

List of claims received from Financial Creditors as on 26th February 2026

Sr no.	Name of the Creditors*	Category	Amount claimed	Amount admitted	Amount not admitted
1	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INIFD0605037 #BlueOrchard Microfinance Fund	Secured	90,32,27,595	90,31,14,270	1,13,325
2	JAPAN ASEAN Women Empowerment Fund SA, SICAV-SIF (Represented by BlueOrchard)	Secured	45,21,73,409	45,21,73,409	-
3	Catalyst Trusteeship Limited (Bond Trustee) For and on behalf of Bond Holders of ISIN: INIFD0605011 #JAPAN ASEAN Women Empowerment Fund SA, SICAV-SIF	Secured	45,61,73,792	45,60,50,619	1,23,173
4	InsuResilience Investment Fund, SICAV RAIF with respect to its' Debt Sub-fund	Secured	45,21,40,656	45,21,40,656	-
5	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	Secured	46,65,42,391	46,64,41,107	1,01,284
6	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	Secured	33,49,09,788	33,49,09,788	-
7	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	Secured	33,40,56,865	33,40,56,865	-
8	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)	Secured	27,92,19,214	27,91,19,011	1,00,203
9	Catalyst Trusteeship Limited ("Debenture Trustee") For and on behalf of Debenture Holders of ISIN : INE0E2307211#Microfinance Initiative for Asia (MIFA) Debt Fund SA, SICAV-SIF	Secured	22,80,64,419	22,80,64,419	-

Sr no.	Name of the Creditors*	Category	Amount claimed	Amount admitted	Amount not admitted
10	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN :INIFD0605029 #BlueOrchard Impact Credit S.A. SICAV-RAIF	Secured	15,38,86,974	15,37,68,330	1,18,644
11	India SME Asset Reconstruction Company Limited	Secured	2,00,46,16,007	1,99,61,65,274	84,50,733
12	LIC Housing Finance Limited	Secured	1,00,25,99,720	98,12,42,525	2,13,57,195
13	Phoenix ARC Private Limited (Trustee of the Phoenix Trust FY26-5)	Secured	41,15,70,564	40,94,66,564	21,04,000
14	Phoenix ARC Private Limited (Trustee of the Phoenix Trust FY26-4)	Secured	21,79,29,599	21,03,04,086	76,25,513
15	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Debenture Holders of ISIN : INE0E2307153 WLB Asset II D Pte. Ltd.	Secured	75,55,20,863	61,81,40,213	13,73,80,650
16	Catalyst Trusteeship Limited ("Debenture Trustee") - For and on behalf of Debenture Holders of ISIN: INE0E2307112 Symbiotics Investment-AAV SARL (Luxembourg) and Masala Investment Sarl (Luxembourg)	Secured	31,10,57,873	31,10,57,873	-
17	Catalyst Trusteeship Limited ("Debenture Trustee") - For and on behalf of Debenture Holders of ISIN: INE0E2307161 Symbiotics Investment-AAV SARL (Luxembourg) and Masala Investment Sarl (Luxembourg)	Secured	26,58,86,713	26,58,86,713	-
18	Shine Star Build-Cap Private Limited	Secured	45,34,54,840	45,34,54,840	-
19	Kotak Mahindra Investments Limited	Secured	37,89,57,572	37,89,57,572	-
20	HDFC Bank Ltd.	Secured	36,74,28,693	36,74,17,820	10,873
21	Hinduja Housing Finance	Secured	88,27,79,637	34,69,15,933	53,58,63,704
22	IDFC FIRST Bank Limited	Secured	34,46,08,219	34,44,92,939	1,15,280
23	Aditya Birla Capital Limited	Secured	27,27,77,605	26,92,18,891	35,58,714
24	Tata Capital Limited	Secured	25,24,08,114	24,93,52,594	30,55,520

Sr no.	Name of the Creditors*	Category	Amount claimed	Amount admitted	Amount not admitted
25	Venus India Asset-Finance Pvt. Ltd.	Secured	23,57,00,658	23,54,03,285	2,97,373
26	STCI Finance Limited (STCI)	Secured	22,79,67,273	22,75,04,598	4,62,675
27	IndusInd Bank Ltd (refer note 1)	Secured	22,02,17,833	22,02,17,833	-
28	The Hongkong and Shanghai Banking Corporation Limited	Secured	20,85,43,229	20,80,77,243	4,65,986
29	Indo-Pacific Liquidity Facility Pte. Ltd.	Secured	17,97,72,187	17,97,72,187	-
30	RevX Capital Fund I	Secured	17,61,89,628	17,61,23,671	65,957
31	State Bank of India	Secured	13,48,22,857	13,48,22,857	-
32	The Karur Vysya Bank Ltd.	Secured	13,20,68,407	13,20,68,407	-
33	SBM Bank (India) Ltd	Secured	11,73,23,792	11,72,88,561	35,231
34	Bank of Maharashtra	Secured	10,04,51,730	10,04,44,484	7,246
35	MK Ventures Capital Limited	Secured	9,48,79,818	9,48,79,818	-
36	CP Capital Limited	Secured	9,98,52,325	9,53,26,714	45,25,611
37	National Housing Bank	Secured	11,96,40,250	8,71,40,250	3,25,00,000
38	J.C. Flowers Asset Reconstruction Private Limited	Secured	7,90,85,971	7,90,85,971	-
39	Sundaram Home Finance Limited	Secured	5,61,60,843	5,55,00,387	6,60,456
40	Habitat Microbuild India Housing Finance Company Private Limited	Secured	5,02,66,050	4,76,98,987	25,67,063
41	NABKISAN Finance Limited	Secured	4,87,30,706	4,87,30,706	-
42	Hindon Mercantile Limited	Secured	3,27,32,302	3,27,32,302	-
43	Truhome Finance Limited (Formerly, Shriram Housing Finance Limited)	Secured	2,18,81,863	2,18,81,863	-

Sr no.	Name of the Creditors*	Category	Amount claimed	Amount admitted	Amount not admitted
44	Tourism Finance Corporation of India Ltd.	Secured	1,68,88,471	1,68,87,335	1,136
45	Indian Bank	Secured	83,25,700	83,25,700	-
46	Klay Finvest Private Limited	Secured	69,78,025	69,78,025	-
47	DMI Housing Finance Private Limited	Secured	47,98,745	47,98,745	-
48	Blacksoil Capital Private Limited (now stands merged with Caspian Impact Investments Private Limited)	Secured	30,26,921	30,25,163	1,758
49	Capital India Finance Limited	Secured	28,23,159	27,13,771	1,09,388
50	Forever India Venture Pvt Ltd	Unsecured	69,22,00,000	23,92,50,000	45,29,50,000
51	Catalyst Trusteeship Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	Secured	3,71,53,236	-	3,71,53,236
52	Catalyst Trusteeship Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	Secured	11,92,18,788	-	11,92,18,788
53	Catalyst Trusteeship Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	Secured	12,76,29,643	-	12,76,29,643
54	Northern Arc Capital Limited	Secured	4,28,78,425	-	4,28,78,425
55	Northern Arc Capital Limited	Secured	9,02,97,857	-	9,02,97,857
Total			15,47,04,97,814	13,83,85,91,174	1,63,19,06,641

Note 1- IndusInd Bank Limited (IBL) has communicated to the Corporate Debtor that it has received certain payments from US International Development Financial Corporation (USIDFC) in respect of the said loan in terms of the Guaranty Agreement dated 22 July 2020 executed between IBL and USIDFC. For such payments, USIDFC has rights of subrogation against the Corporate Debtor as per Section 2.5 of the Guaranty Agreement read with Section 6.01 of the Tripartite Agreement dated 22 July 2020 executed between IBL, USIDFC and the Corporate Debtor. However, USIDFC has not filed any claims in the CIRP of the Corporate Debtor.

***Security Interest**

Name of creditor	Security Details
Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN: 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: INE0E2307211 #Microfmance Initiative for Asia (MIFA) 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 #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.

<p>LIC Housing Finance Limited</p>	<p>The entire claim of INR 100,25,99,720.32/- is covered by security interest. 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 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 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.</p>
<p>Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Debenture Holders of ISIN : INE0E2307153 WLB Asset II D Pte. Ltd.</p>	<p>The obligations under the Debenture Trust Deed ('DTD') were secured in the form of a Deed of Personal Guarantee dated 22-12-2022 executed 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. 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.</p>
<p>Catalyst Trusteeship Limited ("Debenture Trustee") - For and on behalf of Debenture Holders of ISIN: INE0E2307112 Symbiotics Investment-AAV SARL (Luxembourg) and Masala Investment Sarl (Luxembourg)</p>	<p>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.</p>
<p>Catalyst Trusteeship Limited ("Debenture Trustee") - For and on behalf of Debenture Holders of ISIN: INE0E2307161 Symbiotics Investment-AAV SARL (Luxembourg) and Masala Investment Sarl (Luxembourg)</p>	<p>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.</p>
<p>India SME Asset Reconstruction Company Limited (assigned from Poonawalla Fincorp Limited)</p>	<p>Not specified</p>
<p>Shine Star Build-Cap Private Limited</p>	<p>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.</p>
<p>Kotak Mahindra Investments Limited</p>	<p>Deed of hypothecation dated 19th June 2023 hypothecation receivables/assets as described in the schedule B of the deed of hypothecation dated 19th June 2023.</p>

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. Personal Guarantee of Kaajal Ilmi
India SME Asset Reconstruction Company Limited (assigned from 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
Phoenix ARC Private Limited (assigned from ESAF Small Finance Bank Ltd.)	TL-1: 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. TL-2: 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 Capital 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 Details not mentioned
India SME Asset Reconstruction Company Limited (Assigned from 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 Ajjaz Ilmi.
Venus India Asset-Finance Pvt. Ltd.	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 & 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. Subsequently, on 21.01.2025, the pool of hypothecated book debts / Loan accounts/receivables was received by the corporate debtor.

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 loan 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>
India SME Asset Reconstruction Company Limited (Assigned from Mahindra & Mahindra Financial Services Limited)	<p>In terms of Sanction Letter dated 18.07.2022& 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>
India SME Asset Reconstruction Company Limited (assigned from Oxyzo Financial Services Limited)	<ol style="list-style-type: none"> 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) 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. 3. A demand promissory note and a letter of continuity. 4. Irrevocable and Unconditional Personal Guarantee of Mrs. Kaajal Aijaz Ilmi 5. 2 Security cheques of EMI amount 6. 2 Security cheques of Facility amount
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	<p>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.</p>
State Bank of India	Not specified
The Karur Vysya Bank Ltd.	Not specified

<p>India SME Asset Reconstruction Company Limited (assigned from Usha Financial Services Limited)</p>	<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: - 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. - 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. - 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.</p>
<p>Phoenix ARC Private Limited (assigned from Suryoday Small Finance Bank Ltd.)</p>	<p>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)</p>
<p>National Housing Bank</p>	<p>100% Security details are as under: (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>
<p>SBM Bank (India) Ltd</p>	<p>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.</p>
<p>Bank of Maharashtra</p>	<p>The facilities availed by the borrower are covered by following securities: 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%). 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. 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. Deed of hypothecation for creation of security in favour of bank is executed on 29-08-2024</p>
<p>MK Ventures Capital Limited</p>	<p>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)</p>



India Housing Finance Pvt Ltd

AVIOM India Housing Finance Private Limited

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 Delhi Aerocity, Near Indira Gandhi International,
 Airport, New Delhi-110037

Phoenix ARC Private Limited (assigned from 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.
CP Capital Limited	That as per the sanction letter dated 08/07/2024 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-C and 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 N/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 severally along with corporate debtor
India SME Asset Reconstruction Company Limited (Assigned from M/s Cholamandalam Investment and Finance Company Ltd.)	Not specified
J.C. Flowers Asset Reconstruction Private Limited (assigned from Mizuho 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/-)
Phoenix ARC Private Limited (assigned from InCred Financial Services Limited)	Not specified
Sundaram Home Finance Limited	Not specified
Habitat Microbuild India Housing Finance Company Private Limited	Details not provided
Phoenix ARC Private Limited (assigned from Arka Fincap Ltd.)	hypothecation over specific loan receivables /books debts present and future . Deed of hypothecation date 16-aug-2024
NABKISAN 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. Exclusive charge by way of hypothecation of specific standard secured receivables maintaining a security cover of 1.1 times
India SME Asset Reconstruction Company Limited (assigned from 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 (https://shorturl.at/hYAgW)
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)
DMI Housing Finance Private Limited (assigned from 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/-.
Blacksoil Capital 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