7 ISSUE DETAILS

Items	Particulars
Security Name (Name of the non-convertible securities which includes (Coupon/dividend, Issuer Name and maturity year)	IIFL Finance Secured Listed Rated Redeemable Non-Convertible Debentures– Series D37 Maturity – 2028
Issuer/ Company	IIFL Finance Limited
Type of Instrument	Secured, senior, listed, rated, redeemable debt instruments in the nature of non-convertible debentures
Nature of Instrument (Secured or Unsecured)	Secured Senior Redeemable Non-Convertible Debentures
Seniority (Senior or Subordinated)	Senior
Mode of Issue	At par on private placement basis
Eligible investors	Only those investors who are permitted to invest in this issue as per the Applicable Laws including the SEBI NCS Regulations and the SEBI NCS Master Circular shall be eligible to invest in the issue of the Debentures. All QIBs specifically mapped by the Issuer on the NSE EBP Platform, are eligible to bid / invest / apply for this Issue. Subject to Applicable Law, the categories of investors eligible to subscribe to the Debentures in this Issue (being "**Eligible Investors**"), when addressed directly, are: 1. Scheduled Commercial Banks; 2. Financial Institutions; 3. Qualified Institutional Buyer; 4. Primary/ State/ District/ Central Co-operative Banks (subject to permission from RBI); 5. Regional Rural Banks; 6. Mutual Funds; 7. Companies, Bodies Corporate authorised to invest in Debentures; 8. Provident Funds, Gratuity, Superannuation, subject to their investment guidelines; 9. Insurance companies, NBFCs and Alternative Investment Funds, subject to their investment guidelines; 10. High Net Worth Individuals; 11. Foreign Portfolio Investors; and 12. any other investor category eligible to invest subject to current applicable laws, rules, act etc. For the aforementioned, "Qualified Institutional Buyers" or "QIBs" shall have the same meaning as assigned to such term under Regulation 2 (ss) of SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended from time to time, and shall include: 1. Public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institutions which are authorised to invest in the NCDs; 2. Provident funds and pension funds each with a minimum corpus of ₹25 crore, superannuation funds and gratuity funds, which are authorised to invest in the NCDs; 3. Alternative Investment Funds, subject to investment conditions applicable to them under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012; 4. Resident Venture Capital Funds registered with SEBI;

Items	Particulars
	5. Insurance companies registered with the IRDAI; 6. State industrial development corporations; 7. Insurance funds set up and managed by the army, navy, or air force of the Union of India; 8. Insurance funds set up and managed by the Department of Posts, the Union of India; 9. Systemically Important Non-Banking Financial Companies; 10. National Investment Fund set up by resolution no. F.No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India; and 11. Mutual funds registered with SEBI. 12. a foreign portfolio investor ("FPIs") other than Individuals, corporate bodies and family offices; The Eligible Investors shall be as per the NSE EBP Platform. Notwithstanding any acceptance of bids by the Issuer on and/or pursuant to the bidding process on the NSE Bond EBP Platform, (a) if a person, in the Issuer's view, is not an Eligible Investor, the Issuer shall have the right to refuse allotment of Debentures to such person and reject such person's application; (b) if after applying for subscription to these Debentures and/or allotment of Debentures to any person, such person becomes ineligible and/or is found to have been ineligible to invest in/hold these Debentures, the Issuer shall not be responsible in any manner.
Listing (including name of stock exchange(s) where it will be listed & timeline for listing)	The Debentures are proposed to be listed on NTRP under New Debt Market of NSE Further, it shall be ensured by the Issuer that the Debentures are listed within 3 (three) Business Days from the Issue Closing Date. In case Debentures are not listed within 3 (three) Business Days from the Issue Closing Date, the Issuer shall pay penal interest of 1% p.a. over and above the Coupon Rate on the Principal Amounts outstanding in relation to the Debentures for the period of delay to the investor (i.e. from the Deemed Date of Allotment to the date of listing). The designated stock exchange for the Issue is NSE.
Rating of the instrument	[CRISIL] has assigned a rating of CRISIL AA/Stable in respect of the Debentures. The Issuer declares that the ratings are valid as on the date of issuance and listing of the Debentures. The credit rating is not a recommendation to buy, sell or hold the Debentures and investors should take their own decision. The rating may be subject to suspension, revision or withdrawal at any time by the assigning Credit Rating Agency. The Credit Rating Agency have the right to revise, suspend or withdraw the rating at any time on the basis of factors or circumstances which the Credit Rating Agency believe may have an impact on its rating.
Issue Size	30,000 (Thirty Thousand) senior, secured, rated, listed and redeemable non-convertible debentures of Rs. 1,00,000/- (Rupees One Lakh only) each, of aggregate nominal value of Rs. 300,00,00,000/- (Rupees Three Hundred Crore only) with an option to retain the over subscription of up to Rs. 300,00,00,000/- (Rupees Three Hundred Crore only), aggregating to Rs. 600,00,00,000/- (Rupees Six Hundred Crore only).

<table>
<tr><th>Items</th><th>Particulars</th></tr>
<tr><td>Minimum Subscription to the Issue</td><td>As per the SEBI NCS Regulations and the SEBI Master Circular</td></tr>
<tr><td>Minimum Subscription per Investor</td><td>100 (One Hundred) Debenture having face value of ₹ 1,00,000 (Indian Rupees One Lakh only) each</td></tr>
<tr><td>Option to retain oversubscription (Amount)</td><td>Rs. 3,00,00,00,000/- (Rupees Three Hundred Crores only)</td></tr>
<tr><td>Mode of Issue</td><td>Private placement in dematerialised form through NSE EBP platform</td></tr>
<tr><td>EBP Platform</td><td>NSE EBP Platform</td></tr>
<tr><td>Objects of the Issue/ Purpose for which there is requirement of funds</td><td>For the purpose of deployment of funds on its own balance sheet through onward lending in relation to the gold loan portfolio of the Company.

The proceeds will not be used either in part or full, for capital market activities, including subscription/purchase of shares and debentures, acquisition or purchase of land or any other speculative business activity. The issue proceeds shall not be used for any purpose which may be in contravention of RBI guidelines for bank financing to NBFCs

Issuer to provide end use certificate within 90 days from deemed date of allotment.</td></tr>
<tr><td>Details of use of proceeds</td><td><table><tr><th>Objects of the Issue</th><th>Percentage of amount proposed to be financed from Net Proceeds</th></tr><tr><td>For the purpose of deployment of funds on its own balance sheet through onward lending in relation to the gold loan portfolio of the Company.</td><td>100%</td></tr></table></td></tr>
<tr><td>In case the issuer is an NBFC and the objects of the issue entail loan to any entity who is a ‘group company’ then disclosures shall be made in the following format:</td><td>The Issuer is not proposing to provide loan to a group company from the proceeds of the issue of the Debentures.</td></tr>
<tr><td>Coupon Rate</td><td>9.25% per annum</td></tr>
<tr><td>Credit Rating Agency</td><td>CRISIL</td></tr>
<tr><td>Step up/step down coupon Rate</td><td>In the event that the credit rating assigned to the Debentures is downgraded/ falls below AA, the Coupon Rate applicable in relation to the Debentures shall stand increased by 0.25% (Zero Decimal Point Two Five Percent) for each notch of rating downgrade (“Step-Up Coupon”).
The Step-Up Coupon shall be payable along with the Coupon on each Coupon Payment Dates for the period commencing from the date of downgrade in rating on the outstanding principal amount of the Debentures and until the rating of the Debentures has been restored to AA</td></tr>
<tr><td>Coupon Payment frequency</td><td>Annually</td></tr>
<tr><td>Coupon payment dates</td><td>2 September 2027 and 1 September 2028</td></tr>
<tr><td>Cumulative / non-cumulative, in case of Coupon</td><td>Not Applicable</td></tr>
<tr><td>Coupon type (Fixed, Floating or other structure)</td><td>Fixed</td></tr>
<tr><td>Coupon Reset process (including rates, spread, effective date, interest rate</td><td>Not Applicable</td></tr>
</table>

Items	Particulars
cap & floor etc.)	
Day count basis (Actual/Actual)	Actual/Actual Interest shall be computed on an 'actual/ actual basis'. In case of leap year, if 29 February falls during the tenor of security, then the number of days shall be reckoned as 366 days for a whole one year period in accordance with SEBI NCS Master Circular.
Working Day Convention / Effect of Holidays	'Working Day' or 'Business Day' shall be a day on which commercial banks are open for business in the city of Mumbai, Maharashtra. However, in the following cases, working day / business day shall mean: 1. Announcement of bid /issue period: Working Day / Business Day shall mean all days, excluding Saturdays, Sundays and public holidays, on which commercial banks are open for business in the city of Mumbai, Maharashtra; 2. the time period between the bid/ issue closing date and the listing of the non-convertible securities on the stock exchanges and Record Date: Working Day / Business Day shall mean all trading days of the stock exchanges for non-convertible securities, excluding Saturdays, Sundays and bank holidays, as specified by SEBI; If the date of payment of interest/redemption of principal does not fall on a Working Day, the payment of interest/principal shall be made in accordance with as per the SEBI NCS Master Circular. If any of the Coupon Payment Date(s), other than the ones falling on the Redemption Date, falls on a day that is not a Working Day, the payment shall be made by the Issuer on the immediately succeeding Working Day, which becomes the Coupon Payment Date for that coupon period. However, the future Coupon Payment Date(s) would be as per the schedule originally stipulated at the time of issuing the Debentures. In other words, the subsequent Coupon Payment Date(s) would not be changed merely because the payment date in respect of one particular Coupon payment in relation to one particular coupon period has been postponed earlier because of it having fallen on a non-Working Day. If the Redemption Date of the Debentures falls on a day that is not a Working Day, the Redemption Amount shall be paid by the Issuer on the immediately preceding Working Day which becomes the new Redemption Date.
Interest on Application Money	The interest on application money shall be calculated at the Coupon Rate prevailing on the Deemed Date of Allotment for the period commencing on the date of receipt of the subscription monies from the prospective Debenture Holders by the Company up to 1 (One) day prior to the Deemed Date of Allotment. The interest on application monies shall be paid by the Company to the Debenture Holders within 7 (Seven) Business Days from the Deemed Date of Allotment.
Default Interest Rate	In case of occurrence of any Event of Default (including delay in payment of Coupon and/ or redemption of Principal Amount on the Due Date), the Company shall pay additional interest at 2% (two percent) per annum over and above the applicable Coupon Rate on: (a) the defaulted amounts, in case of a payment default; and (b) on the Principal Amount outstanding on the Debentures, in case of an Event of Default other than payment default, for the period commencing from the date of occurrence of such Event of Default and ending on the date on which such Event of Default ceases to exists or is cured

Items	Particulars
	to the satisfaction of the Debenture Trustee (acting on the instructions of the Debenture Holders). In the event that the relevant Tranche of Debentures are not listed within 3 (three) Business Days from the Issue Closing Date for such specific Tranche, or such other extended period available under Applicable Law, additional interest of 1% (one percent) per annum over and above the Coupon Rate shall be payable on the outstanding Principal Amount on the Debentures for the delayed period. In case of delay in execution of the Debenture Trust Deed within the timeline prescribed by the SEBI, the Issuer shall pay penal interest at the rate of 2% (two percent) per annum over and above the Coupon Rate on the outstanding Principal Amount on the Debentures for the delayed period.
Redemption Date	1 September 2028
Tenor	2 years from the Deemed date of allotment
Redemption amount	At Par
Redemption Premium/Discount	Nil
Face Value/ Issue Price	At Par Rs. 1,00,000 per Debenture.
Discount at which security is issued & the effective yield as a result of such discount	Not Applicable
Premium/Discount at which Security is redeemed and the effective yield as a result of such premium/discount	Not Applicable
Lock-in Period	NA
Put Option	NA
Put Date/ Put Option Date	NA
Put Price	NA
Call Option	NA
Call Date/ Call Option Date/ Call Option Payment Date	NA
Call Price	NA
Put Notification Time (Timelines by which the investor need to intimate Issuer before exercising the put)	NA
Call Notification Time/ Call Option Notice (Timelines by which the Issuer need to intimate Investor before exercising the call)	NA
Minimum application and in multiples of thereafter	100 (One Hundred) Debentures and in multiples of 1 (One) thereafter
Issue Timing	11 AM to 12 Noon
Issue Opening date	Tuesday, September 01, 2026
Issue Closing date	Tuesday, September 01, 2026
Date of earliest closing of the issue, if any.	Tuesday, September 01, 2026
Pay-in-date	Wednesday, September 02, 2026
Deemed Date of allotment	Wednesday, September 02, 2026
Settlement mode of the	Payment of interest and repayment of principal shall be made by way of credit

Items	Particulars
instrument	through direct credit/ National Electronic Clearing Service/ RTGS/ NEFT mechanism or any other permitted method at the discretion of the Issuer. The pay-in of subscription money for the Debentures shall be made as per EBP guidelines through clearing corporation i.e., NSE Clearing Ltd.
Settlement Cycle for EBP	T+1 Business Day, where T is the Bid Closing Date
Issuance mode	Demat mode only
Trading mode	Demat mode only
Depository	National Securities Depository Limited ("**NSDL**") and/or Central Depository Services (India) Limited ("**CDSL**")
Disclosure of Interest/ redemption dates	Please refer to the Coupon Rate section and Redemption Date section above. Please refer to the Illustration of Cashflows.
Record Date	15 (Fifteen) calendar days prior to actual interest/principal payment date. In the event the Record Date falls on a day which is not a Working Day, the preceding Working Day will be considered as Record Date.
All Covenants of the Issue	Please refer to Annexure 11 (*All Covenants to the Issue*) of this Key Information Document.
Description regarding Security (where applicable) including type of security (movable/immovable/tangible etc.), type of charge (pledge/ hypothecation/ mortgage etc.), date of creation of security/ likely date of creation of security, minimum security cover, revaluation /Details of security to be created and process of due diligence carried out by the Debenture Trustee	First ranking *pari passu* charge over all current, standard and performing book debts, loans and advances and current assets/ receivables of the Company arising out of the gold loans, MSME/business loans, real estate loans, capital market loans and loans against property granted by the Issuer to its customers, that are in existence as on the date hereof and that shall come into existence at any time and from time to time hereafter (except those receivables of the Company which have been exclusively charged in favour of any existing charge holders as of date of the Debenture Trust Deed and details of which are disclosed to the Debenture Trustee) such that the Required Security Cover is maintained at all times during the tenor of the Debentures.
Required Security Cover	Security Cover Ratio of 1.00x times, which is to be maintained at all times in relation to the Debentures until the Final Settlement Date.
Security Cover Ratio	mean the ratio of the value of the Hypothecated Properties to the outstanding principal value of the Debentures and the Coupon accrued thereon as calculated in accordance with the SEBI DT Master Circular.
Replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the General Information Document	The Company shall during the currency of the Debentures and until the Final Settlement Date maintain the Required Security Cover. For the purpose of monitoring the Required Security Cover, the Issuer shall within a period of 20 (twenty) days from end of each calendar month provide a compliance report to the Debenture Trustee along with a certificate from a practicing independent chartered accountant or such other person as required by the Debenture Trustee ("**Monthly Reports**"), in such form and manner as may be acceptable to the Debenture Trustee, confirming that the Security Cover Ratio being maintained by the Issuer through the Hypothecated Properties is at least equal to the Required Security Cover. In the event that the Monthly Report discloses that the Security Cover Ratio being maintained by the Hypothecated Properties is less than the Required Security Cover, the Issuer shall forthwith within a period of 7 (seven) days from the date of such Monthly Report create charge over such other Receivables and/or any other asset of the Issuer as acceptable to the Debenture Trustee to ensure that the Required Security Cover is being maintained at all times. In the event pursuant to above, the Company has made additional Receivables or any assets of the Company as Security for the Debentures, the Company shall in such case within a period of 30 (thirty) days from the date of creation of such additional security make appropriate filings with the Registrar of Companies and CERSAI recording the additional security created in favour of the Debenture

Items	Particulars
	Trustee. In case of delay in execution of the Debenture Trust Deed within the timeline prescribed by the SEBI, the Issuer shall pay penal interest at the rate of 2% (two percent) per annum over and above the Coupon Rate on the outstanding Principal Amount on the Debentures for the delayed period. In case of occurrence of any Event of Default (including delay in payment of Coupon and/ or redemption of Principal Amount on the Due Date), the Company shall pay additional interest at 2% (two percent) per annum over and above the applicable Coupon Rate on: (a) the defaulted amounts, in case of a payment default; and (b) on the Principal Amount outstanding on the Debentures, in case of an Event of Default other than payment default, for the period commencing from the date of occurrence of such Event of Default and ending on the date on which such Event of Default ceases to exists or is cured to the satisfaction of the Debenture Trustee (acting on the instructions of the Debenture Holders)
Financial Covenants	**1.** The Company shall ensure that the Company maintains Capital Adequacy Ratio in compliance with the RBI Regulations; **2.** The Company shall ensure that, on a standalone basis, the ratio of Gross Debt to Equity is less than or equal to 6 (six); Gross Debt shall on any date mean the aggregate Financial Indebtedness of the Company as on such date less Securitised assets Equity in relation to the Company shall mean issued and paid up equity share capital, compulsorily convertible instruments and compulsorily convertible Preference Share Capital (+) all reserves (excluding revaluation reserves and pertaining to instruments which are not equity or compulsorily convertible) (-) any dividend declared (+) deferred tax liability (-) deferred tax assets (-) intangibles (including but not restricted to brand valuation, goodwill etc.) as per the latest quarterly financial statements of the Company (-) any credit enhancements and first loss default guarantees issued by the Company.) **3.** The Company shall ensure that, on a standalone basis, its Gross NPA is less than or equal to 6% (six percent) of its Net AUM; **4.** The Company shall ensure that, on a standalone basis, its Net NPA is less than or equal to 4% (four percent) of its Net AUM; **5.** The Company shall ensure that, on a standalone basis, secured loans granted by the Company to its customers from time to time which form part of the Net AUM of the Company are at least 45% (forty five percent) of its Net AUM; and **6.** The Company shall ensure that, on a standalone basis, its Cumulative Asset Liability Mismatch is always positive for all buckets up to 3 (three) years.
Further Borrowings	Subject to as set out hereinbelow and so long as no Event of Default has occurred and is subsisting, the Company shall be freely entitled to make further issue(s) of debentures, raise further loans of advances and/or avail further deferred payment guarantees or other financial facilities from time to time from such persons/banks/financial institutions or body corporate/or any other agency without obtaining any prior written approval of the Debenture Trustee and/or the Debenture Holders. Notwithstanding anything to the contrary contained herein, only so long as the Required Security Cover is maintained for each Tranche and no Event of Default has occurred and is subsisting, the Company shall be free to create in favour of any other lender any Encumbrances in the nature of first ranking pari passu charge by way of hypothecation on the Hypothecated Properties and/or first and

Items	Particulars
	exclusive charge by way of hypothecation on certain identified Receivables of the Company and/or enter into transaction involving securitisation or assignment or transfer of certain identified Receivables of the Company, without the prior approval of the Debenture Trustee and/or the Debenture Holders provided that the Required Security Cover is not breached after entering into such transaction or creation of such charges. In the event the Company proposes to create any of the aforesaid Encumbrances or enter into any transaction in the nature of securitisation, assignment or transfer of identified Receivables, the Company shall promptly provide to the Debenture Trustee a certificate from a chartered accountant stating that after creation of such Encumbrances or entering into of such transactions, the Required Security Cover as stipulated in Transaction Documents is maintained.
Conditions Precedent to Disbursement	Please refer to Part D of Section B of Annexure 11 of this Key Information Document.
Conditions subsequent to Disbursement	Please refer to Part D of Section B of Annexure 11 of this Key Information Document.
Events of Default (including manner of voting /conditions of joining Inter Creditor Agreement)	Please refer to Part A of Section B of Annexure 11 of this Key Information Document. In case of payment event of default, default interest will be paid in accordance with provisions of the Transaction Documents. Manner of voting/ conditions of joining the Inter Creditor Agreement shall be mentioned in the Debenture Trust Deed which will be executed within time frame prescribed under the Applicable Law.
Creation of Recovery Expense Fund	If required under law, the Issuer undertakes to create a recovery expense fund in the manner as may be specified by SEBI from time to time and inform the Debenture Trustee about the same.
Conditions for breach of covenants (as specified in Debenture Trust Deed)	Please refer to Annexure 11 of this Key Information Document.
Provisions related to cross default clause	Any indebtedness of the Company for borrowed monies i.e. indebtedness for and in respect of monies borrowed or raised (whether or not for cash consideration) by whatever means (including acceptances, credits, deposits and leasing) becomes due prior to its stated maturity by reason of default of the terms thereof or any such indebtedness is not paid at its stated maturity or there is a default in making payments due under any guarantee or indemnity given by the Company in respect of the indebtedness of borrowed monies of any person
Role and Responsibilities of Debenture Trustees	The Debenture Trustee will be responsible for all action as per SEBI Regulation and Companies Act, 2013. The Debenture Trustees shall carry out its duties and perform its functions as required to discharge its obligations under the terms of the Companies Act, 2013, SEBI NCS Regulations, the SEBI NCS Master Circular, SEBI DT Regulations, SEBI DT Master circular, Debenture Trustees Agreement, Disclosure Documents and all other related transaction documents, with due care, diligence and loyalty.
Risk factors pertaining to the issue	As set out under Section 3 (*Risk Factors*) of the Key Information Document.
Governing Law and Jurisdiction	The Debentures shall be construed to be governed in accordance with Indian

Items	Particulars
	Law. Any dispute arising thereof shall be subject to the jurisdiction of courts of Mumbai, Maharashtra.
Further Issuance Compliance	The Company reserves the right to make multiple issuances under the same ISIN with reference to the SEBI NCS Master Circular. Issue can be made either by way of creation of fresh ISIN or by way of issuance under the existing ISIN at premium / par / discount, as the case may be in line with the SEBI NCS Master Circular.
Minimum Bid Lot and Multiples of Single Bid	The minimum bid lot shall be 100 (One Hundred) Debenture having face value of ₹ 1,00,000 (Indian Rupees One Lakh only) each
Manner of bidding	The Issue will be through open bidding which will be on price basis on the NSE EBP Platform in line with the Operational Guidelines.
Manner of Allotment	Uniform Price
Interest Rate Parameter (being Coupon Rate and Coupon Type)	9.25% per annum payable annually and on maturity, Fixed
Manner of settlement	The settlement of the Issue will be done through NSCCL
Settlement Cycle	T+1 Business Day, where T is the Bid Closing Date
Anchor Investor, Anchor Portion and quantum allocated	NA

***Note**: The Issuer reserves its sole and absolute right to modify (prepone / postpone) the above issue schedule without giving any reasons or prior notice. In such a case, investors shall be intimated about the revised time schedule by the Issuer. The Issuer also reserves the right to keep multiple Deemed Date(s) of Allotment at its sole and absolute discretion without any notice. In case if the Issue Closing Date / Pay in Dates is/are changed (preponed / postponed), the Deemed Date of Allotment may also be changed (preponed / postponed) by the Issuer at its sole and absolute discretion. Consequent to change in Deemed Date of Allotment, the Coupon Payment Dates may also be changed at the sole and absolute discretion of the Issuer. While the Debentures are secured to the tune of 100% of the principal amount of the Debentures and interest accrued thereon, in favour of Debenture Trustee, it is the duty of the Debenture Trustee to monitor that the security is maintained.*

8 ILLUSTRATION OF CASH FLOWS

The illustrative cash flows$ per Debenture (bearing face value of INR 1,00,000 (Indian Rupees One Lakh only) is as under:

Particulars	Details
Name of the Issuer	IIFL Finance Limited
Face Value (per security)	INR 1,00,000 (Indian Rupees One Lakh only) per Debenture
Issue Date/ Deemed Date of allotment	Wednesday, September 02, 2026
Date of redemption	Friday, September 01, 2028
Tenure and coupon rate	2 (Two) years or 730 days from the Deemed Date of Allotment 9.25% per annum
Frequency of the interest payment (with specified dates)	Annual, as indicated below
Day Count Convention	Actual/Actual

Coupon Payouts$^

Sr. No.	Due Date*	Day	Payout date	Day	Convention	Rate	Amount#
1	02-Sep-27	Thursday	02-Sep-27	Thursday	365	9.25%	9,250.00
2	01-Sep-28	Friday	01-Sep-28	Friday	366	9.25%	9,224.73

Principal Cash flows$

Sr. No.	Due Date*	Due Day	Payout date	Payout Day	Amount
1	02-Sep-26	Wednesday	02-Sep-26	Wednesday	(1,00,000)
2^	01-Sep-28	Friday	01-Sep-28	Friday	1,00,000

**Deemed Date of Allotment is considered as 2nd September 2026*

#Rounded off to the nearest 2 decimals

$Illustrative cashflows are calculated for 1 debenture unit of FV Rs. 1,00,000

9 UNDERTAKING BY THE ISSUER

i. Investors are advised to read the risk factors carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the issuer and the offer including the risks involved. The Debentures have not been recommended or approved by any regulatory authority in India, including the SEBI nor does SEBI guarantee the accuracy or adequacy of this Key Information Document. Specific attention of investors is invited to section 'General Risk' on Page Number 1 and the statement of 'Risk factors' given in Section 4 (*Risk Factors*) of the General Information Document and Section 3 (*Risk Factors*) of this Key Information Document.

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

iii. The Issuer has no side letter with any holder of the Debentures except the one(s) disclosed in the issue document. Any covenants later added shall be disclosed on the stock exchange website where the debt is listed.

iv. We hereby confirm that the said issuance of secured non-convertible debentures on Private Placement basis does not form part of non-equity regulatory capital of the Company in terms of Chapter V of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with SEBI NCS Master Circular.

10 DISCLOSURES PRESCRIBED UNDER FORM PAS 4 OF COMPANIES (PROSPECTUS AND ALLOTMENT OF SECURITIES) RULES, 2014

Sr. No.	Disclosure Requirements	Reference
PART A		
1	**GENERAL INFORMATION**	
i.	Name, address, website and other contact details of the Company indicating both registered office and corporate office.	Please refer to the front page of this Key Information Document.
ii.	Date of incorporation of the Company	October 18, 1995