

List of claims received from Financial Creditors as an 04<sup>th</sup> April 2025

| Sr no. | List of Financial Creditors  | Amount Claimed | Amount Admitted | Amount under Verification | Amount not Admitted |
|--------|--|----------------|-----------------|---------------------------|---------------------|
| 1      | Catalyst Trusteeship Limited ("Bond Trustee")<br>For and on behalf of Bond Holders of<br>ISIN : INIFD0605037<br>#BlueOrchard Microfinance Fund   | 90,32,27,595   | 90,31,14,270    | 1,13,325                  | -                   |
| 2      | JAPAN ASEAN Women<br>Empowerment Fund SA,<br>SICAV-SIF (Represented by<br>BlueOrchard)   | 45,21,73,409   | 45,21,73,409    | -                         | -                   |
| 3      | Catalyst Trusteeship Limited (Bond Trustee)<br>For and on behalf of Bond Holders of<br>ISIN: INIFD0605011<br>#JAPAN ASEAN Women<br>Empowerment Fund SA, SICAV-SIF  | 45,61,73,792   | 45,60,50,619    | 1,23,173                  | -                   |
| 4      | InsuResilience Investment Fund,<br>SICAV RAIF with respect to its' Debt<br>Sub-fund  | 45,21,40,656   | 45,21,40,656    | -                         | -                   |
| 5      | Catalyst Trusteeship Limited ("Bond Trustee")<br>For and on behalf of Bond Holders of<br>ISIN : INIFD0605045<br>#InsuResilience Investment Fund,<br>SICAV RAIF with respect to its' Debt<br>Sub-fund   | 46,65,42,391   | 46,64,41,107    | 1,01,284                  | -                   |
| 6      | Catalyst Trusteeship Limited<br>("Debenture Trustee")<br>For and on behalf of Debenture<br>Holders of ISIN : INE0E2307138<br>#Covid-19 Emerging and Frontier<br>Markets MSME Support Fund SCSp<br>SICAV-RAIF, (Global Invest sub-fund)<br>represented by its general partner<br>BlueOrchard Invest S.a.r.l | 33,49,09,788   | 33,49,09,788    | -                         | -                   |
| 7      | Catalyst Trusteeship Limited<br>("Debenture Trustee")<br>For and on behalf of Debenture<br>Holders of ISIN : INE0E2307146<br>Microfinance Initiative for Asia<br>(MIFA) Debt Fund SA, SICAV-SIF  | 33,40,56,865   | 33,40,56,865    | -                         | -                   |
| 8      | Catalyst Trusteeship Limited ("Bond Trustee")<br>For and on behalf of Bond Holders of<br>ISIN : INIFD0605052<br>#Covid-19 Emerging and Frontier<br>Markets MSME Support Fund SCSp<br>SICAV-RAIF, (AfrAsia Sub-fund)  | 27,92,19,214   | 27,91,19,011    | 1,00,203                  | -                   |
| 9      | Catalyst Trusteeship Limited<br>("Debenture Trustee")<br>For and on behalf of Debenture  | 22,80,64,419   | 22,80,64,419    | -                         | -                   |

|    |   |                |              |             |              |
|----|---|----------------|--------------|-------------|--------------|
|    | Holders of ISIN : INE0E2307211<br>#Microfance Initiative for Asia<br>(MIFA) Debt Fund SA, SICAV-SIF   |                |              |             |              |
| 10 | Catalyst Trusteeship Limited ("Bond<br>Trustee")<br>For and on behalf of Bond Holders of<br>ISIN :INIFD0605029<br>#BlueOrchard Impact Credit S.A.<br>SICAV-RAIF   | 15,38,86,974   | 15,37,68,330 | 1,18,644    | -            |
| 11 | LIC Housing Finance Limited   | 1,00,25,99,720 | 98,14,85,001 | 2,11,14,719 | -            |
| 12 | Catalyst Trusteeship Limited ("Bond<br>Trustee")<br>For and on behalf of Debenture<br>Holders of ISIN : INE0E2307153<br>WLB Asset II D Pte. Ltd.  | 75,55,20,863   | 61,81,40,213 | -           | 13,73,80,650 |
| 13 | Catalyst Trusteeship Limited<br>("Debenture Trustee") - For and on<br>behalf of Debenture Holders of ISIN:<br>INE0E2307112<br>Symbiotics Investment-AAV SARL<br>(Luxembourg) and Masala<br>Investment Sarl (Luxembourg) | 30,98,60,488   | 30,98,60,488 | -           | -            |
| 14 | Catalyst Trusteeship Limited<br>("Debenture Trustee") - For and on<br>behalf of Debenture Holders of ISIN:<br>INE0E2307161<br>Symbiotics Investment-AAV SARL<br>(Luxembourg) and Masala<br>Investment Sarl (Luxembourg) | 26,43,83,698   | 26,43,83,698 | -           | -            |
| 15 | Poonawalla Fincorp Limited  | 50,44,19,871   | 49,92,56,545 | -           | 51,63,326    |
| 16 | Shine Star Build-Cap Private Limited  | 45,34,54,840   | 45,34,54,840 | -           | -            |
| 17 | Kotak Mahindra Investments Limited  | 37,89,57,572   | 37,89,57,572 | -           | -            |
| 18 | HDFC Bank Ltd.  | 36,74,28,693   | 36,74,06,564 | 22,129      | -            |
| 19 | Hinduja Housing Finance   | 88,27,79,637   | 34,69,15,933 | -           | 53,58,63,704 |
| 20 | Manappuram Finance Limited  | 33,59,41,510   | 33,59,41,510 | -           | -            |
| 21 | IDFC FIRST Bank Limited   | 34,46,08,219   | 32,76,21,431 | 1,69,86,788 | -            |
| 22 | ESAF Small Finance Bank Ltd   | 29,07,01,778   | 29,07,01,778 | -           | -            |
| 23 | Maanaveeya Development & Finance<br>Private Limited   | 27,77,98,899   | 27,69,69,100 | 8,29,799    | -            |
| 24 | Aditya Birla Finance Limited  | 27,27,77,605   | 26,92,18,891 | 93,636      | 34,65,078    |
| 25 | Tata Capital Limited  | 25,24,08,114   | 24,77,89,744 | 46,18,370   | -            |
| 26 | Utkarsh Small Finance Bank Limited  | 24,75,12,137   | 24,75,12,137 | -           | -            |
| 27 | Venus India Asset-Finance Pvt. Ltd.   | 23,57,00,658   | 23,54,03,285 | -           | 2,97,373     |
| 28 | STCI Finance Limited (STCI)   | 22,79,67,273   | 22,22,49,286 | 57,17,987   | -            |
| 29 | IndusInd Bank Ltd   | 22,02,17,833   | 22,01,66,322 | 51,511      | -            |
| 30 | The Hongkong and Shanghai Banking<br>Corporation Limited  | 20,85,43,229   | 20,80,77,243 | 4,65,986    | -            |
| 31 | Mahindra & Mahindra Financial<br>Services Limited   | 18,92,27,709   | 18,92,27,709 | -           | -            |
| 32 | Oxyzo Financial Services Limited  | 18,57,88,602   | 18,23,01,086 | 34,87,516   | -            |
| 33 | Indo-Pacific Liquidity Facility Pte. Ltd.   | 17,97,72,187   | 17,97,72,187 | -           | -            |
| 34 | RevX Capital Fund I   | 17,61,89,628   | 17,42,32,494 | 19,57,134   | -            |
| 35 | State Bank of India   | 13,48,22,857   | 13,48,22,857 | -           | -            |
| 36 | The Karur Vysya Bank Ltd.   | 13,20,68,407   | 13,20,68,407 | -           | -            |
| 37 | Usha Financial Services Ltd   | 12,91,46,285   | 12,91,46,285 | -           | -            |

|    |   |                 |                 |                |              |
|----|---|-----------------|-----------------|----------------|--------------|
| 38 | Suryoday Small Finance Bank Ltd.  | 12,08,68,786    | 12,07,74,017    | 94,769         | -            |
| 39 | National Housing Bank   | 11,96,40,250    | 11,96,40,250    | -              | -            |
| 40 | SBM Bank (India) Ltd  | 11,73,23,792    | 11,71,88,561    | 1,35,231       | -            |
| 41 | Bank of Maharashtra   | 10,04,51,730    | 10,04,44,484    | 7,246          | -            |
| 42 | MK Ventures Capital Limited   | 9,48,79,818     | 9,48,79,818     | -              | -            |
| 43 | Profectus Capital Private Limited   | 9,49,06,193     | 8,92,74,170     | 56,32,023      |              |
| 44 | Srajan Capital Limited (now stands amalgamated with parent company CP Capital Limited)              | 9,98,52,325     | 8,80,82,196     | 1,17,70,129    | -            |
| 45 | M/s Cholamandalam Investment and Finance Company Ltd.   | 8,71,86,352     | 8,52,81,134     | 5,02,022       | 14,03,196    |
| 46 | Capsave Finance Private Limited   | 7,90,85,971     | 7,90,85,971     | -              | -            |
| 47 | InCred Financial Services Limited   | 7,32,26,546     | 7,12,33,056     | 19,93,490      | -            |
| 48 | Sundaram Home Finance Limited   | 5,62,71,925     | 5,51,08,990     | 11,62,935      |              |
| 49 | Habitat Microbuild India Housing Finance Company Private Limited                                    | 5,02,66,050     | 5,02,66,050     | -              | -            |
| 50 | Arka Fincap Ltd.  | 4,97,96,860     | 4,97,96,860     | -              | -            |
| 51 | NABSAMRUDDHI Finance Limited  | 4,87,30,706     | 4,87,30,706     | -              | -            |
| 52 | Western Capital Advisors Private Limited  | 4,75,94,642     | 4,75,72,181     | -              | 22,461       |
| 53 | Hindon Mercantile Limited   | 3,27,32,302     | 3,06,52,334     | 20,79,968      | -            |
| 54 | Truhome Finance Limited (Formerly, Shriram Housing Finance Limited)                                 | 2,23,55,110     | 2,10,46,017     | 13,09,093      | -            |
| 55 | Tourism Finance Corporation of India Ltd.   | 1,68,88,471     | 1,68,87,335     | 1,136          | -            |
| 56 | Indian Bank   | 83,25,700       | 83,25,700       | -              | -            |
| 57 | Klay Finvest Private Limited  | 69,78,025       | 69,78,025       | -              | -            |
| 58 | MAS Financial Services Limited  | 47,98,745       | 47,06,581       | 92,164         | -            |
| 59 | Caspian Impact Investments Private Limited  | 30,26,921       | 30,25,163       | -              | 1,758        |
| 60 | Capital India Finance Limited   | 28,23,159       | 27,13,771       | 30,000         | 79,388       |
| 61 | Forever India Venture Pvt Ltd   | 69,22,00,000    | -               | 69,22,00,000   | -            |
| 62 | Catalyst Trusteeship Limited (Debenture Trustee)<br>Northern Arc Capital Limited (Debenture Holder) | 3,71,53,236     | -               | 3,71,53,236    | -            |
| 63 | Catalyst Trusteeship Limited (Debenture Trustee)<br>Northern Arc Capital Limited (Debenture Holder) | 11,92,18,788    | -               | 11,92,18,788   | -            |
| 64 | Catalyst Trusteeship Limited (Debenture Trustee)<br>Northern Arc Capital Limited (Debenture Holder) | 12,76,29,643    | -               | 12,76,29,643   | -            |
| 65 | Northern Arc Capital Limited  | 4,28,78,425     | -               | 4,28,78,425    | -            |
| 66 | Northern Arc Capital Limited  | 9,02,97,857     | -               | 9,02,97,857    | -            |
|    | Total   | 15,46,83,81,741 | 13,59,46,14,447 | 1,19,00,90,360 | 68,36,76,935 |

*Note: The list of creditors has been prepared basis verification of claims undertaken until 04<sup>th</sup> April 2025. However, we will continue to receive and verify claims as per timelines provided in Regulation 12. Please note that in terms of Regulation 14(2) of the IBBI (Insolvency Resolution Process for Corporate Persons) Regulations, 2016, the amount of claims admitted may undergo revision in case any additional information warranting such revision is discovered.*

## Annexure 1: Security Interest

| Name of creditor  | Security Details  |
|---|---|
| Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of 1SIN: INIFD0605037 #BlueOrchard Microfinance Fund  | Hypothecated collateral/receivables -Security Cover of at least 1.05 times of the aggregate of the Outstanding Principal and accrued interest on the Bonds until the Final Settlement Date in accordance with Section 1.1 subsection (ss) and Section 3.7 of the Deed of Hypothecation dated 28 March 2024.   |
| JAPAN ASEAN Women Empowerment Fund SA, SICAV-SIF (Represented by BlueOrchard)   | Hypothecated collateral/receivables -Security Cover of at least 105% of the value of the Outstanding Dues in accordance with Section 3.1 of the Deed of Hypothecation dated 26 April 2023.  |
| Catalyst Trusteeship Limited (Bond Trustee) For and on behalf of Bond Holders of ISIN: INIFD0605011 #JAPAN ASEAN Women Empowerment Fund SA, SICAV-SIF   | Hypothecated collateral/receivables -Security Cover of at least 1.05 times of the aggregate of the Outstanding Principal and accrued interest on the Bonds until the Final Settlement Date in accordance with Section 1.1 subsection (qq) and Section 3.7 of the Deed of Hypothecation dated 29 February 2024.  |
| InsuResilience Investment Fund, SICAV RAIF with respect to its' Debt Sub-fund   | Hypothecated collateral/receivables -Security Cover of at least 105% of the value of the Outstanding Dues in accordance with Section 3.1 of the Deed of Hypothecation dated 26 April 2023.  |
| Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INIFD0605045 #InsuResilience Investment Fund, SICAV RAIF with respect to its' Debt Sub-fund   | Hypothecated collateral/receivables -Security Cover of at least 1.05 times of the aggregate of the Outstanding Principal and accrued interest on the Bonds until the Final Settlement Date in accordance with Section 1.1 subsection (qq) and Section 3.7 of the Deed of Hypothecation dated 14 June 2024.  |
| Catalyst Trusteeship Limited ("Debenture Trustee") For and on behalf of Debenture Holders of ISIN: INE0E2307138 #Covid-19 Emerging and Frontier Markets MSME Support Fund SCSp SICAV-RAIF, (Global Invest sub-fund) represented by its general partner BlueOrchard Invest S.a r.l | Hypothecated collateral/receivables - Security Cover of at least 1.05 times of the aggregate of the Outstanding Principal Amount and the outstanding Coupon in respect of the Debentures until the Secured Obligations in relation to the Debentures are satisfied by the Company in accordance with Section 1.1 (Definitions) and Section 3.6 of the Deed of Hypothecation dated 13 July 2022. |
| Catalyst Trusteeship Limited ("Debenture Trustee") For and on behalf of Debenture Holders of ISIN: INE0E2307146 Microfinance Initiative for Asia (MIFA) Debt Fund SA, SICAV-SIF   | Hypothecated collateral/receivables - Security Cover of at least 1.05 times of the aggregate of the Outstanding Principal Amount and the outstanding Coupon in respect of the Debentures until the Secured Obligations in relation to the Debentures are satisfied by the Company in accordance with Section 1.1 (Definitions) and Section 3.6 of the Deed of Hypothecation dated 21 July 2022. |
| Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN: INIFD0605052 #Covid-19 Emerging and Frontier Markets MSME Support Fund SCSp SICAV-RAIF, (AfrAsia Sub-fund)   | Hypothecated collateral/receivables - Security Cover of at least 1.05 times of the aggregate of the Outstanding Principal and accrued interest on the Bonds until the Final Settlement Date in accordance with Section 1.1 subsection (qq) and Section 3.7 of the Deed of Hypothecation dated 21 June 2024.   |

|  |  |
|--|--|
| Catalyst Trusteeship Limited ("Debenture Trustee") For and on behalf of Debenture Holders of ISIN: INEOE2307211<br>#Microfance Initiative for Asia (MIFA)<br>Debt Fund SA, SICAV-SIF                     | Hypothecated collateral/receivables - Security Cover of at least 1.10 times of the aggregate of the Outstanding Principal Amount and the outstanding Coupon in respect of the Debentures until the Secured Obligations in relation to the Debentures are satisfied by the Company in accordance with Section 1.1 (Definitions) and Section 3.6 of the Deed of Hypothecation dated 27 April 2021.   |
| Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN: INIFD0605029<br>#BlueOrchard Impact Credit S.A. SICAV-RAIF  | Hypothecated collateral/receivables -Security Cover of at least 1.05 times of the aggregate of the Outstanding Principal and accrued interest on the Bonds until the Final Settlement Date in accordance with Section 1.1 subsection (ss) and Section 3.7 of the Deed of Hypothecation dated 28 March 2024.  |
| LIC Housing Finance Limited  | The entire claim of INR 100,25,99,720.32/- is covered by security interest.<br>Term Loan 1 - First and exclusive charge by way of hypothecation over the Receivables of the Borrower which shall be not less than 120% [One hundred and twenty percent] ( "Required Security Cover ") of the Outstanding Amounts of the Facility and which shall include<br>Term Loan 2 - First and exclusive charge by way of hypothecation over the receivables of the Borrower which are not less than 120% [One hundred and twenty percent] ("Required Security Cover ") of the Outstanding Amounts of the Facility<br>Term Loan 3 - First and exclusive charge by way of hypothecation over the receivables of the Borrower, which are not less than 120% ("Required Security Cover ") of outstanding amounts of the line of credit, including receivables of loans disbursed from proceeds of the line of credit, other receivables not charged in favour of any lender and the amounts lying in the escrow account. Timelines for security perfection is 30 days from the date of first disbursement.   |
| Catalyst Trusteeship Limited ("Bond Trustee")<br>For and on behalf of Debenture Holders of ISIN : INEOE2307153<br>WLB Asset II D Pte. Ltd.   | The obligations under the Debenture Trust Deed ("DTD") were secured in the form of a Deed of Personal Guarantee dated 22-12-2022 excuted by Kaajal Aijaz Ilmi in favour of Catalyst (acting for the benefit of and on behalf of WLB) to secure the obligations under the DTD for any default committed by Aviom as stipulated under the DTD. In terms of the Guaranteed Obligations under the Personal Guarantee, the same includes payment/ repayment of the amount under the Debenture documents which include the following: The DTD; The Private Placement Offer Letter; The Debenture Subscription Agreement; The Debenture Trustee Appointment Agreement; The Deed of Guarantee; The Deed of Hypothecation; The letter(s) issued by the Rating Agency evidencing the credit rating of the Debentures; Any fee letter(s) executed in connection with the Debentures; and Any other document that may be designated as a Debenture document by the Debenture trustee.<br>In terms of the value of Guarantee, the Personal Guarantee provided that in case of Aviom's failure to punctually pay and discharge the Guaranteed Obligations in full, or in the event of failure or default or non-compliance on Aviom's part, the Personal Guarantor undertook that she shall unconditionally, irrevocably and immediately pay on demand to the Secured Parties, without demur or protest and without any set-off or lien, the amount stated in the Demand Notice. |
| Catalyst Trusteeship Limited ("Debenture Trustee") - For and on behalf of Debenture Holders of ISIN: INEOE2307112<br>Symbiotics Investment-AAV SARL (Luxembourg) and Masala Investment Sarl (Luxembourg) | Hypothecated collateral/receivables - Security Cover of at least 1 time of the aggregate of the Outstanding Principal Amount and the outstanding Coupon in respect of the Debentures until the Secured Obligations in relation to the Debentures are satisfied by the Company in accordance with Debenture Trust Deed and Deed of Hypothecation dated 12 November 2021.  |
| Catalyst Trusteeship Limited ("Debenture Trustee") - For and on behalf of Debenture Holders of ISIN: INEOE2307161<br>Symbiotics Investment-AAV SARL  | Hypothecated collateral/receivables - Security Cover of at least 1 time of the aggregate of the Outstanding Principal Amount and the outstanding Coupon in respect of the Debentures until the Secured Obligations in relation to the Debentures are satisfied by the Company in accordance with Debenture Trust Deed and Deed of Hypothecation dated 12 November 2021.  |

|  |  |
|--|--|
| (Luxembourg) and Masala Investment Sarl (Luxembourg) |  |
| Poonawalla Fincorp Limited                           | Not specified  |
| Shine Star Build-Cap Private Limited                 | The entire claim of INR 45,34,54,840/- is secured by first and exclusive charge by way of hypothecation over the receivables of the corporate debtor to the extent security cover of 115% vide Unattested Memorandum of Hypothecation dated 29th May 2024 executed between Shine star build cap Private Limited and Aviom India Housing Finance Private Limited.   |
| Kotak Mahindra Investments Limited                   | Deed of hypothecation dated 19th June 2023 hypothecation receivables/assets as describe in the schedule B of the deed of hypothecation dated 19th June 2023.   |
| HDFC Bank Ltd.                                       | Entire credit facility / claim amount is covered by security interest and details of security interest. All the book debts with 1.2x with cover and zero DPD Receivables (non-restructured amounts outstandings, monies receivable, claims and bills which are now due and owing or which any at the time hereafter during the continuance of the security become due and owing to the security provider in the course of its business by any person, firm, company or body corporate or by a govt. department or office or any municipal or local or public or semi govt body or authority or anybody corporate or undertaking. |
| Hinduja Housing Finance                              | Exclusive first charge (floating) on portfolio of receivables as acceptable to bank, from time to time covering 1.1x of the principal at any point of time during the currency of the facility.<br>Personal Guarantee of Kaajal Ilmi   |
| Manappuram Finance Limited                           | Hypothecation of unencumbered housing finance loans and loans against property along with the receivable thereunder to extent of 1.10 times of the outstanding at any point of time. Security valued at Rs. 36,61,13,088/- as on 30.09.2024 - as per last book debt receivable statement received from the company   |
| IDFC FIRST Bank Limited                              | Exclusive charge on specifically hypothecation book debt and receivables with 1.1x principal outstanding Fx Liability - Unsecured  |
| ESAF Small Finance Bank Ltd                          | TL-1:<br>First and exclusive charge by way of hypothecation of standard loan receivables at any given point of time unencumbered cash/bank balance and book debts to the extent of 1.12 times of our bank's exposure (Net of NPA) receivables valued for 11.33 Crs. statement dt. 19.10.2024.<br><br>TL-2:<br>First and exclusive charge by way of hypothecation of standard loan receivables at any given point of time unencumbered cash/bank balance and book debts to the extent of 1.10 times of our bank's exposure (Net of NPA) receivables valued for 21.16 Crs. statement dt. 19.10.2024.                               |
| Maanaveeya Development & Finance Private Limited     | full amount secured by way of hypothecation of book debts.   |
| Aditya Birla Finance Limited                         | Exclusive charge on std loan Receivables (0 DPD) with a minimum cover of 1.1X vide sanction letter dated 03-03-2022 Exclusive charge on identified loan Receivables with DPD up to 30 days with a minimum cover of 1.1X vide sanction letter dated 03-03-2022  |
| Tata Capital Limited                                 | Entire Amount<br>Details not mentioned   |
| Utkarsh Small Finance Bank Limited                   | First and exclusive charge on book/loan assets of AIHFPL covering 110-115% of exposure, FDR of Rs. 2.7 crore with accrued interest, personal guarantee of Ms. Kaajal Aijaz Ilmi.   |



|   |  |
|---|--|
| Venus India Asset-Finance Pvt. Ltd.                   | <p>The entire repayment obligation of the Corporate Debtor in terms of the subject loan granted by the claimant, to the Corporate debtor was secured by way of "First and exclusive charge by way of Hypothecation with respect to the book debts and receivables (existing &amp; future)" of the Corporate debtor. The said security cover was created on 30.07.2024 and its value as on the date of creation / hypothecation in favor of the claimant/financial creditor, was Rs. 25.67 crores.</p> <p>Subsequently, on 21.01.2025, the pool of hypothecated book debts / Loan accounts/receivables was received by the corporate debtor.</p>  |
| STCI Finance Limited (STCI)                           | <p>TL-1 criteria: Arising out of secured loans, of Principal dues only, which are standard assets with coverage of 1.20 times the outstanding balance in the loan amount.</p> <p>TL-2 criteria: Arising out of secured loans, of Principal dues only, which are standard assets with coverage of 1.10 times the outstanding balance in the loan amount.</p> <p>TL-3 criteria: Arising out of owned and secured loans only, of Principal dues only, which are standard assets with coverage of 1.10 times the outstanding balance in the loan amount.</p>   |
| IndusInd Bank Ltd                                     | <p>First and exclusive charges on loan receivables and first and executive charges on lean of the entire FDR/ cash deposit (5% cash Collateral) 100% guarantee from USIDFC including 10% INR Appreciation cover - 1100 New York Ave NW, Washington, DC.</p>  |
| The Hongkong and Shanghai Banking Corporation Limited | <p>a. Exclusive charge on identified pool of receivables to the extent of 1.1x of the Term Loan Facility.</p> <p>b. Personal Guarantee of Ms. Kaajal Aijaz Ilmi for INR 250,000,000 for the Term Loan Facility.</p> <p>c. Deposit under lien of INR 10,000,000 for the Overdraft Facility.</p>   |
| Mahindra & Mahindra Financial Services Limited        | <p>In terms of Sanction Letter dated 18.07.2022&amp; Loan Cum Hypothecation Agreement dated 27.07.2022, Claimant has first and exclusive charge over receivables/loan assets/book debts with a cover of 1.10 times of the outstanding principal at any point of time during the currency of the facility</p>   |
| Oxyzo Financial Services Limited                      | <p>1. First ranking exclusive charge by way of hypothecation on the Borrower's certain identified receivables from assets created by the Borrower from the facility availed from the Lender (upto 1.1x of the outstanding amount under the facility at all times)</p> <p>2. A general lien and set off right on all hypothecated assets of the borrower, whereby the lender will be entitled to recover its outstanding dues from the sale of any current and future assets of the borrower at any point in time during the currency of the loan in the event of default.</p> <p>3. A demand promissory note and a letter of continuity.</p> <p>4. Irrevocable and Unconditional Personal Guarantee of Mrs. Kaajal Aijaz Ilmi</p> <p>5. 2 Security cheques of EMI amount</p> <p>6. 2 Security cheques of Facility amount</p> |
| Indo-Pacific Liquidity Facility Pte. Ltd.             | <p>(a) Under the Facility Agreement read with the Deed of Hypothecation and Security Trustee Agreement, all dated 5th December 2023, the total outstanding of the facility was to be secured by the Corporate Debtor by a first ranking exclusive charge by way of hypothecation over the Hypothecated Properties, up to a security cover of 110% of the total outstanding at all times.</p> <p>(b) The Corporate Debtor was to ensure the sufficiency of the Hypothecated Properties to cover 110% of the outstanding on a quarterly basis. The Corporate Debtor shared the details of Hypothecated Properties, i. e. book debts/loan receivables, last in November 2024, to the tune of Rs. 18,31,02,057/- as on 30th September 2024.</p>  |

|                                  |  |
|----------------------------------|--|
| RevX Capital Fund I              | Pursuant to the provisions set out in favor of the Debenture Trustee, debenture trust deed and the deed Entire outstanding amounts. Pursuant to the provisions set out in the Debenture Trust Deed, the entire outstanding amounts are secured, inter alia, by a senior, secured, exclusive, floating charge by way of hypothecation over the Hypothecated Properties as described under Schedule A), in favor of the Debenture Trustee, subject to the terms of the debenture trust deed and the deed of hypothecation. Entire outstanding amounts.   |
| State Bank of India              | Not specified  |
| The Karur Vysya Bank Ltd.        | Not specified  |
| Usha Financial Services Ltd      | <p>a) That 1 10% of outstanding amount of each Term Loan sanctioned to Aviom India Housing Finance of Rs. 6,00,00,000/-, Rs. 5,00,00,000/- and Rs. 5,00,00,000/- vide Sanction Letter dated 28.06.2024, 16.08.2024 and 23.09.2024 respectively is secured through Hypothecation of Book Debts by a way of Deed of Hypothecation executed on 28.06.2024, 21.08.2024 and 25.09.2024 respectively.</p> <p>b) That each of the Term sanctioned to Aviom India Housing Finance Private Limited was secured by First Loss Default Guarantee (FLDG) @ 10% of the Sanctioned Loan amount as mentioned in the Sanction Letter and also deducted from the Loan Amount, details of which are as follows:</p> <ul style="list-style-type: none"> <li>- 10% FLDG of Rs. 60,00,000/- (Rupees Sixty Lakhs) for the sanctioned Loan of Rs. 6.00.00.000/- (Rupees Six Crores only) sanctioned vide Sanction Letter dated 28.06.2024.</li> <li>- 10% FLDG of Rs. 50,00,000/- (Rupees Fifty Lakhs) for the sanctioned Loan of Rs. 5,00,00,000/- (Rupees Five Crores only) sanctioned vide Sanction Letter dated 16.08.2024.</li> <li>- 10% FLDG of Rs. 50,00,000/- (Rupees Fifty Lakhs) for the sanctioned Loan of Rs. 5.00.00.000/- (Rupees Five Crores only) sanctioned vide Sanction Letter dated 23.09.2024.</li> </ul> |
| Suryoday Small Finance Bank Ltd. | First ranking exclusive and continuing charge by way of Hypothecation of identified book debts of the borrower (Principal amount) - the security cover is 1.10x of the outstanding amount)   |
| National Housing Bank            | <p>100% Security details are as under:</p> <p>(A) Statutory right created for the benefit of NHB in terms of Section 16B of the NHB Act, 1987. According to the said provision: A.1 any sum received by AVIOM India Housing Finance Private Limited in repayment/realisation of loans and advances against which refinance has been availed by AVIOM from NHB shall, to the extent of refinance granted and remaining outstanding, be deemed to have been received by AVIOM in trust for NHB and shall be paid to NHB. A.2 In addition to the above, NHB has also first exclusive charge by way of hypothecation over all the book debts to the extent of refinance plus margin as per sanction terms, created through Deeds of Hypothecation executed on various dates.</p> <p>(B) In addition to the above, NHB has also first exclusive charge by way of hypothecation over all the book debts to the extent of refinance plus margin as per sanction terms, created through Deeds of Hypothecation executed on various dates.</p>  |
| SBM Bank (India) Ltd             | Exclusive charge on Receivables pertaining to th std assets portfolio of the borrower eligible for the bank finance subject to minimum cover of 110% at all times and 5% FD margin.  |



|  |   |
|--|---|
| Bank of Maharashtra  | The facilities availed by the borrower are covered by following securities:<br>Exclusive charge by way of hypothecation of secured std loan receivables (other than specifically charged) of the company to the extent of 1.25 times of outstanding loan at the time of point. (minimum margin 20%).<br>Receivables offered shall be only std and unencumbered assets without any overdue. the company shall undertake to replace the NPA and other ineligible assets by std assets to maintain stipulated assets cover.<br>Value of security as on 30-09-2024 as per latest CA certified hypothecation statement dated 15-10-2024 is Rs 12,29,17,055.<br>Deed of hypothecation for creation of security in favour of bank is executed on 29-08-2024  |
| MK Ventures Capital Limited  | The entire claim of INR 9,48,79,818/- is secured by first and exclusive charge by way of hypothecation over the receivables of the Corporate Debtor to the extent security cover of 115% vide unattested Memorandum of Hypothecation dated 29 May2024 executed between MK VENTURES CAPITALLIMITED And Aviom India Housing Finance Private Limited((Memorandum of Hypothecation dated 29 May 2024 is attached as Annexure 3)   |
| Profectus Capital Private Limited  | Maintain a margin of 1.1 times of the Loan against the Hypothecated Assets, in favour of PCPL offered as Credit Enhancement.  |
| Srajan Capital Limited (now stands amalgamated with parent company CP Capital Limited) | That as per the sanction letter dated08/07/2024 Annexure-B, the charge has been created over the hypothecated portfolio/ hypothecated property as provided by the corporate debtor. further, certificate of Vikash Gora and Associates dated 09/07/2024 Annexure-D have been issued in favor of financial creditor certifying and mentioning the loan account details of the hypothecated property given by the corporate debtor by to the financial creditor in lieu of securing the loan amount of Rs. 10,00,00,000/- as per the loan agreement dated 09/07/2024 Annexure-Cand sanction letter dated 08/07/2024. Thus, the financial creditor has charge over the hypothecated portfolio/ hypothecated properties given by the corporate debtor as security interest. Details of claim, if it is made in respect of JN/Financial debt covered under clauses (h) and (i)of sub-section (8) of section 5 of the Code, extended by the creditor:(iii) That as per the letter of guarantee dated 09/07/2024 Annexure-E executed by the guarantor Kaajal Ilmi in favor of the financial creditor. The letter of guarantee Covers the loan amount of Rs.10,00,00,000/- bearing interest 13.50% per annum jointly and severely along with corporate debtor |
| M/s Cholamandalam Investment and Finance Company Ltd.                                  | Not specified   |
| Capsave Finance Private Limited  | The created security interest by way of hypothecation of all the unencumbered receivables under the facility as on the disbursement date with underlying securities which are offered as security by the individual obligors. These obligors have granted a right of assignment in accordance with the terms of the loan agreement with them. The particulars of the present Book of debts as on 31-Aug-24 hypothecated to the Financial Creditors by the Corporate Debtors are more clearly described in Annexure II and Annexure III. (Total amount of Assigned book debts for Rs 8,05,61,648/-)  |
| InCred Financial Services Limited  | Not specified   |
| Sundaram Home Finance Limited  | Not specified   |
| Habitat Microbuild India Housing Finance Company Private Limited                       | Details not provided  |
| Arka Fincap Ltd.   | hypothecation over specific loan receivables /books debts present and future .<br>Deed of hypothecation date 16-aug-2024  |
| NABSAMRUDDHI Finance Limited   | Amount of claim covered under Security Interest, and the value of security is INR 6.56 crore, and the date of security (book debts) was submitted on 15.11.2024.<br>Exclusive charge by way of hypothecation of specific standard secured receivables maintaining a security cover of 1.1 times   |

|   |  |
|---|--|
| Western Capital Advisors Private Limited  | As per Deed of Hypothecation dated November 01, 2021, April 30, 2022, and the Assignment Agreement dated March 22, 2024, the total outstanding amount is covered by way of Exclusive hypothecation charge on book debts with a margin of 10%.  |
| Hindon Mercantile Limited   | First and exclusive charge created on the all of the present and future book debts of Aviom India Housing Finance Private Limited vide Hypothecation Deed dated 27th September 2024  |
| Truhome Finance Limited (Formerly, Shriram Housing Finance Limited)                                 | Hypothecation by way of First Exclusive Charge (Floating) over Home Loan Book debts of Zero DPD of the Borrower so as to provide a security (Principal amount) cover of 1.15 times of principal outstanding  |
| Tourism Finance Corporation of India Ltd.   | Entire loan, including principal amount outstanding and payment of all interest thereon with other monies (Rs. 1,68,88,471/- as on 20/02/2025) TFCI's loan is secured by (i) assignment of specified receivables of standard non-SMA assets financed by the corporate debtor NBFC to the extent of 1.33 times of the loan (Hypothecation of loan accounts having outstanding amount of Rs.13.27 crore created and registered) (ii) Irrevocable Power of Attorney (POA) in favor of TFCI to collect the hypothecated receivables directly from the borrowers in case of default (iii) Undated Cheque for the principal amount and Demand Promissory Note. (iv) Irrevocable and unconditional personal guarantee of Ms. Kaajal Aijaz Ilmi for due repayment of loan and payment of all interest thereon and other monies. Copies of the accepted sanction letter of TFCI, loan and security documents along with list of borrower accounts exclusively hypothecated in favor of TFCI are provided at attachments in the link ( <a href="https://shorturl.at/hYAgW">https://shorturl.at/hYAgW</a> ) |
| Indian Bank   | Not specified  |
| Klay Finvest Private Limited  | The entire Repayment Obligation of the Corporate Debtor in terms of the subject Loan granted by the Claimant, to the Corporate Debtor was secured by way of "Exclusive Hypothecation of Borrower's (Corporate Debtor's) receivables from assets created from the facility availed by it from the Financial Creditor by means of execution of a Deed of Hypothecation dated 04" March 2022, the said security cover was / is to the extent of 1.15 times of the Loan Principal Outstanding. The said security/ security cover was created on 04" March 2022. and its value as on the date of creation / hypothecation in favour of the Claimant/ Financial Creditor, was Rs6,91,67,651/- (Six Crore Ninety One Lakh Sixty Seven Thousand Six Hundred and Fifty One)   |
| MAS Financial Services Limited  | Amount of claim covered by security interest, if any executed along with the term loan agreement dated 28.06.2020. ii.ii) Additionally, MFSL also has a lien marked FD in its favour to secure the loan facility, which covers the claim amount up to INR 7,20,000/-.  |
| Caspian Impact Investments Private Limited  | Security- Senior, secured, and exclusive floating charge on Aviom India Housing Finance Private Limited's receivables by way of hypothecation to provide security cover of 1.10 (one point one zero) times on the outstanding loan/credit facility.  |
| Capital India Finance Limited   | Exclusive Hypothecation over all present and future loan receivables from the "Qualifying Assets". Qualifying Assets means portfolio at risk upto 30 days past due, forming part of the Home Loan portfolio mentioned in Annexure 1  |
| Forever India Venture Pvt Ltd   | Under Verification   |
| Catalyst Trusteeship Limited (Debenture Trustee)<br>Northern Arc Capital Limited (Debenture Holder) | Under Verification   |
| Catalyst Trusteeship Limited (Debenture Trustee)<br>Northern Arc Capital Limited (Debenture Holder) | Under Verification   |
| Catalyst Trusteeship Limited (Debenture Trustee)  | Under Verification   |



## AVIOM India Housing Finance Private Limited

**Registered Office Add:** ~~Worldmark 3, Unit~~ 306A, T + 91 11 - 41091386 | E connect@aviom.in  
3rd Floor, Asset Area no. 7, Hospitality District,  
Delhi Aerocity, Near Indira Gandhi International, **CIN:** U65993DL2016PTC291377  
~~Delhi Aerocity~~  
Airport, New Delhi-110037

|   |                    |
|---|--------------------|
| Northern Arc Capital Limited (Debenture Holder) |                    |
| Northern Arc Capital Limited                    | Under Verification |
| Northern Arc Capital Limited                    | Under Verification |

\* \* \* \* \*