account number	ICCLEB
Name of beneficiary	BSE Clearing Limited

Name of Bank	ICICI Bank Ltd
IFSC Code	ICIC0000106
Account number	ICCLEB
Name of beneficiary	BSE Clearing Limited

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 BSE Clearing Limited and the Issuer confirming its decision to proceed with the allotment of the Debentures in favour of the Successful Bidders to the BSE Clearing Limited, 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 BSE Clearing Limited shall be released into the Issuer's bank account, the details of which are as set out below:

Beneficiary Name	MMFL LISTED NCD PRIVATE PLACEMENT ACCOUNT
Bank Account No.	0098073000010353
SWIFT Code	SOININ55
IFSC Code	SIBL0000098
Bank Name	SOUTH INDIAN BANK
Branch Address	ERNAKULAM BANERJI ROAD BRANCH, ELIAS CHAMBERS, BANERJI ROAD, ERNAKULAM, KERALA, PIN-682018

6.3 Application Procedure

Potential Investors will be invited to subscribe by way of the Application Form prescribed in the 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. The Issue will be open for subscription during the banking hours on each day during the period covered by the Issue Schedule

6.4 Fictitious Applications

All fictitious applications will be rejected.

6.5 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. Subject to the aforesaid, in case of over subscription, priority will be given to potential investors on a first come first serve basis. The investors will be required to remit the funds as well as submit the duly completed Application Form along with other necessary documents to the Issuer by the Deemed Date of Allotment.

6.6 Payment Instructions

The Application Form should be submitted directly. The entire amount of INR 10,000/- (Indian Rupees Ten Thousand Only) per Debenture is payable along with the making of an application. Applicants can remit the application amount on the Pay-in Date through RTGS to the following account:

Name of the Bank	ICICI BANK
IFSC Code	ICIC0000106
Account Number	ICCLEB
Name of the beneficiary	BSE Clearing Limited

Name of the Bank	HDFC BANK
IFSC Code	HDFC0000060
Account Number	ICCLEB

Name of the beneficiary	BSE Clearing Limited

6.7 Procedure for Applying for Dematerialised Facility

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

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

(c) The 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 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.

6.8 Depository Arrangements

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

6.9 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.

6.10 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.

6.11 Documents to be provided by Investors

Investors need to submit the following documents, as applicable:

(a) Memorandum and Articles of Association or other constitutional documents;

(b) Resolution authorising investment;

(c) Certified true copy of the Power of Attorney to custodian;

(d) Specimen signatures of the authorised signatories;

(e) SEBI registration certificate (for Mutual Funds);

(f) Copy of PAN card; and

(g) Application Form (including EFT/RTGS details).

6.12 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.

6.13 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.

6.14 Mode of Payment

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

6.15 Effect of Holidays

(a) If any Due Date on which any interest or additional interest is payable falls on a day which is not a Business Day, the payment to be made on such Due Date shall be made on the succeeding Business Day.

(b) If any Due Date on which any Outstanding Principal Amounts are payable falls on a day which is not a Business Day, the payment to be made on such Due Date shall be made on the preceding Business Day.

(c) If the Final Redemption Date or any other date on which the Debentures are redeemed in full, falls on a day which is not a Business Day, the payment of any amounts in respect of any interest and Outstanding Principal Amounts to be made shall be made on the preceding Business Day.

6.16 Tax Deduction at Source

(a) All payments to be made by the Issuer to the Debenture Holders under the Transaction Documents shall be made after deduction of tax pursuant to Applicable Law.

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

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

6.17 Deemed Date of Allotment

All the benefits under the Debentures will accrue to the Investor from the specified Deemed Date of Allotment. The Deemed Date of Allotment for the Issue is 28th October 2026, by which date the Investors would be intimated of allotment.

6.18 Record Date

The date 15 (Fifteen) calendar days prior to the Final Redemption Date or Interest Payment date, as the case may be, on which the determination of the persons entitled to receive Redemption Amount/ interest amount, as the case may be, in respect of the Debentures (i.e., persons whose names are registered in the register of Debenture Holders or NSDL/CDSL records) shall be made.

6.19 Interest on Application Money

(a) Interest at the Coupon Rate, (subject to deduction of tax at source in accordance with Applicable Law, or any other statutory modification or re-enactment thereof, as applicable) will be paid to the Applicants on the Application Money for the Debentures for the period starting from and including the date of realization of Application Money in the designated bank account up to one day prior to the Deemed Date of Allotment. The same shall be paid to the Applicants within 7 (Seven) Business Days from the

Deemed Date of Allotment.

(b) Where pay-in date of the Application Money and the Deemed Date of Allotment are the same, no interest on Application Money will be payable.

6.20 PAN

Every applicant should mention its Permanent Account Number (**"PAN"**) allotted under Income Tax Act, 2025, on the Application Form and attach a self-attested copy as evidence. Application forms without PAN will be considered incomplete and are liable to be rejected.

6.21 Redemption

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

6.22 Payment on Redemption

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

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

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

6.23 Payment of Coupon

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

In the event of any default in the payment of Coupon and/or in the redemption of the Debentures on the respective Payment Dates and all other monies payable pursuant to the Transaction Documents read with this Key Information Document, the Issuer shall pay to the

Debenture Holders, default interest at the rate specified in this Key Information Document for the default in payment of Coupon, and/or Redemption Amount till the dues are cleared.

6.24 Eligibility to come out with the Issue

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

6.25 Registration and Government approvals

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

6.26 Buyback

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

6.27 Multiple Issuances

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

6.28 Date of Allotment

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

Disclaimer: Please note that only those persons to whom this Key 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 7: UNDERTAKING

Please refer to Section 9 (*Undertaking*) of the General Information Document for the undertakings provided by the Issuer pursuant to the SEBI NCS Regulations and the relevant SEBI Listed Debentures Circulars. The undertakings to the extent required to be set out in this Key Information Document are as follows:

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

The Issuer hereby undertakes that in respect of the assets on which charge is proposed to be created as security for the Debentures to meet the Security Cover shall be a first ranking *pari passu* continuing charge and all permissions or consents to create a second or pari-passu charge on the assets of the Issuer have been obtained from existing creditors of the Issuer to whom the assets are charged, prior to creation of the charge under the Transaction Documents.

The Issuer further undertakes that the information on consents / permissions required for creation of further charge on assets shall be adequately disclosed.

(2) 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

The entire loan receivables (present and future), unencumbered cash and cash equivalents and other current assets of the Company and excluding microfinance receivables and those assets and receivables specifically and exclusively charged in favour of existing charge holders of the Issuer, in favour of the Debenture Trustee on such terms and conditions as disclosed in the relevant Debenture Trust Deed.

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

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

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

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

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

Not Applicable.

(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:**

The required consents/NOCs have been obtained by the Company and have been submitted to the Debenture Trustee.

(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:**

The required consents/NOCs have been obtained by the Company and have been submitted to the Debenture Trustee.

(iii) **Consent/ NOC from existing unsecured lenders, in case, negative lien is created by Issuer in favour of unsecured lenders:**

Not Applicable

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

Personal Guarantee from Mr. Mathew Muthoottu and Mrs. Nizzy Mathew.

(i) Details of guarantor viz. relationship with the Issuer

The Personal Guarantors are promoters of the Issuer.

(ii) Net worth statement (not older than 6 months from the date of debenture trustee agreement) certified by a chartered accountant of the guarantor.

As set out in the Deed of Guarantee and as provided separately provided by the Issuer to the Debenture Trustee.

(iii) List of assets of the guarantor including undertakings/ consent/ NOC as per para (d) and (e) above.

As set out in the Deed of Guarantee and as provided separately provided by the Issuer to the Debenture Trustee.

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

NIL

(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

As per Section 4.1 of this Key Information Document.

(g) **In case of corporate guarantee or any other document/ letter with similar intent is offered as security or a part of security:** Not Applicable

(i) Details of guarantor viz. holding/ subsidiary/ associate company etc.:

Not Applicable

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

Not Applicable

(iii) List of assets of the guarantor along-with undertakings/ consent/ NOC as per para 2.1(b) and 2.1(c) above:

Not Applicable

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

Not Applicable

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

Not Applicable

(vi) Undertaking by the guarantor that the guarantee shall be disclosed as "contingent liability" in the "notes to accounts" forming part of the financial statements of the guarantor:

Not Applicable

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

Not Applicable

(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:

Not Applicable

(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:** Not Applicable.

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

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

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

(l) **Declaration**: The Issuer declares that any Debentures issued pursuant to the General Information Document (and this Key Information Document) shall be considered as secured only if the charged asset is registered with Sub-registrar and Registrar of Companies or CERSAI or Depository etc., as applicable, or is independently verifiable by the Debenture Trustee.

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

Acceptance fees: INR 1,25,000/- (Indian Rupees One Lakh Twenty-Five Thousand Only)

Annuity Charges: INR 1,25,000/- (Indian Rupees One Lakh Twenty-Five Thousand Only)

The Issuer hereby undertakes that all disclosures made in this Key Information Document with respect to creation of Security are in conformity with the clauses of Debenture Trustee Agreement.

(n) **Details of security to be created**: Please refer section named "*Security (Including description, type of security, type of charge, likely date of creation of security, minimum security cover, revaluation, replacement of security)*" in Section 4.39 (*Summary Terms*) of this Key Information Document.

(o) **Process of due diligence carried out by the debenture trustee**: The Debenture Trustee has carried out due diligence in accordance with the manner prescribed in Chapter II (*Due Diligence by Debenture Trustees*) of the SEBI Debenture Trustee Operational Circular. The due diligence shall be carries out in accordance with Section

4.38 of this Key Information Document.

(p) **Due diligence certificate as per the format specified in Annexure IIA**: Enclosed as **Annexure VI** of this Key Information Document.

(q) **Due diligence certificate as per the format specified in Schedule IV of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021**: Enclosed as **Annexure VI** of this Key Information Document.

(3) The Issuer declares that nothing in the issue 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.

For **MUTHOOT MCRED LIMITED (FORMERLY KNOWN AS MUTHOOTTU MINI FINANCIERS LIMITED)**

Authorised Signatory	Authorised Signatory
Name: Mathew Muthoottu	Name: Nizzy Mathew
Title: Managing Director	Title: Chairman & Wholetime Director
DIN: 01786534	DIN: 01680739
Date: 23rd October 2026	Date: 23rd October 2026
Place: Kochi, India	Place: Kochi, India

SECTION 8: FORM NO. PAS-4 PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER

FORM NO PAS-4 PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER ("PPOA")

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

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

ISSUE OF UP TO 2,00,000 (TWO LAKH) SENIOR, SECURED, RATED, LISTED, REDEEMABLE, TAXABLE, TRANSFERRABLE, NON-CONVERTIBLE DEBENTURES HAVING A FACE VALUE OF INR 10,000/- (INDIAN RUPEES TEN THOUSAND ONLY) EACH, FOR CASH, AGGREGATING UP TO INR 200,00,00,000/- (INDIAN RUPEES TWO HUNDRED CRORES ONLY) ("DEBENTURES") ("ISSUE") BY MUTHOOT MCRED LIMITED (FORMERLY KNOWN AS MUTHOOTTU MINI FINANCIERS LIMITED) (THE "COMPANY" OR "ISSUER")

PART A

8.1 General Information:

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

Issuer / Company:	Muthoot MCred Limited (Formerly known as Muthoottu Mini Financiers Limited)
Registered Office:	65/623-K, Muthoottu Royal Towers, Kaloor, Kochi, Kerala - 682017
Corporate Office:	65/623-K, Muthoottu Royal Towers, Kaloor, Kochi, Kerala - 682017
Telephone No.:	+91 484 291 2100
Website:	www.muthootmcred.com
Fax:	N.A.
Contact Person:	Smitha K. S.
Email:	ks.smitha@muthootmcred.com

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

March 18, 1998

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

Kindly refer to Section 4.9 (a) and Section 4.9 (c) *(Section 4: Regulatory Disclosures)* to this Key Information Document.

Branch details:
Kindly refer to Section 4.9 (d) *(Section 4: Regulatory Disclosures)* to this Key Information Document.

Subsidiary details:
Kindly refer to Section 4.9 (e) *(Section 4: Regulatory Disclosures)* to this Key Information Document.

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

Name	Designation	Experience
Mathew Muthoottu	Managing Director	He has been a director of our Company since March 7, 2008, and is responsible for business promotion, expansion and brand building activities of our Company.
Nizzy Mathew	Whole Time Director	She has been a director of our Company since its incorporation and is responsible for overall management of the Company.

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

Kindly refer to Section 4.12 *(Section 4: Regulatory Disclosures)* to this Key Information Document.

8.2 MANAGEMENT'S PERCEPTION OF RISK FACTORS:

Please refer to Section 3 of the General Information Document.

8.3 RISKS RELATED TO THE BUSINESS OF THE ISSUER

Please refer to Section 3 of the General Information Document.

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

(i) Statutory Dues: Nil

(ii) Debentures and interest thereon: Nil

(iii) Deposits and interest thereon: Nil

(iv) Loan from any bank or financial institution and interest thereon: Nil

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

Name: Smitha K. S.
Designation: Company Secretary
Address: 65/623-K, Muthoottu Royal Towers, Kaloor, Kochi – 682017
Phone No.: +91 484 291 2178
Email: ks.smitha@muthootmcred.com

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

NIL

8.7 Registrar of the Issue: MUFG Intime India Private Limited *(Formerly known as Link Intime India Private Limited)*

8.8 Valuation Agency: Not Applicable

8.9 Auditors: Mohandas & Associates, Chartered Accountants

8.10 Particulars of the Offer:

Financial position of the Company for the last 3 (three) financial years	Please refer to **CHAPTER A** of this Private Placement Offer cum Application Letter.
Date of passing of Board Resolution	Resolution dated 16th October 2026 of the board of directors of the Issuer.
Date of passing of resolution in the general meeting, authorizing the offer of securities	(a) Shareholders resolution dated 19th February 2026 under Section 180(1)(c) (b) Shareholders resolution dated 19th February 2026, Section 180(1)(a) of the Companies Act, 2013.
Kind of securities offered (i.e. whether share or debenture) and class of security; the total number of shares or other securities to be issued	Up to 2,00,000 (Two Lakh) senior, secured, rated, listed, redeemable, taxable, non-convertible debentures, each, for cash, at par, having a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) aggregating up to INR 200,00,00,000/- (Indian Rupees Two Hundred Crores Only) in dematerialised form, on a private placement basis.
Price at which the security is being offered, including the premium if any, along with justification of the price	The Debentures are being offered at a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) per Debenture. Not applicable as each Debenture is a non-convertible debt instrument which is being offered at a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) per Debenture.
Name and address of the valuer who performed valuation of the security offered, and basis on which the price has been arrived at along with report of the registered valuer	Not applicable as the Debentures are being offered at a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) per Debenture.

Relevant date with reference to which the price has been arrived at [Relevant Date means a date at least 30 days prior to the date on which the general meeting of the Company is scheduled to be held]	Not applicable as each Debenture is a non-convertible debt instrument which is being issued at a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) per Debenture.
The class or classes of persons to whom the allotment is proposed to be made	Please refer to '*Eligible Investors*' under Section 4.39 of this Key Information Document.
Intention of promoters, directors or key managerial personnel to subscribe to the offer (applicable in case they intend to subscribe to the offer) [Not required in case of issue of non-convertible debentures]	Not applicable as each Debenture is a non-convertible debt instrument which is being issued at a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) per Debenture.
The proposed time within which the allotment shall be completed	The Debentures will be deemed to be allotted on 28th October 2026 ("**Deemed Date of Allotment**"), and the Issuer will ensure that the Debentures are credited into the demat accounts of the holders of the Debentures ("**Debenture Holders**") within the timelines prescribed under the SEBI Listing Timelines Requirements.
The names of the proposed allottees and the percentage of post private placement capital that may be held by them [Not applicable in case of issue of	Not applicable as each Debenture is a non-convertible debt instrument which is being issued at a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) per Debenture.

non-convertible debentures]	
The change in control, if any, in the company that would occur consequent to the private placement	No change in control would occur consequent to this private placement as the Debentures are non-convertible debt instruments.
The number of persons to whom allotment on preferential basis / private placement / rights issue has already been made during the year, in terms of securities as well as price	Note: No shares have been allotted. With respect to issue of Debentures, please refer to Section 4 (Regulatory Disclosures) of this Key Information Document.
The justification for the allotment proposed to be made for consideration other than cash together with valuation report of the registered valuer	Not applicable as each Debenture is a non-convertible debt instrument which is being issued at a face value of INR 10,000/- (Indian Rupees Ten Thousand Only) per Debenture.
Amount which the Company intends to raise by way of proposed offer of securities	Up to INR 200,00,00,000/- (Indian Rupees Two Hundred Crores Only).
Terms of raising of securities:	Duration, if applicable: — 1098 (One Thousand and Ninety-Eight) days from the Deemed Date of Allotment. The proposed interest payment and redemption schedules are set out in **Annexure V** (*Illustration of Bond Cash Flows*) (subject to adjustments for Business Day Convention) of the Key Information Document. Rate of Interest or Coupon: — 9.25% p.a. (Nine point two five percent) per annum payable monthly Coupon Payment Frequency — Monthly on 10th day of every month, starting from 10th December 2026.

	Mode of Payment	Electronic clearing services (ECS)/credit through RTGS system/funds transfer, wherein the subscription amounts on the Debentures issued by the Issuer should be paid into the account details set out in Section 6.1 of the Key Information Document.
	Mode of Repayment	All interest, principal repayments, penal interest and other amounts, if any, payable by the Issuer to the Debenture Holders shall be paid to the Debenture Holders by electronic mode of transfer like RTGS/NEFT/direct credit to such bank account within India as the Debenture Holders' inform the Issuer in writing and which details are available with the Registrar. Credit for all payments will be given only on realisation.
Proposed time schedule for which the Issue/Offer Letter is valid	Issue Open Date: 27th October 2026 Issue Closing Date: 27th October 2026 Pay-in Date: 28th October 2026 Deemed Date of Allotment: 28th October 2026	
Purpose and objects of the Issue/Offer	Please refer Section 4.39 (*Summary Terms*) of the Key Information Document.	
Contribution being made by the promoters or directors either as part of the offer or separately in furtherance of such objects	Nil	
Principal terms of assets charged as security, if applicable	Please refer section named "*Security (Including description, type of security, type of charge, likely date of creation of security, minimum security cover, revaluation, replacement of security)*" in Section 4.39 (*Summary Terms*) of the Key Information Document.	
The details of significant and material orders passed by the Regulators, Courts and Tribunals impacting the going concern status of the Company and its future operations	Nil	

The pre-issue and post-issue equity shareholding pattern of the Company in the following format:

S. No.	Category	Pre-issue		Post-issue	
		No. of shares held	Percentage (%) of shareholding	No. of Shares held	% of share holding
A	**Promoters' holding**				
	Indian				
1	Individual	1,92,14,353	76.76%	192,14,353	76.76%
	Bodies Corporate	58,18,181	23.24%	58,18,181	23.24%
	Sub-total	250,32,534	100%	250,32,534	100%
2	**Foreign promoters**	Nil	Nil	Nil	Nil
	Sub-total (A)	Nil	Nil	Nil	Nil
B	**Non-promoters' holding**				
1.	Institutional Investors	Nil	Nil	Nil	Nil
2.	Non-Institutional Investors	Nil	Nil	Nil	Nil
	Private Corporate Bodies including Foreign Companies	Nil	Nil	Nil	Nil
	Directors and relatives	Nil	Nil	Nil	Nil
	Indian public	5	Negligible	5	Negligible
	Others (including Non-resident Indians and Non-Promotor- Non Public shareholding)	Nil	Nil	Nil	Nil
	Sub-total (B)	5	Negligible	5	Negligible
	GRAND TOTAL	250,32,539	100%	250,32,539	100%

8.11 Mode of payment for subscription:

( ) Cheque
( ) Demand Draft

(✓) Other Banking Channels

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

Any financial or other material interest of the directors, promoters or key managerial personnel in the offer/ Issue and the effect of such interest in so far as it is different from the interests of other persons	NIL
Details of any litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority against any promoter of the Company during the last 3 (three) years immediately preceding the year of the issue of this private placement offer cum application letter and any direction issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action shall be disclosed	NIL
Remuneration of directors (during the current year and last 3 (three) financial years)	Please refer to Section 4.12 (c) of this Key Information Document.
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**	NIL

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.	
If: (i) **the proceeds, or any part of the proceeds, of the issue of the debt securities/non-convertible redeemable preference shares are or are to be applied directly or indirectly and in any manner resulting in the acquisition by the company of shares in any other body corporate; and** (ii) **by reason of that acquisition or anything to be done in consequence thereof or in connection therewith, that body corporate shall become a subsidiary of the company, a report shall be made by a Chartered Accountant (who shall be named in the issue document) upon –** A. **the profits or losses of the other body corporate for each of the three financial years immediately preceding the issue of the issue document; and the assets and liabilities of the other body**	NA

corporate as on the latest date to which its accounts were made up.	
The said report shall: **(a) indicate how the profits or losses of the other body corporate dealt with by the report would, in respect of the shares to be acquired, have concerned members of the issuer company and what allowance would have been required to be made, in relation to assets and liabilities so dealt with for the holders of the balance shares, if the issuer company had at all material times held the shares proposed to be acquired; and where the other body corporate has subsidiaries, deal with the profits or losses and the assets and liabilities of the body corporate and its subsidiaries in the manner as provided in paragraph above**	NA
The broad lending and borrowing policy including summary of the key terms and conditions of the term loans such as re-scheduling, prepayment, penalty, default; and where such lending or borrowing is between the issuer and its subsidiaries or associates, matters relating to terms and conditions of the term loans including re-scheduling, prepayment, penalty, default shall be disclosed.	Please refer to **Annexure VIII** of the General Information Document.
The aggregate number of securities of the issuer company and its subsidiary	No equity shares were purchased or sold.

<table>
<tr>
<td>companies purchased or sold by the promoter group, and by the directors of the company which is a promoter of the issuer company, and by the directors of the issuer company and their relatives, within six months immediately preceding the date of filing the issue document with the Registrar of Companies, shall be disclosed.</td>
<td>
<table>
<tr><th>NAME</th><th>STATUS</th><th>SHARES</th><th>PURCHASED</th></tr>
<tr><td>NA</td><td>NA</td><td>NA</td><td>NA</td></tr>
</table>

The details of Compulsorily Convertible Preference Shares purchased by the promoter/promoter group is as follows:
<table>
<tr><th>Sr. No.</th><th>Name of the Transferor</th><th>Name of the Transferee</th><th>Date of purchase/ transfer</th><th>Whether purchase/ transfer</th><th>Number of CCPS</th><th>Amount in ₹ lakhs</th></tr>
<tr><td>1</td><td>Fresh Issue - CCPS</td><td>MuthoottuMini Hotels Private Limited</td><td>19-05-2026</td><td>Purchase</td><td>73,75,000</td><td>7375</td></tr>
</table>
</td>
</tr>
<tr>
<td>Related party transactions entered during the last 3 (three) financial years immediately preceding the year of issue of this private placement offer cum application letter including with regard to loans made or, guarantees given or securities provided</td>
<td>Please refer to Section 4.23 and Section 4.37 (h) of this Key Information Document.</td>
</tr>
<tr>
<td>Summary of reservations or qualifications or adverse remarks of auditors in the last 5 (five) financial years immediately preceding the year of issue of this private placement offer cum application letter and of their impact on the financial statements and financial position of the Company and the corrective steps taken and proposed to be taken by the Company for each of the said reservations or qualifications or adverse remark</td>
<td>Please refer to Section 4.37 (i) of this Key Information Document.</td>
</tr>
<tr>
<td>Details of any inquiry, inspections or investigations initiated or conducted under the Companies Act or any previous company law in the last 3 (three) years immediately preceding the year of circulation of this private placement offer</td>
<td>Please refer to Section 4.37 (j) of this Key Information Document.</td>
</tr>
</table>

cum application letter in the case of the Company and all of its subsidiaries and if there were any prosecutions filed (whether pending or not) fines imposed, compounding of offences in the last 3 (three) years immediately preceding the year of this private placement offer cum application letter and if so, section-wise details thereof for the Company and all of its subsidiaries	
Details of acts of material frauds committed against the Company in the last 3 (three) years, if any, and if so, the action taken by the company	Please refer to **Section 4.21** of this Key Information Document.

8.13 Financial Position of the Company:

The capital structure of the company in the following manner in a tabular form as on 30th June 2026:

The authorized, issued, subscribed and paid up capital (number of securities, description and aggregate nominal value)	Please refer to Section 4.11 (a) of this Key Information Document
Size of the Present Offer	Up to INR 200,00,00,000/- (Indian Rupees Two Hundred Crores Only).
Paid-up Capital: **a. After the offer:** **b. After the conversion of convertible instruments (if applicable)**	 INR 514,48,53,900 INR 514,48,53,900 The issue of the Debentures will not result in a change of paid-up capital as each Debenture is a non-convertible debt instrument which is being issued at face value.
Share Premium Account: **a. Before the offer:** **b. After the offer:**	Please refer to Section 4.11 (a) of this Key Information Document.
Details of the existing share capital of the Issuer in a tabular form, indicating therein with regard to each allotment, the date of allotment, the number of shares allotted, the face value of the shares allotted, the price and the form of consideration: Equity Capital Build up from Incorporation:	

Date of Allotment	No. of Equity Shares	Face Value (in`)	Issue Price (in`)	Consideration (Cash, other than cash etc.)	Nature of Allotment	Cumulative No. of Equity Shares	Cumulative Equity Share Capital (in`)	Cumulative Equity Share Premium (in`)
March 18, 1998	4,000	100	100	Cash	Subscribers to MOA[1]	4,000	4,00,000	NIL
December 28,1999	1,96,000	100	100	Cash	Preferential Allotment[2]	2,00,000	2,00,00,000	NIL
October 1, 2010	58,00,000	100	100	Cash	Preferential Allotment to Roy M. Mathew	60,00,000	60,00,00,000	NIL
November 30, 2010	60,00,000	100	100	Cash	Preferential Allotment to Roy. M. Mathew	,20,00,000	1,20,00,00,000	NIL
December 28, 2012	10,00,000	100	200	Cash	Preferential Allotment to Mini Muthoottu Credit India Private Limited	,30,00,000	1,30,00,00,000	10,00,00,000
March 28, 2013	27,50,000	100	200	Cash	Preferential Allotment [3]	,57,50,000	1,57,50,00,000	37,50,00,000
March 28, 2013	17,50,000	100	--	Not Applicable	Bonus issue at the ratio of 1 Equity Shares for every 9 Equity Shares held by existing shareholders as on March 28, 2013	,75,00,000	1,75,00,00,000	37,50,00,000
November 26,	25,00,000	100	--	Not Applicable	Bonus issue at	2,00,00,000	2,00,00,00,000	37,50,00,000

2013					the ratio of 1 Equity Shares for every 7 Equity Shares held by existing shareholders as on November 25, 2013			
November 30, 2013	15,00,000	100	200	Cash	Preferential Allotment[4]	2,15,00,000	2,15,00,00,000	52,50,00,000
December 10, 2013	10,00,000	100	200	Cash	Preferential Allotment to Roy. M. Mathew	2,25,00,000	2,25,00,00,000	62,50,00,000
September 29, 2017	12,40,418	100	165	Cash	Preferential Allotment[5]	2,37,40,418	237,40,41,800	70,56,27,170
November 1, 2017	12,12,121	100	165	Cash	Preferential Allotment to Muthoottu Mini Theatres	2,49,52,539	249,52,53,900	78,44,15,035
March 28, 2024	80,000	100	375	Cash	Private Placement Allotment to Mathew Muthoottu[6]	2,50,32,539	250,32,53,900	80,64,15,035
Total						**2,50,32,539**	**250,32,53,900**	**80,64,15,035**

[1] Allotment of 1,000 Equity Shares each to Mr. Roy. M. Mathew, Ms. Nizzy Mathew, Mr. Mathew Muthoottu and Ms. Sosamma Mathew

[2] Allotment of 1,38,000 Equity Shares to Mr. Roy M. Mathew and 29,000 Equity Shares each to Ms. Nizzy Mathew and Ms. Sosamma Mathew

[3] Allotment of 3,50,000 Equity Shares to Mr. Roy M. Mathew, 5,00,000 Equity Shares to RMM Properties India Private Limited and 19,00,000 Equity Shares to Muthoottu Mini Hotels Private Limited

[4] Allotment of 13,50,000 Equity Shares to Mr. Mathew Muthoottu and 1,50,000 Equity Shares to Mini Muthoottu Credit India Private Limited

[5] Allotment of 11,01,818 Equity Shares to Mr. Mathew Muthoottu and 1,38,600 Equity Shares to Muthoottu Mini Hotels Private Limited

[6] Allotment of 80,000 Equity Shares to Mr. Mathew Muthoottu

Preference Share Capital Build up from Incorporation as on 30-09-2026:

Date of Allotment	No. of Compulsorily Convertible Preference Shares	Face Value (in`)	Issue Price (in`)	Consideration (Cash, other than cash etc.)	Nature of Allotment	Cumulative No. of Compulsorily Convertible Preference Shares	Cumulative Compulsorily Convertible Preference Share Capital (in')	Cumulative Compulsorily Convertible Preference Share Premium (in`)
December 30, 2025	76,07,000	100	100	Cash	Private Placement	76,07,000	76,07,00,000	NIL
January 30, 2026	38,90,000	100	100	Cash	Private Placement	1,14,97,000	1,14,97,00,000	NIL
February 27, 2026	75,44000	100	100	Cash	Private Placement	1,90,41,000	1,90,41,00,000	NIL
May 19, 2026	73,75,000	100	100	Cash	Private Placement	2,64,16,000	2,64,16,00,000	NIL

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

Date	Amount	Type of issue	Form of Consideration
30-12-2025	760700000	Privately placed Compulsory Convertible Preference Shares	Cash
30-01-2026	389000000	Privately placed Compulsory Convertible Preference Shares	Cash
27-02-2026	754400000	Privately placed Compulsory Convertible Preference Shares	Cash
19-05-2026	737500000	Privately placed Compulsory Convertible	Cash

	<table><tr><td></td><td></td><td>Preference Shares</td><td></td></tr></table>
Profits of the Company, before and after making provision for tax, for the 3 (three) financial years immediately preceding the date of circulation of this private placement offer cum application letter	<table><tr><th>FY</th><th>PBT (in Rs. Cr)</th><th>PAT (in Rs. Cr)</th></tr><tr><td>2025-26</td><td>239.14</td><td>176.90</td></tr><tr><td>2024-25</td><td>129.72</td><td>94.18</td></tr><tr><td>2023-24</td><td>110.56</td><td>77.83</td></tr></table>
Dividends declared by the Company in respect of the said 3 (three) financial years; interest coverage ratio for last three years (cash profit after tax plus interest paid/interest paid)	No dividend has been declared by the Issuer till the date of this private placement offer and application letter. <table><tr><th>Year</th><th>2025-26</th><th>2024-25</th><th>2023-2024</th></tr><tr><td>Interest Coverage Ratio</td><td>1.38</td><td>1.30</td><td>1.28</td></tr></table>
A summary of the financial position of the Company as in the 3 (three) audited balance sheets immediately preceding the date of circulation of this private placement offer cum application letter	Please refer to **CHAPTER A** of this Private Placement Offer cum Application Letter.
Audited Cash Flow Statement for the 3 (three) years immediately preceding the date of circulation of this private placement offer cum application letter	Please refer to **CHAPTER B** of this Private Placement Offer cum Application Letter.
Any change in accounting policies during the last 3 (three) years and their effect on the profits and the reserves of the Company	NIL

PART B

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

Sr. No.	Particulars	First Holder	Second Holder
1	Name		
2	Father's Name		
3	Complete Address (including Flat/ House Number, Street, Locality, Pin Code)		
4	Phone Number, if any		
5	Email ID, if any		
6	PAN Number		

7	Bank Account Details		
8	Number of Non- Convertible Debentures subscribed		
9	Total value of Non- Convertible Debentures subscribed		
10	Tick whichever is applicable: - (a) The applicant is not required to obtain Government approval under the Foreign Exchange Management (Non-debt Instruments) Rules, 2019 prior to subscription of shares. (b) The applicant is required to obtain Government approval under the Foreign Exchange Management (Non-debt Instruments) Rules, 2019 prior to subscription of shares and the same has been obtained, and is enclosed herewith		

_____

Signature of the Subscriber

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

8.14 DECLARATION (To be provided by the Directors)

A. The Company has complied with the provisions of the Companies Act, 2013, Securities Contracts (Regulation) Act, 1956 (42 of 1956) and the Securities and Exchange Board of India Act, 1992 (15 of 1992) and the rules made thereunder.

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

C. The monies received under the offer shall be used only for the purposes and objects indicated in this private placement offer cum application letter.

I am authorized by the board of directors of the Company *vide* resolution dated 16th October 2026, to sign this private placement offer cum application letter and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this private placement offer cum application letter and matters incidental thereto have been complied with.

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

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

The Issuer 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 Key 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 Key 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 Key Information Document is consistent with disclosures permitted by regulatory authorities to the issue of securities made by the companies in the past.

The Issuer declares that the Key Information Document in relation to the issue of Debentures has been perused by the Board of Directors and the final responsibility for the information provided in the Key Information Document in relation to the Debentures lies with the Board of Directors.

For **MUTHOOT MCRED LIMITED (FORMERLY KNOWN AS MUTHOOTTU MINI FINANCIERS LIMITED)**

Authorised Signatory
Name: Mathew Muthoottu
Title: Managing Director
DIN: 01786534
Date: 23rd October 2026

Authorised Signatory
Name: Nizzy Mathew
Title: Chairman & Wholetime Director
DIN: 01680739
Date: 23rd October 2026

Place: Kochi, India Place: Kochi, India

Enclosed

Chapter–A - A summary of the financial position of the Company as in the 3 (three) audited balance sheets immediately preceding the date of circulation of this Offer Letter

Chapter–B - Audited Cash Flow Statement for the 3 (three) years immediately preceding the date of circulation of this Offer Letter

Chapter–C - Related party transactions entered during the last 3 (three) financial years immediately preceding the year of issue of this private placement offer cum application letter including with regard to loans made or, guarantees given or securities provided

Optional Attachments, if any

CHAPTER A: FINANCIAL POSITION OF THE COMPANY AS IN THE 3 (THREE) AUDITED BALANCE SHEETS IMMEDIATELY PRECEDING THE DATE OF CIRCULATION OF THIS PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER

(*Please refer to Annexure IV of this Key Information Document)*

CHAPTER B: **AUDITED CASH FLOW STATEMENT FOR THE 3 (THREE) YEARS IMMEDIATELY PRECEDING THE DATE OF CIRCULATION OF THIS PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER**

(*Please refer to Annexure IV of this Key Information Document)*

CHAPTER C- RELATED PARTY TRANSACTIONS ENTERED DURING THE LAST 3 (THREE) FINANCIAL YEARS IMMEDIATELY PRECEDING THE YEAR OF ISSUE OF THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER

Financial Year	Page number of the audit report which sets out the details of the related party transactions
2023-24	From page no. F213 to F217 of Financial Statements of FY 2023-24
2024-25	From page no. F130 to F132 of Financial Statements of FY 2024-25
2025-26	From page no. F 71 to F 76 of Financial Statements of FY 2025-26

SECTION 9: DECLARATION

The Issuer undertakes and confirms that this Key Information Document does not omit disclosure of any material fact which may make the statements made therein, in light of the circumstances under which they are made, misleading. The Key Information Document also does not contain any false or misleading statement.

The Issuer accepts no responsibility for the statement made otherwise than in the Key Information Document or in any other material issued by or at the instance of the issuer and that any one placing reliance on any other source of information would be doing so at his own risk.

Without prejudice to the above, the persons authorised by the Company, confirms and attests that:

i. The Issuer undertakes that this Key Information Document contain full disclosures in accordance with SEBI NCS Regulations, as amended, and Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended and Companies (Prospectus and Allotment of Securities) Rules, 2014, Securities Contracts (Regulation) Act, 1956 and the Securities and Exchange Board of India Act, 1992.

ii. the compliance with the Act and the rules does not imply that payment of dividend or interest or repayment of non-convertible securities, is guaranteed by the Central Government;

iii. the monies received under the offer shall be used only for the purposes and objects indicated in the Offer document;

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

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

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

We, Mathew Muthoottu, Managing Director (DIN: 01786534) and Nizzy Mathew, Wholetime Director (DIN: 01680739) are authorized by the Board of Directors of the Company vide resolution dated 16th October 2026, as attached below in **Annexure VII**, to sign this Key Information Document and declare that all the requirements of the Companies Act, 2013 and the rules made there under in respect of the subject matter of this Key Information Document and matters incidental thereto have been complied with. Whatever is stated in this Key Information Document and in the attachments thereto is true, correct and complete and no information material to the subject matter of this Key Information Document has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum and Articles of Association.

The Issuer declares that nothing in the issue 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.

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

For **MUTHOOT MCRED LIMITED (FORMERLY KNOWN AS MUTHOOTTU MINI FINANCIERS LIMITED)**

Authorised Signatory
Name: Mathew Muthoottu
Title: Managing Director
DIN: 01786534
Date: 23rd October 2026
Place: Kochi, India

Authorised Signatory
Name: Nizzy Mathew
Title: Chairman & Wholetime Director
DIN: 01680739
Date: 23rd October 2026
Place: Kochi, India

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

(attached separately)

ANNEXURE II: DEBENTURE TRUSTEE AGREEMENT

QR Code:

Web Link: https://muthootmcred.com/wp-content/uploads/2026/10/DTA-Private-NCD-XIX.pdf

ANNEXURE III: APPLICATION FORM

MUTHOOT MCRED LIMITED (FORMERLY KNOWN AS MUTHOOTTU MINI FINANCIERS LIMITED)

A public company incorporated under the provisions of Companies Act, 1956 and validly existing under the provisions of Companies Act, 2013.

Date of Incorporation: March 18, 1998

Registered Office: 65/623-K, Muthoottu Royal Towers, Kaloor, Kochi – 682 017

Telephone No.: +91 484 291 2100

Website: www.muthoottumini.com

DEBENTURE SERIES APPLICATION FORM SERIAL NO.									

ISSUE OF UP TO 2,00,000 (TWO LAKH) SENIOR, SECURED, RATED, LISTED, REDEEMABLE, TAXABLE, TRANSFERRABLE, NON-CONVERTIBLE DEBENTURES HAVING A FACE VALUE OF INR 10,000/- (INDIAN RUPEES TEN THOUSAND ONLY) EACH, FOR CASH, AT PAR, AGGREGATING UP TO INR 200,00,00,000/- (INDIAN RUPEES TWO HUNDRED CRORES ONLY) ("DEBENTURES") ("ISSUE") BY MUTHOOT MCRED LIMITED (FORMERLY KNOWN AS MUTHOOTTU MINI FINANCIERS LIMITED) (THE "COMPANY" OR "ISSUER").

DEBENTURES APPLIED FOR:

Number of Debentures: ____In words: _____-only
Amount INR_____/-In words Indian Rupees :_____Only

DETAILS OF PAYMENT:

Cheque / Demand Draft / RTGS
No. _____ Drawn on_____

Funds transferred to **MUTHOOT MCRED LIMITED (FORMERLY KNOWN AS MUTHOOTTU MINI FINANCIERS LIMITED)**
Dated _____

Total Amount Enclosed
(In Figures) INR_/- (In words) _Only

APPLICANT'S NAME IN FULL (CAPITALS) **SPECIMEN SIGNATURE**

APPLICANT'S ADDRESS

ADDRESS																		
STREET																		
CITY																		
PIN							**PHONE**							**FAX**											

APPLICANT'S PAN/GIR NO. _____ IT CIRCLE/WARD/DISTRICT ____

I AM/ WE ARE ( ) COMPANY ( ) OTHERS ( ) SPECIFY _____

We have read and understood the terms and conditions of the issue of Debentures including the Risk Factors described in the General Information Document dated 22nd January 2026 read together with the Key Information Document dated 23rd October 2026 and a private placement offer cum application letter dated 23rd October 2026 prepared in accordance with Section 42 of the Companies Act (as defined below) read with the Companies (Prospectus and Allotment of Securities) Rules, 2014 (collectively, the "**Debt Disclosure Documents**") issued by the Issuer and have considered these in making our decision to apply. We bind ourselves to these terms and conditions and wish to apply for allotment of these Debentures. We request you to please place our name(s) on the Register of Debenture Holders.

Name of the Authorised Signatory(ies)	**Designation**	**Signature**

Applicant's Signature:

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

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

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

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

(Note: Cheque and Drafts are subject to realisation)

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

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

Applicant's
Signature

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

(Note : Cheque and Drafts are subject to realisation)

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

ACKNOWLEDGMENT SLIP

(To be filled in by Applicant) **SERIAL NO.**									

Received from _____

Address_____

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

INSTRUCTIONS

1. Application form must be completed in full, IN ENGLISH.

2. Signatures must be made in English or in any of the Indian languages. Thumb Impressions must be attested by an authorized official of the Bank or by a Magistrate/Notary Public under his/her official seal.

3. Application form, duly completed in all respects, must be submitted with the respective Collecting Bankers. The payment is required to be made to the account(s) of BSE Clearing Limited mentioned in the Debt Disclosure Documents.

4. Receipt of applicants will be acknowledged by the Company in the "Acknowledgement Slip" appearing below the application form. No separate receipt will be issued.

5. All applicants should mention their Permanent Account No. or their GIR No. allotted under Income Tax Act, 2025 and the Income Tax Circle/Ward/District. In case where neither the PAN

nor the GIR No. has been allotted, the fact of non-allotment should be mentioned in the application form in the space provided. Income Tax as applicable will be deducted at source at the time of payment of interest including interest payable on application money.

6. The application would be accepted as per the terms of the manner outlined in the transaction documents for the private placement.

ANNEXURE IV: LATEST AUDITED FINANCIAL STATEMENT

Audited Financials for FY 2023-2024, FY 2024-2025 and FY 2025-2026 and the unaudited limited review financials for the period ended 30th June 2026 are attached below:

(A) **Unaudited limited review financial information for the quarter ended June 30, 2026** - https://muthootmcred.com/wp-content/uploads/2026/08/Unaudited-Quarterly-Financials-of-June-2026.pdf

(B) **Audited Financials for the financial year ended 2025-2026 –** https://muthootmcred.com/wp-content/uploads/2026/08/Audited-Financials-and-Notes-As-on-31-03-2026-2.pdf

(C) **Audited Financials for the financial year ended 2024-2025 –** https://muthootmcred.com/wp-content/uploads/2025/06/Audit-report-and-Financials-March-2025.pdf

(D) **Audited Financials for the financial year ended 2023-2024 –** https://muthootmcred.com/wp-content/uploads/2024/05/Audited-Financial-Results-March-2024-1.pdf

ANNEXURE V: ILLUSTRATION OF BOND CASH FLOWS

Illustration of Bond Cash Flows	
Company	Muthoot MCred Limited (Formerly known as Muthoottu Mini Financiers Limited)
Face Value (per security)	INR 10,000/- (Indian Rupees Ten Thousand Only)
Issue Opening Date	27th October 2026
Date of Allotment	28th October 2026
Redemption Date / Maturity Date	30th October 2029
Tenure and Coupon Rate	**Tenor:** shall mean 30th October 2029, the date occurring on the expiry of a period of 1098 (One Thousand and Ninety-Eight) days from the Deemed Date of Allotment. **Coupon:** 9.25% p.a.p.m. (Nine point two five percent per annum) payable monthly.
Frequency of the Coupon Payment with specified dates	Monthly on 10th day of every month, starting from 10th December 2026
Day Count Convention	Actual/Actuals

INTEREST PAYMENT SCHEDULE AND REDEMPTION SCHEDULE

(on per Debenture basis) (in INR)

Sr no.	Due Date*	Interest per Debenture	Principal Per Debenture
1)	10-12-2026	108.97	-
2)	10-01-2027	78.56	-
3)	10-02-2027	78.56	-
4)	10-03-2027	70.96	-
5)	10-04-2027	78.56	-
6)	10-05-2027	76.03	-
7)	10-06-2027	78.56	-
8)	10-07-2027	76.03	-
9)	10-08-2027	78.56	-
10)	10-09-2027	78.56	-
11)	10-10-2027	76.03	-
12)	10-11-2027	78.56	-
13)	10-12-2027	76.03	-
14)	10-01-2028	78.35	-
15)	10-02-2028	78.35	-
16)	10-03-2028	73.29	-
17)	10-04-2028	78.35	-
18)	10-05-2028	75.82	-
19)	10-06-2028	78.35	-
20)	10-07-2028	75.82	-
21)	10-08-2028	78.35	-
22)	10-09-2028	78.35	-
23)	10-10-2028	75.82	-
24)	10-11-2028	78.35	-
25)	10-12-2028	75.82	-
26)	10-01-2029	78.56	-
27)	10-02-2029	78.56	-
28)	10-03-2029	70.96	-
29)	10-04-2029	78.56	-
30)	10-05-2029	76.03	-
31)	10-06-2029	78.56	-
32)	10-07-2029	76.03	-
33)	10-08-2029	78.56	-
34)	10-09-2029	78.56	-
35)	10-10-2029	76.03	-
36)	30-10-2029	50.68	-
37)	30-10-2029	-	10,000

*The actual payment date will vary subject to Business Day Convention.

ANNEXURE VI: DUE DILIGENCE CERTIFICATE

(attached separately)

ANNEXURE VII: BOARD RESOLUTION

(attached separately)

ANNEXURE VIII: SHAREHOLDERS RESOLUTION

(attached separately)

ANNEXURE IX: IN PRINCIPLE APPROVAL RECEIVED FROM STOCK EXCHANGE

(attached separately)

ANNEXURE X: CONSENT LETTER FROM THE REGISTRAR AND TRANSFER AGENT

(as attached separately)

ANNEXURE XI: CONSENT LETTER FROM THE MERCHANT BANKER

(attached separately)

ANNEXURE XII - LENDING POLICY

(attached separately)

ANNEXURE XIII – ALM DISCLOSURES

A. Details with regard to lending done out of the issue proceeds of earlier issuances of debt securities (whether public issue or private placement) by the Issuer

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

Please refer to the lending policy set out in **Annexure XII** of this Key Information Document.

(b) **Classification of Loans given to associate or entities related to Board, Key Managerial Personnel and Senior Management, promoters, etc.:**

NA

(c) **Classification of loans according to type of loans, denomination of loan outstanding by loan to value, sectors, denomination of loans outstanding by ticket size, geographical classification of borrowers, maturity profile etc.:**

Please refer to paragraph (J) of this table below.

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

(₹ in lakh)

Particulars	Amount
Total advances to twenty largest borrowers	2,442.93
Percentage of Advances to twenty largest borrowers to Total Advances to the Company	0.34%

(e) **Details of loans, overdue and classified as non-performing assets (NPA) in accordance with RBI stipulations:**

Please refer to paragraph (K) of this table below

B. Details of borrowings made by NBFC

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

Please refer to paragraph (J) in this table including sub-paragraph (c) therein.

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

Please refer to paragraph (K) of this table below.

(c) **Quantum and percentage of secured vis-à-vis unsecured borrowings made; and**

Type of Borrowings	Outstanding as at 30.06.2026 (INR) (in Crore)	%
Secured Borrowings	5,619.74	87.27%

Unsecured Borrowings	819.54	12.73%
Total	6,439.29	100.00%

C. Details of change in shareholding

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

Not Applicable

D. Disclosure of Assets Under Management

(a) Segment wise breakup:

Please refer to sub-paragraph (c) of paragraph (J) in this table below.

(b) Type of Loans

Please refer to sub-paragraph (a) of paragraph (J) in this table below.

E. Details of borrowers

Geographical location wise

Please refer to sub-paragraph (e) of paragraph (J) in this table below.

F. Details of Gross NPA

Segment wise:

Please refer to sub-paragraph (c) of paragraph (K) in this table below.

G. Details of Assets and Liabilities

Residual maturity profile wise into several bucket:

Please refer to paragraph (L) in this table below.

H. Additional details of loans made by the issuer where it is a Housing Finance Company

Given that the Issuer is not a housing finance company, this is not applicable.

I. Disclosure of latest ALM statements to stock exchange

Please refer to the ALM statements set out in Annexure XIII of this Key Information Document.

J. Classification of loans according to

(a) **Type of Loans:**

Details of types of loans

Sl. No.	Types of loans	Rs. crore
1	Secured	6,759.60

2	Unsecured	338.78
	Total assets under management (AUM)^^	7098.38

**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;*

(b) **Denomination of loans outstanding by loan-to-value:**

Details of LTV

Sl. No.	LTV (at the time of origination)	Percentage of AUM
1	Upto 40%	1.59%
2	40-50%	2.19%
3	50-60%	4.26%
4	60-70%	11.84%
5	70-80%	66.65%
6	80-85%	13.47%
6	85-90%	-
7	>90%	-
	Total	100%

(c) **Sector Exposure**

Details of sectoral exposure

Sl. No.	Segment-wise break-up of AUM	Percentage of AUM
1	Retail	
A	Mortgages (home loans and loans against property)	0.01%
B	Gold loans	95.21%
C	Vehicle finance	NA
D	MFI	4.77%
E	MSME	NA
F	Capital market funding (loans against shares, margin funding)	NA
G	Others	NA
2	Wholesale	

A	Infrastructure	NA
B	Real estate (including builder loans)	NA
C	Promoter funding	NA
D	Any other sector (as applicable)	NA
E	Others	NA
	Total	**100%**

(d) **Denomination of loans outstanding by ticket size*:**

Details of outstanding loans category wise

Sl. No.	Ticket size (at the time of origination)	Percentage of AUM
1	Upto Rs. 2 lakh	36.26%
2	Rs. 2-5 lakh	32.02%
3	Rs. 5 - 10 lakh	15.88%
4	Rs. 10 - 25 lakh	11.93%
5	Rs. 25 - 50 lakh	2.97%
6	Rs. 50 lakh - 1 crore	0.79%
7	Rs. 1 - 5 crore	0.14%
8	Rs. 5 - 25 crore	0.00%
9	Rs. 25 - 100 crore	0.00%
10	>Rs. 100 crore	0.00%
	Total	**100%**

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

(e) **Geographical classification of borrowers:**

Top 5 states borrower wise

Sl. No.	Top 5 states	Percentage of AUM
1	Tamil Nadu	34.97%
2	Andhra Pradesh	21.17%
3	Telangana	20.26%
4	Kerala	10.27%

5	Karnataka	9.96%
	Total	**96.63%**

K. Details of loans, overdue and classified as non-performing assets (NPA) in accordance with RBI stipulations

(a) Movement of Gross NPA

Rs. crore

Movement of gross NPA*	As on 30.06.26	As on 31.03.26	As on 31.03.25	As on 31.03.24
Opening gross NPA	41.32	35.18	31.14	13.99
- Additions during the year	7.56	19.00	25.12	20.21
- Reductions during the year	7.14	12.86	21.08	3.06
Closing balance of gross NPA	41.74	41.32	35.18	31.14

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

(b) Movement of provisions for NPA

Rs. Crore

Movement of provisions for NPA	As on 30.06.26	As on 31.03.26	As on 31.03.25	As on 31.03.24
Opening balance	24.47	14.46	5.82	1.85
- Provisions made during the year	2.43	14.53	10.31	3.2
-Write-off/ write-back of excess provisions	2.23	-4.53	-1.66	0.76
Closing balance	24.67	24.46	14.46	5.82

(c) Segment wise gross NPA

Gross NPA (%)

Sl. No.	Segment-wise gross NPA	As on 30.06.26	As on 31.03.26	As on 31.03.25	As on 31.03.24
1	Retail				
A	Mortgages (home loans and loans against	100.00%	100.00%	39.06%	14.29%

	property)				
B	Gold loans	0.34%	0.36%	0.50%	0.74%
C	Vehicle finance	NA	NA	NA	NA
D	MFI	5.24%	5.02%	4.68%	2.22%
E	MSME	NA	NA	NA	NA
F	Capital market funding (loans against shares, margin funding)	NA	NA	NA	NA
G	Others	NA	NA	NA	NA
2	Wholesale				
A	Infrastructure	NA	NA	NA	NA
B	Real estate (including builder loans)	NA	NA	NA	NA
C	Promoter funding	NA	NA	NA	NA
D	Any other sector (as applicable)	NA	NA	NA	NA
E	Others	NA	NA	NA	NA
	Total	0.59%	0.62%	0.85%	0.88%

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

Residual maturity profile of assets and liabilities (INR in Crores) as on 30-06-2026

Category	Up to 30/31 days	>1 month - – months	>2 months - – months	>3 month– - 6 months	>6 months - 1 year	>1 year - 3 years	>3 years - 5 years	> 5 years	Total
Deposit	-	-	-	-	-	-	-	-	-
Advances	**254.92**	**214.96**	**191.54**	**2,569.93**	**3,606.38**	**168.62**	-	**37.88**	**7,044.23**
Investments	-	-	-	-	-	-	-	**29.68**	**29.68**
Borrowings	**213.18**	**197.34**	**174.99**	**650.70**	**1,791.77**	**3,377.91**	**187.16**	**36.96**	**6,630.01**

FCA*	-	-	-	-	-	-	-	-	-
FCL*	-	-	-	-	-	-	-	-	-

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

ANNEXURE XIV – CERTIFICATE OF INCORPORATION

(attached separately)