Contact: +91-7353013499
Email: getsupport@oxyzo.in
Website: www.oxyzo.in

FORM NO. CAA 2
[Pursuant to Section 230(3) and rule 6 and 7]

BEFORE THE HON'BLE NATIONAL COMPANY LAW TRIBUNAL, NEW DELHI
CA (CAA) – 62/ (ND)/ 2024

In the matter of Companies Act, 2013

And

In the matter of Sections 230 and 232 of the Companies Act, 2013, the Rules framed thereunder and other relevant portions

And

In the matter of the Composite Scheme of Arrangement between Zfirst Technologies Private Limited, Amalgamating Company, Oxyzo Financial Services Limited (*formerly known as Oxyzo Financial Services Private Limited*), Amalgamated Company and Ziel Financial Technologies Private Limited, Transferee Company and their respective shareholders and creditors

IN THE MATTER OF:

Zfirst Technologies Private Limited
A company incorporated under the provisions
of the Companies Act, 2013,
bearing CIN: U74999DL2022PTC423475
Having its registered office at
L-422/A, Ground Floor, L Block,
Rangpuri Mahipalpur Road,
Near Gali No. -15, Mahipalpur,
New Delhi - 110037

… PETITIONER NO. 1

Oxyzo Financial Services Limited
(*formerly known as Oxyzo Financial Services Private Limited*)
A company incorporated under the provisions
of the Companies Act, 2013
bearing CIN: U65929DL2016PLC306174
Having its registered office at
Shop No. G-22 C (UGF) D-1 (K-84),
Green Park Main, New Delhi- 110016

… PETITIONER NO. 2

Ziel Financial Technologies Private Limited
A company incorporated under the provisions

of the Companies Act, 2013
bearing CIN: U67190DL2021PTC423474
Having its registered office at
G-22C (UGF) D-1 K-84,
Green Park, New Delhi -110016

… PETITIONER NO. 3

NOTICE UNDER SECTION 230(3) OF THE COMPANIES ACT, 2013 READWITH RULE 6 OF THE COMPANIES (COMPROMISES, ARRANGEMENTS AND AMALGAMATION) RULES, 2016 FOR CONVENING THE MEETING OF THE UNLISTED NON-CONVERTIBLE DEBENTURE HOLDERS OF M/S. OXYZO FINANCIAL SERVICES LIMITED

To,

Unlisted Non-Convertible Debenture Holders of
M/s. Oxyzo Financial Services Limited

Notice is hereby given that by an Order dated 11.09.2024 ("**Order**") passed by the Hon'ble National Company Law Tribunal, New Delhi has directed a meeting to be held of the Unlisted Non-Convertible Debenture Holders of M/s. Oxyzo Financial Services Limited for the purpose of considering, and if thought fit, approving with or without modification(s), the Scheme of Arrangement ("**Scheme**") between M/s. Zfirst Technologies Private Limited ("**Zfirst/ Amalgamating Company**") M/s. Oxyzo Financial Services Limited ("**Oxyzo/ Amalgamated Company**") and M/s. Ziel Financial Technologies Private Limited ("**Ziel/ Transferee Company**") and their respective shareholders under Sections 230 to 232 of the Companies Act, 2013 ("**Act**") read with Companies (Compromises, Arrangements and Amalgamation) Rules, 2016 ("**Rules**") and other applicable provisions of the Act.

In pursuance of the Order and as directed therein, further notice is hereby given that a meeting of the Unlisted Non-Convertible Debenture Holders of Oxyzo will be held on 07.12.2024 at 2:30pm through video conferencing or other audio-visual means ("**VC/OAVM**"), following the operating procedures (with relevant modifications as may be required) referred to in Circular No. 14/2020 dated April 8, 2020; Circular No. 17/2020 dated April 13, 2020; Circular No. 20/2020 dated May 5, 2020; Circular No. 22/2020 dated June 15, 2020; Circular No. 33/2020 dated September 28, 2020; Circular No. 39/2020 dated December 31, 2020; General Circular No. 02/2022 dated May 5, 2022; General Circular No. 70/2022 dated December 28, 2022, General Circular No. 09/2023 dated September 25, 2023 and General Circular No. 09/2024 dated September 19, 2024 issued by the Ministry of Corporate Affairs and the Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India (SS-2). At such day,

date and time, the said Unlisted Non-Convertible Debenture Holders of Oxyzo are requested to attend the meeting following the operating procedures prescribed by the Ministry of Corporate Affairs, Government of India.

In pursuance of the Order and as directed therein, further notice is hereby given that a meeting of Unlisted Non-Convertible Debenture Holders of Oxyzo ("**Meeting**") will be held on 07.12.2024 at 2:30pm through VC/ OAVM.

Persons entitled to attend, and vote may vote through e-voting facility made available during the Meeting through VC/ OAVM. Oxyzo has appointed National Securities Depository Limited ("**NSDL**") to provide the facility for remote e-voting and e-voting in order to enable the Unlisted Non-Convertible Debenture Holders of Oxyzo to consider and approve the Scheme by way of resolution included in this Notice, as well as to enable the Unlisted Non-Convertible Debenture Holders of Oxyzo to attend and participate in the Meeting through VC/ OAVM. Accordingly, voting by Unlisted Non-Convertible Debenture Holders of Oxyzo shall be carried out through remote e-prior to the Meeting voting or e-voting facility made available during the Meeting, as stated below.

Copies of the Scheme and of the Statement under Sections 230 to 232 of the Act can be obtained free of charge at the registered office of Oxyzo, i.e., Shop No. G-22 C (UGF) D-1 (K-84), Green Park Main, New Delhi- 110016 on any working day, i.e, Monday to Friday upto the date of the Meeting between 10am to 6pm. Alternatively, Unlisted Non-Convertible Debenture Holders of Oxyzo may request for an electronic/ soft copy of the documents by sending an email to Oxyzo at csteam@oxyzo.in. A copy of the Notice and the accompanying documents are also placed on the website of Oxyzo at https://www.oxyzo.in/.

The facility of appointment of proxies by Unlisted Non-Convertible Debenture Holders of Oxyzo will not be available for such Meeting, as the Meeting will be conducted virtually through VC/ OAVM. However, a body corporate which is a Unlisted Non-Convertible Debenture Holder of Oxyzo is entitled to appoint a representative for the purposes of participating and/or voting during the Meeting. The remote e-voting shall commence from 02.12.2024 at 9:00am and shall end on 06.12.2024 at 5:00pm.

Each Unlisted Non-Convertible Debenture Holder of Oxyzo can opt only one mode of voting, i.e., either e-voting at the Meeting or by remote e-voting. In case of any Unlisted Non-Convertible Debenture Holder of Oxyzo exercising the right to vote *via* both modes, i.e., casting vote by remote e-voting as well as during the Meeting, then remote e-voting shall prevail over voting by the said Unlisted Non-Convertible Debenture Holder of Oxyzo during the Meeting. The vote cast during the Meeting by such a Unlisted Non-Convertible Debenture Holder of

Oxyzo shall, in that case, be treated as invalid. Once the vote on the resolution is cast by a Unlisted Non-Convertible Debenture Holder of Oxyzo, the Unlisted Non-Convertible Debenture Holder of Oxyzo will not be allowed to change it subsequently.

The Hon'ble Tribunal has appointed Mr. P. K. Malhotra, ILS (Retd.), Former Law Secretary (Government of India) and Former Member Securities Appellate Tribunal as the Chairperson of the Meeting and in his absence, Mr. Rajesh Sharma, as the Chairperson of the Meeting. The Hon'ble Tribunal has also appointed Mr. Varun Kumar Chopra, Advocate as the Scrutinizer of the Meeting. The Scheme, if approved by the meeting, will be subject to the subsequent approval of the Hon'ble Tribunal.

TAKE NOTICE that the following Resolution is proposed under Section 230(3) and other applicable provisions of the Act (including any statutory modification(s) or re-enactment thereof for the time being in force), and the provisions of the Memorandum of Association and Articles of Association of Oxyzo, for the purpose of considering, and if thought fit, approving, the Scheme:

"**RESOLVED THAT** *pursuant to the provisions of Sections 230 to 232 of the Companies Act, 2013 read with Companies (Compromises, Arrangements and Amalgamation) Rules, 2016 and other applicable provisions of the Act, applicable rules, circulars and notifications made thereunder (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, letter dated 10.08.2023 issued to Department of Corporate Services, Bombay Stock Exchange Ltd., application dated 24.08.2023 issued to The Secretary Bombay Stock Exchange Ltd. read with Observatory Letter dated 12.01.2024 issued by the Bombay Stock Exchange, letter dated 21.12.2023 issued to the Department of Supervision, Reserve Bank of India and subject to the provisions of the Memorandum of Association and Articles of Association of Oxyzo and subject to the approval of the Hon'ble National Company Law Tribunal, New Delhi and any other approvals of any regulatory and other authorities as may be required in accordance with the Scheme of Arrangement between M/s. Zfirst Technologies Private Limited, M/s. Oxyzo Financial Services Limited and M/s. Ziel Financial Technologies Private Limited and their respective shareholders under Sections 230 to 232 of the Companies Act, 2013 read with Companies (Compromises, Arrangements and Amalgamation) Rules, 2016 and other applicable provisions of the Act, applicable rules, circulars and notifications made thereunder and subject to such conditions and modifications as may be prescribed or imposed by the Hon'ble National Company Law Tribunal, New Delhi, which may be agreed to by the Board of Directors of Oxyzo ("**Board**"), which term shall be deemed to mean and include one or more committee(s) constituted/to be constituted by the Board or any other person(s) authorized by it to exercise its powers including the powers conferred by this*

Resolution, the proposed Scheme of Arrangement between M/s. Zfirst Technologies Private Limited, M/s. Oxyzo Financial Services Limited and M/s. Ziel Financial Technologies Private Limited and their respective shareholders and creditors placed before this meeting and initiated by the Chairperson for the purpose of identification, be and is hereby approved with or without modification and for conditions, if any, which may be required and/or imposed and/or permitted by the Hon'ble National Company Law Tribunal, New Delhi."

"**RESOLVED FURTHER THAT,** *for the purpose of giving effect to the above Resolution and for removal of any difficulties or doubts, the Board be and is hereby authorized to do all such acts, deeds, matters and things as it may, in its absolute discretion, deem necessary, expedient, appropriate or necessary and to settle any questions or difficulties or doubts that may arise, including passing of such accounting entries and/or making such adjustments in the books of accounts as considered necessary to give effect to the above Resolution, settling of any questions or difficulties arising under the Scheme of Arrangement or in regard to and of the meaning or interpretation of the Scheme of Arrangement or implementation thereof or in any matter whatsoever connected therewith, or to review the position relating to the satisfaction of various conditions of the Scheme of Arrangement and if necessary, to waive any of those, and to do all acts, deeds and things as may be necessary, desirable or expedient for carrying the Scheme of Arrangement into effect or to carry out such modifications/directions as may be required and/or imposed and/or permitted by the Hon'ble National Company Law Tribunal, New Delhi while sanctioning the Scheme or to approve withdrawal (and where applicable, re-fling) of the Scheme of Arrangement at any stage for any reason including in case any changes and/or modifications are suggested/required to be made in the Scheme of Arrangement or any condition suggested, required or imposed, whether by any creditor, the Securities and Exchange Board of India, the Hon'ble National Company Law Tribunal, New Delhi and/or any other authority and/or if the Scheme cannot be implemented otherwise, and to do all such acts, deeds and things as it may deem necessary and desirable in connection therewith and incidental thereto*."

A copy of the explanatory statement under Sections 230 to 232 of the Act read with Rule 6 of the Rules, the Scheme and other accompanying documents are enclosed and form part of the Notice.

Mrs. Pinki Jha
Company Secretary and Compliance Officer
M/s. Oxyzo Financial Services Ltd.
[Formerly known as M/s. Oxyzo Financial Services Pvt. Ltd.]
Membership No.: F10683
Date: 04.11.2024
Place: New Delhi

Contact: +91-7353013499
Email: getsupport@oxyzo.in
Website: www.oxyzo.in

Registered Office:
Oxyzo Financial Services Limited
CIN: U65929DL2016PLC306174
Shop No. G-22 C (UGF) D-1 (K-84),
Green Park Main, New Delhi- 110016

Notes:

1. The Notice in relation to the Hon'ble Tribunal convening the meeting of the Unlisted Non-Convertible Debenture Holders of Oxyzo, together with the documents accompanying the same, including the Explanatory Statement and the Scheme (collectively referred to as the "**Notice**") is being sent by email (at the last known e-mail address), to all the Unlisted Non-Convertible Debenture Holders of Oxyzo whose names appear in the list, as on September 30, 2024 and is also being sent by Speed Post to 1 (One) existing Unlisted Non-Convertible Debenture Holders of Oxyzo whose names appear in the list, as on September 30, 2024. In case the e-mail address of any Unlisted Non-Convertible Debenture Holder of Oxyzo is not registered with Oxyzo, then such Unlisted Non-Convertible Debenture Holder of Oxyzo is requested to contact Oxyzo for registration of the same on or before November 11, 2024 at 6 pm by sending an e-mail to Company Secretary at csteam@oxyzo.in. Post successful registration of the e-mail, the soft copy of the Notice and the login credentials for attending the Meeting as well as for e-voting during the Meeting would be sent at such registered e-mail address of the concerned Unlisted Non-Convertible Debenture Holder of Oxyzo.

2. The list providing the details of Non-Convertible Debenture Holders, as enclosed with the present Notice, contains 762 Unlisted Non-Convertible Debenture Holders of Oxyzo, who redeemed their respective debentures on 16.03.2024, however the corporate action was still pending on the NSDL portal as on 30.09.2024. As a result of the pendency of such action on the NSDL portal, the 762 Unlisted Non-Convertible Debenture Holders of Oxyzo were being reflected in the BENPOS shared by the Registrar and Transfer Agents and NSDL as on 30.09.2024. Since the 762 Unlisted Non-Convertible Debentures of Oxyzo were redeemed on 16.03.2024, the present Notice is being served to such 762 Unlisted Non-Convertible Debenture Holders of Oxyzo only *via* email.

3. The bounced or returned emails, as sent to the Unlisted Non-Convertible Debenture Holders of Oxyzo, for reasons beyond the control of Oxyzo, are to be maintained by Oxyzo in its records and shall be re-sent immediately to the concerned Unlisted Non-Convertible Debenture Holders of Oxyzo.

4. The Notice along with enclosures thereto will be displayed on the website of Oxyzo at https://www.oxyzo.in/.

5. The Unlisted Non-Convertible Debenture Holders of Oxyzo are entitled to vote through electronic means through e-voting and remote e-voting during the meeting which will be held through VC/OAVM as described below. Further, since the meeting will be held through VC/OAVM, physical attendance of Unlisted Non-Convertible Debenture Holders of Oxyzo has been dispensed with.

6. The voting by Unlisted Non-Convertible Debenture Holders of Oxyzo through remote e-voting shall commence on 02.12.2024 at 9:00am and shall end on 06.12.2024 at 5:00pm. The remote e-voting shall be disabled by NSDL thereafter. During this period, Unlisted Non-Convertible Debenture Holders of Oxyzo may cast their vote electronically.

7. The Unlisted Non-Convertible Debenture Holders of Oxyzo joining the meeting through VC/OAVM, who have not already cast their vote by means of remote e-voting, shall be able to exercise their right to vote through e-voting at the Meeting. The Unlisted Non-Convertible Debenture Holders of Oxyzo who have cast their vote by remote e-voting prior to the Meeting may also join the Meeting through VC/OAVM but shall not be entitled to cast their vote again.

8. The voting by Unlisted Non-Convertible Debenture Holders through e-voting shall be held on 07.12.2024 at 2:30pm.

9. The voting rights of Unlisted Non-Convertible Debenture Holders of Oxyzo for the purpose of remote e-voting and e-voting during the Meeting shall be in proportion to the value of debentures held to the Unlisted Non-Convertible Debenture Holders of Oxyzo as on September 30, 2024.

10. As the Meeting is being held through VC/ OAVM, the facility for appointment of proxies by the Unlisted Non-Convertible Debenture Holders of Oxyzo will not be available for the Meeting and hence the proxy form and attendance slip are not annexed to this Notice.

11. All documents referred to in the Notice and Explanatory Statement will be available for inspection at the Oxyzo's registered office, i.e., Shop No. G-22 C (UGF) D-1 (K-84), Green Park Main, New Delhi- 110016 between 10am to 6pm on any working days till the date of the Meeting.

12. A body corporate which is a Unlisted Non-Convertible Debenture Holder of Oxyzo is entitled to appoint an authorized representative for the purpose of participating and or voting during the meeting held through VC/ OAVM. Further, such body corporate is required to send the duly scanned certified copy (pdf file) of the relevant resolution/ authority letter to the Scrutinizer at vkc@officevkc.com from their registered e-mail address with a copy

marked to Oxyzo at its e-mail address, i.e., csteam@oxyzo.in, no later than 48 (Forty-Eight) hours before the scheduled time of the Meeting.

13. The Unlisted Non-Convertible Debenture Holders of Oxyzo are requested to kindly go through the instructions in the notes below for attending the meeting through remote e-voting and e-voting during the Meeting and for registration as speaker (if any Unlisted Non-Convertible Debenture Holders would like to express views / ask questions during the Meeting).

14. In terms of the provisions of Section 107 of the Act, since the voting on the resolution as set out in the Notice is being conducted through e-voting (including remote e-voting), the said resolution will not be decided by a show of hands at the Meeting.

15. Since the meeting will be held through VC/ OAVM mode, the route map to the venue of the Meeting is not annexed in this Notice.

16. The quorum of the Meeting shall be in terms of the directions contained in the Order passed by the Hon'ble Tribunal.

17. In terms of Sections 230 to 232 of the Act, the Scheme shall be considered approved by the Unlisted Non-Convertible Debenture Holders of Oxyzo, if the resolution mentioned above in the Notice has been approved by a majority of persons representing three-fourth in value of the Unlisted Non-Convertible Debenture Holders of Oxyzo, voting through remote e-voting facility and e-voting facility being made available during the Meeting. Subject to the receipt of requisite number of votes, the resolution, as set forth in the Notice shall be deemed to be passed on the date of the meeting, i.e., on 07.12.2024.

18. The advertisement with respect to the convening of the Meeting of the Unlisted Non-Convertible Debenture Holders of Oxyzo will be published in Business Standard (English, Delhi Edition) and Business Standard (Hindi, Delhi Edition) on November 05, 2024.

19. The Scrutinizer will submit his report to the Chairperson after completion of the scrutiny of the votes cast by the Unlisted Non-Convertible Debenture Holders of Oxyzo through remote e-voting and e-voting during the Meeting. The Scrutinizer's decision on the validity of the votes shall be final. The result along with the report of the Scrutinizer shall be displayed on Oxyzo's website https://www.oxyzo.in/ within 7 (Seven) days from the conclusion of the Meeting.

Instructions for remote e-voting of Unlisted Non-Convertible Debenture Holders of Oxyzo and Instructions for e-voting on the day of Meeting, for the Unlisted Non-Convertible

Debenture Holders of Oxyzo who are attending the Meeting through VC/OAVM and who have not casted their vote through remote e-voting prior to the Meeting.

1. The remote e-voting by Unlisted Non-Convertible Debenture Holders of Oxyzo shall commence on 02.12.2024 at 9:00am and shall end on 06.12.2024 at 5:00pm.

2. The Unlisted Non-Convertible Debenture Holders of Oxyzo should log on to the e-voting website of NSDL www.evoting.nsdl.com during the voting period, either on a personal computer or on a mobile.

3. Once the home page of e-voting system is launched, click on the icon login which is available under Shareholder/Member/Creditor section.

4. A new screen will open. You will have to enter your User ID, your Password and a Verification Code as shown on the screen.

5. Tick on Agree to Terms and Conditions by selecting the check box.

6. Now, you will have to click on login button. After you click on the login button, the home page of e-voting will open, you will be able to see EVEN of the Company.

7. Select EVEN of the Company to cast your vote.

8. Now you are ready for e-voting as the voting page opens.

9. Cast your vote by selecting appropriate options i.e. assent or dissent, click on submit and also confirm when prompted.

10. Upon confirmation, the message vote cast successfully will be displayed.

11. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.

12. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

Contact: +91-7353013499
Email: getsupport@oxyzo.in
Website: www.oxyzo.in

Instructions for e-voting of Unlisted Non-Convertible Debenture Holders of Oxyzo:

1. The Unlisted Non-Convertible Debenture Holders of Oxyzo will be provided with a facility to attend the Meeting through VC/OAVM.

2. Access the same by following the steps specified above for e-voting using the same login credentials.

3. After successful login, click on the link VC/OAVM under the join meeting tab against the company's name.

4. After clicking on the link, you will be re-directed to VC/OAVM platform.

5. For better experience, you are encouraged to join the meeting through laptop/desktop.

6. Facility for joining the Meeting through VC/OAVM shall open at least 15 (fifteen) minutes before the commencement of the Meeting.

7. The Unlisted Non-Convertible Debenture Holders of Oxyzo are required to grant access to webcam and use Internet with good speed to avoid any disturbance during the Meeting.

8. Please note that participants connecting from mobile devices or tablets or through laptop connecting via mobile hotspot may experience audio/video loss due to fluctuation in their respective network. It is therefore recommended to use stable Wi-Fi or LAN connection to mitigate any kind of aforesaid glitches.

9. The Unlisted Non-Convertible Debenture Holders of Oxyzo are encouraged to submit their questions in advance with regard to the Scheme, from their registered e-mail address, mentioning their name, address, PAN, e-mail address and mobile number, to reach Oxyzo at csteam@oxyzo.in up to December 03, 2024.

10. The Unlisted Non-Convertible Debenture Holders of Oxyzo who would like to express their views or ask questions during the Meeting may pre-register themselves as a speaker by sending their request from their registered e-mail address mentioning their name, address, PAN, e-mail address and mobile number at csteam@oxyzo.in up to December 03, 2024.

11. The Unlisted Non-Convertible Debenture Holders of Oxyzo who have registered themselves as a speaker will only be allowed to express their views/ask questions during the Meeting for a maximum time of 2 (Two) minutes each, once the floor is open for

queries. The Unlisted Non-Convertible Debenture Holders of Oxyzo are requested to restrict their questions/views only on the Scheme.

Mrs. Pinki Jha
Company Secretary and Compliance Officer
M/s. Oxyzo Financial Services Ltd.
[Formerly known as M/s. Oxyzo Financial Services Pvt. Ltd.]
Membership No.: F10683
Date: 04.11.2024
Place: New Delhi

Registered Office:
Oxyzo Financial Services Limited
CIN: U65929DL2016PLC306174
Shop No. G-22 C (UGF) D-1 (K-84),
Green Park Main, New Delhi- 110016

BEFORE THE HON'BLE NATIONAL COMPANY LAW TRIBUNAL, NEW DELHI
CA (CAA) – 62/ (ND)/ 2024

In the matter of Companies Act, 2013

And

In the matter of Sections 230 and 232 of the Companies Act, 2013, the Rules framed thereunder and other relevant portions

And

In the matter of the Composite Scheme of Arrangement between Zfirst Technologies Private Limited, Amalgamating Company, Oxyzo Financial Services Limited (*formerly known as Oxyzo Financial Services Private Limited*), Amalgamated Company and Ziel Financial Technologies Private Limited, Transferee Company and their respective shareholders and creditors

IN THE MATTER OF:

Zfirst Technologies Private Limited
A company incorporated under the provisions
of the Companies Act, 2013,
bearing CIN: U74999DL2022PTC423475
Having its registered office at
L-422/A, Ground Floor, L Block,
Rangpuri Mahipalpur Road,
Near Gali No. -15, Mahipalpur,
New Delhi - 110037

… PETITIONER NO. 1

Oxyzo Financial Services Limited
(*formerly known as Oxyzo Financial Services Private Limited*)
A company incorporated under the provisions
of the Companies Act, 2013
bearing CIN: U65929DL2016PLC306174
Having its registered office at
Shop No. G-22 C (UGF) D-1 (K-84),
Green Park Main, New Delhi- 110016

… PETITIONER NO. 2

Ziel Financial Technologies Private Limited
A company incorporated under the provisions
of the Companies Act, 2013
bearing CIN: U67190DL2021PTC423474
Having its registered office at
G-22C (UGF) D-1 K-84,
Green Park, New Delhi -110016

… PETITIONER NO. 3

Contact: +91-7353013499
Email: getsupport@oxyzo.in
Website: www.oxyzo.in

EXPLANATORY STATEMENT UNDER SECTIONS 230 TO 232 READ WITH SECTION 102 OF THE COMPANIES ACT, 2013 READ WITH RULE 6 OF THE COMPANIES (COMPROMISES, ARRANGEMENTS AND AMALGAMATIONS) RULES, 2016

1. This explanatory statement is being furnished pursuant to Sections 230 to 232 and 102 of the Companies Act, 2013 ("**Act**") read with Rule 6 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016 ("**Rules**") ("**Explanatory Statement**").

2. Pursuant to the Order dated September 11, 2024 ("**Order**") passed by the Hon'ble National Company Law Tribunal, New Delhi ("**Hon'ble Tribunal**"/ "**NCLT**") under Sections 230 to 232 of the Act in Company Application CAA No. 62 of 2024, a meeting of the Unlisted Non-Convertible Debenture Holders of M/s. Oxyzo Financial Services Ltd. ("**Oxyzo/ Amalgamated Company/ Petitioner No. 2**") (as defined in the notice under '**Notes**') is being convened on 07.12.2024 at 2:30pm ("**Meeting**") through video conferencing or other audio visual means ("**VC/ OAVM**") for the purpose of considering and, if thought fit, approving with or without modification(s), the Scheme of Arrangement between M/s. Zfirst Technologies Private Limited ("**Zfirst/ Amalgamating Company/ Petitioner No. 1**"), M/s. Oxyzo Financial Services Limited and M/s. Ziel Financial Technologies Private Limited ("**Ziel/ Transferee Company/ Petitioner No. 3**") and their respective shareholders under Sections 230 to 232 of the Act and Rules and other applicable provisions of the Act ("**Scheme**"). A copy of the Order dated September 11, 2024 passed by the Hon'ble Tribunal in Company Application CAA No. 62 of 2024 is enclosed as **Annexure 1**. A copy of the Scheme as filed with the Hon'ble Tribunal is enclosed as **Annexure 2**.

3. Capitalized terms which are used in this Explanatory Statement, but which are not defined herein shall have the meaning assigned to them in the Scheme, unless otherwise stated.

4. The Scheme is presented pursuant to the provisions of Sections 230 to 232 of the Act read with Rules and other relevant provisions of the Act and, *inter alia*, envisages the following:

   a) amalgamation of the Petitioner No. 1 into and with the Petitioner No. 2;

   b) transfer of the authorised share capital of the Petitioner No. 1 to the Petitioner No. 2 and consequential increase in the authorised share capital of the Petitioner No. 2;

   c) cancellation of all the subscribed and issued shares of the Petitioner No. 1, including the shares held by the Petitioner No. 2;

   d) issuance of fully paid-up 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A1 and 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A2 by the Petitioner No. 2 to the shareholders of the Petitioner No. 1 (other than the Petitioner No. 2), in accordance with the Share Exchange Ratio without any further act, instrument or deed, in accordance with the Scheme; and

e) dissolution of the Petitioner No. 1 without being wound up.

f) Subsequent to the amalgamation of the Petitioner No. 1 into the Petitioner No. 2, the Petitioner No. 2 would transfer the Transferred Undertaking, as defined in the Scheme, to the Petitioner No. 3 as a going concern on a Slump Sale basis with effect from Appointed Date, pursuant to Sections 230 to 232 and other relevant provisions of the Act, read with Section 2(42C) of the Income Tax Act, 1961 for a consideration of Rs. 4,94,00,763/- (Rupees Four Crore Ninety Four Lakhs Seven Hundred and Sixty Three only).

5. In terms of Sections 230 to 232 of the Act, the Scheme shall be considered approved by the Unlisted Non-Convertible Debenture Holders of Oxyzo, if the resolution mentioned above in the Notice has been approved by e-voting during the Meeting through VC/ OAVM by a majority of persons representing three-fourths in proportion to the value of debentures held to the Unlisted Non-Convertible Debenture Holders of Oxyzo as on September 30, 2024, voting during the Meeting through VC/ OAVM.

6. The Hon'ble Tribunal was pleased to appoint Mr. P. K. Malhotra as the Chairperson of the Meeting, Mr. Rajesh Sharma as the Alternate Chairperson of the Meeting and Mr. Varun Kumar Chopra as the Scrutinizer of the Meeting.

7. Zfirst, Oxyzo and Ziel have filed the Order dated September 11, 2024 passed by the Hon'ble National Company Law Tribunal, New Delhi with the Registrar of Companies on October 9, 2024 in Form No. INC-28.

Details of the Scheme as required to be disclosed in compliance with Rule 6 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016

i. Details of the order of the Hon'ble Tribunal directing the calling, convening and conducting of the Meeting:

a) Date of the Order:

September 11, 2024

b) Date, time and venue/ mode of the meeting:

- Secured Creditors of Oxyzo: 07.12.2024 at 11:30am
- Listed Non-Convertible Debenture Holders of Oxyzo: 07.12.2024 at 12:45pm
- Unlisted Non-Convertible Debenture Holders of Oxyzo: 07.12.2024 at 2:30pm

Mode: Meeting to be held through Video Conferencing and Other Audio Visual Means.

ii. Details of the Company:

A. Petitioner No. 1/ M/s. Zfirst Technologies Pvt. Ltd.

a) Corporate Identification Number: U74999DL2022PTC423475

b) Permanent Account Number: AABCZ8986A

c) Name of Company: M/s. Zfirst Technologies Pvt. Ltd.

d) Date of incorporation: 04.02.2022

e) Type of the Company (whether public or private or one person company): Private Limited Company

f) Registered office address and e-mail address:

- Registered office: L-422/A, Ground Floor, L Block, Rangpuri Mahipalpur Road, Near Gali No. -15, Mahipalpur, New Delhi – 110037

- Email address: csteam@oxyzo.in

g) Summary of main objects as per memorandum of association; and main business carried on by the Company:

- To act as accounting and financial consultants, management consultants and provide advice, services, consultancy in field of commercial, financial and legal.

h) Details of change of name, registered office and objects of Company during the last five years:

- Change of name: N/A

- Change of Registered Office: From C-27 and 26, LGF, Sushant Shopping Arcade B Block, Sushant Lok 1, Gurugram, Haryana – 122002 to L-422/A, Ground Floor, L Block, Rangpuri Mahipalpur Road, Near Gali No. -15, Mahipalpur, New Delhi - 110037

- Change in objects of Company: N/A

i) Name of the stock exchange where the securities of Company are listed, if applicable: N/A

j) Details of the capital structure of Company including authorized, issued, subscribed and paid-up share capital:

Share Capital	Amount (in Rs.)
Authorized Share Capital	
50,00,000 equity shares of Rs. 10/- each	Rs. 5,00,00,000/-
50,00,000 Compulsory Convertible Preference Shares of Rs. 10/- each	Rs. 5,00,00,000/-
Issued, Subscribed and Paid up Share Capital	
37,51,100 equity shares of Rs. 10/- each	Rs. 3,75,11,000/-
19,70,000 compulsorily convertible preference shares of Rs. 10/- each	Rs. 1,97,00,000/-

k) Names of the promoters and directors along with their addresses:

Sr. No.	Name	Designation	Address
1.	Mr. Ashish Ojha	Director & Promoter	C 1801 Heritage One Apartment, Sector-62, Ulhawas(83), Badshahpur Gurgaon, Haryana-122101
2.	Mr. Vasant Sridhar	Director	Street No. 28, 1st Cross Street, West CIT Nagar, Nandanam, Chennai-600035, Tamil Nadu
3.	Mr. Abhishek Sharma	Director	Flat 916, Hewo 1 Apartment, Behind Rail Vihar, Secror-56, Gurgaon, Harayana-122011
4.	Mr. Ankush Jain	Director	House No. B 601, Near Sadarpur Police Station,

Sr. No.	Name	Designation	Address
			Sector-47 Islampur (97) Gurgaon, Haryana-122018

B. Petitioner No. 2/ M/s. Oxyzo Financial Services Ltd.

a) Corporate Identification Number: U65929DL2016PLC306174

b) Permanent Account Number:AACCO3836B

c) Name of Company: M/s. Oxyzo Financial Services Ltd.

d) Date of incorporation: 21.09.2016

e) Type of the Company (whether public or private or one person company): Public Company

f) Registered office address and e-mail address:

- Registered office: Shop No. G-22 C (UGF) D-1 (K-84), Green Park Main, New Delhi- 110016
- Email address: compliance@oxyzo.in

g) Summary of main objects as per memorandum of association; and main business carried on by the Company:

- To carry on the business of finance, micro finance, equipment finance, lease finance, hire purchase services, housing finance, trading and to finance industrial, trading enterprises, individuals, firms for all purposes, whether with our without security and to provide a complete range of financial services like loan against securitization of sale proceeds, rental income and / or credit card receipts, syndication and securitization of loans and sell down based on rated papers, commercial papers, financial instruments and dealing in all kinds of financial documents, including commercial papers, bills of exchange, hundies, promissory note and such other negotiable instruments and securities and to assist in financing of all and every kind and description, deferred payments for similar transactions and to subsidies finance or assist in subsidizing or financing the sale and maintenance of any goods, articles or commodities of all and every kind and description upon any terms whatsoever, factoring services or otherwise deal with shares, stocks,

securities and evidence of indebtedness or of the right to participate in profits, assets or other similar documents, issued or to be issued by any government authority, corporation or body, or by any other company and any options or rights in respect thereof and generally to invest and deal with the moneys of the company in financing any assets, moveable or immoveable, by whatever mode which in India or abroad, providing partnering with overseas and domestic investors to devise strategies to enter the Indian Capital Market and to provide Corporate Debt and Equity Restructuring, Planning, Devising and executing equity market strategies, placement of Primary and Secondary Market Equity with Foreign Institutional Investors, Financial Institutions and Private Venture Capitalist, Advising, Raising and Syndicating Debt and other commercial instruments, Merger and Acquisitions, Compliance services entailing Legal, Regulatory and taxation advise on the restructuring and fund raising transactions, Portfolio Management for a select group of Corporate and other institutions and to provide Business Processing Unit in financial equity research for International Clients whether in India and abroad. However, the Company shall not carry on banking business within the meaning of Banking Regulation Act, 1949.

- To provide package of investment/ merchant banking services by acting as manager/ co-manager/ advisor or in any other capacity to issue of securities of whatever nature, by under-writing securities, by acting as Issue House and to carry on the business of Manager/ Co-Managers, Advisors and Counselors to all kinds of investment schemes/ deposit schemes, to issue guarantees or to give any other commitments for subscribing or agreeing to subscribe or procure or agree to procure subscription for the securities, to manage portfolio investment, to provide investment assistance for the purpose herein, to form syndicates or consortia of managers, agents and purchasers for or of any of the securities both in India and abroad.

h) Details of change of name, registered office and objects of Company during the last five years:

- Change of name: From M/s. Oxyzo Financial Services Pvt. Ltd. to M/s. Oxyzo Financial Services Ltd.

- Change of Registered Office: N/A

- Change in objects of Company: N/A

i) Name of the stock exchange where the securities of Company are listed, if applicable: Listed Non-Convertible Debenture Holders are listed on the Bombay Stock Exchange.

j) Details of the capital structure of Company including authorized, issued, subscribed and paid-up share capital:

Share Capital	Amount (in Rs.)
Authorized Equity Share Capital	
7,33,81,715 equity shares of Rs. 10/- each	Rs. 73,38,17,150/-
Authorized Preference Share Capital	
1,73,18,137 preference shares of Rs. 10/- each	Rs. 17,31,81,370/-
Issued, Subscribed and Paid up Share Capital	
5,36,78,676 equity shares of Rs. 10/- each	Rs. 53,67,86,760/-
1,51,16,684 preference shares of Rs. 10/- each	Rs. 15,11,66,840/-

k) Names of the promoters and directors along with their addresses:

Sr. No.	Name	Designation	Address
1.	Ms. Ruchi Kalra	Whole time Director, CFO & Promoter	H-12 Second Floor, Green Park Main, Hauz Khas, South Delhi-110016
2.	Mr. Vasant Sridhar	Director	Street No. 28, 1st Cross Street, West CIT Nagar, Nandanam, Chennai-600035, Tamil Nadu
3.	Mr. Rohit Kapoor	Independent Director	H.No-C3-1202, The Legend Apartments, Suhant Lok-3 Sector-57 Chakarpur(74), Gurugram, Haryana - 122002
4.	Mr. Asish Mohapatra	Director	H-12 Second Floor, Green Park

Sr. No.	Name	Designation	Address
			Main, Hauz Khas, South Delhi-110016
5.	Mr. Sathyan David	Independent Director	2001, Marathon Era-IOff G K Marg Veer Santaji Lane, Lower Parel (W) Mumbai-400013
6.	Mr. Praveen Kumar Bhambani	Independent Director	Plot no. 4, Site no. 21, First Floor, Geeta mandir marg, New Rajinder Nagar, New Delhi, 110060
7.	OFB Tech Private Limited	Promoter Company	B-1102, Sankalp Iconic Tower, Opp. Vikram Nagar, Bopal Ambli Road, Bodakdev, Ahmedabad, Gujarat, 380054

C. Petitioner No. 3/ M/s. Ziel Financial Technologies Pvt. Ltd.

a) Corporate Identification Number: U67190DL2021PTC423474

b) Permanent Account Number: AABCZ7630D

c) Name of Company: M/s. Ziel Financial Technologies Pvt. Ltd.

d) Date of incorporation: 23.06.2021

e) Type of the Company (whether public or private or one person company): Private Limited Company

f) Registered office address and e-mail address:

- Registered office: Shop No. G-22 C (UGF) D-1 (K-84), Green Park Main, New Delhi- 110016
- Email address: csteam@oxyzo.in

g) Summary of main objects as per memorandum of association; and main business carried on by the company:

- To carry on business of providing consultation, technical assistance, technology solution, training and development inputs to business and individuals for the purpose of customer acquisition, underwriting support, pricing support, servicing, monitoring, recovery of specific loan or loan portfolio on behalf of regulated entities in conformity under Applicable Law.

h) Details of change of name, registered office and objects of Company during the last five years:

- Change of name: N/A

- Change of Registered Office: From C 479 B, F. F., Sushant Lok I, Gurugram, Haryana – 122009 to Shop No. G-22 C (UGF) D-1 (K-84), Green Park Main, New Delhi- 110016.

- Change in objects of Company:

  From:

  To carry on the business of a finance company and provide finance (whether short- or long-term loan or working capital finance, development finance, factoring, leasing, guarantees or any other debt related funding) to micro, small and medium scale enterprises and to individual.

  To carry on business of providing consultation, technical assistance, technology solutions and training and development inputs to business and individuals for sustained livelihoods and for improving their financial viability.

  To (with effect from December 26, 2022)

  To carry on business of providing consultation, technical assistance, technology solution, training and development inputs to business and individuals for the purpose of customer acquisition, underwriting support, pricing support, servicing, monitoring, recovery of specific loan or loan portfolio on behalf of regulated entities in conformity under Applicable Law.

i) Name of the stock exchange where the securities of Company are listed, if applicable: N/A

j) Details of the capital structure of Company including authorized, issued, subscribed and paid-up share capital:

Share Capital	Amount (in Rs.)
Authorized Equity Share Capital	
2,70,00,000 equity shares of Rs. 10/- each	Rs. 27,00,00,000/-
Issued, Subscribed and Paid up Share Capital	
2,10,00,000 equity shares of Rs. 10/- each	Rs. 21,00,00,000/-

k) Names of the promoters and directors along with their addresses:

Sr. No.	Name	Designation	Address
1.	Ms. Ruchi Kalra	Director	H-12 Second Floor, Green Park Main, Hauz Khas, South Delhi-110016
2.	Mr. Ashish Sharma	Director	275/1, Sector-2, S B B J Training Center, Vidhyadhar Nagar, Jaipur, Rajasthan-302023
3.	Mr. Abhishek Sharma	Director	Flat 916, Hewo 1 Apartment, Behind Rail Vihar, Secror-56, Gurgaon, Harayana-122011
4.	Mr. Ankush Jain	Director	House No. B 601, Near Sadarpur Police Station, Sector-47 Islampur (97) Gurgaon, Haryana-122018

iii. If the Scheme relates to more than one company, the fact and details of any relationship subsisting between such companies who are parties to the Scheme, including holding, subsidiary or of associate companies:

Sr. No.	Company	Relationship
1.	M/s. Zfirst Technologies Pvt. Ltd.	Subsidiary of Petitioner No. 2/ M/s. Oxyzo Financial Services Ltd.
2.	M/s. Oxyzo Financial Services Ltd.	Holding Company of Petitioner Nos. 1 and 3
3.	M/s. Ziel Financial Technologies Pvt. Ltd.	Wholly owned subsidiary of Petitioner No. 2/ M/s. Oxyzo Financial Services Ltd.

iv. the date of the board meeting at which the scheme was approved by the board of directors including name of the directors who voted in favour of the resolution, who voted against the resolution and who did not vote or participate on such resolution:

A. Petitioner No. 1/ M/s. Zfirst Technologies Pvt. Ltd.

a) The Board of Directors of M/s. Zfirst Technologies Pvt. Ltd. approved the Scheme at its meeting on 10.08.2023.

b) Directors who voted in favour of resolution:

- Mr. Ashish Ojha
- Mr. Vasant Sridhar
- Mr. Abhishek Sharma
- Mr. Ankush Jain
- Mr. Gurtej Singh (resigned from the Board on December 20, 2023)

c) Directors who voted against the resolution: Nil

d) Directors who did not vote or participate: Nil

A copy of the Board Resolution dated 10.08.2023 passed by the Board of M/s. Zfirst Technologies Pvt. Ltd. is enclosed as **Annexure 3**.

B. Petitioner No. 2/ M/s. Oxyzo Financial Services Ltd.

a) The Board of Directors of M/s. Oxyzo Financial Services Pvt. Ltd. (at the relevant time, now known as M/s. Oxyzo Financial Services Ltd.) approved the Scheme at its meeting on August 10, 2023.

b) Directors who voted in favour of resolution:

- Ms. Ruchi Kalra
- Mr. Vasant Sridhar
- Mr. Rohit Kapoor
- Mr. Asish Mohapatra
- Mr. Sathyan David
- Mr. Praveen Kumar Bhambani

c) Directors who voted against the resolution: Nil

d) Directors who did not vote or participate: Nil

A copy of the Board Resolution dated 10.08.2023 passed by the Board of M/s. Oxyzo Financial Services Pvt. Ltd. (at the relevant time, now known as M/s. Oxyzo Financial Services Ltd.) is enclosed as **Annexure 4**.

C. Petitioner No. 3/ M/s. Ziel Financial Technologies Pvt. Ltd.

a) The Board of Directors of M/s. Ziel Financial Technologies Pvt. Ltd. approved the Scheme at its meeting on August 10, 2023.

b) Directors who voted in favour of resolution:

- Ms. Ruchi Kalra
- Mr. Ashish Sharma
- Mr. Abhishek Sharma
- Mr. Ankush Jain

c) Directors who voted against the resolution: Nil

d) Directors who did not vote or participate: Nil

A copy of the Board Resolution dated August 10, 2023 passed by the Board of M/s. Ziel Financial Technologies Pvt. Ltd. is enclosed as **Annexure 5**.

v. Explanatory statement disclosing details of the Scheme:

a) Parties involved in the Scheme:

The Scheme is between M/s. Zfirst Technologies Pvt. Ltd./ Amalgamating Company, M/s. Oxyzo Financial Services Ltd. (formerly known as M/s. Oxyzo Financial Services Pvt. Ltd.)/ Amalgamated Company and M/s. Ziel Financial Technologies Pvt. Ltd./ Transferee Company and their respective shareholders. The Scheme is not an arrangement with the creditors (secured or unsecured) of the respective companies.

b) In case of amalgamation or merger, appointed date, effective date, share exchange ratio (if applicable) and other considerations, if any:

- Appointed Date: April 1, 2023

- Effective Date: The date or last of the dates on which the certified copy of the order of the Competent Authority sanctioning the Scheme is filed by the Amalgamated Company, Amalgamating Company and the Transferee Company with the Registrar of Companies (whichever is later) after all the conditions and matters referred to in Clause 27 of the Scheme occur or have been fulfilled, obtained or waived, as applicable, in accordance with this Scheme.

- Share exchange ratio: The Amalgamated Company, i.e., M/s. Oxyzo Financial Services Ltd. shall, without any further application, act or deed, issue and allot 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A1 and 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A2 credited as fully paid up to the shareholders of the Amalgamating Company, i.e., M/s. Zfirst Technologies Pvt. Ltd. (other than Amalgamated Company), whose names are recorded in the register of members as a member of the Amalgamating Company, including register and index of beneficial owners maintained by a depository under Section 11 of the Depositories Act, 1996, on the Record Date (or to such of their respective heirs, executors, administrators or other legal representatives or other successors in title as may be recognised by the Board of the Amalgamated Company) in the following manner:

- 5,33,208 (five lakh thirty three thousand two hundred and eight) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A1 of the Amalgamated Company of Rs. 10 (Rupees ten) each fully paid up for every 26,81,062 (twenty six lakhs eighty one thousand sixty two) equity shares of the Amalgamating Company of Rs. 10 (Rupees ten) each fully paid up; and

- 2,12,789 (two lakhs twelve thousand seven hundred and eighty nine) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A2 of the Amalgamated Company of Rs. 10 (Rupees ten) each fully paid up for every 10,69,938 (ten lakhs sixty nine thousand nine hundred and thirty eight) equity shares of the Amalgamating Company of Rs. 10 (Rupees ten) each fully paid up.

c) Summary of valuation report including basis of valuation and fairness opinion of registered valuer, if any, and the declaration that the valuation report is available for inspection at the registered office of the Company:

Summary of computation of share exchange ratio as on March 31, 2023 is given below:

Share Exchange Ratio between Oxyzo and Zfirst shareholders		
Oxyzo Financial Services Private Limited ("Oxyzo") Instruments to be issued (a)	CCPS Series A1	CCPS Series A2
Per Share Value for Oxyzo (a)	INR 1,125.00	INR 1,125.00
Per Share Value for Zfirst Technologies Private Limited ("Zfirst") (b)	INR 223.7393	INR 223.7393
Rounded Share Exchange Ratio - Number of Oxyzo's CCPS Series A1 for 1 Share of Zfirst	**0.1988794**	NA
Rounded Share Exchange Ratio - Number of Oxyzo's CCPS Series A2 for 1 share of Zfirst	NA	**0.1988794**
Consideration towards CCPS Series A1 / A2 (c)	**INR 599,859,000**	**INR 239,387,114**
No. of Zfirst' Shares to be Purchased (c)	**2,681,062**	**1,069,938**
No. of Oxyzo' CCPS Series A1 / A2 to be Issued (d)	**533,208**	**212,789**

Notes:

(a) CCPS Series A1 is immediately convertible upon issuance in 1:1 equity share, thus has been considered equivalent to per share value of Equity Share of INR 1125.0 as concluded in this report. Further, CCPS Series A2 will become convertible only upon certain milestone specified in the proposed commercial agreement. For fair value calculation of CCPS Series A2, refer ***Exhibit C-1***.

(b) Refer ***Exhibit B-2***.

(c) Based on the commercial understanding between the seller and the buyer, consideration of INR 599.86 million will be paid in the form of CCPS Series A1 and the remaining consideration will get paid in the form of CCPS Series A2.

(d) Based on the Share Exchange Ratio determined.

Registered Valuer has based this opinion on information provided and represented by the management of the Companies and did not independently verify the information provided and, in that regard, the validity of the valuation depends on the completeness and accuracy of the information provided by the Companies.

Registered Valuer applies valuation techniques and methods that conform to generally accepted valuation practices.

The Valuation Report is available at the registered office of Oxyzo. A copy of the Valuation Report is enclosed as **Annexure 6**.

d) Details of capital or debt restructuring, if any: N/A

e) Rationale and benefits of the Scheme:

i. The Scheme envisages amalgamation of the Amalgamating Company into and with the Amalgamated Company, resulting in transfer of the authorised share capital of the Amalgamating Company to the Amalgamated Company and consequential increase in the authorised share

capital of the Amalgamated Company. As a result, the Amalgamating Company will be dissolved without being wound up. Subsequent to the amalgamation of the Amalgamating Company into the Amalgamated Company, the Amalgamated Company would transfer the Transferred Undertaking, as defined in the Scheme, to the Transferee Company as a going concern on a Slump Sale basis with effect from Appointed Date for a consideration of Rs. 4,94,00,763/- (Rupees Four Crores Ninety Four Lakhs Seven Hundred and Sixty Three only).

ii. Pursuant to the amalgamation, the combination of financial, managerial, marketing, distribution and technical resources, personnel, capabilities, skills, expertise, infrastructure, assets and technologies of the Amalgamating Company pooled in the Amalgamated Company would lead to optimum use of infrastructure, cost reduction and enhance efficiencies, productivity gains and logistic advantages, thereby significantly contributing to the future growth and maximising value for their shareholders and other stakeholders including but not limited to customers, lenders, and employees.

iii. More efficient utilization of capital for enhanced development and growth of the business of the Amalgamated Company and Transferee Company.

iv. The Slump Sale of the Transferred Undertaking pursuant to the Scheme would enable consolidation of operations of facilitating loan services with the Transferee Company and thereby the Transferee Company would have higher access to financing services which will help deepen the reach and widen the delivery mechanism of financing services by improving last mile connectivity.

v. Cost savings are expected to flow from more focused operational efforts, rationalization, standardization and simplification of business processes.

f) Amount due to unsecured creditors:

Unsecured Creditors:

A. M/s. Zfirst Technologies Pvt. Ltd.: Rs. 1,91,75,119/- (Rupees One Crore Ninety One Lakhs Seventy Five Thousand One Hundred and Nineteen only) as on 30.09.2024.

B. M/s. Oxyzo Financial Services Ltd: Rs. 14,60,48,875.50 (Rupees Fourteen Crores Sixty Lakhs Forty Eight Thousand Eight Hundred Seventy Five and Fifty Paisa only) as on 30.09.2024.

C. M/s. Ziel Financial Technologies Pvt. Ltd.: Rs. 13,23,367.10/- (Rupees Thirteen Lakhs Twenty Three Thousand Three Hundred Sixty Seven and Ten Paisa only) as on 30.09.2024.

Note: The aforementioned amounts owed to Unsecured Creditors are unaudited and provisional in nature.

Copies of the list containing Unsecured Creditors of all the companies are enclosed as **Annexure 7**.

Secured Creditors:

A. M/s. Zfirst Technologies Pvt. Ltd.: N/A

B. M/s. Oxyzo Financial Services Ltd: Rs. 4663,47,82,649/- (Rupees Four Thousand Six Hundred Sixty Three Crores Forty Seven Lakhs Eighty Two Thousand Six Hundred and Forty Nine only) as on 30.09.2024.

C. M/s. Ziel Financial Technologies Pvt. Ltd.: N/A

Note: The aforementioned amount owed to Secured Creditor of Oxyzo is unaudited and provisional in nature.

A copy of the list containing Secured Creditors of Oxyzo is enclosed as **Annexure 8.**

- **Non-convertible Debenture Holders of M/s. Oxyzo Financial Services Ltd.:**

A. Listed Non-convertible debenture holders: Rs. 144,00,00,000/- (Rupees One Hundred and Forty Four Crores only)

B. Unlisted Non-convertible debenture holders: Rs. 35,22,00,000/- (Rupees Thirty Five Crores and Twenty Two Lakhs only)

A copy of the list containing listed and unlisted non-convertible debenture holders is enclosed as **Annexure 9**.

vi. Disclosure about the effect of the Scheme:

A. M/s. Zfirst Technologies Pvt. Ltd.:

Sr. No.	Stakeholder	Effect
a)	Key Managerial Personnel	Upon the Scheme becoming effective, the Company shall stand dissolved without

Sr. No.	Stakeholder	Effect
		being wound up. In the circumstances, the key managerial personnel of the Company shall cease to be the key managerial personnel of the Company. The Key Managerial Personnel and their respective relatives may be deemed to be concerned and / or interested in the Scheme only to the extent of their shareholding in the Company (if any).
b)	Directors	Upon the Scheme becoming effective, the Company shall stand dissolved without being wound up. In the circumstances, all the directors shall cease to be the directors of the Company. The Directors of the Company and their respective relatives may be deemed to be concerned and / or interested in the Scheme only to the extent of their shareholding in the Company (if any).
c)	Promoters	Upon the Scheme becoming effective, all the shareholders of the Amalgamating Company (other than the Amalgamated Company), shall become the shareholders of the Amalgamated Company in the manner as stipulated in the Scheme and shall be allotted compulsory convertible preference shares, based on the Share Exchange Ratio and containing such terms and conditions as has been approved by the Board.
d)	Non-promoter members	Upon the Scheme becoming effective, all the shareholders of the Amalgamating Company (other than the Amalgamated Company), shall become the shareholders of the Amalgamated Company in the manner as stipulated in the Scheme and shall be allotted compulsory convertible preference shares, based on the Share Exchange Ratio and containing such terms and conditions as has been approved by

Sr. No.	Stakeholder	Effect
		the Board.
e)	Depositors	As on date of this Report, the Company has no outstanding public deposits and therefore, the effect of the Scheme on any such public deposit holders or deposit trustees does not arise.
f)	Creditors	Under the Scheme, no arrangement with the Creditors (secured or unsecured) of the Company is being proposed. No compromise is offered under the Scheme to any of the creditors of any of the Company. The liability of the Creditors of the Company, under the Scheme, is neither being reduced nor being extinguished. The Creditors of the Amalgamated Company would in no way be affected by the Scheme, and all such liability owed by the Amalgamated Company shall be discharged by the Amalgamating Company.
g)	Debenture Holders	N.A.
h)	Deposit Trustee and Debenture Trustee	As on date of this Report, the Company has no outstanding public deposits and therefore, the effect of the Scheme on any such public deposit holders or deposit trustees does not arise.
i)	Employees	Under the Scheme upon the Amalgamation, no rights of the staff and employees of the Amalgamating Company (who are on payroll of the Amalgamating Company) are being affected. The services of the staff and employees of the Amalgamating Company will continue with the Amalgamated Company, without any break or interruption of service and on the basis of continuity of service, and on the same terms and conditions (and which are not less favourable than those) as were applicable during the course of their employment with the Amalgamating Company as on the Effective Date.

B. M/s. Oxyzo Financial Services Ltd.:

Sr. No.	Stakeholder	Effect
a)	Key Managerial Personnel	The Scheme would not have any effect on the KMPs and Directors of the Company. The KMPs and Directors of the Company and their respective relatives may be deemed to be concerned and / or interested in the Scheme only to the extent of their shareholding in the Company (if any).
b)	Directors	The Scheme would not have any effect on the KMPs and Directors of the Company. The KMPs and Directors of the Company and their respective relatives may be deemed to be concerned and / or interested in the Scheme only to the extent of their shareholding in the Company (if any).
c)	Promoters	Upon the Scheme becoming effective, all the shareholders of the Amalgamating Company (other than the Amalgamated Company), shall become the shareholders of the Amalgamated Company in the manner as stipulated in the Scheme and shall be allotted compulsory convertible preference shares, based on the Share Exchange Ratio and containing such terms and conditions as has been approved by the Board. As the shares to be issued are compulsorily convertible in nature, upon their issuance, based on the existing shareholding of the promoter and promoter group in the Amalgamated Company as on the date of this report, the shareholding on a fully diluted basis of the promoter group will decrease. Apart from dilution, there is not expected to be any adverse effects on the shareholders of the Company.
d)	Non-promoter members	Upon the Scheme becoming effective, all the shareholders of the Amalgamating Company (other than the Amalgamated

Sr. No.	Stakeholder	Effect
		Company), shall become the shareholders of the Amalgamated Company in the manner as stipulated in the Scheme and shall be allotted compulsory convertible preference shares, based on the Share Exchange Ratio and containing such terms and conditions as has been approved by the Board. As the shares to be issued are compulsorily convertible in nature, upon their issuance, based on the existing shareholding of the promoter and promoter group in the Amalgamated Company as on the date of this report, the shareholding on a fully diluted basis of the promoter group will decrease. Apart from dilution, there is not expected to be any adverse effects on the shareholders of the Company.
e)	Depositors	As on date of this Report, the Company has no outstanding public deposits and therefore, the effect of the Scheme on any such public deposit holders or deposit trustees does not arise.
f)	Creditors	Under the Scheme, no arrangement with the creditors (secured or unsecured) of the Company is being proposed. No compromise is offered under the Scheme to any of the creditors of any of the Company. The liability of the creditors of the Company, under the Scheme, is neither being reduced nor being extinguished.
g)	Debenture Holders	For the holders of the NCDs, the Scheme will not have any impact considering the positive net worth of the Amalgamated Company post the Amalgamation, therefore, there would be no impact on the ability of the Amalgamated Company to pay interest and repay the principal amount represented by such NCDs.

Sr. No.	Stakeholder	Effect
		Further, the Scheme does not provide for any alteration in the existing terms and conditions of the Listed NCDs, as specified in the scheme, which could have any impact on the holders of such NCDs. As the Scheme does not in any manner affect the interest of the holders of NCD, nor does it impact the ability of the Amalgamated Company to discharge its obligations towards the NCDs, no safeguards are being proposed under the Scheme, nor is any exit offer being offered to the dissenting holders of NCDs.
h)	Deposit Trustee and Debenture Trustee	As on date of this Report, the Company has no outstanding public deposits and therefore, the effect of the Scheme on any such public deposit holders or deposit trustees does not arise.
i)	Employees	The Scheme would not have any effect on the rights of the staff and employees currently being engaged by the Company. Upon the Scheme becoming effective: (a) all the staff and employees of the Amalgamating Company who are in such employment as on the Effective Date shall become and be deemed to have become, the employees of the Amalgamated Company without any break or interruption of service and on the basis of continuity of service, and on the same terms and conditions (and which are not less favourable than those) as were applicable during the course of their employment with the Amalgamating Company as on the Effective Date; and (b) all the staff and employees forming part of the Transferred Undertaking shall become and be deemed to have become,

Sr. No.	Stakeholder	Effect
		the employees of the Transferee Company without any break or interruption of service and on the basis of continuity of service, and on the same terms and conditions (and which are not less favourable than those) as were applicable during the course of their employment.

C. M/s. Ziel Financial Technologies Pvt. Ltd.:

Sr. No.	Stakeholder	Effect
a)	Key Managerial Personnel	The Key Managerial Personnel of the Company or their relatives do not have any interest in the Scheme, financially or otherwise.
b)	Directors	The directors of the Company or their relatives do not have any interest in the Scheme, financially or otherwise.
c)	Promoters	Under the Scheme, no shares are being issued to the Company or by the Company. Therefore, there shall be no impact on the shareholders of the Company.
d)	Non-promoter members	Under the Scheme, no shares are being issued to the Company or by the Company. Therefore, there shall be no impact on the shareholders of the Company.
e)	Depositors	As on date of this Report, the Company has no outstanding public deposits and therefore, the effect of the Scheme on any such public deposit holders or deposit trustees does not arise.
f)	Creditors	Under the Scheme, there is no arrangement with the creditors (secured or unsecured) of the Company. No compromise is offered under the Scheme to any of the creditors of any of the Company. The liability of the creditors of the Company, under the Scheme, is neither being reduced nor being extinguished. The creditors of the Transferred Undertaking would in no way

Sr. No.	Stakeholder	Effect
		be affected by the Scheme, and all such liability owed by the Amalgamated Company in relation to the Transferred Undertaking shall be discharged by the Transferee Company.
g)	Debenture Holders	N.A.
h)	Deposit Trustee and Debenture Trustee	As on date of this Report, the Company has no outstanding public deposits and therefore, the effect of the Scheme on any such public deposit holders or deposit trustees does not arise.
i)	Employees	The Scheme would not have any effect on the rights of the staff and employees currently being engaged by the Company. Upon the Scheme becoming effective, all the staff and employees forming part of the Transferred Undertaking shall become and be deemed to have become, the employees of the Transferee Company without any break or interruption of service and on the basis of continuity of service, and on the same terms and conditions (and which are not less favourable than those) as were applicable during the course of their employment.

Copies of Reports adopted by the Board of Directors of Zfirst, Oxyzo and Ziel are enclosed as **Annexure 10 (Colly.)**.

vii. Disclosure about effect of Scheme on material interests of directors, Key Managerial Personnel and debenture trustee:

The Directors, Key Managerial Personnel and Debenture Trustee of Zfirst, Oxyzo and Ziel do not have any other material interest, financial or otherwise in the Scheme.

viii. Investigation or proceedings, if any, pending against the Company under the Act: There are no proceedings pending against the Amalgamated Company, Amalgamating Company and Transferee Company under the Act.

ix. Details of the availability of the following documents for obtaining extract from or for making or obtaining copies of or for inspection by the Unlisted Debenture Holders of Oxyzo:

Copies of the following documents will be open for inspection to the Unlisted Non-Convertible Debenture Holders of Oxyzo at its registered office situated at Shop No. G-22 C (UGF) D-1 (K-84), Green Park Main, New Delhi- 110016 between 10 am to 6 pm on all days except Saturday & Sunday and public holidays up to the date of the Meeting.

If any Unlisted Debenture Holder of Oxyzo wishes to physically inspect the documents at the registered office of Oxyzo, copies of the below documents will be made available free of charge to the Unlisted Non-Convertible Debenture Holders of Oxyzo who may require the same within a day of the receipt of requisition. The Unlisted Non-Convertible Debenture Holders of Oxyzo may also request for an electronic / soft copy of the below mentioned documents by writing an email to Oxyzo at csteam@oxyzo.in or may access such documents on the website of Oxyzo at the following weblink https://www.oxyzo.in/.

a) Latest audited financial statements of Oxyzo as on March 31, 2023.
b) Copy of the Order dated September 11, 2024 passed by the Hon'ble Tribunal.
c) Copy of the Scheme.
d) Certificate issued by the Auditor of Oxyzo that the accounting treatment proposed in the Scheme is in conformity with the Accounting Standards prescribed under Section 133 of the Act.

Copies of the Certificates issued by the Independent Auditor certifying the Scheme is in accordance with accounting treatment are enclosed as **Annexure 11 (Colly.)**.

x. Details of approvals, sanctions or no-objection(s), if any, from regulatory or any other governmental authorities required, received or pending for the proposed Scheme:

a) Pursuant to letter dated August 10, 2023 and Application dated August 24, 2023 issued by Oxyzo, the Bombay Stock Exchange issued a letter dated January 12, 2024, wherein, it has granted its no objection to the Scheme. Copies of the letter dated August 10, 2023, Application dated August 24, 2023 issued by Oxyzo and letter dated January 12, 2024 are enclosed as **Annexure 12 (Colly.)**.

b) The Amalgamating Company, Amalgamated Company and the Transferee Company had filed an Application before the Hon'ble National Company Law Tribunal, New Delhi, for sanction of the Scheme under Sections 230 to 232 of the Act bearing CA (CAA) No. 62 of 2024.

c) The Hon'ble Tribunal, *vide* its Order dated September 11, 2024, directed to serve the notice of the Application alongwith the Scheme to:

- Regional Director, Ministry of Corporate Affairs
- Registrar of Companies
- Income Tax Department

- Official Liquidator
- The Reserve Bank of India
- The Securities and Exchange Board of India
- The National Stock Exchange
- The Bombay Stock Exchange

xi. The Unlisted Debenture Holders of Oxyzo may vote through VC/ OAVM.

Mrs. Pinki Jha
Company Secretary and Compliance Officer
M/s. Oxyzo Financial Services Ltd.
[Formerly known as M/s. Oxyzo Financial Services Pvt. Ltd.]
Membership No.: F10683
Date: 04.11.2024
Place: New Delhi

Registered Office:
Oxyzo Financial Services Limited
CIN: U65929DL2016PLC306174
Shop No. G-22 C (UGF) D-1 (K-84),
Green Park Main, New Delhi- 110016

Encl.:
Annexure 1 to Annexure 12 from Pages 1 to 513.

FORM NO. CAA 2
[PURSUANT TO SECTION 230(3) AND RULE 6 AND 7]
BEFORE THE HON'BLE NATIONAL COMPANY LAW TRIBUNAL, NEW DELHI
CA (CAA) – 62/ (ND)/ 2024

IN THE MATTER OF COMPANIES ACT, 2013

AND

IN THE MATTER OF SECTIONS 230 AND 232 OF THE COMPANIES ACT, 2013, THE RULES FRAMED THEREUNDER AND OTHER RELEVANT PORTIONS

AND

IN THE MATTER OF THE COMPOSITE SCHEME OF ARRANGEMENT BETWEEN ZFIRST TECHNOLOGIES PRIVATE LIMITED, AMALGAMATING COMPANY, OXYZO FINANCIAL SERVICES LIMITED (*FORMERLY KNOWN AS OXYZO FINANCIAL SERVICES PRIVATE LIMITED*), AMALGAMATED COMPANY AND ZIEL FINANCIAL TECHNOLOGIES PRIVATE LIMITED, TRANSFEREE COMPANY AND THEIR RESPECTIVE SHAREHOLDERS AND CREDITORS

IN THE MATTER OF:

ZFIRST TECHNOLOGIES PRIVATE LIMITED
A COMPANY INCORPORATED UNDER THE PROVISIONS
OF THE COMPANIES ACT, 2013,
BEARING CIN: U74999DL2022PTC423475
HAVING ITS REGISTERED OFFICE AT
L-422/A, GROUND FLOOR, L BLOCK,
RANGPURI MAHIPALPUR ROAD,
NEAR GALI NO. -15, MAHIPALPUR,
NEW DELHI - 110037

… PETITIONER NO. 1

OXYZO FINANCIAL SERVICES LIMITED
(*FORMERLY KNOWN AS OXYZO FINANCIAL SERVICES PRIVATE LIMITED*)
A COMPANY INCORPORATED UNDER THE PROVISIONS
OF THE COMPANIES ACT, 2013
BEARING CIN: U65929DL2016PLC306174
HAVING ITS REGISTERED OFFICE AT
SHOP NO. G-22 C (UGF) D-1 (K-84),
GREEN PARK MAIN, NEW DELHI- 110016

… PETITIONER NO. 2

ZIEL FINANCIAL TECHNOLOGIES PRIVATE LIMITED
A COMPANY INCORPORATED UNDER THE PROVISIONS
OF THE COMPANIES ACT, 2013
BEARING CIN: U67190DL2021PTC423474
HAVING ITS REGISTERED OFFICE AT
G-22C (UGF) D-1 K-84,
GREEN PARK, NEW DELHI -110016 … PETITIONER NO. 3

Contact: +91-7353013499
Email: getsupport@oxyzo.in
Website: www.oxyzo.in

LIST OF DOCUMENTS

SR. NO.	PARTICULARS	PAGE NOS.
1.	**ANNEXURE 1** COPY OF THE ORDER DATED SEPTEMBER 11, 2024 PASSED BY THE HON'BLE TRIBUNAL IN COMPANY APPLICATION CAA NO. 62 OF 2024	1-12
2.	**ANNEXURE 2** COPY OF THE SCHEME OF ARRANGEMENT	13-239
3.	**ANNEXURE 3** COPY OF THE BOARD RESOLUTION DATED 10.08.2023 PASSED BY THE BOARD OF M/S. ZFIRST TECHNOLOGIES PVT. LTD.	240-252
4.	**ANNEXURE 4** A COPY OF THE BOARD RESOLUTION DATED 10.08.2023 PASSED BY THE BOARD OF M/S. OXYZO FINANCIAL SERVICES PVT. LTD. (AT THE RELEVANT TIME, NOW KNOWN AS M/S. OXYZO FINANCIAL SERVICES LTD.)	253-260
5.	**ANNEXURE 5** COPY OF THE BOARD RESOLUTION DATED AUGUST 10, 2023 PASSED BY THE BOARD OF M/S. ZIEL FINANCIAL TECHNOLOGIES PVT. LTD.	261-266
6.	**ANNEXURE 6** COPY OF THE VALUATION REPORT	267-317
7.	**ANNEXURE 7** COPIES OF THE LIST CONTAINING UNSECURED CREDITORS OF M/S. ZFIRST TECHNOLOGIES PVT. LTD., M/S. OXYZO FINANCIAL SERVICES PVT. LTD. (AT THE RELEVANT TIME, NOW KNOWN AS M/S. OXYZO FINANCIAL SERVICES LTD.) AND M/S. ZIEL FINANCIAL TECHNOLOGIES PVT. LTD.	318-326
8.	**ANNEXURE 8** COPY OF THE LIST CONTAINING SECURED CREDITORS OF M/S. OXYZO FINANCIAL SERVICES PVT. LTD. (AT THE RELEVANT TIME, NOW KNOWN AS M/S. OXYZO FINANCIAL SERVICES LTD.)	327-333
9.	**ANNEXURE 9**	334-481

SR. NO.	PARTICULARS	PAGE NOS.
	COPY OF THE LIST CONTAINING LISTED AND UNLISTED NON-CONVERTIBLE DEBENTURE HOLDERS OF M/S. OXYZO FINANCIAL SERVICES PVT. LTD. (AT THE RELEVANT TIME, NOW KNOWN AS M/S. OXYZO FINANCIAL SERVICES LTD.)	
10.	**ANNEXURE 10 (COLLY.)** COPIES OF REPORTS ADOPTED BY THE BOARD OF DIRECTORS OF M/S. ZFIRST TECHNOLOGIES PVT. LTD., M/S. OXYZO FINANCIAL SERVICES PVT. LTD. (AT THE RELEVANT TIME, NOW KNOWN AS M/S. OXYZO FINANCIAL SERVICES LTD.) AND M/S. ZIEL FINANCIAL TECHNOLOGIES PVT. LTD.	482-496
11.	**ANNEXURE 11 (COLLY.)** COPIES OF THE CERTIFICATES ISSUED BY THE INDEPENDENT AUDITOR CERTIFYING THE SCHEME IS IN ACCORDANCE WITH ACCOUNTING TREATMENT	497-503
12.	**ANNEXURE 12** COPIES OF THE LETTER DATED AUGUST 10, 2023, APPLICATION DATED AUGUST 24, 2023 ISSUED BY M/S. OXYZO FINANCIAL SERVICES PVT. LTD. (AT THE RELEVANT TIME, NOW KNOWN AS M/S. OXYZO FINANCIAL SERVICES LTD.) AND LETTER DATED JANUARY 12, 2024	504-513

MRS. PINKI JHA
COMPANY SECRETARY AND COMPLIANCE OFFICER
M/S. OXYZO FINANCIAL SERVICES LTD.
[FORMERLY KNOWN AS M/S. OXYZO FINANCIAL SERVICES PVT. LTD.]
MEMBERSHIP NO.: F10683
DATE: 04.11.2024
PLACE: NEW DELHI

REGISTERED OFFICE:
OXYZO FINANCIAL SERVICES LIMITED
CIN: U65929DL2016PLC306174
SHOP NO. G-22 C (UGF) D-1 (K-84),
GREEN PARK MAIN, NEW DELHI- 110016

BEFORE THE NATIONAL COMPANY LAW TRIBUNAL
COURT NO. V, NEW DELHI

CA (CAA) - 62/ (ND)/2024

IN THE MATTER OF SECTIONS 230-232 OF THE COMPANIES ACT, 2013

Sections 230-232 and other applicable provisions of the Companies Act, 2013 read with Companies (Compromises, Arrangements, and Arrangements) Rules, 2016.

In the matter of Scheme of Arrangement

Between

ZFIRST TECHNOLOGIES PRIVATE LIMITED
(Petitioner No. 1/Amalgamating Company)

AND

OXYZO FINANCIAL SERVICES LIMITED
(Petitioner No. 2/Amalgamated Company)

AND

ZIEL FINANCIAL TECHNOLOGIES PRIVATE LIMITED
(Petitioner No. 3/Transferee Company)

Order Delivered on: 11.09.2024

CORAM:

SHRI MAHENDRA KHANDELWAL, HON'BLE MEMBER (JUDICIAL)

DR. SANJEEV RANJAN, HON'BLE MEMBER (TECHNICAL)

PRESENT:

For the Applicant : Ms. Namitha Mathews, Ms. Poorva Pant, Mr. Pulkit Malhotra, Advs.

For the Respondent:

MEMO OF PARTIES

Zfirst Technologies Private Limited

CIN: U74999DL2022PTC423475

Registered Office at: L-422/A, Ground Floor, L Block, Rangpuri, Mahipalpur Road, Near Gali No. -15, Mahipalpur, New Delhi- 110037

... Petitioner No. 1/Amalgamating Company

Oxyzo Financial Services Limited

CIN: U65929DL2016PLC306174

Registered office at: Shop No. G-22 C (UGF) D-1 (K-84), Green Park Main, New Delhi- 110016

... Petitioner No. 2/Amalgamated Company

Ziel Financial Technologies Private Limited

CIN: U67190DL2021PTC423474

Registered office at: G-22C (UGF) D-1 K-84, Green Park, New Delhi -110016

... Petitioner No. 3/Transferee Company

O R D E R

PER: MAHENDRA KHANDELWAL, MEMBER (JUDICIAL)

1. This is a joint application filed by the applicant companies, herein, **M/s Zfirst Technologies Private Limited** (Petitioner No. 1/Amalgamating Company), **M/s Oxyzo Financial Services Limited** (Petitioner No. 2/Amalgamated Company) and **M/s Ziel Financial Technologies Private Limited** (Petitioner No. 3/Transferee Company) under Section 230-232 of Companies Act, 2013, and other applicable provisions of the Companies Act, 2013 read with Companies (Compromises, Arrangements and Arrangements) Rules, 2016 in relation to the Scheme of

Arrangement in the nature of Arrangement (hereinafter referred to as the "SCHEME") proposed between the applicants.

2. The Petitioner No. 1/Amalgamating Company, M/s Zfirst Technologies Private Limited (CIN- U74999DL2022PTC423475) is an unlisted private limited company and was incorporated under the provisions of the Companies Act, 2013, vide Certificate of Incorporation dated 04.02.2022, having its registered office at L-422/A, Ground Floor, L Block, Rangpuri, Mahipalpur Road, Near Gali No. -15, Mahipalpur, New Delhi- 110037. The Authorized Share Capital of the Petitioner No. 1 is Rs. 10,00,00,000/- divided into equity shares of Rs. 5,00,00,000/- (50,00,000 equity shares of Rs. 10/- each) and compulsorily convertible preference shares of Rs. 5,00,00,000/- (50,00,000 preference shares of Rs. 10/- each). The issued, subscribed and paid-up share capital of the Petitioner No. 1 is Rs. 5,72,11,000/- divided into equity shares of Rs. 3,75,11,000/-(37,51,100 equity shares of Rs. 10/- each) and compulsorily convertible preference shares of Rs. 1,97,00,000/- (19,70,000 preference shares of Rs. 10/- each). The Petitioner No. 1 Company, vide its meeting of the Board of Directors held on 10.08.2023 have unanimously approved the proposed Scheme of Arrangement as contemplated above. Copies of said resolutions passed in the said board meetings have been placed on record. Affidavit in support of the above application sworn by Mr. Ashish Ojha being the authorized signatory of the Petitioner No. 1, who has been authorized vide Board Resolution dated 10.08.2023 for the Amalgamating Company, was duly filed, along with the application. It was also represented that the registered office of the Petitioner No. 1 was changed from the state of Haryana to Delhi on 05.12.2023 and therefore, is under the domain of Registrar of Companies, NCT of New Delhi & Haryana and hence, within the territorial jurisdiction of this Tribunal.

3. The Petitioner No. 2/Amalgamated Company, M/s Oxyzo Financial Services Limited (CIN- U65929DL2016PLC306174), having its registered office at Shop No. G-22 C (UGF) D-1 (K-84), Green Park Main, New Delhi- 110016 was originally incorporated under the provisions of the Companies Act, 2013, vide Certificate of Incorporation

dated 21.09.2016, as a private limited company under the name of M/s Oxyzo Financial Services Private Limited, which was subsequently converted to an unlisted public limited company vide EGM held on 03.02.2024. The shareholders of the Petitioner No. 2 have also adopted new Articles of Association and Memorandum of Association by such conversion and such conversion is effective from 05.03.2024. The Authorized Share Capital of the Petitioner No. 2 is Rs. 90,69,98,520/- divided into equity shares of Rs. 73,38,17,150/- (7,33,81,715 equity shares of Rs. 10/- each) and preference shares of Rs. 17,31,81,370/- (1,73,18,137 preference shares of Rs. 10/- each). The issued, subscribed and paid-up share capital of the Petitioner No. 2 is Rs. 68,79,53,600/- divided into equity shares of Rs. 53,67,86,760/- (5,36,78,676 equity shares of Rs. 10/- each) and preference shares of Rs. 15,11,66,840/- (7 compulsorily convertible preference shareholders holding 1,43,82,868 shares of Rs. 10/- each aggregating to Rs. 14,38,28,680/- and 1 optionally convertible redeemable preference shareholders holding 7,33,816 shares of Rs. 10/- each aggregating to Rs. 73,38,160/-). The Petitioner No. 2 has 6,250 non-convertible debentures, being held by 937 debenture holders amounting to Rs. 85,00,00,000/- listed on the BSE (Listed NCD Holders). Further, the Petitioner No. 2 has 30,519 unlisted debentures, being held by 5,757 debenture holders amounting to Rs. 81,90,00,000/- (Unlisted NCD Holders). The Petitioner No. 2 Company, vide its meeting of the Board of Directors held on 10.08.2023 have unanimously approved the proposed Scheme of Arrangement as contemplated above. Copies of said resolutions passed in the said board meetings have been placed on record. Affidavit in support of the above application sworn by Ms. Ruchi Kalra being the authorized signatory of the Petitioner No. 2, who has been authorized vide Board Resolution dated 10.08.2023 for the Amalgamated Company, was duly filed, along with the application. It was also represented that the registered office of the Petitioner No. 2 is under the domain of Registrar of Companies, NCT of New Delhi & Haryana and therefore, within the territorial jurisdiction of this Tribunal.

4. The Petitioner No. 3/Transferee Company, M/s Ziel Financial Technologies Private Limited (CIN- U67190DL2021PTC423474) is an unlisted private limited company and was incorporated under the provisions of Companies Act, 2013, vide Certificate of Incorporation dated 23.06.2021, having its registered office at G-22C (UGF) D-1 K-84, Green Park, New Delhi -110016. The Authorized Share Capital of the Petitioner No. 3 is Rs. 27,00,00,000/- divided into 2,70,00,000 equity shares of Rs. 10/- each. The present issued, subscribed and paid-up share capital of the Company is Rs. 21,00,00,000/- divided into 2,10,00,000 equity Shares of Rs.10/- each. The Petitioner No. 3, vide its meeting of the Board of Directors held on 10.08.2023 have unanimously approved the proposed Scheme of Arrangement as contemplated above. Copies of said resolutions passed in the said board meetings have been placed on record. Affidavit in support of the above application sworn by Mr. Ashish Sharma being the authorized signatory of the Petitioner No. 3, who has been authorized vide Board Resolutions dated 10.08.2023 for the Transferee Company, was duly filed, along with the application. It was also represented that the registered office of the Petitioner No. 3 was changed from the state of Haryana to Delhi on 05.12.2023 and therefore, is under the domain of Registrar of Companies, NCT of New Delhi & Haryana and hence, within the territorial jurisdiction of this Tribunal.

5. The Amalgamating Company, Amalgamated Company and the Transferee Company have filed their respective Memorandum and Articles of Association inter alia delineating their object clauses, as well as their last Audited Annual Accounts for the Financial Year 31.03.2023.

6. It has been stated that the Petitioner No. 1 has 04 (four) Equity Shareholders. Certificate from Chartered Accountant certifying list of equity shareholders was annexed and all of them have given their respective consents by way of affidavits which were annexed to the application. It has been further stated that the Petitioner No. 1 has 01 (one) Preference Shareholder. Certificate from Chartered Accountant certifying list of preference shareholders was annexed and the sole preference shareholder has given its consent by way of affidavit which was annexed to the

application. It was further represented that the Petitioner No. 1 has nil Secured Creditors and 11 (eleven) Unsecured Creditors. Certificate from Chartered Accountant certifying that the Petitioner No. 1 has nil Secured Creditors has been annexed. Further, certificate from Chartered Accountant certifying list of Unsecured Creditors of the Petitioner No. 1 was annexed. Since the Petitioner No. 1 Company has nil Secured Creditors, therefore, the necessity of convening/holding a meeting does not arise. In relation to the Unsecured Creditors, 01 (one) Unsecured Creditor, constituting 98.54% in value has given its consent by way of affidavit which was annexed to the application.

7. It has been stated that the Petitioner No. 2 has 08 (eight) Equity Shareholders and 08 (eight) Preference Shareholders. Certificate from Chartered Accountant certifying list of equity shareholders and preference shareholders was annexed. In relation to the Equity Shareholders, 07 (seven) equity shareholders and 06 (six) preference shareholders, aggregating to 98.04% in value have given their respective consents by way of affidavits which were annexed to the application. Further, in relation to the preference shareholders, 06 (six) preference shareholders, constituting more than 90% in value have given their respective consents by way of affidavits which were annexed to the application. It has been represented that the Petitioner No. 2 has 6,250 Listed and 30,519 Unlisted Debentures. In relation to the Listed and Unlisted NCD Holders, the Petitioner No.2 seeks for holding a meeting of the holders of the Listed and Unlisted Non-Convertible Debentures of the Petitioner No. 2, for the purpose of consideration and approval of the proposed Scheme of Arrangement in the nature of Amalgamation between the Applicant Companies. It has been further represented that the Petitioner No. 2 has 36 (Thirty-Six) Secured Creditors and 130 (One Hundred and Thirty) Unsecured Creditors. Certificate from Chartered Accountant certifying list of Secured Creditors and unsecured Creditors of the Petitioner No. 2 was annexed. In relation to the Unsecured Creditors, 07 (seven) Unsecured Creditors, aggregating to 98.62% in value have given their consents by way of affidavits which were annexed to the application. In relation to the 36 Secured

Creditors, the Petitioner No.2 seeks for holding a meeting of the Secured Creditors of the Petitioner No. 2, for the purpose of consideration and approval of the proposed Scheme of Arrangement in the nature of Amalgamation between the Applicant Companies.

8. It has been stated that the Petitioner No. 3 has 02 (two) Equity Shareholders. Certificate from Chartered Accountant certifying list of equity shareholders was annexed and both of them have given their respective consents by way of affidavits which were annexed to the application. It was further represented that the Petitioner No. 3 has nil Secured Creditors and 25 (Twenty-Five) Unsecured Creditors. Certificate from Chartered Accountant certifying that the Petitioner No. 3 has nil Secured Creditors has been annexed. Further, certificate from Chartered Accountant certifying list of Unsecured Creditors of the Petitioner No. 3 was annexed. Since the Petitioner No. 3 Company has nil Secured Creditors, therefore, the necessity of convening/holding a meeting does not arise. In relation to the Unsecured Creditors, 13 (thirteen) Unsecured Creditors, aggregating to 91.92% in value have given their consents by way of affidavits which were annexed to the application.

9. The appointed date as specified in the Scheme is 01.04.2023 subject to the directions of this Tribunal.

10. The Applicant Companies confirmed that the provisions relating to the accounting treatment for the proposed Arrangement, as contained in the Scheme, were in conformity with the applicable provisions of the Companies Act, 2013. Certificates from respective Statutory Auditors of the Companies on the accounting treatment, as proposed in the Scheme, were annexed to the application and it is clearly stated that the accounting treatment is in conformity with the applicable prescribed under Section 133 of Companies Act, 2013.

11. The Applicant Companies have stated that no proceedings for inspection, inquiry or investigation were pending against any of the Applicant Companies. In this regard, the Applicant Companies have also annexed individual affidavits, each dated 18.06.2024.

12. Taking into consideration the submissions and the documents filed therewith, the following directions are issued with respect to convening/holding or dispensing with the meetings of the Shareholders, Secured and Unsecured Creditors as well as issue of notices including by way of paper publication as follows:

A. <u>In relation to the Petitioner No. 1:</u>

a) **With respect to Equity Shareholders:** In view of consent affidavits from 04 equity shareholders, having 100% voting share, been filed, convening the meeting of equity shareholders/members is dispensed with.

b) **With respect to Preference Shareholders:** In view of consent affidavit from sole preference shareholder, having 100% voting share, been filed, convening the meeting of preference shareholders/members is dispensed with.

c) **With respect to Secured Creditors:** There are no Secured Creditors, therefore the necessity of convening a meeting does not arise.

d) **With respect to Unsecured Creditors:** In view of consent affidavit from the 01 Unsecured Creditor, comprising 98.54% of the total amount of debt, convening the meeting of Unsecured Creditors is dispensed with.

B. <u>In relation to the Petitioner No. 2:</u>

a) **With respect to Equity Shareholders:** In view of consent affidavits from 07 equity shareholders, aggregating to 98.04% voting share, been filed, convening the meeting of equity shareholders/members is dispensed with.

b) **With respect to Preference Shareholders:** In view of consent affidavits from 06 preference shareholders, constituting more than 90% in value, been filed, convening the meeting of preference shareholders/members is dispensed with.

c) **With respect to Listed Debenture Holders:** The Petitioner No. 2 seeks for holding the meeting of the Listed NCD Holders. The meeting of the Listed NCD Holders of the Petitioner No. 2 is directed to be held at the venue, date, time and mode as decided by the Chairperson in consultation with the counsel for Applicant Companies. The quorum for the meeting of the Listed NCD Holders will be 469 in number.

d) **With respect to Unlisted Debenture Holders:** The Petitioner No. 2 seeks for holding the meeting of the Unlisted NCD Holders. The meeting of the Unlisted NCD Holders of the Petitioner No. 2 is directed to be held at the venue, date, time and mode as decided by the Chairperson in consultation with the counsel for Applicant Companies. The quorum for the meeting of the Unlisted NCD Holders will be 2879 in number.

e) **With respect to Secured Creditors:** The Petitioner No. 2 seeks for holding the meeting of Secured Creditors. The meeting of the Secured Creditors of the Petitioner No. 2 is directed to be held at the venue, date, time and mode as decided by the Chairperson in consultation with the counsel for Applicant Companies. The quorum for the meeting will be 19 in number.

f) **With respect to Unsecured Creditors:** In view of consent affidavits from the 07 Unsecured Creditors, comprising 98.62% of the total amount of debt, convening the meeting of Unsecured Creditors is dispensed with.

C. <u>In relation to the Petitioner No. 3:</u>

a) **With respect to Equity Shareholders:** In view of consent affidavits from 02 equity shareholders, having 100% voting share, been filed, convening the meeting of equity shareholders/members is dispensed with.

b) **With respect to Secured Creditors:** There are no Secured Creditors, therefore the necessity of convening a meeting does not arise.

c) **With respect to Unsecured Creditors:** In view of consent affidavits from the 13 Unsecured Creditors, comprising 91.92% of the total amount of debt, convening the meeting of Unsecured Creditors is dispensed with.

13. Shri PK Malhotra, ILS (Retd.), Former Law Secretary (Government of India) and Former Member Securities Appellate Tribunal, Mobile: 9818559029, Email id- malhotrapk@hotmail.com is appointed as the Chairperson, Shri Rajesh Sharma, Mobile: 9312264174, Email id- rajeshsharmafca@hotmail.com is appointed as the Alternate Chairperson and Mr. Varun Kumar Chopra (Advocate), Mobile: 9811851711, Email id- vkc@officevkc.com is appointed as Scrutinizer for the meeting of the Secured Creditors and Listed and Unlisted Debenture Holders of the Petitioner No. 2 in terms of the direction issued.

14. In case the quorum as noted above for the aforesaid meetings are not present at the meeting, then the meeting shall be adjourned by half an hour. Thereafter, the persons present and voting shall be deemed to constitute the quorum. The Chairperson appointed herein along with the Scrutinizer shall ensure that the proxy Registers are properly maintained.

15. The Fees of the Chairperson for the aforesaid meetings shall be Rs. 1,75,000/-. The Fees of the Alternate Chairperson Shall be Rs. 1,50,000/- and the Fees of the Scrutinizer shall be Rs. 1,25,000/- in addition to meeting their incidental expenses. The Chairperson will file his report within a week from the date of holding of the aforesaid meeting. The fees of Chairperson, Alternate Chairperson and Scrutinizer along with the travelling expenses and other out of pocket expenses shall be borne by the Applicant Companies. A copy of this order shall be supplied to the learned counsels for the Applicant Companies who in turn shall supply a copy of the same to the Chairperson, Alternate Chairperson and the Scrutinizer.

16. Individual Notices shall be sent to the Listed and Unlisted Debenture Holders and Secured Creditors as above by the Petitioner No. 2 through email or through registered post or speed post, 30 days in advance before the scheduled date of meeting, indicating the day, date, the place fixed for and time of meeting as aforesaid, together with a copy of the Scheme and copy of explanatory statement as

required under the Companies Act, 2013 and the Rules, along with the proxy/forms and any other documents as may be prescribed under the Act. These will be provided free of cost. A compliance affidavit of service will be filed with this Tribunal.

17. The Applicant Companies shall publish a notice of meeting at least 30 clear days before the aforesaid meetings, indicating the day, date and the place fixed and time of meetings as aforesaid, which will be published in "Business Standard" (English, Delhi Edition) and in "Business Standard" (Hindi, Delhi Edition). The Applicant Companies shall also publish the notice on their websites, if any, and file a compliance affidavit of service with this Tribunal. The Chairperson shall be responsible to report the results of the meetings to the Tribunal in Form No. CAA 4, as per Rule 14 of the Rules within 7 (seven) days of the conclusion of the meetings. The Authorized Representative/ Company Secretary of the Applicant Companies and the Scrutinizer, will assist the Chairperson and Alternate Chairperson in preparing and finalising the reports.

18. Voting shall be allowed on the proposed Scheme by voting in person, by proxy, through postal ballot or through electronic means as may be decided by the Chairperson in consultation with the counsel of the Applicant Companies in terms of the provisions of the Companies Act, 2013 and Rules framed there under.

19. Notice of this application shall be served on the following:
    i) Regional Director, Ministry of Corporate Affairs, B-2 Wing, 2 Floor, Paryawaran Bhavan, CGO Complex, New Delhi-110003;
    ii) Registrar of Companies at 4th floor, IFCI Tower, 61, Nehru Place, New Delhi-110019;
    iii) Official Liquidator, Lok Nayak Bhavan, 8th Floor, Khan Market, New Delhi-110001;
    iv) Income Tax Department, Income Tax Office, Additional Commissioner of Income Tax, Special Range 4, Central Revenue Building, IP Estate, New Delhi-110002. The notices to Income Tax Authorities shall disclose sufficient

details like PAN, ward numbers and assessing officers so that timely and proper reply may be filed.

v) The Reserve Bank of India;

vi) The Securities and Exchange Board of India (SEBI);

vii) The National Stock Exchange (NSE);

viii) The Bombay Stock Exchange (BSE);

ix) Any other sectoral regulators required to be served.

The application stands **allowed** on the aforesaid terms and disposed off.

Sd/-
(DR. SANJEEV RANJAN)
MEMBER (TECHNICAL)

Sd/-
(MAHENDRA KHANDELWAL)
MEMBER (JUDICIAL)

ANNEXURE-2

COMPOSITE SCHEME OF ARRANGEMENT

UNDER SECTIONS 230 to 232 OF THE COMPANIES ACT, 2013

AMONGST

ZFIRST TECHNOLOGIES PRIVATE LIMITED.....Amalgamating Company

AND

OXYZO FINANCIAL SERVICES PRIVATE LIMITED..... Amalgamated Company

AND

ZIEL FINANCIAL TECHNOLOGIES PRIVATE LIMITED ..... Transferee Company

AND

their respective shareholders

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COMPOSITE SCHEME OF ARRANGEMENT

The Scheme is divided into the following parts:

(a) **Part I** deals with background of the Companies, rationale and objective of the Scheme;
(b) **Part II** contains the definitions and interpretation;
(c) **Part III** deals with the share capital of the Companies;
(d) **Part IV** deals with the amalgamation of the Amalgamating Company with the Amalgamated Company;
(e) **Part V** deals with transfer and vesting of the Transferred Undertaking from the Amalgamated Company as a going concern on a Slump Sale basis to the Transferee Company;
(f) **Part VI** deals with the general terms and conditions that would be applicable to the Scheme; and
(g) **Part VII** deals with residual provisions.

The Scheme also provides for various other matters consequential or otherwise integrally connected herewith.

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PART I - GENERAL

1. PREAMBLE

1.1 This composite scheme of arrangement is presented under Sections 230 to 232 and other applicable provisions of the Act (*as defined hereinafter*) read with Section 2(1B) and 2(42C) of the Income Tax Act, 1961 ("**IT Act**") amongst Zflrst Technologies Private Limited, Oxyzo Financial Services Private Limited, Ziel Financial Technologies Private Limited and their respective shareholders (hereinafter referred to as the "**Scheme**").

1.2 This composite scheme of arrangement, *inter alia*, provides for:

(a) the amalgamation of the Amalgamating Company (*as defined hereinafter*) into and with the Amalgamated Company (*as defined hereinafter*), with effect from the Appointed Date (*as defined hereinafter*), pursuant to Sections 230 to 232 and other relevant provisions of the Act read with Section 2(1B) of the IT Act, which, *inter alia*, provides for ("**Amalgamation**"):

(i) amalgamation of the Amalgamating Company into and with the Amalgamated Company;

(ii) transfer of the authorised share capital of the Amalgamating Company to the Amalgamated Company and consequential increase in the authorised share capital of the Amalgamated Company;

(iii) cancellation of all the subscribed and issued shares of the Amalgamating Company, including the shares held by the Amalgamated Company;

(iv) issuance of fully paid-up 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A1* and 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A2* by the Amalgamated Company to the shareholders of the Amalgamating Company (other than the Amalgamated Company), in accordance with the Share Exchange Ratio (*as defined hereinafter*), without any further act, instrument or deed, in accordance with Part IV of this Scheme; and

(v) dissolution of the Amalgamating Company without being wound up;

(b) Subsequent to the Amalgamation, transfer of the Transferred Undertaking (*as defined hereinafter*) as a going concern on a Slump Sale (*as defined hereinafter*) basis, with effect from Appointed Date from the Amalgamated Company to the Transferee Company pursuant to Sections 230 to 232 and other relevant provisions of the Act, read with Section 2(42C) of the IT Act and for consideration specified in this Scheme; and

(c) various other matter incidental, consequential or otherwise integrally connected therewith;

each in the manner as more particularly described in this Scheme.

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1.3 It is clarified that the Amalgamation shall precede the Slump Sale.

2. BACKGROUND

2.1 Zfirst Technologies Private Limited

(a) Zfirst Technologies Private Limited is an unlisted private limited company, incorporated under the Companies Act, 2013 and has its registered office at F-31, Lower Ground Floor, Sushant Shopping Arcade Sushant Lok-1, B Block DLF QE, Gurgaon, Haryana 122 002, India[1] ("**Amalgamating Company**"). The Corporate Identification Number of the Amalgamating Company is U74999HR2022PTC101116 and the registration number is 101116.

(b) The Amalgamating Company is recognized as a start-up by the Department for Promotion of Industry and Internal Trade and is engaged, *inter alia*, in the business of providing technology platform and assistance in availing loans and other financial products by various MSME customers in non-metro cities in India.

(c) Sub-clause (9) under Clause III(B) of the Memorandum of Association of the Amalgamating Company allows the Amalgamating Company to amalgamate with any other company having similar objects to the Amalgamating Company in any manner whether with or without liquidation.

2.2 Oxyzo Financial Services Private Limited

(a) Oxyzo Financial Services Private Limited is an unlisted private limited company incorporated under the provisions of the Companies Act, 2013 and has its registered office at Shop No. G-22 C (UGF) D-1 (K-84) Green Park Main, New Delhi, South Delhi, Delhi 110016 ("**Amalgamated Company**"). The Corporate Identification Number of the Amalgamated Company is U65929DL2016PTC306174 and the registration number is 306174. The Amalgamated Company has issued certain non-convertible debt securities, of which some are listed on BSE Limited.

(b) The Amalgamated Company is a technology-enabled Small and Medium Enterprise financing non-banking financial company (Non-Deposit taking Systemically Important Investment and Credit Company) and focuses on financing needs/solutions for small and medium enterprise. The Amalgamated Company is a foreign owned and foreign controlled entity as per the Foreign Exchange Management Act, 1999 and rules made thereunder.

(c) Sub-clause (10) under Clause III(B) of the Memorandum of Association of the Amalgamated Company allows the Amalgamated Company to amalgamate with any other company having similar objects to the Amalgamated Company in any manner whether with or without liquidation.

(d) The audited financials along with notes to accounts for the period ended March 31, 2023 (standalone and consolidated) of the Amalgamated Company along with the independent auditor's report dated May 23, 2023 issued by S. N Dhawan & Co LLP is

[1] NOTE: The Amalgamating Company is in the process of shifting its registered office to Union Territory of Delhi and is expected to complete the shifting of the registered office prior to filing of the first motion application with the NCLT.

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attached as Schedule 1 hereto.

2.3 **Ziel Financial Technologies Private Limited**

(a) Ziel Financial Technologies Private Limited is an unlisted private limited company, incorporated under the provisions of the Companies Act, 2013 and has its registered office at 6th Floor, Tower-A, Global Business Park Sector-26, M.G Road, Gurugram, Gurgaon, Haryana 122002[2] ("**Transferee Company**"). The Corporate Identification Number of the Transferee Company is U67190HR2021PTC095753 and the registration number is 095753.

(b) The Transferee Company is engaged, inter alia, in the business of providing technology platform and assistance in availing loans and other financial products by various MSME customers in non-metro cities in India through its various branches spread across UP, Haryana, Rajasthan, Uttarakhand and Punjab.

(c) Sub-clause (Z) under Clause 3(a) of the Memorandum of Association of the Transferee Company allows the Transferee Company to inter alia, carry on business of providing consultation, technical assistance, technology solutions and training and development inputs to business and individuals for sustained livelihoods and for improving their financial viability.

2.4 The Transferee Company is a wholly owned subsidiary of the Amalgamated Company. The Amalgamating Company is a subsidiary of the Amalgamated Company on account of Amalgamated Company's control over the composition of the Board of the Amalgamating Company. Further, the Amalgamated Company holds 100% (hundred percent) of the issued, subscribed and paid up compulsorily convertible preference share capital of the Amalgamating Company, which on a fully diluted basis constitutes 34.43% (thirty four point four three percent) of the equity share capital of the Amalgamating Company.

3. **RATIONALE AND OBJECTIVE OF THE SCHEME**

3.1 The Companies (*as defined hereinafter*) believe that the combination of financial, managerial, marketing, distribution and technical resources, personnel, capabilities, skills, expertise, infrastructure, assets and technologies of the Amalgamating Company pooled in the Amalgamated Company, will lead to optimum use of infrastructure, cost reduction and enhance efficiencies, productivity gains and logistic advantages, thereby significantly contributing to the future growth and maximising value for their shareholders and other stakeholders including but not limited to customers, lenders, and employees.

3.2 More efficient utilization of capital for enhanced development and growth of the business of the Amalgamated Company and Transferee Company.

3.3 The Slump Sale of the Transferred Undertaking pursuant to the Scheme would enable consolidation of operations of facilitating loan services with the Transferee Company and thereby the Transferee Company would have higher access to financing services which will help deepen the reach and widen the delivery mechanism of financing services by improving last-mile connectivity.

3.4 Cost savings are expected to flow from more focused operational efforts, rationalization, standardisation and simplification of business processes.

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[2] NOTE: The Transferee Company is in the process of shifting its registered office to Union Territory of Delhi and is expected to complete the shifting of the registered office prior to filing of the first motion application with the NCLT.

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4. SYNERGIES OF BUSINESS OF THE ENTITIES INVOLVED IN THE SCHEME

4.1 The proposed Amalgamation would result in the following synergies:

(a) The Scheme will ensure simplified and streamlined management and organizational structure and business processes by reducing the number of legal entities in the group structure which will significantly reduce multiplicity of legal and regulatory compliances and the related complexities and costs therein. The Scheme will further enhance the business oversight and eliminate duplicative communication and co-ordination efforts across multiple entities leading to better administration and standardization.

(b) Realization of benefits of greater synergies and economies of scale for the business of the Amalgamated Company yielding beneficial results.

(c) Reducing time and efforts for consolidation of financials at the group level.

(d) The Amalgamated Company can, pursuant to the Amalgamation, leverage the Amalgamating Company's intellectual property and technology system in furtherance of its focus of combing digital lending as part of its business offerings.

4.2 The proposed Slump Sale would result in the following synergies:

(a) The Transferred Undertaking has various complementary strengths and synergies which shall be helpful for the Transferee Company to further streamline its processes, augment its capabilities in the following ways:

i. Geographical presence: Currently, the Transferred Undertaking has 12 branches across Rajasthan and Haryana, and the Transferee Company does not have any presence at those 12 locations.

ii. Trained Staff: The Transferred Undertaking has ~80 trained staff, which staff would augment the organizational capability of the Transferee Company, post the Scheme becoming effective.

iii. Partnerships: The Transferred Undertaking has various partnerships and tie ups with intermediaries whose services would be complementary to the business of the Transferee Company.

(b) The segregation will allow the Amalgamated Company and Transferee Company to create a strong and distinctive platform with more focused management of the financial, managerial and technical resources enabling focused growth strategy for each of the businesses for exploiting opportunities specific to each business, which will enable greater flexibility to pursue long term objectives and independent business strategies thereby contributing to future growth.

5. IMPACT OF THE SCHEME ON THE NCD HOLDERS

5.1 For the holders of the NCDs, the Scheme will not have any impact considering the positive net worth of the Amalgamated Company post the Amalgamation, therefore, there would be no impact on the ability of the Amalgamated Company to pay interest and repay the principal amount represented by such NCDs. Further, the Scheme does not provide for any alteration in the existing terms and conditions of the Listed NCDs, as specified in **Annexure A** hereto,

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which could have any impact on the holders of such NCDs.

5.2 As the Scheme does not in any manner affect the interest of the holders of NCD, nor does it impact the ability of the Amalgamated Company to discharge its obligations towards the NCDs, no safeguards are being proposed under the Scheme, nor is any exit offer being offered to the dissenting holders of NCDs.

6. DATE OF TAKING EFFECT AND OPERATIVE DATE

6.1 Upon the sanction of the Scheme by the Competent Authority (*defined hereinafter*), the Scheme shall become operative on and from the Effective Date (*defined hereinafter*) and (a) the Amalgamating Company shall stand amalgamated into and with Amalgamated Company on and from and with effect from the Appointed Date for all intent and purposes; and (b) subsequent to the Amalgamation taking effect, the Transferred Undertaking shall get transferred from the Amalgamated Company to Transferee Company, as a going concern on a Slump Sale basis.

7. COMPLIANCE UNDER INCOME TAX ACT, 1961

7.1 The amalgamation of the Amalgamating Company into and with the Amalgamated Company in accordance with this Scheme will be in compliance with the provisions of Section 2(1B) of the IT Act (*defined hereinafter*), such that:

(a) all the properties of the Amalgamating Company, immediately before the amalgamation, shall become the property of the Amalgamated Company, by virtue of this amalgamation;

(b) all the liabilities of the Amalgamating Company, immediately before the amalgamation, shall become the liabilities of the Amalgamated Company, by virtue of this amalgamation; and

(c) shareholders holding not less than three-fourths in value of the shares in the Amalgamating Company (other than shares already held therein immediately before the amalgamation by, or by a nominee for, the Amalgamated Company or its subsidiary) will become shareholders of the Amalgamated Company by virtue of the amalgamation.

7.2 The Transferred Undertaking constitutes an "undertaking" as defined under Section 2(42C) read with Explanation I to Section 2(19AA) of the IT Act.

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PART II: DEFINITIONS AND INTERPRETATION

8. DEFINITIONS

8.1 In this Scheme, unless repugnant to the meaning or context thereof, (i) capitalized terms defined by inclusion in quotations and/or the parenthesis have the meaning so ascribed; and (ii) the following expressions shall have the meanings respectively assigned against them:

(a) "**Act**" means the Companies Act, 2013 and all amendments or statutory modifications thereto or re-enactments thereof, including any rules made thereunder or notifications, circulars or orders made/ issued thereunder from time to time;

(b) "**Amalgamated Company**" means Oxyzo Financial Services Private Limited, an unlisted private company incorporated under the Companies Act, 2013 and having CIN U65929DL2016PTC306174 and having its registered office at Shop No. G-22 C (UGF) D-1 (K-84) Green Park Main, New Delhi, South Delhi, Delhi 110016;

(c) "**Amalgamating Company**" means Zfirst Technologies Private Limited, an unlisted private company incorporated under the Companies Act, 2013 and having CIN U74999HR2022PTC101116 and having its registered office at F-31, Lower Ground Floor, Sushant Shopping Arcade Sushant Lok-1, B Block DLF QE, Gurgaon, Haryana 122 002, India[1] and, notwithstanding anything to the contrary in this Scheme shall include:

(i) all immovable properties and rights thereto i.e. land together with the buildings and structures standing thereon (whether freehold, leasehold, leave and licensed, right of way, tenancies or otherwise) including car parks, roads, drains and culverts, civil works, foundations for civil works, buildings, warehouses, offices, etc., whether or not recorded in the books of accounts of the Amalgamating Company and all documents (including panchnamas, declarations, receipts) of title, rights and easements in relation thereto and all rights, covenants, continuing rights, title and interest, benefits and interests of rental agreements for lease or license or other rights to use premises, in connection with the said immovable properties;

(ii) all assets, as are movable in nature forming part of the Amalgamating Company, whether present or future or contingent, tangible or intangible, in possession or not, corporeal or incorporeal, in each case, wherever situated (furniture, fixtures, fixed assets, computers, air conditioners, appliances, accessories, office equipment, communication facilities, installations, vehicles), actionable claims, advance payments, security deposit, earnest monies, margin money, sundry debtors, prepaid expenses, bills of exchange, promissory notes, financial assets, investment and shares in entities/ branches in India, outstanding loans and advances including accrued interest thereon, recoverable in cash or in kind or for value to be received, receivables, funds, cash and bank balances and deposits including accrued interest thereto with government, semi-government, local and other authorities and bodies, banks, customers and other persons, dividends declared or interest accrued thereon, reserves, provisions, funds, benefits of all agreements, bonds, debentures, debenture stock, units or pass through

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certificates, the benefits of any bank guarantees, performance guarantees;

(iii) to the extent permitted under the Applicable Laws, all the tax related assets/credits, tax refunds, incentives, allowances, exemptions or rebates or such other benefits including but not limited to goods and service tax input credits, income tax including advance tax, withholding tax/ TDS, taxes withheld/ paid in a foreign country, self-assessment tax, regular tax, minimum alternate tax, dividend distribution tax, securities transaction tax, deferred tax assets/ liabilities, accumulated losses under the IT Act and allowance for unabsorbed depreciation under the IT Act, losses brought forward and unabsorbed depreciation as per the books of account, tax refunds (excluding corporate tax refunds), rights of any claim not made by the Amalgamating Company in respect of any refund of tax, duty, cess or other charge, including any erroneous or excess payment thereof made by the Amalgamating Company and any interest thereon, with regard to any law, act or rule or scheme made by the Appropriate Authority;

(iv) to the extent permitted under the Applicable laws, all tax deferrals and exemptions and other benefits (in each case including the benefit of any applications made for the same), income tax benefits/ holidays and exemptions including the right to deduction for the residual period, i.e., for the period remaining as on the Appointed Date out of the total period for which the deduction is available in law, if any, and the benefits thereto;

(v) all permits, licenses, permissions, approvals, authorisations, clearances, consents, benefits, registrations, rights, entitlements, credits, certificates, awards, sanctions, allotments, no objection certificates, exemptions, liberties and advantages and other licenses or clearances granted/ issued/ given by any governmental, statutory or regulatory or local or administrative bodies, organizations or companies for the purpose of carrying on its existing business or in connection therewith including those relating to privileges, powers, facilities of every kind and description of whatsoever nature and the benefits thereto that form part of the Amalgamating Company;

(vi) all applicable registrations obtained by the Amalgamating Company including but not limited to the registration obtained under the GST Act;

(vii) all contracts, agreements, know your customer details, service orders, benefit of any arrangements, allotments, approvals, authorities, registrations, exemptions, benefits, waivers, security and other agreements, engagements, memoranda of understanding/ undertakings/ agreements, memoranda of agreed points, expressions of interest, letters of intent, hire and purchase arrangements, agreements/deeds for hire of fitted assets, equipment purchase agreements, agreements with customers, purchase and other agreements with the supplier/ manufacturer of goods/ service providers, other arrangements, undertakings, deeds, bonds, schemes, concession agreements, claims, clearances and other instruments of whatsoever nature and description, whether vested or potential and written, oral or otherwise and all rights, title, interests, assurances, claims and benefits thereunder;

(viii) all insurance policies, insurance covers and claims ;

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(ix) all intellectual property rights (whether owned, licensed or otherwise and whether registered or unregistered), applications (including hardware, software, licenses, source codes, object code, algorithm and scripts), registrations, servers, software assets, hardware assets, cloud, data centers, any devices including but not limited to laptops and mobile devices, goodwill, trade marks, trade names, service marks, copyrights, patents, project designs, marketing authorization, approvals, marketing intangibles, permits, permissions, incentives, privileges, special status, domain names, designs, trade secrets, research and studies, technical knowhow, confidential information and other benefits (in each case including the benefit of any applications made for the same) and all such rights of whatsoever description and nature and whether subsisting now or in the future, having equivalent or similar effect to the rights referred to above;

(x) all rights to use, subscribe and avail, transfer or sell telephones, email, internet, leased line connections and installations, utilities, electricity and other services, reserves, provisions, funds, benefits of assets or properties or other interests held in trusts, registrations, engagements, arrangements of all kind, privileges and all other rights, easements, liberties and advantages of whatsoever nature and wheresoever situated belonging to or in the ownership, power or possession and in control of or vested in or granted in favour of or enjoyed and all other interests of whatsoever nature belonging to or in the ownership, power, possession or control of or vested in or granted in favour of or held for the benefit of or enjoyed by the Amalgamating Company;

(xi) all books, records, files, papers, engineering and process information, software licenses (whether proprietary or otherwise), test reports, computer programmes, domain names, drawings, manuals, data, databases including databases for procurement, commercial and management, catalogues, quotations, manuals, sales and advertising materials, lists of present and former customers and suppliers including service providers, other customer information, customer credit information, customer/ supplier pricing information, and all other books and records, whether in physical or demat form and all other interest of whatsoever nature belonging to or in the ownership, power or possession and in the control of or vested in or granted in favour of or held for the benefit of or enjoyed by the Amalgamating Company;

(xii) all Liabilities of the Amalgamating Company;

(xiii) the Employees, if any, including liabilities of Amalgamating Company with regard to the Employees, if any, with respect to the payment of gratuity, superannuation, pension benefits and provident fund or other compensation or benefits, if any, whether in the event of resignation, death, retirement, retrenchment or otherwise, as on the Effective Date; and

(xiv) all suits, actions, legal or other proceedings including quasi-judicial, arbitral of whatsoever nature involving or continued or to be enforced by or against the Amalgamating Company, which are capable of being continued by or against the Amalgamated Company under the Applicable Law;

(d) "**Amalgamation**" has the meaning given to it in Clause 1.2 (a) of Part I of this Scheme;

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(e) "**Applicable Law**" means (i) applicable statutes, enactments, acts of legislature or parliament, laws, ordinances, rules, bye-laws, regulations, notifications, guidelines, or policies of any applicable country and/or jurisdiction; (ii) writ, injunction, directions, directives, judgment, arbitral award, decree, orders or approvals of, or agreements with, any Appropriate Authority or recognized stock exchange, in each case having the force of law, and that is binding or applicable to a person, whether in effect as of the date on which this Scheme has been approved by the Boards or at any time thereafter;

(f) "**Appointed Date**" means opening of business on April 1, 2023, or such other date as may be determined by the Board of Directors of the concerned Companies or directed/ allowed by the Competent Authority;

(g) "**Appropriate Authority**" means any national, state, provincial, local or similar governmental, statutory, regulatory, administrative authority, agency, commission, departmental or public body or authority, board, SEBI, Stock Exchanges, RBI, tribunal or court or other entity authorized to make laws, rules, regulations, standards, requirements, procedures or to pass directions or orders, in each case having the force of law, or any non-governmental regulatory or administrative authority, body or other organization to the extent that the rules, regulations and standards, requirements, procedures or orders of such authority, body or other organization have the force of law, as may be applicable;

(h) "**Board of Directors**" or "**Board**" in relation to the Amalgamated Company, Amalgamating Company and/or the Transferee Company, as the case may be, means the Board of Directors of such company in office at the relevant time, and unless it is repugnant to the context, shall include a committee duly constituted and authorised for the purposes of matters pertaining to this arrangement, Scheme and/or any other matter relating thereto;

(i) "**Companies**" means the Amalgamated Company, Amalgamating Company and Transferee Company collectively, and "**Company**" shall mean any one of them as the context may require;

(j) "**Competent Authority**" means the relevant bench(s) of the National Company Law Tribunal, or such other forum or authority as may be vested with any of the powers of the above mentioned tribunal under the Act for approving any scheme of arrangement, compromise or reconstruction of a company under Sections 230 to 232 of the Act, before which the confirmation petition/s in terms of Rule 15 of the Companies (Compromises, Arrangements and Amalgamations) Rules, 2016 is/are filed by the Amalgamated Company, Amalgamating Company and/or the Transferee Company, as the case may be;

(k) "**Effective Date**" means the date or last of the dates on which the certified copy of the order of the Competent Authority sanctioning the Scheme is filed by the Amalgamated Company, Amalgamating Company and the Transferee Company with the Registrar of Companies, (whichever is later) after all the conditions and matters referred to in Clause 27 of the Scheme occur or have been fulfilled, obtained or waived, as applicable, in accordance with this Scheme. Any references in this Scheme to "upon this Scheme becoming effective" or "effectiveness of this Scheme" or "coming into effect of this Scheme" or likewise, shall mean the Effective Date;

(l) "**Eligible Members**" has the meaning given to it in Clause 13.3 of Part IV of this Scheme;

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(m) "**Employees**" mean all permanent employees, if any, on the payroll of the Amalgamating Company, as on the Effective Date;

(n) "**Encumbrance**" means without limitation (i) any options, claim, pre-emptive right, easement, limitation, attachment, restraint, mortgage, charge (whether fixed or floating), pledge, lien, hypothecation, assignment, deed of trust, title retention, security interest or other encumbrance or interest of any kind securing, or conferring any priority of payment in respect of any obligation of any person, including any right granted by a transaction which, in legal terms, is not the granting of security but which has an economic or financial effect similar to the granting of security under Applicable Law, including any option or right of pre-emption, public right, common right, easement rights, any attachment, restriction on use, transfer, receipt of income or exercise of any other attribute of ownership, right of set-off and/ or any other interest held by a third party; (ii) any voting agreement, conditional sale contracts, interest, option, right of first offer or transfer restriction; (iii) any adverse claim as to title, possession or use; and/ or (iv) any agreement, conditional or otherwise, to create any of the foregoing and the terms "**Encumbered**", "**Encumber**" shall be construed accordingly;

(o) "**Finance Support Business**" means the business of providing operation and maintenance and support services in relation to distribution of loans and other financial products to various MSME customers in non-metro cities in India;

(p) "**Funds**" has the meaning given to it in Clause 10.2.8(d) of Part IV of this Scheme;

(q) "**GST Act**" means Central Goods and Services Act, 2017 and all amendments or statutory modifications thereto or re-enactments thereof, including any rules made thereunder or notifications, circulars or orders made/ issued thereunder from time to time;

(r) "**IT Act**" means Income Tax Act, 1961, the finance acts, amendment acts and other direct taxation laws of India (to the extent that such finance acts, amendment acts and other direct taxation laws, amend or relate to the taxes and surcharge imposed under the Income Tax Act, 1961) as may be amended from time to time and the rules, regulations, notifications, circulars or orders made/ directions issued thereunder from time to time;

(s) "**Liabilities**" means all debts (whether in Indian Rupees or foreign currency), present, contingent and future liabilities (including bills payable, term deposits, time and demand liabilities, borrowings, interest accrued, statutory reserves, provisions and all other liabilities including contingent liabilities, and obligations under any licenses or permits or schemes), loans raised and used, obligations incurred, duties of any kind, nature or description and undertakings of every kind or nature and the liabilities of any description whatsoever, whether present or future, and howsoever raised or incurred or utilized along with any charge, encumbrance, lien or security thereon;

(t) "**Listed NCD**" means the non-convertible debentures issued by the Amalgamated Company, which are listed on the Stock Exchange and have the details as specified in **Annexure A** of this Scheme;

(u) "**NCD**" means the non-convertible debentures issued by the Amalgamated Company, whether unlisted/listed on Stock Exchange and shall include the Listed NCDs;

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(v) "**New Shares**" has the meaning given to it in Clause 13.3 of Part IV of this Scheme;

(w) "**RBI**" means the Reserve Bank of India;

(x) "**Record Date**" means a date to be fixed by the Board of Directors of the Amalgamated Company in consultation with the Amalgamating Company, for the purpose of determining the shareholders of the Amalgamating Company to whom New Shares would be issued, pursuant to this Scheme;

(y) "**Registrar of Companies**" means the Registrar of Companies, Delhi;

(z) "**Remaining Business**" means all the undertakings, investments, businesses, activities, operations, assets and liabilities of the Amalgamated Company, other than the Transferred Undertaking;

(aa) "**Rupees**" or "**Rs.**" means the Indian rupee which is the lawful currency of India;

(bb) "**Scheme**" or "**the Scheme**" or "**this Scheme**" means this composite scheme of arrangement, in its present form or this Scheme with any amendment(s) or modification(s), if any, made by the shareholders of the respective Companies and accepted by the Boards of the respective Companies or such modification(s) as may be imposed by any Appropriate Authority and/or directed to be made by the Competent Authority(s) while sanctioning the Scheme;

(cc) "**Share Exchange Ratio**" has the meaning given to it in Clause 13.3 of Part IV of this Scheme;

(dd) "**SEBI**" means the Securities and Exchange Board of India established under the Securities and Exchange Board of India Act, 1992;

(ee) "**SEBI Circular**" means Chapter XII (*Scheme(s) of Arrangement by entities who have listed their NCDs/ NCRPS*) of the circular bearing no. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022 (as updated on December 1, 2022) issued by SEBI or any other circulars issued by SEBI in this regard, including the clarification issued vide circular no. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2022/170, dated December 09, 2022;

(ff) "**Slump Sale**" means sale of an undertaking on a going concern basis, for a lump sum consideration without values being assigned to the individual assets and liabilities, as defined under Section 2(42C) of the IT Act;

(gg) "**Stock Exchange**" means BSE Limited;

(hh) "**Transferee Company**" means Ziel Financial Technologies Private Limited, an unlisted private company incorporated under the Companies Act, 2013 and having CIN U67190HR2021PTC095753 and having its registered office at 6th Floor, Tower-A, Global Business Park Sector-26, M.G Road, Gurugram, Gurgaon, Haryana 122002[4]; and

[4] NOTE: The Transferee Company is in the process of shifting its registered office to Union Territory of Delhi and is expected to complete the shifting of the registered office prior to filing of the first motion application with the NCLT.

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(ii) **"Transferred Contracts"** has the meaning given to it in Clause 18.3.4 of Part V of this Scheme;

(jj) **"Transferred Employees"** shall mean all the employees of the Amalgamated Company employed in the Transferred Undertaking as on the Effective Date;

(kk) **"Transferred Litigations"** has the meaning given to it in Clause 18.3.6 of Part V of this Scheme;

(ll) **"Transferred Undertaking"** shall mean the businesses, undertakings, activities, operations and properties of the Amalgamated Company in relation to the Finance Support Business of whatsoever nature and kind and wheresoever situated consequent to the Amalgamation and shall include (but not be limited to) in relation to the Finance Support Business:

(i) all immovable properties and rights thereto i.e. land together with the buildings and structures standing thereon (whether freehold, leasehold, leave and licensed, right of way, tenancies or otherwise) including car parks, roads, drains and culverts, civil works, foundations for civil works, buildings, warehouses, offices, etc., whether or not recorded in the books of accounts of the Amalgamated Company and all documents (including panchnamas, declarations, receipts) of title, rights and easements in relation thereto and all rights, covenants, continuing rights, title and interest, benefits and interests of rental agreements for lease or license or other rights to use premises, in connection with the said immovable properties;

(ii) all assets, as are movable in nature forming part of the Amalgamated Company pertaining to the Finance Support Business, whether present or future or contingent, tangible or intangible, in possession or not, corporeal or incorporeal, in each case, wherever situated (capital work in progress, furniture, fixtures, fixed assets, computers, air conditioners, appliances, accessories, office equipment, communication facilities, installations, vehicles, inventories, stock in trade, stores and spares, packing material, raw material, tools and plants), actionable claims, advance payments, security deposit, earnest monies, margin money, sundry debtors, prepaid expenses, bills of exchange, promissory notes, financial assets, investment and shares in entities/ branches in India, outstanding loans and advances including accrued interest thereon, recoverable in cash or in kind or for value to be received, receivables, funds, cash and bank balances and deposits including accrued interest thereto with government, semi-government, local and other authorities and bodies, banks, customers and other persons, dividends declared or interest accrued thereon, reserves, provisions, funds, benefits of all agreements, bonds, debentures, debenture stock, units or pass through certificates, the benefits of any bank guarantees, performance guarantees;

(iii) to the extent permitted under the Applicable Laws, all the tax related assets/credits, tax refunds, incentives, allowances, exemptions or rebates or such other benefits including but not limited to goods and service tax input credits, income tax including advance tax, withholding tax/ TDS, taxes withheld/ paid in a foreign country, self-assessment tax, regular tax, minimum alternate tax, dividend distribution tax, securities transaction tax, deferred tax assets/ liabilities, accumulated losses under the IT Act and allowance for unabsorbed depreciation under the IT Act, losses brought forward and unabsorbed depreciation as per the

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books of account, tax refunds (excluding corporate tax refunds), rights of any claim not made by the Amalgamating Company in respect of any refund of tax, duty, cess or other charge, including any erroneous or excess payment thereof made by the Amalgamating Company and any interest thereon, with regard to any law, act or rule or scheme made by the Appropriate Authority;

(iv) to the extent permitted under the Applicable laws, all tax deferrals and exemptions and other benefits (in each case including the benefit of any applications made for the same), income tax benefits,' holidays and exemptions including the right to deduction for the residual period, i.e., for the period remaining as on the Appointed Date out of the total period for which the deduction is available in law, if any, and the benefits thereto;

(v) all permits, licenses, permissions, right of way, approvals, authorisations, clearances, consents, benefits, registrations, rights, entitlements, credits, certificates, awards, sanctions, allotments, quotas, no objection certificates, exemptions, pre-qualifications, bid acceptances, concessions, subsidies, liberties and advantages, approval for commissioning of project and other licenses or clearances granted/ issued/ given by any governmental, statutory or regulatory or local or administrative bodies, organizations or companies for the purpose of carrying on its existing business or in connection therewith including those relating to privileges, powers, facilities of every kind and description of whatsoever nature and the benefits thereto that form part of the Amalgamating Company in relation to the Finance Support Business;

(vi) all applicable registrations obtained by the Amalgamating Company in relation to the Finance Support Business including but not limited to the registration obtained under the GST Act;

(vii) all contracts, agreements, know your customer details, purchase orders/ service orders, benefit of any arrangements, allotments, approvals, authorities, registrations, exemptions, benefits, waivers, security and other agreements, engagements, memoranda of understanding/ undertakings/ agreements, memoranda of agreed points, bids, tenders, tariff policies, expressions of interest, letters of intent, hire and purchase arrangements, agreements/deeds for hire of fitted assets, equipment purchase agreements, agreements with customers, purchase and other agreements with the supplier/ manufacturer of goods/ service providers, other arrangements, undertakings, deeds, bonds, schemes, concession agreements, claims, clearances and other instruments of whatsoever nature and description, whether vested or potential and written, oral or otherwise and all rights, title, interests, assurances, claims and benefits thereunder and obligations exclusively relating to the Finance Support Business, to which the Amalgamated Company is a party or to the benefit of which the Amalgamated Company may be eligible and which are subsisting or having effect immediately before Effective date;

(viii) all insurance policies, insurance covers and claims pertaining to the Amalgamating Company in relation to the Finance Support Business;

(ix) all rights to use, subscribe and avail, transfer or sell telephones, facsimile, email, internet, leased line connections and installations, utilities, electricity and other

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services, reserves, provisions, funds, benefits of assets or properties or other interests held in trusts, registrations, engagements, arrangements of all kind, privileges and all other rights, easements, liberties and advantages of whatsoever nature and wheresoever situated belonging to or in the ownership, power or possession and in control of or vested in or granted in favour of or enjoyed and all other interests of whatsoever nature belonging to or in the ownership, power, possession or control of or vested in or granted in favour of or held for the benefit of or enjoyed by the Amalgamating Company in relation to the Finance Support Business;

(x) all books, records, files, papers, engineering and process information, software licenses (whether proprietary or otherwise), test reports, computer programmes, domain names, drawings, manuals, data, databases including databases for procurement, commercial and management, catalogues, quotations, manuals, sales and advertising materials, product registrations, dossiers, product master cards, quotations, sales and advertising materials, lists of present and former customers and suppliers including service providers, other customer information, customer credit information, customer/ supplier pricing information, and all other books and records, whether in physical or demat form and all other interest of whatsoever nature belonging to or in the ownership, power or possession and in the control of or vested in or granted in favour of or held for the benefit of or enjoyed by the Amalgamating Company in relation to the Finance Support Business;

(xi) all Liabilities of the Amalgamating Company in relation to the Finance Support Business;

(xii) the Employees in relation to the Finance Support Business, if any, including liabilities of Amalgamating Company with regard to the Employees, if any, with respect to the payment of gratuity, superannuation, pension benefits and provident fund or other compensation or benefits, if any, whether in the event of resignation, death, retirement, retrenchment or otherwise, as on the Effective Date; and

(xiii) all suits, actions, legal or other proceedings including quasi-judicial, arbitral of whatsoever nature involving or continued or to be enforced by or against the Amalgamating Company in relation to the Finance Support Business, which are capable of being continued by or against the Amalgamated Company under the Applicable Law;

Notwithstanding the aforesaid, it is clarified that the Transferred Undertaking shall not include the existing technology platform and intellectual property rights of the Amalgamated Company even when the same pertains to the Finance Support Business being transferred from the Amalgamated Company to the Transferee Company.

It is hereby clarified that in case of any ambiguity that may arise as to whether a specified asset or liability pertains to or does not pertain to the Transferred Undertaking or whether it arises out of the activities or operations of the Transferred Undertaking, the ambiguity shall be resolved by mutual agreement between the Board of Directors of the Amalgamated Company and the Transferee

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Company.

All references to the term 'Amalgamated Company' in the definition of Transferred Undertaking shall mean the Amalgamated Company after giving effect to the Amalgamation of the Amalgamating Company into and with the Amalgamated Company with effect from the Appointed Date.

9. **INTERPRETATION**

9.1 The expressions, which are used in this Scheme and not defined in this Scheme shall, unless repugnant or contrary to the context or meaning hereof, have the same meaning ascribed to them under the Act, the Securities Contracts (Regulation) Act, 1956, the Depositories Act, 1996, IT Act and other Applicable Laws, rules, regulations, by-laws, as the case may be, including any statutory modification or re-enactment thereof, from time to time.

9.2 References to Clauses and recitals, unless otherwise provided, are to Clauses and recitals to this Scheme.

9.3 The headings herein shall not affect the construction of this Scheme.

9.4 The singular shall include the plural and *vice versa*; and references to one gender include all genders.

9.5 Any phrase introduced by the terms "including", "include", "in particular" or any similar expression shall be construed as illustrative and shall not limit the sense of the words preceding those terms.

9.6 References to a person includes any individual, firm, body corporate (whether incorporated or not), Appropriate Authority, or any joint venture, association, partnership, works council or employee representatives' body (whether or not having separate legal personality).

9.7 Terms "hereof", "herein", "hereby", "hereto" and derivative or similar words shall refer to this entire Scheme or specified Clauses of this Scheme, as the case may be.

9.8 A reference to "writing" or "written" includes printing, typing, lithography and other means of reproducing words in a visible form including e-mail.

9.9 Reference to any agreement, contract, document or arrangement or to any provision thereof shall include references to any such agreement, contract, document or arrangement as it may, after the date hereof, from time to time, be amended, supplemented or novated.

9.10 References to any provision of law or legislation or regulation shall include: (a) such provision as from time to time amended, modified, re-enacted or consolidated (whether before or after the date of this Scheme) to the extent such amendment, modification, re-enactment or consolidation applies or is capable of applying to the transaction entered into under this Scheme and (to the extent liability there under may exist or can arise) shall include any past statutory provision (as amended, modified, re-enacted or consolidated from time to time) which the provision referred to has directly or indirectly replaced, (b) all subordinate legislations (including circulars, notifications, clarifications or supplement(s) to, or replacement or amendment of, that law or legislation or regulation) made from time to time under that provision (whether or not amended, modified, re-enacted or consolidated from

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time to time) and any retrospective amendment.

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PART III: SHARE CAPITAL OF THE COMPANIES

9.11 SHARE CAPITAL OF THE AMALGAMATING COMPANY

9.11.1 The share capital of the Amalgamating Company, as on the date of the meeting of Board of Directors of the Amalgamating Company for considering and approving this Scheme, i.e., as on August, 10, 2023, is as under:

	In Rs.
Authorized Share Capital	**10,00,00,000**
50,00,000 Equity Shares of Rs. 10 each	5,00,00,000
50,00,000 Compulsorily Convertible Preference Shares of Rs. 10 each	5,00,00,000
Issued, Subscribed and Paid-up Share Capital	**5,72,11,000**
37,51,100 Equity Shares of Rs. 10 each	3,75,11,000
19,70,000 Compulsorily Convertible Preference Shares of Rs. 10 each	1,97,00,000

9.11.2 The equity shares and preference shares of the Amalgamating Company are unlisted.

9.11.3 Apart from the aforementioned shares, the Amalgamating Company has not issued any other shares or other ownership interests of the Amalgamating Company or any options (including employee stock options), warrants, rights or other securities (including but not limited to compulsorily convertible preference shares and compulsorily convertible debentures) that are directly or indirectly convertible into, or exercisable or exchangeable for, such equity capital.

9.12 SHARE CAPITAL OF THE AMALGAMATED COMPANY

9.12.1 The share capital of the Amalgamated Company, as on the date of the meeting of Board of Directors of the Amalgamated Company for considering and approving this Scheme, i.e., as on August, 10, 2023, is as under:

	In Rs.
Authorized Share Capital	**90,69,98,520**
7,33,81,715 Equity Shares of Rs. 10 each	73,38,17,150
1,73,18,137 Preference Shares of Rs. 10 each	17,31,81,370
Issued, Subscribed and Paid-up Share Capital	**68,79,53,600**
5,36,78,676 Equity Shares of Rs. 10 each	53,67,86,760
1,51,16,684 Preference Shares of Rs. 10 each	15,11,66,840

9.12.2 The equity shares and preference shares of the Amalgamated Company are unlisted. However, some of the non-convertible debentures issued by the Amalgamated Company are listed on the Stock Exchange.

9.12.3 The Amalgamated Company has created a pool of 45,86,348 (forty-five lakh eighty six thousand three hundred and forty eight) employee stock options, convertible into equity shares of the Amalgamated Company.

9.12.4 Apart from the aforementioned shares, the Amalgamated Company has not issued any other shares or other ownership interests of the Amalgamated Company or any options (including employee stock options), warrants, rights or other securities (including but not limited to compulsorily convertible preference shares and compulsorily convertible debentures) that are

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directly or indirectly convertible into, or exercisable or exchangeable for, such equity capital.

9.13 **SHARE CAPITAL OF THE TRANSFEREE COMPANY**

9.13.1 The share capital of the Transferee Company, as on the date of the meeting of Board of Directors of the Transferee Company for considering and approving this Scheme, i.e., as on August, 10, 2023, is as under:

	In Rs.
Authorized Share Capital	**17,00,00,000**
1,50,00,000 Equity Shares of Rs. 10 each	15,00,00,000
20,00,000 Compulsorily Convertible Preference Shares of Rs. 10 each	2,00,00,000
Issued, Subscribed and Paid-up Share Capital	**13,98,00,000**
1,39,80,000 Equity Shares of Rs. 10 each	13,98,00,000

9.13.2 The equity shares of the Transferee Company are unlisted.

9.13.3 Apart from the aforementioned shares, the Transferee Company has not issued any other shares or other ownership interests of the Transferee Company or any options (including employee stock options), warrants, rights or other securities (including but not limited to compulsorily convertible preference shares and compulsorily convertible debentures) that are directly or indirectly convertible into, or exercisable or exchangeable for, such equity capital.

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PART IV: AMALGAMATION OF THE AMALGAMATING COMPANY INTO AND WITH THE AMALGAMATED COMPANY

10. **TRANSFER AND VESTING**

10.1 With effect from the Appointed Date, upon this Scheme becoming effective, and subject to the provisions of this Scheme, the Amalgamating Company along with all its assets, liabilities, contracts, employees, licenses, consents, permits, records, approvals, etc. shall, pursuant to the provisions of Sections 230 to 232 and other applicable provisions of the Act, Section 2(1B) of the IT Act and any other Applicable Law without any further act, instrument or deed, be and stand transferred to and vested in and/or be deemed to have been and stand transferred to and vested in the Amalgamated Company as a going concern, so as to become, as and from the Appointed Date, the estate, assets, rights, title, interests and authorities including accretions and appurtenances, subject to the provisions of this Scheme in relation to Encumbrances in favour of banks and/ or financial institutions, and liabilities, contracts, employees, licenses, consents, permits, records, approvals, etc., of the Amalgamated Company by virtue of and in the manner provided in this Scheme.

10.2 Without prejudice to the generality of the above, with effect from the Appointed Date and upon this Scheme becoming effective:

10.2.1 Transfer of Assets

(a) All assets of the Amalgamating Company, as are movable in nature (including investment in shares and marketable securities) or incorporeal property or are otherwise capable of transfer by physical or constructive delivery, novation and/or by endorsement and delivery or by vesting and recordal or by operation of law pursuant to this Scheme, whether provided for or not in the books of accounts or disclosed in the balance sheet of the Amalgamating Company, shall stand transferred to vested in and/or be deemed to be transferred and vested in the Amalgamated Company and shall become the property and an integral part of the Amalgamated Company, with effect on and from the Appointed Date pursuant to the provisions of the Act and all other applicable provisions of Applicable Law, if any, without requiring any deed or instrument of conveyance for transfer of the same. The vesting pursuant to this sub-Clause shall be deemed to have occurred by physical or constructive delivery or by endorsement, as appropriate to the property being vested and title to the property shall be deemed to have been transferred accordingly;

(b) without prejudice to the generality in respect of movable assets other than those dealt with in Clause 10.2.1(a) above, all other movable properties of the Amalgamating Company, including actionable claims, earnest monies, margin money, receivables, sundry debtors, outstanding loans and advances, if any, recoverable in cash or in kind or for value to be received, bank balances and deposits, if any, with government, semi-government, local and other Appropriate Authorities, bodies, customers and any other persons, shall without any further act, instrument or deed, would get transferred and become the property of the Amalgamated Company to the end and intent that the right of the Amalgamating Company to recover or realize the same stands transferred to the Amalgamated Company, and that appropriate entries should be passed in the books of the Amalgamated Company to record the aforesaid change, without any notice or other intimation to such debtors, depositors or persons as the case may be. The Amalgamated Company shall upon sanction of the Scheme be entitled to the delivery and possession

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of all documents of title of such movable property in this regard. The Amalgamated Company shall, if so required, also give notice in such form as it may deem fit and proper to the debtors or obligor or any other person, that pursuant to the sanction of the Scheme by the Competent Authority, the said debtors should pay to the Amalgamated Company the debt, investment, loan, claim, bank balances, deposit or advance or make the same on account of the Amalgamating Company and the right of the Amalgamating Company to recover and realize the same stands vested in the Amalgamated Company;

(c) without prejudice to the generality of the foregoing, all assets, estates, rights, title, interest and authorities held by the Amalgamating Company on the Appointed Date as specified in Clauses 10.2.1 (a) and 10.2.1 (b) above, whether or not included in the books of the Amalgamating Company shall also, without any further act, instrument or deed, stand transferred to and vested in and/or be deemed to be transferred to and vested in the Amalgamated Company upon coming into effect of this Scheme under the provisions of Section 230 to 232 of the Act and all other applicable provisions of the Applicable law;;

(d) without prejudice to the generality of the foregoing, upon the coming into effect of this Scheme, all the rights, title, interest and claims of the Amalgamating Company, in any and all immovable properties (including land, together with buildings and structures standing thereon) and rights and interests thereon or embedded to the land and rights and interests in immovable properties forming part of the Amalgamating Company, whether freehold or leasehold or licensed or otherwise, all tenancies, and all documents of title, right, security deposits and easements in relation thereto shall stand transferred to and be vested in and/or be deemed to have been transferred to and vested in the Amalgamated Company, without any further act or deed done by the Amalgamating Company and the mere filing thereof with the appropriate registrar or sub-registrar or with the relevant Appropriate Authority shall suffice as record of continuing titles with the Amalgamated Company and shall be constituted as a deemed mutation and substitution thereof. The Amalgamated Company shall be entitled to and shall exercise all rights and privileges attached thereto including refund of any security deposits and shall be liable to pay the appropriate rent, rates and taxes and fulfill all obligations in relation to or applicable to such immovable properties. The relevant authorities shall grant all clearances / permissions, if any, required for enabling the Amalgamated Company to absolutely own and enjoy the immovable properties in accordance with Applicable Law. The mutation or substitution of the title to the immovable properties shall, upon this Scheme becoming effective, be made and duly recorded in the name of the Amalgamated Company by the appropriate authorities pursuant to the sanction of this Scheme by the Competent Authority in accordance with the terms hereof. The Amalgamated Company shall upon the Scheme becoming effective be entitled to the delivery and possession of all documents of title to such immovable property in this regard, which are in possession of the Amalgamating Company. It is hereby clarified that, except where prior consent of the lessor is required for an assignment, all the rights, title, and interest of the Amalgamating Company in any leasehold properties shall without any further act, instrument, or deed, be vested in or be deemed to have been vested in the Amalgamated Company It is clarified that the Amalgamated Company shall be entitled to engage in such correspondence and make such representations, as may be necessary for the purposes of the aforesaid mutation and/or substitution. For the purposes this Clause, the Board of the relevant Companies may, in their absolute discretion mutually decide the manner of giving effect to the transfer or vesting of the whole or part of the right, title and interest in all or any of the immovable properties along with any attendant formalities involved, including by way of execution of deed(s) of conveyance,

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assignment, transfer or rectification, in order to give effect to the objectives of the Scheme;

(e) all estates, assets, rights, title, claims, interest, investments and properties of the Amalgamating Company as on the Appointed Date, including accretions and appurtenances, whether or not included in the books of the Amalgamating Company, and all assets, rights, title, interest, investments and properties, which are acquired by the Amalgamating Company on or after the Appointed Date but prior to the Effective Date, shall be deemed to be and shall become the assets and properties of the Amalgamated Company;

(f) on and from the Effective Date and till such time that the name(s) of the bank accounts of the Amalgamating Company have been replaced with that of the Amalgamated Company, the Amalgamated Company shall be entitled to maintain and operate the bank accounts in the name of the Amalgamating Company and for such time as may be determined to be necessary by the Amalgamated Company. All cheques and other negotiable instruments, pay orders, electronic fund transfers (like NEFT, RTGS, etc.) received or presented for encashment which are in the name of Amalgamating Company after the effectiveness of this Scheme, shall be deemed to have been in the name of Amalgamated Company and credited to the account of Amalgamated Company, if presented by the Amalgamated Company or received through electronic transfers and shall be accepted by the relevant bankers and credited to the accounts of the Amalgamated Company. Similarly, the banker(s) of Amalgamated Company shall honour all cheques, negotiable instruments, pay orders, electronic fund transfer instructions issued by Amalgamating Company, for payment after the effectiveness of this Scheme. If required, the bankers of Amalgamating Company and/ or Amalgamated Company shall allow maintaining and operating of the bank accounts (including banking transactions carried out electronically) in the name of Amalgamating Company by Amalgamated Company for such time as may be determined to be necessary by the Boards of Amalgamating Company and Amalgamated Company for presentation and deposit of cheques, negotiable instruments, pay order and electronic transfers that have been issued/ made in the name of Amalgamating Company;

(g) all letters of intent, requests for proposal, and other instruments of whatsoever nature to which the Amalgamating Company is a party to or to the benefit of which the Amalgamating Company may be eligible for, shall remain in full force and effect against or in favour of the Amalgamated Company and may be enforced as fully and effectually as if, instead of the Amalgamating Company, the Amalgamated Company had been a party or beneficiary or obligee thereto. Upon coming into effect of the Scheme, the past track record of the Amalgamating Company shall be deemed to be the track record of the Amalgamated Company for all commercial and regulatory purposes; and

(h) all motor vehicles of any description whatsoever of Amalgamating Company shall stand transferred to and be vested in the Amalgamated Company, and the appropriate authorities shall substitute the name of Amalgamated Company in place of Amalgamating Company, without any further instrument, deed or act or further payment of fee, charge or securities.

10.2.2 Transfer of Liabilities

(a) all secured and unsecured liabilities howsoever arising, whether provided for or not in

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the books of accounts or disclosed in the balance sheet of the Amalgamating Company, shall without any further act, instrument or deed be deemed to be the debts, liabilities, contingent liabilities, duties and obligations of every kind, nature and description of the Amalgamated Company and the Amalgamated Company undertakes to meet, discharge and satisfy the same in terms of their respective terms and conditions, if any. It is hereby clarified that it shall not be necessary to obtain the consent of any third party or any other person who is a party to any contract or arrangement by virtue of which such debts, liabilities, duties and obligations have arisen, in order to give effect to the provisions of this Clause. Necessary modification, as may be required would be carried out to the debt instrument issued by the Amalgamating Company, if any;

(b) all loans raised and used and all debts, duties, undertakings, liabilities and obligations incurred or undertaken by the Amalgamating Company after the Appointed Date and prior to the Effective Date shall also be deemed to have been raised, used, incurred or undertaken for and on behalf of the Amalgamated Company and, to the extent they are outstanding on the Effective Date, shall, upon the coming into effect of this Scheme, pursuant to the provisions of the Act and all other applicable provisions of Applicable Laws, without any further act, instrument or deed shall stand transferred to and vested in or be deemed to have been transferred to and vested in the Amalgamated Company and shall become the debt, duties, undertakings, liabilities and obligations of the Amalgamated Company which shall meet, discharge and satisfy the same;

(c) where any of the debts, liabilities, duties and obligations incurred before the Appointed Date by the Amalgamating Company, deemed to have been transferred to the Amalgamated Company by virtue of this Scheme, have been partially or fully redeemed, repaid, met, discharged or satisfied by the Amalgamating Company after the Appointed Date and prior to the Effective Date, such discharge shall be deemed to have been for and on account of the Amalgamated Company;

(d) loans, advances and other obligations (including any guarantees, letters of credit, letters of comfort or any other instrument or arrangement which may give rise to a contingent liability in whatever form), if any, due or which may at any time in future become due between the Amalgamating Company and Amalgamated Company shall, *ipso facto*, stand discharged and come to an end and there shall be no liability in that behalf on any party and the appropriate effect shall be given in the books of accounts and records of the Amalgamated Company; and

(e) subject to the necessary consents being obtained in accordance with the terms of this Scheme, the provisions of this Clause shall operate notwithstanding anything to the contrary contained in any deed or writing or the terms of sanction or issue or any security document, all of which instruments shall stand modified and / or superseded by the foregoing provisions of this Scheme. It is expressly provided that, no other terms or conditions of the liabilities transferred to the Amalgamated Company is modified by virtue of this Scheme except to the extent that such amendment is required statutorily or by necessary implication;

10.2.3 Transfer of Encumbrances

(a) the transfer and vesting of movable and immovable properties as stated in the Clauses hereinabove, shall be subject to Encumbrances, if any, affecting the same;

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(b) all Encumbrances, if any, existing prior to the Effective Date over the assets of the Amalgamating Company which secure or relate to any liability, shall, after the Effective Date, without any further act, instrument or deed, continue to be related and attached to such assets or any part thereof to which they related or were attached prior to the Effective Date and as are transferred to the Amalgamated Company. Provided that if any of the assets of the Amalgamating Company have not been Encumbered in respect of the liabilities, such assets shall remain unencumbered and the existing Encumbrance referred to above shall not be extended to and shall not operate over such assets. Further, such Encumbrances shall not relate or attach to any of the assets of the Amalgamated Company. The absence of any formal amendment which may be required by a lender or trustee or any third party shall not affect the operation of the foregoing provisions of this Scheme;

(c) the existing Encumbrances over the other assets and properties of the Amalgamated Company or any part thereof which relate to the liabilities and obligations of the Amalgamated Company prior to the Effective Date shall continue to relate to such assets and properties and shall not extend to or attach to any of the assets and properties of the Amalgamating Company transferred to and vested in the Amalgamated Company by virtue of the Scheme. The Scheme shall not operate to enlarge the Encumbrances in respect of the Amalgamating Company over the properties, assets, rights, benefits and interest of the Amalgamated Company (as existing immediately prior to the Effective Date) nor shall the Amalgamated Company be obliged to create any further or additional security after the Scheme has become effective or otherwise;

(d) any reference in any security documents or arrangements (to which the Amalgamating Company is a party) to the Amalgamating Company and its assets and properties, shall be construed as a reference to the Amalgamated Company by virtue of this Scheme;

(e) the foregoing provisions shall operate, notwithstanding anything to the contrary contained in any instrument, deed or writing or the terms of sanction or issue or any security documents, all of which instruments, deeds or writings shall be deemed to have been modified and/ or superseded by the foregoing provisions; and

(f) without any prejudice to the foregoing Clauses, the Amalgamating Company and the Amalgamated Company shall enter into and execute such other deeds, instruments or documents and/or writings and/ or do all the acts and deeds as may be required, including the filing of necessary particulars and/or modification(s) of charge(s), with the Registrar of Companies to give formal effect to the above provisions, if required;

10.2.4 Transfer of Contracts, Deeds, etc

(a) all contracts, agreements, memoranda of undertakings, memoranda of agreement, memoranda of agreed points, letters of agreed points, bids, letters of intent, arrangements, undertakings whether written or otherwise, lease rights, deeds, bonds, understandings, insurance policies, applications, schemes and instruments of whatsoever nature to which the Amalgamating Company is a party, or to the benefit of which, the Amalgamating Company may be eligible/entitled, and which are subsisting and having effect immediately before the Effective Date, shall without any further act, instrument or deed continue in full force and effect on, against or in favour of the Amalgamated Company and may be enforced as fully and effectually as if, instead of the Amalgamating Company, the Amalgamated Company had been a party or beneficiary or

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obligor thereto or thereunder. If the Amalgamated Company enters into and/ or issues and/ or executes deeds, writings or confirmations or enters into any tripartite arrangements, confirmations or novations, the Amalgamating Company may, if necessary, also be party to such documents in order to give formal effect to the provisions of this Scheme, if so required and permitted under the law;

(b) without prejudice to the other provisions of this Scheme and notwithstanding the fact that vesting of the Amalgamating Company occurs by virtue of this Scheme itself, the Amalgamated Company may, at any time after coming into effect of the Scheme, in accordance with the provisions hereof, if so required under any law or otherwise, take such actions and execute such deeds (including deeds of adherence), confirmations or other writings or arrangements with any party to any contract or arrangement to which the Amalgamating Company is a party, including any filings with the regulatory authority or any writings, as may be necessary in order to give formal effect to the provisions of this Scheme. In relation to the same, any procedural requirements required to be fulfilled solely by the Amalgamating Company (and not by any of its successors), shall be fulfilled by the Amalgamated Company as if it is the duly constituted attorney of the Amalgamating Company;

(c) on and from the Effective Date, and thereafter, the Amalgamated Company shall be entitled to complete and enforce all pending contracts and transactions in respect of the Amalgamating Company, in the name of the Amalgamating Company in so far as may be necessary until the transfer of rights and obligations of the Amalgamating Company to the Amalgamated Company under this Scheme has been given effect to under such contracts and transactions; and

(d) any claim(s) due to the Amalgamating Company from its customers or otherwise and which has not been received by the Amalgamating Company as on the date immediately preceding the Appointed Date as the case may be, shall also belong to and be received by the Amalgamated Company;

10.2.5 Transfer of Licenses and Approvals

(a) all approvals, allotments, consents, concessions, clearances, credits, awards, sanctions, exemptions, subsidies, rehabilitation schemes, registrations, no-objection certificates, permits, quotas, rights, entitlements, authorisation, pre-qualifications, bid acceptances, tenders, licenses (including the licenses granted by any governmental, statutory or regulatory bodies for the purpose of carrying on its business or in connection therewith), permissions (including but not limited to permissions granted in relation to launch futures and options contracts), privileges, powers, facilities, letter of allotments and certificates of every kind and description whatsoever in relation to the Amalgamating Company, or to the benefit of which the Amalgamating Company may be eligible/ entitled, and which are subsisting or having effect immediately before the Effective Date, including the benefits of any applications made for any of the foregoing, shall be and remain in full force and effect in favour of the Amalgamated Company and may be enforced as fully and effectually as if, instead of the Amalgamating Company, the Amalgamated Company had been a party or beneficiary or obligee thereto. It is hereby clarified that if the consent of any third party or authority is required to give effect to the provisions of this Clause, the said third party or authority shall make and duly record the necessary substitution/ endorsement in the name of the Amalgamated Company pursuant to the sanction of this Scheme by the Competent Authority, and upon this

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Scheme becoming effective in accordance with the terms hereof. For this purpose, the Amalgamated Company shall file appropriate applications/ documents with relevant authorities concerned for information and record purposes;

(b) all statutory licenses, no objection certificates, consents, permissions, approvals, licenses, certificates, clearances, authorities, powers of attorney given by, issued to or executed in favour of the Amalgamating Company or any applications made for the same by the Amalgamating Company shall stand transferred to the Amalgamated Company, as if the same were originally given by, issued to or executed in favour of the Amalgamated Company, and the Amalgamated Company shall be bound by the terms thereof, the obligations and duties thereunder, and the rights and benefits under the same shall be available to the Amalgamated Company;

(c) all trademarks whether registered or unregistered, trade names, service marks, copyrights, patents, logos, corporate names, brand names, domain names and all registrations, applications and renewals in connection therewith, and software and all website content (including text, graphics, images, audio, video and data), trade secrets, confidential business information and other proprietary information along with all rights of commercial nature including attached goodwill, title, interest, labels and brand registrations and all such other industrial and intellectual property rights of whatsoever nature) or are otherwise capable of transfer by delivery or possession or by endorsement of the Amalgamating Company, shall stand transferred to and vested in the Amalgamated Company without any further act, instrument or deed, upon the sanction of this Scheme by the Competent Authority. The vesting pursuant to this sub-Clause shall be deemed to have occurred by physical or constructive delivery or by endorsement and delivery or by vesting and recordal, pursuant to this Scheme, as appropriate to the property being vested and the title to the property shall be deemed to have been transferred accordingly;

(d) benefits of any and all corporate approvals as may have already been taken by the Amalgamating Company, whether being in the nature of compliances or otherwise, including without limitation approvals under Sections 42, 62, 180, 185, 186, etc., of the Act read with the rules and regulations made thereunder, shall stand transferred to the Amalgamated Company and the said corporate approvals and compliances shall be deemed to have been taken/ complied with by the Amalgamated Company; it being clarified that if any such resolutions have any monetary limits approved subject to the provisions of the Act and of any other applicable statutory provisions, then the said limits, as are considered necessary by the Board of the Amalgamated Company, shall be added to the limits, if any, under the like resolutions passed by the Amalgamated Company;

(e) the Amalgamating Company and/ or the Amalgamated Company as the case may be, shall, at any time after this Scheme becoming effective in accordance with the provisions hereof, if so required under Applicable Laws or otherwise, do all such acts or things as may be necessary to transfer/ obtain the approvals, consents, exemptions, registrations, no objection certificates, permits, quotas, rights, entitlements, licenses and certificates which were held or enjoyed by the Amalgamating Company. It is hereby clarified that where the consent of any third party or Appropriate Authority, if any, is required to give effect to the provisions of this Clause, the said third party or Appropriate Authority shall make and duly record the necessary substitution/ endorsement in the name of the Amalgamated Company pursuant to the sanction of this Scheme by the Competent Authority, and upon this Scheme becoming effective in accordance with the provisions

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of the Act and with the terms hereof. For this purpose, the Amalgamated Company shall file appropriate applications/ documents with relevant authorities concerned for information and record purposes;

(f) since each of the permissions, approvals, consents, sanctions, remissions, special reservations, holidays, incentives, concessions and other authorizations, shall stand vested by the order of sanction of the Competent Authority in the Amalgamated Company, the Amalgamated Company shall file the relevant intimations, for the record of the statutory authorities who shall take them on file, pursuant to the vesting orders of the sanctioning courts;

(g) the Amalgamated Company shall, under the provisions of this Scheme, be deemed to be authorised to execute any such writings on behalf of the Amalgamating Company and to carry out or perform all such acts, formalities or compliances referred to above as may be required in this regard;

(h) upon the Effective Date and until all licences, permits, quotas, approvals, incentives, subsidies, rights, claims, leases, tenancy rights, liberties, rehabilitation schemes, special status are transferred, vested, recorded, effected, and/or perfected, in the record of the Appropriate Authority, in favour of the Amalgamated Company, the Amalgamated Company is authorised to carry on business in the name and style of the Amalgamating Company, and under the relevant license and or permit and/or approval, as the case may be;

10.2.6 Transfer of Legal and other Proceedings

(a) any pending suits/appeals, all legal or other proceedings including before any statutory or quasi-judicial authority or tribunal or other proceedings of whatsoever nature relating to the Amalgamating Company, whether by or against the Amalgamating Company, whether pending on the Effective Date or which may be instituted at any time in the future, if such proceedings are capable of being continued by or against the Amalgamated Company, they shall not abate, be discontinued or in any way prejudicially be affected by reason of this amalgamation of the Amalgamating Company into and with the Amalgamated Company or anything contained in this Scheme. The proceedings shall continue by or against the Amalgamated Company in the same manner and to the same extent as they would have been continued, prosecuted and/or enforced by or against the Amalgamating Company, if this Scheme had not been implemented;

(b) in case of any litigation, suits, recovery proceedings which are to be initiated by or may be initiated against the Amalgamating Company, the Amalgamated Company shall be made party thereto and shall prosecute or defend such proceedings in co-operation with Amalgamating Company and any payment received as recovery/refund by the Amalgamating Company in relation to such proceedings shall be transferred to Amalgamated Company;

(c) the Amalgamated Company undertakes to have all legal or other proceedings initiated by or against the Amalgamating Company, which are capable of being continued by or against the Amalgamated Company, transferred to its name as soon as is reasonably possible after the Effective Date and to have the same continued, prosecuted and enforced by or against the Amalgamated Company; and

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(d) In case of any proceedings which are initiated or to be initiated or may be initiated by or against Amalgamating Company, which is the responsibility of the Amalgamated Company and for which the Amalgamated Company has not been made a party in accordance with Clause 10.2.6(b) or which has not be transferred to the name of Amalgamated Company in accordance with Clause 10.2.6(c), the Amalgamating Company shall (unless the Boards of the Amalgamating Company and Amalgamated Company shall determine to otherwise assign control of a proceeding) defend the same in good faith and in accordance with the advice of the Amalgamated Company and at the cost of the Amalgamated Company, and the Amalgamated Company shall reimburse and indemnify the Amalgamating Company against all Liabilities incurred by the Amalgamating Company in respect thereof, and in the event the Amalgamating Company receives any recovery/refund of claim in relation to such proceedings, it will transfer such amount to the Amalgamated Company; and

(e) the Amalgamated Company shall be deemed to be authorized under this Scheme to execute any pleadings, applications, forms, etc., as are required to remove any difficulties and carry out any formalities or compliance as are necessary for the implementation of this Scheme;

10.2.7 Taxation related provisions

To the extent permitted under the Applicable Laws:

(a) all the expenses incurred by the Amalgamating Company and the Amalgamated Company in relation to the amalgamation of the Amalgamating Company with the Amalgamated Company as per this Scheme, including stamp duty expenses, if any, shall be allowed as deduction to the Amalgamated Company in accordance with Section 35DD of the IT Act over a period of 5 (five) years beginning with the previous year in which the Scheme becomes effective.

(b) upon the Scheme becoming effective, the Amalgamated Company is expressly permitted to revise, its financial statements and returns (including tax deducted at source ("**TDS**") or tax collected at source ("**TCS**") returns) along with prescribed forms, filings and annexures (including but not limited to TDS certificates) under the IT Act (including for the purpose of re-computing income-tax under the normal provisions, minimum alternative tax, and claiming other tax benefits), GST Act and other tax laws, if required to give effect to the provisions of the Scheme. The Amalgamated Company is also expressly permitted to claim refunds / credits in respect of any transaction by and between the Amalgamating Company and the Amalgamated Company. With respect to the TDS certificates issued in the name of Amalgamating Company after the Appointed Date, the same shall be deemed to be issued in the name of the Amalgamated Company for the income tax purposes.

(c) upon the Scheme becoming effective, and with effect from the Appointed Date, any tax related permissions, whether allotted, granted, sanctioned, or allowed by an Appropriate Authority, or enjoyed, or availed of, by the Amalgamating Company, shall, without any further act or deed, vest with, and be enjoyed by or available to the Amalgamated Company on the same terms and conditions, as if the same had been allotted, granted, sanctioned or allowed to the Amalgamated Company;

(d) any actions taken by the Amalgamating Company to comply with tax laws (including payment of taxes, maintenance of records, payments, returns, tax filings, etc., shall

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constitute or shall be deemed to constitute adequate compliance by the Amalgamating Company with the relevant obligations under such tax laws;

(e) upon the Scheme becoming effective and with effect from the Appointed Date, the Amalgamated Company, shall be entitled to (i) claim deductions with respect to provisions, expenses, etc., disallowed in earlier years in the hands of the Amalgamating Company, which may be allowable in accordance with the provisions of the IT Act on or after the Appointed Date; and (ii) exclude items such as provisions, reversals, etc., for which no deduction or tax benefit has been claimed by the Amalgamating Company prior to the Appointed Date.

(f) upon the Scheme becoming effective and with effect from Appointed Date, the Amalgamated Company is expressly permitted to claim any deduction (including deferred revenue expenditure, whether or not recorded for tax purposes) otherwise admissible, including payment admissible on actual payment or on deduction of appropriate taxes or on payment of tax deducted at source such as under section 40, 40A, 43B, etc. of the IT Act / exemption, refunds and/or credit for taxes paid (including MAT, TDS/TCS, income tax including advance tax, self assessment tax, dividend distribution tax, carry forward of accumulated losses, unabsorbed depreciation, foreign tax credit, etc.) and for matters incidental thereto under the IT Act, GST Act and other applicable tax laws. All tax assessment proceedings/ appeals of whatsoever nature by or against the Amalgamating Company pending and/or arising as on the date immediately preceding the Appointed Date and relating to the Amalgamating Company shall be continued and/or enforced until the Effective Date by the Amalgamating Company. In the event of the Amalgamating Company failing to continue or enforce any proceeding/ appeal, the same may be continued or enforced by the Amalgamated Company, at the cost of the Amalgamated Company. As and from the Effective Date, the tax proceedings shall be continued and enforced by or against the Amalgamated Company in the same manner and to the same extent as would or might have been continued and enforced by or against the Amalgamated Company.

(g) further, the aforementioned proceedings shall not abate or be discontinued nor be in any way prejudicially affected by reason of the amalgamation of the Amalgamating Company with the Amalgamated Company or anything contained in the Scheme.

(h) any tax liabilities under the IT Act, service tax laws, excise duty laws, central sales tax, customs duty laws, local body tax, entry tax, wealth tax, GST Act, applicable state value added tax laws or other Applicable Laws dealing with taxes/ duties or levies of the Amalgamating Company to the extent not provided for or covered by tax provision in the accounts made as on the date immediately preceding the Appointed Date shall be transferred to or stand transferred to the Amalgamated Company. Any surplus in the provision for taxation / duties or levies account including advance tax, foreign tax credit, MAT credit and TDS as on the date immediately preceding the Appointed Date shall also be transferred to the account of the Amalgamated Company.

(i) any refund under the IT Act, service tax laws, excise duty laws, central sales tax, customs duty, goods and services tax laws, applicable state value added tax laws or other Applicable Laws dealing with taxes/ duties or levies due to the Amalgamating Company consequent to the assessment made on Amalgamating Company and for which no credit is taken in the accounts as on the date immediately preceding the Appointed Date shall also belong to and be received by the Amalgamated Company upon this Scheme

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becoming effective.

(j) the tax payments (including, without limitation income tax including advance tax, self-assessment tax, dividend distribution tax, MAT, service tax, excise duty, central sales tax, customs duty, local body tax, entry tax, wealth tax, goods and services tax, applicable state value added tax, etc.) whether by way of TDS/TCS, foreign tax credit, advance tax, all earnest monies, margin money, security deposits provisional payments, payment under protest, or otherwise howsoever, by the Amalgamating Company after the Appointed Date, shall be deemed to be paid by the Amalgamated Company and shall, in all proceedings, be dealt with accordingly. Credit for such taxes shall be allowed to the Amalgamated Company notwithstanding that certificates or challan for taxes paid are in the name of the Amalgamating Company and not in the name of the Amalgamated Company.

(k) further, any TDS by the Amalgamating Company / Amalgamated Company on transactions with the Amalgamated Company / Amalgamating Company, if any (from Appointed Date to Effective Date) shall be deemed to be advance tax paid by the Amalgamated Company and shall, in all proceedings, be dealt with accordingly.

(l) Obligation for TDS on any payment made by or to be made by the Amalgamating Company under the IT Act, service tax laws, excise duty laws, central sales tax, customs duty, goods and services tax laws, applicable state value added tax laws or other Applicable Laws dealing with taxes/ duties or levies shall be made or deemed to have been made and duly complied with by the Amalgamated Company.

(m) without prejudice to the generality of the above, all benefits, entitlements, incentives, accumulated losses, and allowance for unabsorbed depreciation as per Section 72A of the IT Act, losses brought forward and unabsorbed depreciation as per books of accounts, credits, registrations (including, without limitation income tax, minimum alternate tax, TDS/TCS, taxes withheld/paid in foreign country, wealth tax, service tax, excise duty, central sales tax, applicable state value added tax, customs duty, goods and services tax, CENVAT, registrations, etc.) to which the Amalgamating Company is entitled to in terms of Applicable Laws, shall be available to and vest in the Amalgamated Company, upon this Scheme coming into effect.

(n) upon coming into effect of this Scheme, all tax compliances under any tax laws by the Amalgamating Company on or after Appointed Date shall be deemed to be made by the Amalgamated Company.

(o) the accumulated losses and the allowance for unabsorbed depreciation of the Amalgamating Company shall be deemed to be the loss and the allowance for unabsorbed depreciation of the Amalgamated Company in accordance with Section 72A of the IT Act.

(p) further, the losses and unabsorbed depreciation as per books of account of the Amalgamating Company as on the date immediately preceding the Appointed Date shall be deemed to be the brought forward losses and unabsorbed depreciation of the Amalgamated Company for the purpose of computation of book profit to calculate the minimum alternate tax payable by the Amalgamated Company.

(q) without prejudice to the generality of the above, credits (including, without limitation

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income tax, minimum alternate tax, tax deducted at source, taxes withheld/ paid in a foreign country, wealth tax, service tax, excise duty, central sales tax, applicable state value added tax, customs duty drawback, goods and service tax, etc.) to which the Amalgamating Company is entitled to in terms of Applicable Laws, shall be available to and vest in the Amalgamating Company upon coming into effect of this Scheme.

(r) The Companies shall be entitled to file/revise its respective income tax returns, TDS certificates, TDS returns, wealth tax returns and other statutory returns, if required, and shall have the right to claim refunds, advance tax credits, credit of tax deducted at source, dividend distribution tax credits, credit of foreign taxes paid/ withheld, excise, service tax credits, set off, goods and services tax, etc., if any, as may be required consequent to implementation of this Scheme.

10.2.8 Transfer of Employees

(a) all Employees of the Amalgamating Company, if any, remaining on the Effective Date, shall become employees of the Amalgamated Company with the benefit of continuity of service on such terms and conditions as are no less favourable than those on which they are currently engaged by the Amalgamating Company, without any interruption of service as a result of the amalgamation of the Amalgamating Company into and with the Amalgamated Company. For the purpose of payment of tenure-linked benefits, including terminal benefits such as gratuity, to the transferred Employees by the Amalgamated Company, their past services with the Amalgamating Company shall also be taken into account from the date of their respective appointment with the Amalgamating Company;

(b) the services of the Employees shall not be treated as having been broken or interrupted for the purpose of provident fund or gratuity or superannuation or other statutory purposes and for all purposes will be reckoned from the date of their respective appointment with the Amalgamating Company;

(c) save as expressly provided for in this Scheme, the Employees, if any, who become the employees of the Amalgamated Company by virtue of this Scheme, shall not be entitled to the benefit of the employment policies and shall not be entitled to avail of any schemes and benefits that may be applicable and available to any of the other employees of the Amalgamated Company (including the benefits if or under any employee stock option schemes applicable to or covering all or any of the other employees of the Amalgamated Company, if any), unless otherwise determined by the Amalgamated Company;

(d) it is expressly provided that, on the Scheme becoming effective, insofar as the provident fund, gratuity fund, superannuation fund or any other special fund or trusts, if any, created or existing for the benefit of the Employees are concerned, such proportion of the investments made in the funds and liabilities which are attributable/referable to the Employees (collectively referred to as the "**Funds**") shall be transferred to similar funds created and/or nominated by the Amalgamated Company and shall be held for their benefit pursuant to this Scheme, or at the sole discretion of the Amalgamated Company, be maintained as separate funds by the Amalgamated Company. Pending the transfer as aforesaid, the Funds of the Employees may be continued to be deposited in the existing funds of the Amalgamating Company. Without prejudice to the aforesaid, the Board of the Amalgamating Company, if it deems fit and subject to Applicable Laws, shall be entitled to: (a) retain separate trusts or funds within the Amalgamating Company for the

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erstwhile fund(s) of the Amalgamating Company; or (b) merge the pre-existing funds of the Amalgamating Company with other similar funds of the Amalgamated Company. In the event that Amalgamated Company does not have its own funds in respect of any of the above, Amalgamated Company may, subject to applicable laws and necessary approvals and permissions, continue to contribute to the relevent funds or redeem, repay, meet, discharge and satisfy such Liabilities of Amalgamating Company in respect of the transferred Employees, until such time that Amalgamated Company creates its own funds;

(e) further to the transfer of Funds as set out herein above, for all purposes whatsoever in relation to the administration or operation of such Funds or in relation to the obligation to make contributions to the said Funds in accordance with the provisions thereof as per the terms provided in the respective trust deeds, if any, all rights, duties, powers and obligations of the Amalgamating Company as on the Effective Date in relation to such Funds shall become those of the Amalgamated Company. It is clarified that the services of the Employees will be treated as having been continuous for the purpose of the said Funds

(f) in relation to any other funds (including any funds set up by the government for employee benefits) created or existing for the benefit of the transferred Employees, the Amalgamated Company shall stand substituted for the Amalgamating Company, for all purposes whatsoever, including relating to the obligation to make contributions to the said funds in accordance with the provisions of such scheme, funds, bye laws, etc. in respect of such transferred Employees;

(g) without prejudice to the generality of the aforesaid, the accumulated balances, if any, standing to the credit of the aforesaid employees in the existing provident fund, gratuity fund and superannuation fund or any equivalent funds established under Applicable Laws by whatever name called, of which they are beneficiaries, will be transferred respectively to such provident fund, gratuity fund and superannuation funds or any equivalent funds established under Applicable Laws by whatever name called nominated by the Amalgamated Company and/ or such new provident fund, gratuity fund and superannuation fund or any equivalent funds established under Applicable Laws by whatever name called to be established in accordance with Applicable Law and caused to be recognized by the Appropriate Authorities, by the Amalgamated Company;

(h) the Amalgamated Company shall continue to abide by any agreement(s) / settlement(s) entered into with any employees by the Amalgamating Company; and

(i) the Directors of the Amalgamating Company will not be entitled to any directorships in the Amalgamated Company by virtue of the provisions of this Scheme. It is clarified that this Scheme will not affect any directorship of any person who is already a director in the Amalgamated Company as on the Effective Date.

10.2.9 Inter-Se Transaction

(a) Without prejudice to the foregoing provisions, with effect from the Appointed Date, all inter-party transactions between the Amalgamating Company and the Amalgamated Company shall be considered as intra-party transactions for all purposes.

(b) Upon the Scheme coming into effect and with effect from the Appointed Date, there will

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be no accrual of income or expense on account of any transactions, including, *inter alia*, any transactions in the nature of sale or transfer of any goods, materials or services, between the Amalgamating Company and the Amalgamated Company. For avoidance of doubt, it is hereby clarified that with effect from the Appointed Date, there will be no accrual of interest or other charges in respect of any *inter se* loans, deposits or balances between the Amalgamating Company and the Amalgamated Company.

(c) From the Effective Date, the Amalgamated Company shall commence, carry on and be authorized to carry on the business of the Amalgamating Company.

(d) With effect from the Effective Date, any liabilities, loans, advances and other obligations (including any guarantees, letters of credit, letters of comfort or any other instrument or arrangement which may give rise to a contingent liability in whatever form), if any, due or which may at any time in future become due between the Amalgamating Company and the Amalgamated Company shall, *ipso facto*, stand discharged and come to an end and there shall be no liability in that behalf on any party and the appropriate effect shall be given in the books of accounts and records of the Amalgamating Company.

(e) All *inter se* contracts solely between the Amalgamating Company and the Amalgamated Company shall stand cancelled and cease to operate and appropriate effect shall be given in the books of accounts and records of the Amalgamating Company.

11. **BUSINESS AND PROPERTY IN TRUST**

11.1 The Amalgamating Company and the Amalgamated Company have agreed that during the period between the approval of the Scheme by the respective Boards of the Amalgamating Company and the Amalgamated Company and up to the Effective Date, the business of the Amalgamating Company and the Amalgamated Company shall be carried out with reasonable diligence and business prudence in the ordinary course consistent with past practice, in good faith and in accordance with Applicable Law.

11.2 With effect from the Appointed Date and up to and including the Effective Date:

(a) the Amalgamating Company shall be deemed to have been carrying on all business and activities and shall hold and stand possessed of and shall be deemed to hold and stand possessed of all the estates, assets, rights, title, interest, authorities, contract, investments and strategic decisions, for and on account of, and in trust for, the Amalgamated Company;

(b) all profits and income accruing or arising to the Amalgamating Company, and losses and expenditure arising or incurred by it (including taxes, if any, accruing or paid in relation to any profits or income) shall, for all purposes, be treated as and be deemed to be the profits, income, losses or expenditure, as the case may be, of the Amalgamated Company;

(c) any of the rights, powers, authorities, privileges, exercised by the Amalgamating Company shall be deemed to have been exercised by the Amalgamating Company for and on behalf of, and in trust for and as an agent of the Amalgamated Company. Similarly, any of the obligations, duties and commitments that have been undertaken or discharged by the Amalgamating Company shall be deemed to have been undertaken for and on behalf of and as an agent for the Amalgamated Company;

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(d) all debts, liabilities, loans raised and used, liabilities and obligations incurred, duties and obligations as on the close of business on the date preceding the Appointed Date, whether or not provided in the books of the Amalgamating Company which arise or accrue to the Amalgamating Company on or after the Appointed Date, shall be deemed to be of the Amalgamated Company;

(e) all assets and properties comprised in the Amalgamating Company as on the date immediately preceding the Appointed Date, whether or not included in the books of the Amalgamating Company and all assets and properties relating thereto, which are acquired by the Amalgamating Company, on or after the Appointed Date, shall be deemed to be the assets and properties of the Amalgamated Company;

(f) the Amalgamating Company shall pursue all pending proceedings in trust and for the benefit of the Amalgamated Company from the Appointed Date till the Effective Date

(g) all taxes (including without limitation, income tax, goods and service tax, etc.) paid or payable by the Amalgamating Company in respect of the operations and/or the profits of the Amalgamating Company before the Appointed Date, shall be on account of the Amalgamating Company and, in so far as it relates to the tax payment (including, without limitation, income tax, minimum alternate tax, dividend distribution tax, value added tax, service tax, wealth tax, sales tax, excise duty, customs duty, goods and services tax, etc.), whether by way of deduction at source, advance tax or otherwise howsoever, by the Amalgamating Company in respect of the profits or activities or operation of the Amalgamating Company with effect from the Appointed Date, shall be deemed to be the corresponding item paid by the Amalgamated Company, and shall, in all proceedings, be dealt with accordingly; and

(h) any refund (including interest, if any) under any tax laws due to the Amalgamating Company consequent to the assessment made on Amalgamating Company and for which no credit is taken in the accounts as on the date immediately preceding the Appointed Date shall also belong to and be received by the Amalgamated Company. The Amalgamated Company is expressly permitted to revise and file income tax returns, goods and services tax returns and other tax returns, and to claim refunds / credits pursuant to the provisions of this Scheme. The Amalgamated Company shall be entitled to such tax benefits including but not limited to minimum alternate tax paid under Section 115JA/115JB of the IT Act, and the right to claim credit therefore in accordance with the provisions of Section 115JAA of the IT Act, including the benefit of brought forward losses or depreciation as admissible under the provisions of the IT Act, including Section 72A, to the extent applicable to the taxable profits of the Amalgamated Company with effect from the Appointed Date. The Amalgamated Company shall continue to enjoy the tax benefits/concessions provided to the Amalgamating Company through notifications, circulars, etc., issued by the concerned Appropriate Authorities.

12. SAVING OF CONCLUDED TRANSACTION

12.1 The transfer and vesting of the assets, liabilities and obligations of the Amalgamating Company and the continuance of the proceedings by or against the Amalgamated Company shall not affect any transaction or proceedings already completed by the Amalgamating Company on or before the Appointed Date or after the Appointed Date till the Effective Date, to the end and intent that the Amalgamated Company accepts and adopts all acts, deeds and

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things done and executed by and / or on behalf of the Amalgamating Company as acts, deeds and things made, done and executed by and on behalf of the Amalgamated Company.

13. **CANCELLATION OF SHARES OF THE AMALGAMATING COMPANY AND CONSIDERATION FOR THE AMALGAMATION**

13.1 Upon the coming into effect of this Scheme, all the subscribed and issued shares of the Amalgamating Company (including compulsorily convertible preference share capital held by the Amalgamated Company) shall stand cancelled without any further application, act or deed.

13.2 Upon coming into effect of this Scheme, the carrying value of the investments in the books of the Amalgamated Company shall stand adjusted against the capital reserves of the Amalgamated Company.

13.3 Upon coming into effect of this Scheme, and in consideration of the amalgamation of the Amalgamating Company into and with the Amalgamated Company, the Amalgamated Company shall, without any further application, act or deed, issue and allot 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A1* and 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A2* (hereinafter collectively referred to as "**New Shares**") credited as fully paid up to the shareholders of the Amalgamating Company (other than Amalgamated Company), whose names are recorded in the register of members as a member of the Amalgamating Company, including register and index of beneficial owners maintained by a depository under Section 11 of the Depositories Act, 1996, on the Record Date (or to such of their respective heirs, executors, administrators or other legal representatives or other successors in title as may be recognised by the Board of the Amalgamated Company) (the "**Eligible Member**") in the following manner:

a. *5,33,208 (five lakh thirty three thousand two hundred and eight) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A1 of the Amalgamated Company of Rs. 10 (Rupees ten) each fully paid up for every 26,81,062 (twenty six lakhs eighty one thousand sixty two) equity shares of the Amalgamating Company of Rs. 10 (Rupees ten) each fully paid up; and*

b. *2,12,789 (two lakhs twelve thousand seven hundred and eighty nine) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A2 of the Amalgamated Company of Rs. 10 (Rupees ten) each fully paid up for every 10,69,938 (ten lakhs sixty nine thousand nine hundred and thirty eight) equity shares of the Amalgamating Company of Rs. 10 (Rupees ten) each fully paid up.*

("**Share Exchange Ratio**")

13.4 In relation to the Share Exchange Ratio, a fairness opinion report issued by Corporate Capital Ventures Private Limited, SEBI Registered Category I Merchant Banker dated August 7, 2023 is attached as **Schedule 2** hereto.

14. **ISSUANCE MECHANISM**

14.1 The New Shares to be issued pursuant to Clause 13.3 above, shall be issued to the Eligible Members of the Amalgamating Company in dematerialized form.

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14.2 The (a) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A1*; and (b) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A2*, of the Amalgamated Company to be issued to the Eligible Members of the Amalgamating Company (other than Amalgamated Company) as provided in Clause 13.3 of this Scheme above shall have the terms and conditions as mutually decided by the Board of the Amalgamated Company and Amalgamating Company.

14.3 Where New Shares are to be issued and allotted to heirs, executors or administrators, as the case may be, to successors of deceased shareholders or legal representatives of the shareholders of the Amalgamating Company, the concerned heirs, executors, administrators, successors or legal representatives shall be obliged to produce evidence of title satisfactory to the Board of the Amalgamated Company.

14.4 In the event that the Amalgamating Company and/or the Amalgamated Company restructure their share capital by way of share split/consolidation/issue of bonus shares during the pendency of the Scheme, the Share Exchange Ratio, shall be adjusted accordingly to take into account the effect of any such corporate actions.

14.5 The New Shares to be issued by the Amalgamated Company pursuant to Clause 13.3 above in respect of such equity shares of Amalgamating Company which are held in abeyance under the provisions of Section 126 of the Act or which the Amalgamated Company is unable to issue due to non-receipt of relevant approvals or due to Applicable Law shall, pending allotment or settlement of the dispute by order of a court or otherwise, also shall be kept in abeyance in like manner by the Amalgamated Company.

14.6 In the event of there being any pending share transfers, whether lodged or outstanding, of any shareholders of the Amalgamating Company, the Board of the Amalgamating Company, shall be empowered prior to the Record Date, to effectuate such transfers in the Amalgamating Company as if such changes in registered holders were operative as on the Record Date, in order to remove any difficulties arising to the transferors of the shares and in relation to the New Shares to be issued by the Amalgamated Company pursuant to Clause 13.3 above after the Scheme is effected. The Board of the Amalgamated Company shall be empowered to remove such difficulties as may arise in the course of implementation of this Scheme and registration of new members in the Amalgamated Company on account of difficulties faced in the transition period.

14.7 The New Shares to be issued and allotted by the Amalgamated Company, in terms of Clause 13.3 above, shall be subject to the provisions of the memorandum and articles of association of the Amalgamated Company.

14.8 In case any member's shareholding in Amalgamating Company is such that on the basis of the aforesaid, the member is entitled to a fraction of share, such fractional entitlements shall be rounded to the nearest whole share.

14.9 It is clarified that upon the approval of this Scheme by the shareholders of the respective Companies under Sections 230 to 232 of the Act, the shareholders shall be deemed to have approved this Scheme under Sections 13, 14, 62, 188 and any other applicable provisions under the Act, and that no separate approval from or any shareholders and/or the creditors nor any further action, to that extent shall be required to be sought or undertaken by the respective Companies respectively, for the matters specified in this Scheme.

15. MATTERS RELATING TO ACCOUNTING TREATMENT OF THE AMALGAMATION

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15.1 **ACCOUNTING TREATMENT IN THE BOOKS OF AMALGAMATED COMPANY**

(a) Upon the Scheme being effective, the Amalgamated Company shall account for the amalgamation of the Amalgamating Company into and within its books of accounts as per the "Pooling of Interest Method" in accordance with the Appendix C of Indian Accounting Standard 103 on Business Combinations notified under Section 133 of the Act.

(b) All assets, liabilities and reserves of the Amalgamating Company shall be recorded in the books of account of the Amalgamated Company at their existing carrying amounts and in the same form as recorded in the books of the Amalgamating Company. The identity of the reserves shall be preserved and shall appear in the financial statements of the Amalgamated Company in the same form in which they appeared in the financial statements of the Amalgamating Company;

(c) The difference between the amount recorded as share capital issued by the Amalgamated Company and the value of assets, liabilities and reserves recorded by the Amalgamated Company shall be transferred to reserves;

(d) Pursuant to the amalgamation of the Amalgamating Company into and with the Amalgamated Company, inter-company balances between the Amalgamating Company and the Amalgamated Company, if any, appearing in the books of the Amalgamated Company shall stand cancelled.

(e) In case of any difference in the accounting policies between the Amalgamating Company and the Amalgamated Company, the accounting policies followed by the Amalgamated Company shall prevail to ensure that the financial statements of the Amalgamated Company reflect the financial position on the basis of consistent accounting policy.

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15.2 **ACCOUNTING TREATMENT IN THE BOOKS OF AMALGAMATING COMPANY**

As the Amalgamating Company shall stand dissolved without being wound up upon the Scheme becoming effective, hence no accounting treatment is being prescribed for the Amalgamating Company.

16. **AMALGAMATION AS PER INCOME TAX ACT**

16.1 This Part IV of the Scheme has been drawn up to comply and come within the definition and conditions relating to "amalgamation" as specified under Section 2(1B) of the IT Act. If any term(s) or provision(s) of this Part of the Scheme are found or interpreted to be inconsistent with the provisions of the said sections of the IT Act, at a later date, including resulting from an amendment of law or for any other reason whatsoever, this Part of the Scheme shall stand modified / amended to the extent determined necessary to comply and come within the definition and conditions relating to "amalgamation" as specified in the IT Act. In such an event, where the Clauses which are inconsistent are modified or deemed to be deleted, such modification / deemed deletion shall, however, not affect the other parts of the Scheme. The power to make such amendments as may become necessary shall vest with the Board of Directors of the Amalgamating Company and Amalgamated Company, which power shall be exercised reasonably in the best interests of the Companies concerned and their stakeholders.

17. **DISSOLUTION WITHOUT WINDING UP**

17.1 Upon the Scheme coming into effect, with effect from the Appointed Date, the Amalgamating Company shall stand dissolved without being wound up by the order of the Competent Authority, or any other act or deed.

17.2 The Amalgamating Company's name shall be removed from the Register of Companies by the Registrar of Companies upon this Scheme becoming effective.

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PART V: TRANSFER AND VESTING OF THE TRANSFERRED UNDERTAKING OF AMALGAMATED COMPANY TO THE TRANSFEREE COMPANY

18. TRANSFER AND VESTING OF THE TRANSFERRED UNDERTAKING

18.1 Subject to effectiveness of Part IV of the Scheme and with effect from the Appointed date, the Transferred Undertaking shall stand transferred and vested in or shall be deemed to have been transferred to and vested in the Transferee Company as a going concern on a Slump Sale basis, in accordance with Section 2(42C) of the IT Act for a lump sum consideration as set out hereinafter, in accordance with this Part of the Scheme. All references to the term 'Amalgamated Company' in this Part of the Scheme shall mean the Amalgamated Company after giving effect to the Amalgamation of the Amalgamating Company into and with the Amalgamated Company with effect from the Appointed Date. For the sake of clarification, the subject matter of this Part V shall be confined to the Transferred Undertaking.

18.2 Upon the Scheme becoming effective and with effect from the Appointed Date, the Amalgamated Company shall carry out or perform all such formalities and compliances under various Applicable Laws or to be carried out or performed in relation to or as a consequence of the transfer and vesting of the Transferred Undertaking of the Amalgamated Company into the Transferee Company.

18.3 Without prejudice to the generality of the above, with effect from the Appointed Date and upon this Scheme becoming effective:

18.3.1 Transfer of Assets

Upon coming into effect of this Scheme and with effect from the Appointed Date, the Transferred Undertaking (including all the estate, assets, rights, claims, title, interest and authorities including accretions and appurtenances of the Transferred Undertaking) shall subject to this Clause in relation to mode and vesting and pursuant to Sections 230 to 232 and other applicable provisions of the Act, stand transferred to and vested in the Transferee Company as a going concern subject to the Encumbrances thereon in favour of banks and/or financial institutions without any further act or deed in the following manner, unless specifically otherwise provided under the Scheme:

(a) in relation to the assets of the Transferred Undertaking, which are movable in nature, and/or otherwise capable of transfer by physical or constructive delivery and/or endorsement and delivery, including cash and bank balances, the same shall, upon coming into effect of this Scheme, be so transferred or deemed to be so transferred to the Transferee Company, and shall become the assets of the Transferee Company and title to the assets will be deemed to have been vested accordingly without requiring any deed or instrument of conveyance pursuant to the provisions of Sections 230 to 232 and other applicable provisions of the Act and shall upon such transfer become the property of the Transferee Company without requiring any deed or instrument of conveyance for transfer of the same. The vesting pursuant to this sub-Clause shall be deemed to have occurred by physical or constructive delivery or by endorsement, as appropriate to the property being vested and title to the property shall be deemed to have been transferred accordingly It is clarified that the assets of Remaining Business of the Amalgamated Company shall continue to remain the assets, properties, benefits, rights, title, interests, etc., of the Amalgamated Company and shall not be transferred to the Transferee Company as part of the Transferred

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Undertaking;

(b) without prejudice to the generality of Clause 18.3.1(a) of Part V above, and in respect of movable assets other than those dealt with in Clause 18.3.1(a) of Part V above, all other movable assets including but not limited to sundry debts, actionable claims, earnest monies, margin money, receivables, bills, credits, loans, advances and deposits forming part of the Transferred Undertaking, whether recoverable in cash or in kind or for value to be received, or in the bank, etc., the same shall stand transferred to and vested in the Transferee Company without any notice or other intimation to any person to the end and intent that the right of the Amalgamated Company to recover or realize the same stands transferred to the Transferee Company, and that appropriate entries should be passed in its books to record the aforesaid change. The Transferee Company may, at its sole discretion but without being obliged, give notice in such form as it may deem fit and proper, to such person, as the case may be, that the said sundry debts, actionable claims, earnest monies, margin money, receivables, bills, credits, loans, advances and deposits stand transferred to and vested in the Transferee Company and be paid or made good or held on account of the Transferee Company as the person entitled thereto; and

(c) upon the coming into effect of this Scheme, all the rights, title, interest and claims of the Amalgamated Company, in any and all the immovable properties belonging to or pertaining to the Transferred Undertaking of the Amalgamated Company (including land together with the buildings and structures standing thereon), whether freehold or leasehold or licenced for use, along with rights, title, interests, authorities, and all documents of title, rights and easements in relation thereto including any right to use, will stand transferred to and be vested in the Transferee Company, without any further act, instrument or deed and pursuant to the provisions of Sections 230 to 232 and other applicable provisions of the Act. With effect from the Appointed Date, the Transferee Company shall be entitled to exercise all rights and privileges and be liable to fulfil all obligations, in relation to or applicable to such immovable properties. The relevant authorities shall grant all clearances / permissions, if any, required for enabling the Transferee Company to absolutely own and enjoy the immovable properties in accordance with Applicable Law. The mutation or substitution of the title to the immovable properties shall, upon this Scheme becoming effective, be made and duly recorded in the name of the Transferee Company by the appropriate authorities pursuant to the sanction of this Scheme by the Competent Authority in accordance with the terms hereof. The Transferee Company shall upon the Scheme becoming effective be entitled to the delivery and possession of all documents of title to such immovable property in this regard, which are in possession of the Amalgamated Company;

18.3.2 Transfer of Liabilities

Without prejudice to the generality of Clause 18.1 and Clause 18.2 of Part V of the Scheme, upon the Scheme becoming effective and with effect from the Appointed Date, all the debts, loans, duties, liabilities and obligations of any nature whatsoever which arise out of the activities or operations of the Transferred Undertaking, whether or not provided for in the books of the Amalgamated Company, shall without any further act, instrument or deed be and stand transferred to and vested in the Transferee Company in the following manner, unless otherwise provided under the Scheme:

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(a) upon the Scheme becoming effective and with effect from the Appointed Date, all the Liabilities arising out of the activities or operations of the Transferred Undertaking as on the Appointed Date, shall, to the extent they are outstanding on the Effective Date, without any further act or deed become the debts, loans, duties, liabilities and obligations of the Transferee Company and all rights, powers, duties, and obligations in relation thereto shall stand transferred to, vested in, and shall be exercised by or against the Transferee Company, as if it has incurred such liabilities, debts, duties, obligations, on the same terms and conditions as were applicable to the Amalgamated Company and the Transferee Company shall undertake to meet, discharge and satisfy the same to the exclusion of the Amalgamated Company such that the Amalgamated Company shall in no event be responsible or liable in relation to any such liabilities arising out of the activities or operations of the Transferred Undertaking, except as agreed otherwise with the Transferee Company in writing. It is hereby clarified that it shall not be necessary to obtain the consent of any third party or any other person who is a party to any contract or arrangement by virtue of which such debts, liabilities, duties and obligations have arisen, in order to give effect to the provisions of this Clause. Necessary modification, as may be required would be carried out to the debt instrument issued by the Amalgamated Company, if any;

(b) all loans raised and used and all debts, duties, undertakings, liabilities and obligations incurred or undertaken by the Amalgamated Company after the Appointed Date and prior to the Effective Date in relation to the Transferred Undertaking shall also be deemed to have been raised, used, incurred or undertaken for and on behalf of the Transferee Company and, to the extent they are outstanding on the Effective Date, shall, upon the coming into effect of this Scheme, pursuant to the provisions of the Act and all other applicable provisions of Applicable Laws, without any further act, instrument or deed shall stand transferred to and vested in or be deemed to have been transferred to and vested in the Transferee Company and shall become the debt, duties, undertakings, liabilities and obligations of the Transferee Company which shall meet, discharge and satisfy the same;

(c) where any of the debts, loans, duties, liabilities and obligations arising out of the activities or operations of the Transferred Undertaking have been partially or fully discharged by the Amalgamated Company on or after the Appointed Date and prior to the Effective Date, such discharge shall be deemed to have been for and on account of the Transferee Company. All the liabilities and obligations incurred by the Amalgamated Company for the activities or operations of the Transferred Undertaking on or after the Appointed Date and prior to the Effective Date shall be deemed to have been incurred for and on behalf of the Transferee Company and to the extent any such liabilities are outstanding on the Effective Date, they shall also without any further act, instrument or deed be and stand transferred to the Transferee Company and shall become the liabilities and obligations of the Transferee Company;

(d) with effect from the Effective Date, the Transferee Company alone shall be liable to perform all obligations in respect of the debts, loans, duties, liabilities and obligations arising out of the activities or operations of the Transferred Undertaking, except as agreed otherwise with the Transferee Company in writing, and the Amalgamated Company shall not have any obligations in respect of the debts, loans, duties, liabilities and obligations arising out of the activities or operations of the Transferred Undertaking; and

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(e) upon the coming into effect of this Scheme and with effect from the Appointed Date, the Amalgamated Company alone and severally shall be liable, as applicable, to perform all obligations in respect of all debts, liabilities, duties and obligations pertaining to the Remaining Business and the Transferee Company shall not have any obligations in respect of the debts, liabilities, duties and obligations of the Remaining Business. Further, upon the coming into effect of this Scheme and with effect from the Appointed Date, the Transferee Company alone shall be liable to perform all obligations in respect of Liabilities, which have been transferred to it in terms of this Scheme, and the Amalgamated Company shall not have any obligations in respect of the such Liabilities.

18.3.3 Transfer of Encumbrances

(a) the transfer and vesting of movable and immovable properties comprised in the Transferred Undertaking to and in the Transferee Company upon the coming into effect of this Scheme shall be subject to the Encumbrances, if any;

(b) in so far as the existing Encumbrances in respect of the liabilities arising out of the activities or operations of the Transferred Undertaking are concerned, such Encumbrances shall, without any further act, instrument or deed be modified and shall be extended to and shall operate only over the assets comprised in the Transferred Undertaking which have been Encumbered in respect to the said liabilities and are transferred to the Transferee Company pursuant to this Scheme and such Encumbrances shall not relate or attach to any other assets of the Transferee Company. Provided that if any of the assets comprised in the Transferred Undertaking which are being transferred to the Transferee Company pursuant to this Scheme have not been Encumbered in respect of the liabilities arising out of the activities or operations of the Transferred Undertaking, such assets shall remain unencumbered and the existing Encumbrances referred to above shall not be extended to and shall not operate over such assets. The Scheme shall not operate to enlarge the Encumbrances, nor shall the Transferee Company be obliged to create any further or additional security after the Scheme has become effective or otherwise. The absence of any formal amendment which may be required by a lender or trustee or any third party shall not affect the operation of the foregoing provisions of this Scheme;

(c) subject to the other provisions of this Scheme, in so far as the assets forming part of the Amalgamated Company pertaining to the Transferred Undertaking is concerned, the Encumbrances over such assets, to the extent they relate to any loans or borrowings or debentures or other debt or debt securities of the Remaining Business, shall, as and from the Effective Date, without any further act, instrument or deed, stand released and discharged and shall no longer be available as Encumbrances in relation to those liabilities of the Amalgamated Company pertaining to the Remaining Business (and which shall continue with the Amalgamated Company);

(d) in so far as the assets of the Remaining Business are concerned, any Encumbrance over them, if any, to the extent they relate to the liabilities arising out of the activities or operations of the Transferred Undertaking shall, without any further act, instrument, or deed be released and discharged from such security. The absence of any formal amendment which may be required by a lender or a third party to effect such release shall not affect the operation of this Clause;

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(e) in so far as the existing Encumbrances in respect of the loans and other liabilities relating to the Remaining Business are concerned, such Encumbrances shall, without any further act, instrument or deed be continued with the Amalgamated Company, only on the assets relating to the Remaining Business and the assets of the Transferred Undertaking shall stand released therefrom;

(f) if any Encumbrance of the Amalgamated Company for the operations of the Transferred Undertaking exists as on the Appointed Date, but has been partially or fully released thereafter by the Amalgamated Company on or after the Appointed Date but prior to the Effective Date, such release shall be deemed to be for and on account of the Transferee Company upon the coming into effect of the Scheme and all Encumbrances incurred by the Amalgamated Company for the operations of the Transferred Undertaking or after the Appointed Date and prior to the Effective Date shall be deemed to have been incurred for and on behalf of the Transferee Company, and such Encumbrances shall not attach to any property of the Amalgamated Company;

(g) the provisions of this Clause shall operate, notwithstanding anything to the contrary contained in any instrument, deed or writing or the terms of sanction or issue or any security document, all of which instruments, deeds, and writings and the terms of sanction or issue of any security document shall stand modified and/or superseded by the foregoing provisions. It is expressly clarified that, save as mentioned in this Scheme, no other terms or conditions of the liabilities arising out of the activities or operations of the Transferred Undertaking are modified by virtue of this Scheme except to the extent that such amendment is required by necessary implication; and

(h) the foregoing provisions shall operate, notwithstanding anything to the contrary contained in any instrument, deed or writing or the terms of sanction or issue or any security documents, all of which instruments, deeds or writings shall be deemed to have been modified and/ or superseded by the foregoing provisions;

(i) without prejudice to the provisions of the foregoing Clauses and with effect from the Effective Date, the parties shall enter into and execute such other deeds, instruments, documents and/or writings and/or do all acts and deeds as may be required, including the filing of necessary particulars and/or modification(s) of charge, with the jurisdictional RoC to give formal effect to the provisions of this Clause;

18.3.4 Transfer of Contracts

Without prejudice to the generality of Clause 18.1 and Clause 18.2 of Part V (Transfer and Vesting of Transferred Undertaking) above, upon the Scheme becoming effective and with effect from the Appointed Date, all the concessions, contracts, agreements, memoranda of understanding/undertakings/agreements, memoranda of agreed points, letter of agreed points, minutes of meetings, expressions of interest, letters of intent, hire and purchase arrangements, lease/license agreements, equipment purchase agreements, agreement with customers, purchase and other agreements with the supplier/manufacturer of goods/service providers, other arrangements, undertakings, deeds, bonds, schemes, insurance covers and claims, clearances and other instruments of whatsoever nature and description, whether vested or potential and written, oral or otherwise and all rights, title, interests, assurances, claims and benefits thereunder in relation to the Transferred Undertaking (**"Transferred**

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Contracts") shall stand transferred to and vested in the Transferee Company in the following manner, unless otherwise specifically provided under the Scheme:

(a) upon the Scheme becoming effective and with effect from the Appointed Date and subject to the other provisions contained in this Scheme, all Transferred Contracts entered into, subsisting or having effect immediately before the Effective Date shall remain in full force and effect against or in favour of the Transferee Company and may be enforced as fully and effectively without any further act, instrument or deed as if the Transferee Company instead of the Amalgamated Company, had been a party thereto or to the benefit of which the Amalgamated Company may be eligible or for the obligations of which the Amalgamated Company may be liable, and which are subsisting or have effected or have effect immediately before the Effective date. The absence of any formal amendment which may be required by a third party to effect such transfer and vesting shall not affect the operation of the foregoing sentence;

(b) without prejudice to what is stated in Clause 18.3.4 (a) of Part V above, upon the Scheme becoming effective and with effect from the Appointed Date, the Transferee Company shall, wherever necessary, enter into and/or execute deeds, writings, confirmations or novations to which the Amalgamated Company will, if necessary, also be a party in order to give formal effect to the provisions of this Clause.

(c) without prejudice to the other provisions of this Scheme and notwithstanding the fact that vesting of the Transferred Undertaking occurs by virtue of this Scheme itself, the Transferee Company may, at any time after the coming into effect of the Scheme, in accordance with its provisions, if so required under any Applicable Law or otherwise, take such actions and execute such deeds (including deeds of adherence), confirmations or other writings or arrangements with any party to any contract or arrangement to which the Amalgamated Company is a party, or any writings as may be necessary, in order to give formal effect to the provisions of this Scheme.

(d) on and from the Effective Date, and thereafter, the Transferee Company shall be entitled to complete and enforce all pending contracts and transactions in respect of the Amalgamated Company, in the name of the Amalgamated Company in so far as may be necessary until the transfer of rights and obligations of the Amalgamated Company to the Transferee Company under this Scheme has been given effect to under such contracts and transactions; and

(e) any claim(s) due to the Amalgamated Company from its customers or otherwise and which has not been received by the Amalgamated Company as on the date immediately preceding the Appointed Date as the case may be, shall also belong to and be received by the Transferee Company;

18.3.5 Transfer of Licenses and Approvals

(a) For the avoidance of doubt and without prejudice to the generality of the foregoing, it is expressly clarified that upon coming into effect of this Scheme and with effect from the Appointed Date, all permits, licenses (including license to operate the business of Transferred Undertaking granted by any governmental, statutory or regulatory bodies for the purpose of carrying on the business of Transferred Undertaking or in connection therewith), permissions, right of way, approvals, clearances, consents, benefits, tax incentives/concessions, registrations,

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entitlements, credits, certificates, awards, sanctions, allotments, quotas, no objection certificates, exemptions, pre-qualifications, tenders, bid acceptances, concessions, issued to or granted to or vested or executed in favour of the Amalgamated Company, and the rights and benefits under the same, in so far as they form part of the Transferred Undertaking of the Amalgamated Company, forming part of the Transferred Undertaking and the benefit of all statutory and regulatory permissions, environmental approvals and consents, registration or other licenses, and consents vested or acquired by the Amalgamated Company, forming part of the Transferred Undertaking, shall, under the provisions of Sections 230 to 232 of the Act and all other applicable provisions of the Applicable Law, be transferred to and vested in or deemed to have transferred to or vested in the Transferee Company and the concerned licensors and grantors of such approvals, clearances, permissions, etc., shall endorse, where necessary, and record, in accordance with Applicable Law, the name of the Transferee Company on such approvals, clearances, permissions so as to empower and facilitate the approval and vesting of the Transferred Undertaking in the Transferee Company and continuation of operations forming part of the Transferred Undertaking in the Transferee Company without hindrance, and that such approvals, clearances and permissions shall remain in full force and effect in favour of or against the Transferee Company, as the case may be, and may be enforced as fully and effectually as if, instead of the Amalgamated Company, the Transferee Company had been a party or beneficiary or obligee thereto.

(b) benefits of any and all corporate approvals as may have already been taken by the Amalgamated Company, whether being in the nature of compliances or otherwise, including without limitation approvals under Sections 42, 62, 180, 185, 186, etc., of the Act read with the rules and regulations made thereunder, shall stand transferred to the Transferee Company and the said corporate approvals and compliances shall be deemed to have been taken/ complied with by the Transferee Company; it being clarified that if any such resolutions have any monetary limits approved subject to the provisions of the Act and of any other applicable statutory provisions, then the said limits, as are considered necessary by the Board of the Transferee Company, shall be added to the limits, if any, under the like resolutions passed by the Transferee Company;

(c) since each of the permissions, approvals, consents, sanctions, remissions, special reservations, holidays, incentives, concessions and other authorizations, shall stand vested by the order of sanction of the Competent Authority in the Transferee Company, the Transferee Company shall file the relevant intimations, for the record of the statutory authorities who shall take them on file, pursuant to the vesting orders of the sanctioning courts; and

(d) the Transferee Company shall, under the provisions of this Scheme, be deemed to be authorised to execute any such writings on behalf of the Amalgamated Company and to carry out or perform all such acts, formalities or compliances referred to above as may be required in this regard;

18.3.6 Transferred Litigation

Without prejudice to the generality of Clause 18.1 and Clause 18.2 of Part V (Transfer and Vesting of Transferred Undertaking) above, upon the Scheme becoming effective and with effect from the Appointed Date, all legal proceedings, suits, claims, disputes, causes of action,

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litigations, petitions, appeals, writs, legal, taxation or other proceedings of whatever nature, (including before any statutory or quasi-judicial authority or tribunal), under Applicable Law, by or against the Amalgamated Company in relation to or pertaining exclusively to the Transferred Undertaking (or a part thereof) or arising from the operations thereof ("**Transferred Litigations**") shall not abate or be discontinued or in any way be prejudicially affected by reason of or by anything contained in this Scheme, and shall, stand transferred to and shall be continued, prosecuted and enforced by or against the Transferee Company in the following manner:

(a) upon the Scheme becoming effective and with effect from the Appointed Date and subject to the other provisions contained in this Scheme, except as agreed otherwise with the Amalgamated Company in writing, the Transferee Company shall assume, and shall agree to pay, perform and discharge when due, all liabilities and obligations of the Amalgamated Company, related to or arising out of the Transferred Litigations and such Transferred Litigations may be continued, prosecuted and enforced by or against the Transferee Company, as the case may be. For avoidance of any doubt, it is clarified that, except as agreed otherwise with the Amalgamated Company in writing, the Amalgamated Company shall not be liable to pay any amounts arising out of such Transferred Litigations including interest, penalties, damages, costs etc, and the same shall be borne/paid only by the Transferee Company unless otherwise mutually agreed to in writing between them;

(b) both the Amalgamated Company and the Transferee Company shall, as soon as reasonably possible after the Effective Date, enter into and/or execute all such required documents and/or file the applications and petitions, and pursue the relevant matters in a manner such that the Amalgamated Company is no more a party to the Transferred Litigations and is replaced by the Transferee Company for all purposes;

(c) the Transferee Company undertakes to have all legal or other proceedings initiated by or against the Amalgamated Company, which are capable of being continued by or against the Transferee Company, transferred to its name as soon as is reasonably possible after the Effective Date and to have the same continued, prosecuted and enforced by or against the Transferee Company;

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18.3.7 Taxation related provisions

Subsequent to effectiveness of Part IV of the Scheme:

(a) all taxes paid or payable under the IT Act (TDS, TCS, foreign tax credit, income tax, minimum alternate tax, tax on distributed profits (i.e. Dividend Distribution Tax), tax on distributed income (i.e. Buy-back Tax), GST Act or other Applicable Laws/regulations, as amended from time to time by Amalgamated Company in respect of the activities or operations and/or the profits of the Transferred Undertaking on and from the Appointed Date, shall be on account of Transferee Company;

(b) any liabilities on account of income-tax in relation to the Amalgamated Company in relation to the Transferred Undertaking and pertaining to the period prior to the Appointed Date, including all or any liability, refunds, credits, claims pertaining to the period before the Appointed Date shall be treated as liability, refunds, credits, claims of Transferee Company;

(c) further, any tax holiday, deduction, exemption, entitled to, enjoyed or availed by the Amalgamated Company with respect to Transferred Undertaking under the provisions of IT Act shall stand transferred to and vested in or deemed to be transferred to and vested in the Transferee Company and be entitled to, enjoyed, availed or utilized by the Transferee Company on and from the Appointed Date in the same manner would have been entitled to enjoyed, availed, utilized by the Amalgamated Company before implementation of this Scheme;

(d) without prejudice to the generality of the above, all benefits including under the IT Act, sales tax, excise duty, customs duty, service tax, GST (state and central), Compensation Cess, VAT, etc., to which Transferred Undertaking of the Amalgamated Company are entitled to in terms of the applicable tax laws, shall be available to and vest in the Transferee Company;

(e) any Taxes (direct or indirect) paid by the Amalgamated Company / Amalgamating Company post Appointed Date in respect of the Transferred Undertaking shall be deemed to be paid on behalf of the Transferee Company; and

(f) upon the Scheme coming into effect and with effect from the Appointed Date, the Transferee Company and the Amalgamated Company (if required) shall be permitted to revise its income-tax returns, tax deducted at source returns and tax collected at source returns and other direct and indirect tax returns and claim refunds/credits pertaining to the Transferred Undertaking pursuant to the provisions of the Scheme and in accordance with Applicable Laws;

18.3.8 Transferred Employees

Without prejudice to the generality of Clause 18.1 and Clause 18.2 of Part V (Transfer and Vesting of Transferred Undertaking) above, upon the Scheme becoming effective and with effect from the Appointed Date, the Transferred Employees shall be deemed to have become the employees of the Transferee Company in the following manner:

(a) the Transferred Employees as on the Effective Date shall become employees of the

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Transferee Company without any break or interruption of service and with the benefit of continuity of service on terms and conditions which are not less favourable than the terms and conditions as were applicable to such employees relating to the Transferred Undertaking of the Amalgamated Company immediately prior to the transfer of the Transferred Undertaking and in accordance with the Applicable Laws and the terms of their employment. Services of the Transferred Employees shall be taken into account from the date of their respective appointment with the Amalgamated Company for the purposes of all retirement benefits and all other entitlement for which they may be eligible. The Transferee Company further agrees that for the purpose of payment of any other form of separation compensation, if any, such past services with the Amalgamated Company shall also be taken into account;

(b) the services of the Transferred Employees shall not be treated as having been broken or interrupted for the purpose of provident fund or gratuity or superannuation or other statutory purposes and for all purposes will be reckoned from the date of their respective appointment with the Amalgamated Company;

(c) save as expressly provided for in this Scheme, the Transferred Employees, if any, who become the employees of the Transferee Company by virtue of Slump Sale of the Transferred Undertaking, shall not be entitled to the benefit of the employment policies and shall not be entitled to avail of any schemes and benefits that may be applicable and available to any of the other employees of the Transferee Company (including the benefits if or under any employee stock option schemes applicable to or covering all or any of the other employees of the Transferee Company, if any), unless otherwise determined by the Transferee Company;

(d) it is expressly provided that, on the Scheme becoming effective, the Funds shall be transferred to similar funds created and/or nominated by the Transferee Company and shall be held for their benefit pursuant to this Scheme, or at the sole discretion of the Transferee Company, be maintained as separate funds by the Transferee Company. Pending the transfer as aforesaid, the Funds of the Transferred Employees may be continued to be deposited in the existing funds of the Amalgamated Company. Without prejudice to the aforesaid, the Board of the Transferee Company, if it deems fit and subject to Applicable Laws, shall be entitled to: (a) retain separate trusts or funds within the Amalgamated Company for the erstwhile fund(s) of the Amalgamated Company; or (b) merge the pre-existing funds of the Amalgamated Company with other similar funds of the Transferee Company. In the event that the Transferee Company does not have its own funds in respect of any of the above, the Transferee Company may, subject to applicable laws and necessary approvals and permissions, continue to contribute to the relevant funds or redeem, repay, meet, discharge and satisfy such Liabilities of Amalgamated Company in respect of the Transferred Employees, until such time that Transferee Company creates its own funds;

(e) further to the transfer of Funds as set out herein above, for all purposes whatsoever in relation to the administration or operation of such Funds or in relation to the obligation to make contributions to the said Funds in accordance with the provisions thereof as per the terms provided in the respective trust deeds, if any, all rights, duties, powers and obligations of the Amalgamated Company as on the Effective Date in relation to such Funds shall become those of the Transferee Company. It is clarified that the services of the Transferred Employees will be treated as having been

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continuous for the purpose of the said Funds;

(f) in relation to any other funds (including any funds set up by the government for employee benefits) created or existing for the benefit of the Transferred Employees, the Transferee Company shall stand substituted for the Amalgamated Company, for all purposes whatsoever, including relating to the obligation to make contributions to the said funds in accordance with the provisions of such scheme, funds, bye laws, etc. in respect of such Transferred Employees;

(g) without prejudice to the generality of the aforesaid, the accumulated balances, if any, standing to the credit of the aforesaid Transferred Employees in the existing provident fund, gratuity fund and superannuation fund or any equivalent funds established under Applicable Laws by whatever name called, of which they are beneficiaries, will be transferred respectively to such provident fund, gratuity fund and superannuation funds or any equivalent funds established under Applicable Laws by whatever name called nominated by the Transferee Company and/ or such new provident fund, gratuity fund and superannuation fund or any equivalent funds established under Applicable Laws by whatever name called to be established in accordance with Applicable Law and caused to be recognized by the Appropriate Authorities, by the Transferee Company;

(h) the Transferee Company shall continue to abide by any agreement(s) / settlement(s) entered into with any Transferred Employees by the Amalgamated Company;

(i) it is hereby clarified that in case of an ambiguity about whether an employee is employed/engaged in respect of the Transferred Undertaking or the Remaining Business of Amalgamated Company, the ambiguity would be resolved by the Boards of the Amalgamated Company and Transferee Company mutually; and

(j) in so far as the existing benefits or funds created by the Amalgamated Company for the employees of the Remaining Business are concerned, the same shall continue and the Amalgamated Company shall continue to contribute to such benefits or funds in accordance with the provisions thereof, and the Transferee Company, shall have no liability in respect thereof.

18.3.9 without prejudice to the aforesaid, it is clarified that if any assets (estate, claims, rights, title, interest in or authorities relating to such assets) or any contract, deeds, bonds, agreements, schemes, arrangements or other instruments of whatsoever nature in relation to the Transferred Undertaking cannot be transferred to the Transferee Company for any reason whatsoever, the Amalgamated Company shall hold such asset, contract, deed, bond, agreement, schemes, arrangements or other instruments of whatsoever nature in trust for the benefit of the Transferee Company, in so far as it is permissible to do so, till such time as the transfer is effected.

18.3.10 the Amalgamated Company and the Transferee Company agree that the Amalgamated Company shall, upon effectiveness of the Scheme, not be entitled to any rights or to receive any benefits whatsoever in relation to the Transferred Undertaking, the economic, financial, technical and operational responsibility and all related costs and expenses (direct and incurred), liabilities and taxes in connection with the Transferred Undertaking, shall rest and be borne entirely and exclusively by the Transferee Company after the Effective Date.

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19. **BUSINESS AND PROPERTY IN TRUST**

19.1 With effect from the Appointed Date and up to and including the Effective Date:

19.1.1 the Amalgamated Company shall be deemed to have been carrying on and to be carrying on all business and activities relating to the Transferred Undertaking and shall hold and stand possessed of and shall be deemed to hold and stand possessed of all the estates, assets, rights, title, interest, authorities, contracts, investments and strategic decisions of the Transferred Undertaking for and on account of, and in trust for, the Transferee Company;

19.1.2 all profits and income accruing or arising to Amalgamated Company from the Transferred Undertaking and any cost, charges, losses and expenditure arising or incurred by it (including Taxes, if any, accruing or paid in relation to any profits or income) relating to the Transferred Undertaking shall, for all purposes, be treated as and be deemed to be the profits, income, losses or expenditure, as the case may be, of Transferee Company, except for profits or income accruing to the Remaining Business; and

19.1.3 any of the rights, powers, authorities, privileges, attached, related or pertaining to the Transferred Undertaking exercised by the Amalgamated Company gall be deemed to have been exercised by Amalgamated Company for and on behalf of, and in trust for and as an agent of the Transferee Company. Similarly, any of the obligations, duties and commitments attached, related or pertaining to the Transferred Undertaking that have been undertaken or discharged by Amalgamated Company shall be deemed to have been undertaken for and on behalf of and as an agent for Transferee Company.

20. **SAVING OF CONCLUDED TRANSACTION**

20.1 Nothing in the Scheme shall affect any transaction or proceeding already concluded by the Amalgamated Company in respect of the Transferred Undertaking, to the end and intent that the Transferee Company shall accept and adopt all acts, deeds and things done and executed by the Amalgamated Company in regard to the Transferred Undertaking as if it is done and executed by the Transferee Company itself.

21. **CONSIDERATION FOR SLUMP SALE**

21.1 Upon the coming into effect of Part V of this Scheme and in consideration of the transfer and vesting of the Transferred Undertaking of the Amalgamated Company into the Transferee Company on a Slump Sale basis, as a going concern, in accordance with the terms of this Scheme and pursuant to the provisions of Sections 230 to 232 read with other relevant provisions of the Act, the Transferee Company shall pay a lump sum cash consideration of Rs. 4,94,00,763(Rupees four crore ninety four lakhs seven hundred and sixty three) to the Amalgamated Company, without value being assigned to the individual assets and liabilities.

21.2 The consideration for the transfer of the Transferred Undertaking, as mentioned in Clause 21.1 above, shall be discharged by the Transferee Company to the Amalgamated Company, in the form of a payable balance or issue of such securities whether convertible or non-convertible as may be mutually agreed between the Transferee Company and the Amalgamated Company.

22. **MATTERS RELATING TO ACCOUNTING TREATMENT OF THE SLUMP SALE**

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22.1 Accounting Treatment in the Books of Amalgamated Company

22.1.1 The accounts representing the assets and liabilities pertaining to the Transferred Undertaking in the books of the Amalgamated Company shall stand closed upon the transfer of the Transferred Undertaking to the Transferee Company. The Amalgamated Company shall account for the transfer and vesting of the Transferred Undertaking by de-recognizing the carrying values of the assets and liabilities of the Transferred Undertaking, which will cease to be the assets and liabilities of the Amalgamated Company in accordance with applicable accounting standards.

22.1.2 The consideration receivable by the Amalgamated Company from the Transferee Company as specified in Part V of the Scheme shall be separately recorded as "Receivable Balance."

22.1.3 Any difference arising on account of excess of the net assets transferred over the consideration for Slump Sale or vice versa shall be recognized as per the applicable Indian Accounting Standards prescribed under the Section 133 of the Companies Act, 2013.

22.2 Accounting Treatment in the Books of Transferee Company

22.2.1 Since the transaction involves entities which are under common control before and after Slump Sale, The Transferee Company shall account for the transfer and vesting of Transferred Undertaking (which qualifies as Business as per the definition mentioned in Ind AS 103) as per the Pooling of interest method in its books of accounts in accordance with applicable Indian Accounting Standards.

22.2.2 The Transferee Company shall upon the Scheme coming into effect, record all assets and liabilities of the Amalgamated Company pertaining to the Transferred Undertaking vested in it pursuant to this Scheme, at the respective book value thereof as appearing in the books of the Amalgamated Company.

22.2.3 The consideration payable by the Transferee Company to the Amalgamated Company as specified in Part V of this Scheme shall be separately recorded as "Payable Balance".

22.2.4 The difference between the carrying value of the net assets acquired and the consideration to be discharged pursuant to the Scheme shall be transferred as per the applicable Indian Accounting Standards prescribed under the Section 133 of the Companies Act, 2013.

23. REMAINING BUSINESS

23.1 The Remaining Business and all assets, liabilities and obligations pertaining thereto shall continue to belong to and be vested in and be managed by the Amalgamated Company subject to the provisions of the Scheme in relation to the Encumbrances in favour of banks, financial institutions and trustees for NCD holders.

24. WRONG POCKET ASSETS

24.1 If any part of the Transferred Undertaking is not transferred to the Transferee Company on the Effective Date pursuant to the Scheme, the Amalgamated Company shall take such actions as may be reasonably required to ensure that such part of the Transferred Undertaking, is transferred to the Transferee Company promptly and for no further consideration. The Transferee Company shall bear all costs and expenses as may be incurred by the Amalgamated

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Company.

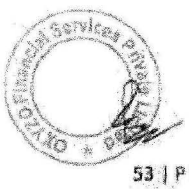
24.2 If the Amalgamated Company realizes any amounts after the Effective Date that form part of the Transferred Undertaking, it shall immediately transfer such amounts to the Transferee Company. It is clarified that all receivables relating to the Transferred Undertaking, relating to the period prior to the Effective Date, but received after the Effective Date, shall be paid to the Transferee Company for no additional consideration. If the Transferee Company realizes any amounts after the Effective Date that pertains to the Remaining Business, the Transferee Company shall immediately pay such amounts to the Amalgamated Company (or its successor entity).

25. **SLUMP SALE AS PER INCOME TAX ACT**

25.1 This Part V of the Scheme has been drawn up to comply and come within the definition and conditions relating to "slump sale" as specified under Section 2(42C) of the IT Act. If any term(s) or provision(s) of this Part of the Scheme are found or interpreted to be inconsistent with the provisions of the said sections of the IT Act, at a later date, including resulting from an amendment of law or for any other reason whatsoever, this Part of the Scheme shall stand modified / amended to the extent determined necessary to comply and come within the definition and conditions relating to "slump sale" as specified in the IT Act. In such an event, where the Clauses which are inconsistent are modified or deemed to be deleted, such modification / deemed deletion shall, however, not affect the other parts of the Scheme. The power to make such amendments as may become necessary shall vest with the Board of Directors of the Amalgamated Company and Transferee Company, which power shall be exercised reasonably in the best interests of the Companies concerned and their stakeholders.

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PART VI: GENERAL TERMS AND CONDITIONS

26. APPLICATIONS

26.1 The Companies shall make applications and/ or petitions under Sections 230 to 232 and other applicable provisions of the Act to the Competent Authority for approval of the Scheme and all matters ancillary or incidental thereto, as may be necessary to give effect to the terms of the Scheme.

26.2 Upon this Scheme becoming effective, the shareholders of the Companies shall be deemed to have also accorded their approval under all relevant provisions of the Act for giving effect to the provisions contained in this Scheme. The Companies shall also make all other necessary applications before the Competent Authority for sanction of this Scheme.

26.3 The Companies shall be entitled, pending the effectiveness of the Scheme, to apply to any Appropriate Authority, if required, under any Applicable Law for such consents and approvals, as agreed between the Companies, which the Companies may require to effect the transactions contemplated under this Scheme, in any case subject to the terms as may be mutually agreed between the Companies.

27. SCHEME CONDITIONAL UPON

27.1 This Scheme is conditional upon and is subject to:

(a) receipt of consents, no-objection letters, approvals by the Amalgamated Company from the Stock Exchange in accordance with the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the SEBI Circular in respect of the Scheme (prior to filing the Scheme with the Competent Authority), which shall be in form and substance acceptable to the Companies, each acting reasonably and in good faith;

(b) receipt of requisite permission of the RBI by the Amalgamated Company in accordance with Chapter IX of Master Direction - Non-Banking Financial Company –Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016 in respect of the change in the shareholding of a Non Banking Financial Company, including progressive increases over time, which would result in acquisition / transfer of shareholding of 26% (twenty six percent) or more of the paid-up equity capital of the applicable Non Banking Financial Company;

(c) the Scheme being agreed to (in the manner prescribed herein) by the respective requisite majorities of the various classes of shareholders of the Companies as required under the Act;

(d) Approval of the holders of NCDs of the Amalgamated Company to the Scheme by way of e-voting, unless conducting of a meeting of NCD holders of the Amalgamated Company is dispensed with by the Competent Authority;

(e) such other approvals and sanctions from any other Appropriate Authority or contracting party as may be required by any Applicable Law or any contract in respect of the Scheme being carried out;

(f) there having been no interim or final ruling, decree or direction by any Appropriate

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Authority, which has not been stayed by an appellate authority, which has the effect of prohibiting or making unlawful, the consummation of the proposed Scheme by any of the Companies; and

(g) the Scheme being sanctioned by the Competent Authority and the requisite certified copies of the order of the Competent Authority sanctioning this Scheme being filed with the Registrar of Companies.

28. **AMENDMENT TO CHARTER DOCUMENTS OF THE AMALGAMATED COMPANY**

28.1 **Change in Object Clause**

(a) In order to carry on the activities currently being carried on by the Amalgamating Company, upon coming into effect of the Scheme, the applicable main objects in the memorandum of association of the Amalgamating Company shall be added to the matters which are necessary for furtherance of the objects of the memorandum of association of the Amalgamated Company to the extent such objects are not already covered in the memorandum of association of the Amalgamated Company, pursuant to the applicable provisions of the Act.

(b) Under the accepted principle of single window clearance, it is hereby provided that the amendments pursuant to this Clause 28.1 shall become operative, upon the Scheme becoming effective by virtue of the fact that the shareholders of the Amalgamated Company, while approving the Scheme as a whole, have approved and accorded the relevant consents as required under the Act for amendment of the memorandum of association of the Amalgamated Company and shall not be required to pass separate resolutions under the applicable provisions of the Act.

28.2 **Increase of Authorised Share Capital**

(a) As an integral part of the Scheme, and, upon coming into effect of the Scheme, the authorised share capital of the Amalgamating Company shall stand merged with that of the Amalgamated Company and consequently, the authorized share capital of the Amalgamated Company shall stand suitably increased, without any further act, instrument or deed.

(b) Clause V of the Memorandum of Association of the Amalgamated Company (relating to authorised share capital) shall stand altered, modified and amended pursuant to Sections 13, 61, and other applicable provisions of the Act, without any further instrument, act or deed, to read as follows:

> *"The Authorized Share Capital of the Company is Rs. 1,00,69,98,520 (Rupees one hundred crore sixty nine lakhs ninety eight thousand five hundred and twenty), comprising of:*
>
> *(a) 7,83,81,715 (Seven Crores Eighty Three Lakhs Eighty One Thousand Seven Hundred and Fifteen) Equity Shares of Rs. 10/- each;*
>
> *(b) 1,43,82,874 (One Crore Forty Three Lakh Eighty Two Thousand Eight Hundred and Seventy Four) Series A cumulative, mandatorily and fully convertible Preference Shares of Rs. 10/-*

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each;

(c) 29,35,263 (Twenty-Nine Lakh Thirty Five Thousand Two Hundred and Sixty Three) Series A optionally convertible and redeemable Preference Shares of Rs. 10/- each;

(d) 50,00,000 (Fifty Lakh) Preference Shares of Rs. 10/- (Rupees Ten only) each;

with the rights, privileges and conditions attaching thereto as are provided by the Articles of Association of the Company for the time being, with the power to increase or reduce the capital of the Company and to divide the shares in the capital for the time being into several classes and to attach thereto respectively such preferential, deferred, qualified or special rights, privileges or conditions as may be determined by or in accordance with the Articles of Association of the Company and to vary, modify or abrogate any such rights, privileges or conditions in such manner as may for the time being be provided by the Articles of Association of the Company"

(c) Pursuant to this Scheme, the Amalgamated Company shall file the requisite forms, if any, with the jurisdictional Registrar of Companies for alteration of its authorized share capital. The fee paid by the Amalgamating Company on its authorised share capital, shall be set off against any fees payable by the Amalgamated Company on its authorised capital subsequent to the amalgamation and dissolution of the Amalgamating Company.

(d) In the event, the authorized capital of the Amalgamated Company undergoes any change prior to the Effective Date, the clauses specified in this Scheme to replace the existing Clause V of the memorandum, shall be modified accordingly to take into account the effect of any such corporate actions.

(e) Under the accepted principle of single window clearance, it is hereby provided that the amendments pursuant to this Clause 28.2 shall become operative, upon the Scheme becoming effective by virtue of the fact that the shareholders of the Amalgamated Company, while approving the Scheme as a whole, have approved and accorded the relevant consents as required under the Act for amendment of the memorandum of association of Amalgamated Company and shall not be required to pass separate resolutions under the applicable provisions of the Act.

28.3 **Amendment to Articles of Association**

(a) As an integral part of the Scheme, and, upon coming into effect of the Scheme, the articles of association of the Amalgamated Company shall be amended to reflect the terms and conditions of the New Shares to be issued to the Eligible members as consideration pursuant to the Amalgamation, as may be mutually decided by the Board of the Amalgamated Company and Amalgamating Company, at the time of approval of the Scheme.

(b) Under the accepted principle of single window clearance, it is hereby provided that the amendments pursuant to this Clause 28.3 shall become operative, upon the Scheme becoming effective by virtue of the fact that the shareholders of the Amalgamated Company, while approving the Scheme as a whole, have approved and accorded the relevant consents as required under the Act for amendment of the articles of association

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of Amalgamated Company and shall not be required to pass separate resolutions under the applicable provisions of the Act.

29. **MODIFICATIONS**

29.1 The Companies (acting through their respective Boards or committees or such other person or persons, as the respective Board of Directors may authorize) may, in their full and absolute discretion, jointly and as mutually agreed in writing:

(a) assent/ make and/ or consent to any modifications or amendments to this Scheme, or to any conditions or limitations as may be mutually agreed and which the Competent Authority and/or any other authorities may deem fit to direct or impose, and/or effect any other modification or amendment, and to do all acts, deeds and things which may otherwise be considered necessary or desirable or appropriate for settling any question or doubt or difficulty that may arise for implementing and / or carrying out this Scheme;

(b) take such steps and do all such acts, deeds and things as may be necessary, desirable or proper to give effect to this Scheme and give such directions (acting jointly) as to resolve any doubts, difficulties or questions, arising under this Scheme or implementation thereof or in any matter whatsoever connected therewith (including any question or difficulty arising in connection with any insolvent or deceased shareholders, debenture holders, depositors of the respective Companies), whether by reason of any order(s) of the Competent Authority or of any direction or orders of any other Appropriate Authorities or otherwise howsoever arising out of, under or by virtue of this Scheme and/or any matters concerning or connected therewith, or to review the position relating to the satisfaction of the various conditions of the Scheme and if necessary, to waive any of those (to the extent permissible under the law);

(c) modify or vary this Scheme prior to the Effective Date in any manner at any time subject to Applicable Law; and

(d) determine jointly whether any asset, liability, employee, legal or other proceedings pertains to the Amalgamating Company and/or Transferred Undertaking or not, on the basis of any evidence that they may deem relevant for this purpose.

29.2 In case, post approval of the Scheme by the Competent Authority, there is any confusion in interpreting any Clause of this Scheme, or otherwise, the Board of Directors of the respective Companies shall have complete power to mutually take the most sensible interpretation so as to render the Scheme operational.

30. **IMPACT OF THE SCHEME ON THE CREDITORS OF THE COMPANIES**

30.1 No arrangement with the creditors (secured or unsecured) of the Companies is being proposed and no compromise is offered under the Scheme to any of the creditors of any of the Companies. The liability of the creditors of the Companies, under the Scheme, is neither being reduced nor being extinguished.

30.2 In this regard, the certificate dated August 11, 2023 issued by S.R. Dhawan & Co LLP being the statutory auditor of the Amalgamated Company certifying the capability of the Amalgamated Company to pay the interest/ repay the principal amount is attached as **Schedule 5** hereto.

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31. **EFFECT OF NON-RECEIPT OF APPROVALS**

31.1 The Scheme shall not come into effect unless the aforementioned conditions mentioned in Clause 27.1 above are satisfied and in such an event, the Scheme shall become null and void. Unless each of the conditions are satisfied, no rights and liabilities whatsoever shall accrue to or be incurred inter se the Companies or their respective shareholders or creditors or employees or any other person.

31.2 In the event of this Scheme failing to take effect, the Board of Directors of any of the Companies may opt to terminate this Scheme and the Scheme shall stand revoked, cancelled and be of no effect and any of the Companies, if required, may file appropriate proceedings before the Competent Authority in this respect.

31.3 Upon the termination of the Scheme, no rights and liabilities whatsoever shall accrue to or be incurred *inter-se* between the Companies or their shareholders or creditors or employees or any other person.

32. **CONFLICT BETWEEN SCHEME AND OTHER ARRANGEMENT**

32.1 In the event of any inconsistency between any of the terms and conditions of any earlier arrangement between the Companies and their respective shareholders and the terms and conditions of this Scheme, the latter shall prevail.

33. **REMOVAL OF DIFFICULTIES**

33.1 The Companies through mutual consent and acting through their respective Boards, jointly and as mutually agreed in writing may:

(a) give such directions (acting jointly) and agree to take steps, as may be necessary, desirable or proper, to resolve all doubts, difficulties or questions arising under this Scheme, whether by reason of any orders of the Competent Authority or of any directive or orders of any Appropriate Authority, under or by virtue of this Scheme in relation to the arrangement contemplated in this Scheme and/ or matters concerning or connected therewith or in regard to and of the meaning or interpretation of this Scheme or implementation thereof or in any manner whatsoever connected therewith, or to review the position relating to the satisfaction of various conditions of this Scheme and if necessary, to waive any of those to the extent permissible under Applicable Law; and/or

(b) do all such acts, deeds and things as may be necessary, desirable or expedient for carrying the Scheme into effect.

33.2 Without prejudice to the other provisions of the Scheme and notwithstanding the vesting of the Amalgamating Company into the Amalgamated Company by virtue of the Scheme itself, in order to ensure (i) implementation of the provisions of the Scheme; and (ii) continued vesting of the benefits, exemptions available to the Amalgamating Company in favour of the Amalgamated Company, the Amalgamated Company may, at any time after the coming into effect of this Scheme in accordance with the provisions hereof, if so required, under Applicable Law or otherwise, execute deeds (including deeds of adherence), confirmations or other writings or tripartite arrangements with any party to any contract or arrangement in relation to which the Amalgamating Company has been a party, including any filings with the

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regulatory authorities in order to give formal effect to the above provisions and to carry out or perform all such formalities or compliances referred to above on the part of the Amalgamating Company.

34. **SEVERABILITY**

34.1 The provisions contained in this Scheme are inextricably inter-linked and the Scheme constitutes an integral whole. The Scheme would be given effect to only if it is approved in its entirety unless specifically agreed otherwise by the respective Board of Directors of the Companies or any committee constituted by such Boards.

34.2 If any part of this Scheme hereof is invalid, ruled illegal by Competent Authority or any court of competent jurisdiction, or unenforceable under present or future laws, then it is the intention of the Companies that such part shall be severable from the remainder of the Scheme, and the Scheme shall not be affected thereby, unless the deletion of such part shall cause this Scheme to become materially adverse to either of the Companies, in which case the Companies, acting through their respective Boards of Directors, shall attempt to bring about a modification in the Scheme, as will best preserve for the Companies the benefits and obligations of the Scheme including but not limited to such part, which is invalid, ruled illegal or rejected by the Competent Authority or any court of competent jurisdiction, or unenforceable under present or future Applicable Laws.

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PART VII: RESIDUAL PROVISIONS

35. Upon the sanction of this Scheme and upon this Scheme becoming effective, the following shall be deemed to have occurred on the Appointed Date and become effective and operative only in the sequence and in the order mentioned hereunder:

(a) **Part IV (Amalgamation)** shall be made effective and operative first; and

(b) **Part V (Slump Sale)** shall be made effective immediately after the implementation of Part IV of this Scheme.

36. Upon this Scheme becoming effective, the accounts of the Companies, as on the Appointed Date shall be reconstructed in accordance with the terms of this Scheme.

37. Costs, Charges and Expenses

37.1 All costs, charges expenses (including, but not limited to, any taxes and duties, stamp duty, registration charges, etc.), of the Companies arising out of or incurred in connection with and implementing this Scheme and matters incidental shall be borne by the Amalgamated Company, and subject to Applicable Law, the Amalgamated Company shall be entitled to claim deduction of such expenses under the relevant provisions of the IT Act.

38. The Companies shall be at liberty to withdraw this Scheme at any time as may be mutually agreed by the respective Board of Directors of the Companies prior to the Effective Date. In such a case, each of the Companies shall respectively bear their own cost or as may be mutually agreed. It is hereby clarified that notwithstanding anything to the contrary contained in this Scheme, any one of the Companies shall not be entitled to withdraw the Scheme unilaterally: (a) without the prior written consent of the other Company; or (b) unless such withdrawal is in accordance with any written agreement entered into between the Companies.

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Annexure-A

Term of the listed non-convertible debentures

Part I: NCD- Rs. 15 Crores

Particulars	Details
Face Value	100,000
Dividend/Coupon and terms of payment of dividend/coupon including frequency, etc.	12.75%
Credit Rating	ICRA A+ (Stable)
Tenure/Maturity	36 months
Redemption (The terms of redemption, amount, date, redemption premium/discount, and early redemption scenarios, if any)	**Terms of Redemption:** **Redemption amount:** Rs. 15,39,82,192 (The principal amount of the Debenture shall be payable on the Principal Payment Date(s) plus accrued Coupon along with the Default Interest (if any), and other such costs, charges and expenses if any, payable on the Due Date(s) under the Transaction Documents.) **Redemption date:** December 15, 2023 being 36 (Thirty Six) months from the Deemed Date of Allotment. **Redemption premium/discount:** NA **Early redemption scenarios:** Any Debenture Holder may require early redemption of the Debentures held by them upon the occurrence of any of the following events ("Early Redemption Event"): a) Security is not created and perfected within 30 days from the Deemed Date of Allotment b) Breach of any of the Financial Covenants c) If any time during the tenor of the Debentures, the rating of instrument is downgraded to BBB- or below d) Equity shareholding of OFB TECH PRIVATE LIMITED in the Company falling below 100% without prior consent of the investor.
Other embedded features (put option, call option, dates, notification times, etc.	**Put Option** Debenture Holder may exercise the Put Option: • at the end of 12 months from the deemed date of allotment for 1/3rd of the principal outstanding and accrued Coupon, Default Interest payable (if any) and other charges and fees payable) and • at the end of 24 months from the deemed date of allotment for 2/3rd of the principal outstanding and accrued Coupon, Default Interest payable (if any) and other charges and fees payable
Other terms of instruments	The Issue shall be secured by a charge created by the Issuer in

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Particulars	Details
	favour of the Debenture Trustee (For the benefit of the Debenture Holders) being an exclusive first ranking charge by way of hypothecation over specific standard identified receivables, present and future (as set out more particularly in the Deed of Hypothecation), representing amounts due from the various borrowers of the Company at all times to the extent equal to an amount aggregating to the total outstanding in relation to the Issue ("Hypothecated Assets") such that the value of security shall be equal to 1.10 (One Decimal Point One Zero) times the redemption amount of the Debentures being the aggregate principal amount outstanding, coupon amount outstanding, Default Interest, remuneration of the Debenture Trustee, and all fees, costs, charges, expenses and other monies payable in relation to the Debentures ("Asset Cover").

Part II: NCD- Rs. 35 Crores

<table>
<tr><th>Particulars</th><th>Details</th></tr>
<tr><td>Face Value</td><td>10,00,000</td></tr>
<tr><td>Dividend/Coupon and terms of payment of dividend/coupon including frequency, etc.</td><td>8.65% (Linked to 5.77% GSEC2030)</td></tr>
<tr><td>Credit Rating</td><td>CRISIL PPMLDA+/Stable</td></tr>
<tr><td>Tenure/Maturity</td><td>730 days</td></tr>
<tr><td>Redemption
(The terms of redemption, amount, date, redemption premium/discount, and early redemption scenarios, if any)</td><td>Terms of Redemption:

Redemption amount: Rs. 35,00,00,000
<table>
<tr><th>Redemption Instalments</th><th>Redemption Date</th><th>Interest per Debenture (In INR)</th><th>Amount to be redeemed per Debenture (In INR)</th></tr>
<tr><td>1</td><td>September 24, 2023</td><td>1,80,482</td><td>10,00,000</td></tr>
</table>
Redemption date: September 24, 2023

Redemption premium/discount: NA (Debenture redeemed at par)

Early redemption scenarios: NA</td></tr>
<tr><td>Other embedded features (put option, call option, dates, notification times, etc.</td><td>NA</td></tr>
<tr><td>Other terms of instruments</td><td>Security cover: The amounts outstanding under the Debentures shall be secured on a first ranking exclusive and continuing charge basis by way of hypothecation in favour of the Debenture Trustee</td></tr>
</table>

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Particulars	Details
	over identified loan receivables of the Company. 1.1 X (One point One Zero times).

Part III: NCD- Rs. 25 Crores

Particulars	Details
Face Value	10,00,000
Dividend/Coupon and terms of payment of dividend/coupon including frequency, etc.	9.00%
Credit Rating	ICRA A+ (Stable)
Tenure/Maturity	36 months
Redemption (The terms of redemption, amount, date, redemption premium/discount, and early redemption scenarios, if any)	**Terms of Redemption:** **Redemption amount**: Rs. 25,00,00,000 **Redemption date:** November 26, 2024 **Redemption premium/discount**: NA **Early redemption scenarios**: NIL
Other embedded features (put option, call option, dates, notification times, etc.	NA
Other terms of instruments	Security Cover: The amounts outstanding under the Debentures shall be secured on a first ranking exclusive and continuing charge basis by way of hypothecation in favour of the Debenture Trustee over identified loan receivables of the Company. The Issuer shall during the tenure of the Debentures maintain a security cover of 1.2x.

Part IV: NCD- Rs. 26.4 Crores

Particulars	Details
Face Value	10,00,000
Dividend/Coupon and terms of payment of dividend/coupon including frequency, etc.	8.75% (Linked 5.77% GSEC 2030)
Credit Rating	PP MLD ICRA A+ (Stable)
Tenure/Maturity	650 days
Redemption (The terms of redemption, amount, date, redemption premium/discount, and early redemption scenarios, if any)	**Terms of Redemption:** **Redemption amount**: Each Debenture shall be redeemed at Par

Redemption Instalments	Redemption Date	Redemption Premium per	Amount to be redeemed per

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<table>
<tr><th>Particulars</th><th>Details</th></tr>
<tr><td></td><td>
<table>
<tr><th></th><th></th><th>Debenture (in INR)</th><th>Debenture (in INR)</th></tr>
<tr><td>1</td><td>January 10, 2024</td><td>1,61,111.8</td><td>10,00,000</td></tr>
</table>

Redemption date: January 10, 2024

Redemption premium/discount:
Linked to 5.77% GSec 2030 ("Reference Index")

Redemption Premium is linked to the performance of Underlying /Reference Benchmark / Index 0% (zero percent), if the Final Fixing Level is less than or equal to 25% of Initial Fixing Level.

16.11118% (sixteen point one one one one eight percent), If the Final Fixing Level is greater than 25% of Final Fixing Level.

Early redemption scenarios: NA
</td></tr>
<tr><td>Other embedded features (put option, call option, dates, notification times, etc.</td><td>NA</td></tr>
<tr><td>Other terms of instruments</td><td>Security Cover: The amounts outstanding under the Debentures shall be secured on a first ranking exclusive and continuing charge basis by way of hypothecation in favour of the Debenture Trustee. 1.1X is security cover ratio.</td></tr>
</table>

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Part V: NCD- Rs. 40 Crores

<table>
<tr><th>Particulars</th><th>Details</th></tr>
<tr><td>Face Value</td><td>1,00,000</td></tr>
<tr><td>Dividend/Coupon and terms of payment of dividend/coupon including frequency, etc.</td><td>9% XIRR</td></tr>
<tr><td>Credit Rating</td><td>PP MLD ICRA A+ (Stable)</td></tr>
<tr><td>Tenure/Maturity</td><td>749 days</td></tr>
<tr><td>Redemption
(The terms of redemption, amount, date, redemption premium/discount, and early redemption scenarios, if any)</td><td>Redemption amount:

<u>Redemption Schedule (subject to Business Day convention):</u>
<table>
<tr><th>Cash Flows</th><th>Maturity Date</th><th>No. of days</th><th>Amount (in INR)</th></tr>
<tr><td>Redemption Premium, if any, subject to Reference Index Performance</td><td>24 Jan 2025</td><td>749</td><td>19,344.17</td></tr>
<tr><td>Face Value</td><td>24 Jan 2025</td><td>749</td><td>1,00,000.00</td></tr>
<tr><td>Total</td><td>24 Jan 2025</td><td></td><td></td></tr>
</table>
Redemption date: 749 days from Deemed Date of Allotment i.e. 24 Jan 2025

Redemption Premium/discount:

Redemption Premium Rate is linked to the Reference Index Performance as per below:
<table>
<tr><th>Reference Index Performance</th><th>'Annualized Coupon Rate' function</th></tr>
<tr><td><= -75%</td><td>0%</td></tr>
<tr><td>> -75%</td><td>9% XIRR</td></tr>
</table>
Early Redemption: The Issuer will have the option to prepay the debentures by providing 30 days prior notice to the Debenture Trustee and paying an early redemption premium of 2% over and above the outstanding principal amount and accrued interest, if any.</td></tr>
<tr><td>Other embedded features (put option, call option, dates, notification times, etc.</td><td>NA</td></tr>
<tr><td>Other terms of instruments</td><td>1.15 X (One point One Five times)</td></tr>
</table>

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Particulars	Details
	The outstanding principal amount, together with accrued redemption premium amount including for the ensuing month end, default interest, remuneration of the Trustee, charges, fees, expenses and all other monies due from the Company, shall be secured by (to the satisfaction of the Debenture Holders) by a first ranking and exclusive charge of 1.15x over (including but not limited to) receivables, including present and future receivables ("**Company's Receivables**") which are free from any encumbrances/charge/lien;. The Issuer shall on a monthly basis hypothecate additional loans and/or replace such loans constituting the Hypothecated Assets that do not comply with the prescribed eligibility criteria, with loans that meet the eligibility criteria set out under heading "Hypothecation" to the Debenture Trustee such that the principal amounts outstanding under the loans constituting the Hypothecated Assets shall not be less than 1.15x (One decimal point one five times) of the aggregate amount of principal outstanding and the accrued interest amounts, if any, under the NCDs. Any additional loans added pursuant to the above to secure the Debentures shall be considered as part of the Hypothecated Assets For the avoidance of doubt, it is further clarified that, at any time prior to the Final Fixing Date, for the purposes of determining the Security Cover, the Issuer shall assume that the Reference Index Performance is greater than -75% (minus seventy five percent), and that the Annualised Coupon Rate (for the purposes of calculating the accrued Interest Amounts) is 9.00% (nine percent) (XIRR).

Part VI: NCD- Rs. 20 Crores

Particulars	Details
Face Value	1,00,000
Dividend/Coupon and terms of payment of dividend/coupon including frequency, etc.	9.75%
Credit Rating	ICRA A+ (Stable)
Tenure/Maturity	24 months
Redemption (The terms of redemption, amount, date, redemption premium/discount, and early redemption scenarios, if any)	**Redemption Amount:** **In case put option is not exercised**

Interest Payment Date	Interest paid to be per Debenture (in INR)	Interest Rate	Redemption per debenture (INR)

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<table>
<tr><th>Particulars</th><th>Details</th></tr>
<tr><td></td><td>
<table>
<tr><td>March 19, 2024</td><td>9,723.36</td><td>9.75%</td><td>1,00,000</td></tr>
<tr><td>March 19, 2025</td><td>9,750.00</td><td>9.75%</td><td>1,00,000</td></tr>
</table>

<u>In case put option is exercised</u>
<table>
<tr><th>Interest Payment Date</th><th>Interest paid to be per Debenture (in INR)</th><th>Interest Rate</th><th>Redemption per debenture (INR)</th></tr>
<tr><td>March 19, 2024</td><td>9,723.36</td><td>9.75%</td><td>-</td></tr>
<tr><td>May 19, 2024 (Put Option Date)</td><td>897.45</td><td>5.37%</td><td>1,00,000</td></tr>
</table>

Redemption date: March 19, 2025

Redemption premium/discount: Debentures shall be redeemed at par
Discount: NA

Early Redemption Scenarios: The Company cannot redeem the Debentures or Prepay the Debenture during the tenure of the Debentures except as stated herein.</td></tr>
<tr><td>Other embedded features (put option, call option, dates, notification times, etc.</td><td>Put option date: Shall be the date falling on the completion of 14 months from the Initial Deemed Date of Allotment.

In case put option is exercised, Coupon rate for the first 12 months would be 9.75% and the Coupon rate for balance 2 months would be 5.37%. Please refer annexure for detailed cash flows.</td></tr>
<tr><td>Other terms of instruments</td><td>The Debentures shall be secured by way of a first ranking, exclusive and continuing charge on identified receivables (“Hypothecated Receivables”) created pursuant to the deed of hypothecation to be executed between the Company and the Debenture Trustee as described herein. The issuer undertakes :

• to maintain the value of Security at all times equal to 1.20 (One decimal point two zero) time or 120% (One Hundred Ten Percent) the aggregate amount of principal outstanding of the NCDs where at least 1.20 (One decimal point one zero) time or 120.0% (One Hundred Ten Percent) of the security cover is from principal receivables (“Security Cover”);
• to provide a list on a monthly basis, of specific loan receivables/identified book debts to the Debenture Trustee</td></tr>
</table>

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Particulars	Details
	and the Debenture Holder over which the charge is created and subsisting by way of hypothecation in favour of the Debenture Trustee (for the benefit of the Debenture Holders) ("**Monthly Hypothecated Asset Report**") • to add fresh loan assets to the Security Cover to ensure that the value of the Hypothecated Assets is equal to 1.20 (One Decimal point two zero) time or 120.0% (One Hundred and Twenty Percent) the aggregate amount of principal outstanding of the NCDs where at least **1.20** (One Decimal Point Two Zero) time or 120.0% (One Hundred and Twenty Percent) of the security cover is from principal receivables. • to replace any Hypothecated Receivables that become overdue with beyond 30 days with current receivables as per the eligibility criteria for hypothecated receivables. Such replacement shall be effected within 15 (Fifteen) Days of the receivables becoming overdue

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Schedule-1

Audited financials for the period ended March 31, 2023 (standalone and consolidated) of the Amalgamated Company along with the independent auditor's report

(*Separately attached*)

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Schedule-2
Fairness Opinion Report

(Separately attached)

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Schedule-3

Statutory auditor certificate certifying the payment/repayment ability of the Amalgamated Company

(*Separately attached*)

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S.N. Dhawan & CO LLP
Chartered Accountants

2nd Floor, 51-52, Sector-18,
Phase IV, Udyog Vihar, Gurugram,
Haryana 122016, India

Tel: +91 124 481 4444

INDEPENDENT AUDITOR'S REPORT

To the Members of Oxyzo Financial Services Private Limited

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the accompanying consolidated financial statements of Oxyzo Financial Services Private Limited ("the Holding Company") and its subsidiaries (the Holding Company and its subsidiaries together are referred to as "the Group"), which comprise the Consolidated Balance Sheet as at March 31, 2023, the Consolidated Statement of Profit and Loss (including Other Comprehensive Income), the Consolidated Statement of Changes in Equity and the Consolidated Statement of Cash Flows for the year then ended, and summary of significant accounting policies and other explanatory information (the "Consolidated Financial Statements").

In our opinion and to the best of our information and according to the explanations given to us, and based on the consideration of reports of the other auditors on separate financial statements of the subsidiaries referred to in the Other Matters section below, the aforesaid Consolidated Financial Statements give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the Indian Accounting Standards prescribed under section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, ("Ind AS") and other accounting principles generally accepted in India, of the state of affairs of the Group as at March 31, 2023, and its consolidated profit, consolidated total comprehensive income, the consolidated changes in equity and its consolidated cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit of the consolidated financial statements in accordance with the Standards on Auditing specified under section 143(10) of the Act (SAs). Our responsibilities under those Standards are further described in the *Auditor's Responsibility for the Audit of the Consolidated Financial Statements* section of our report. We are independent of the Group in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the consolidated financial statements under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us and the audit evidence obtained by the other auditors in terms of their reports referred to in sub-para (a) of the Other Matters paragraph below is sufficient and appropriate to provide a basis for our audit opinion on the consolidated financial statements.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report.

Sr.No.	Key Audit Matter	Auditor's Response
1.	**Allowances for Expected Credit Losses:** (Refer Note 6 and 51 to the consolidated financial statements)	**Principal audit procedures performed:** Read the policies approved by the Board of Directors of the Holding Company that articulate the objectives of

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	As at March 31, 2023, loan assets aggregated ₹ 4,67,159.48 lakhs, constituting 83.65% of the Group's total assets. Significant judgement is used in classifying these loan assets and applying appropriate measurement principles. The allowance for expected credit losses ("ECL") on such loan assets measured at amortised cost is a critical estimate involving greater level of management judgement. As part of our risk assessment, we determined that the allowance for ECL on loan assets (including undisbursed commitments) has a high degree of estimation uncertainty, with a potential range of reasonable outcomes for the consolidated financial statements. The elements of estimating ECL which in- volved increased level of audit focus are the following: • Qualitative and quantitative factors used in staging the loan assets measured at amortised cost. • Basis used for estimating Probabilities of Default ("PD"), • Basis used for estimating Loss Given Default("LGD") • Judgements used in projecting economic scenarios and probability weights applied to reflect future economic conditions. Adjustments to model driven ECL results to address emerging trends.	managing each portfolio and their business models. Evaluated the management estimates by understanding the process of ECL estimation and related assumptions and tested the controls around data extraction, validation and computation Assessed the methodology adopted for computation of ECL ("ECL Model") that addresses policies approved by the Board of Directors, procedures and controls for assessing and measuring credit risk on all lending exposures measured at amortised cost. Involved internal experts for testing of the ECL model and computation, including factors that affect the PD, LGD and EAD considering various forward looking, micro and macro-economic factors. Involved internal valuation experts for testing the valuation of the underlying security for the non-retail loan portfolio. Tested adjustments to the output of the ECL Model is consistent with the documented rationale and basis for such adjustments and that the amount of adjustment has been approved by the Board of Directors. Checked disclosures made in relation to the ECL allowance in consolidated financial statements.

Information Other than the Consolidated Financial Statements and Auditor's Report Thereon

The Holding Company's Board of Directors is responsible for the other information. The other information comprises the information included in the Director's Report, but does not include the consolidated financial statements and our auditor's report thereon. The Director's report is expected to be made available to us after the date of this auditor's report.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the consolidated

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financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

When we read the Director's Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Consolidated Financial Statements

The Holding Company's Board of Directors is responsible for the preparation and presentation of these Consolidated Financial Statements in term of the requirements of the Act, that give a true and fair view of the consolidated financial position, consolidated financial performance (including other comprehensive income), consolidated cash flows and consolidated statement of changes in equity of the Group in accordance with the accounting principles generally accepted in India, including the Indian Accounting Standards specified under Section 133 of the Act. The respective Board of Directors of the companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Group and for preventing and detecting frauds and other irregularities; the selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, the respective Board of Directors of the companies included in the Group are responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The respective Board of Directors of the companies included in the Group are responsible for overseeing the Group's financial reporting process.

Auditor's Responsibility for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal financial control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we

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are also responsible for expressing our opinion on whether the Holding Company has adequate internal financial controls system in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance of the Holding Company of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public dis-closure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Other Matter

We did not audit the financial statements in respect of 6 subsidiaries, whose financial statements reflects total assets of Rs 2,034.07 Lakhs as at 31 March 2023 and total revenues of Rs 893.44 Lakhs, total net profit after tax of Rs. 104.65 Lakhs and total comprehensive income of Rs. 132.09 Lakhs for the period ended on that date and net cash flows of Rs. 274.14 Lakhs for the period ended 31 March 2023, as considered in the consolidated financial statements. These financial statements have been audited by other auditors whose reports have been furnished to us by the Management and our opinion on the Consolidated Financial Statements, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries and our report in terms of sub-section (3) of Section 143 of the Act, in so far as it relates to the aforesaid subsidiaries is based solely on the reports of the other auditors.

Our opinion is not modified in respect of this matter.

Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2016 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of Section 143 of the Act, based on the comments

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in the auditors' report of holding company and subsidiaries incorporated in India, we report the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable.

(xxi) Qualifications or adverse remarks by the respective auditors of the holding and subsidiary companies incorporated in India and included in the Group, in the Companies (Auditor's Report) Order (CARO) reports of such holding and subsidiary companies included in the Consolidated Financial Statements, are given below:

S. No	Name	CIN	Holding company/ Subsidiary	Clause number of the CARO report which is qualified or adverse
1	Oxyzo Financial Services Private Limited	U65929DL2016PTC306174	Holding Company	iii(c); iii(d), vii(a)
2	Oxyzo Investment Manager Private Limited	U67110DL2022PTC401660	Subsidiary	xvii
3	Oxy B Securities Private Limited	U65929DL2022PTC400296	Subsidiary	xvii

2. As required by Section 143(3) of the Act, based on our audit we report that:

a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.

b) In our opinion, proper books of account as required by law relating to preparation of the aforesaid Consolidated Financial Statements have been kept so far as it appears from our examination of those books and the reports of the other auditors.

c) The Consolidated Balance Sheet, the Consolidated Statement of Profit and Loss including Other Comprehensive Income, Consolidated Statement of Changes in Equity and the Consolidated Statement of Cash Flows dealt with by this Report are in agreement with the books of account.

d) In our opinion, the aforesaid consolidated financial statements comply with the Ind AS specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.

e) On the basis of the written representations received from the directors of Holding Company as on March 31, 2023 taken on record by the Board of Directors of Holding Company and the reports of the statutory auditors of its subsidiaries in India, none of the directors is disqualified as on March 31, 2023 from being appointed as a director in terms of Section 164(2) of the Act.

f) With respect to the adequacy of internal financial controls with reference to financial statements of companies incorporated in India and included in the Group and the operating effectiveness of such controls, refer to our separate report in Annexure A.

Reporting under this clause is not applicable on subsidiaries incorporated in India in view of exemption available in terms of the notification no. G.S.R. 583(E) dated 13 June 2017 issued by ministry of corporate affairs, Government of India, read with general circular no. 08/2017 dated 25 July 2017. Hence, we have reported in respect of the holding company.

g) In our opinion and to the best of our information and according to the explanations given to us, the Holding Company being a private company, section 197 of the Act related to the managerial

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remuneration is not applicable. Further section 197 is not applicable on components as per audit report of the auditor's of the respective component.

ii) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, as amended in our opinion and to the best of our information and according to the explanations given to us and based on the consideration of the report of the other auditors on separate financial statements of the subsidiaries incorporated in India and whose financial statements have been audited under the Act, as noted in the 'Other matters' paragraph:

i. The Group has disclosed the impact of pending litigations on its consolidated financial statements. (Refer Note 55 to the consolidated financial statements)

ii. The Group has made provision, as required under applicable law or accounting standards, for material foreseeable losses, if any, on long-term contracts including derivative contracts. (Refer Note 18 to the consolidated financial statements)

iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Group. (Refer Note 60 to the consolidated financial statements)

iv. (a). On the basis of the representations received from the directors of the Holding Company as on March 31, 2023 and the reports of the statutory auditors of its subsidiaries in India, whose financial statements have been audited under the Act, to the best of their knowledge and belief, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Holding Company or any such subsidiaries to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Holding Company or any of such subsidiaries ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries. (Refer note 54(vii) to the consolidated financial statements).

(b). On the basis of the representations received from the directors of the Holding Company as on 31 March 2023 and the reports of the statutory auditors of its subsidiaries in India, whose financial statements have been audited under the Act, to the best of their knowledge and belief, no funds have been received by the Holding Company or any of such subsidiaries from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Holding Company or any of such subsidiaries shall, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries. (Refer note 54(viii) to the consolidated financial statements)

(c). Based on the audit procedures that have been considered reasonable and appropriate in the circumstances performed by us and that performed by the auditors of the subsidiaries which are companies incorporated in India whose financial statements have been audited under the Act, nothing has come to our or other auditors' notice that has caused us or other auditors to believe that the representations under sub-clause (i) and (ii) of Rule 11(e) contain any material misstatement.

v. The Holding Company has not declared or paid any dividend during the year.

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vi. As proviso to Rule 3(1) of the Companies (Accounts) Rules, 2014, as amended is applicable for the Group only w.e.f. 1 April 2023, therefore, reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014, as amended, is not applicable.

For S.N. Dhawan & CO LLP
Chartered Accountants
(Firm's Registration No. 000050N/N500045)

Rahul Singhal
Partner
Membership No. 096570
UDIN: 23096570BGZGPA9990

Place: Gurugram
Date: 23 May 2023

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ANNEXURE "A" TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 1(f) under 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

Report on the Internal Financial Controls Over Financial Reporting under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

We have audited the internal financial controls over financial reporting of Oxyzo Financial Services Private Limited ("the Holding Company") as of March 31, 2023 in conjunction with our audit of the consolidated financial statements of the Group for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Board of Directors of the Holding Company are responsible for establishing and maintaining internal financial controls based on the internal financial control with reference to financial statements criteria established by the holding company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of the Holding Company's business, including adherence to the respective Holding Company's policies, the safeguarding of the Holding Company's assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Act.

Auditor's Responsibility

Our responsibility is to express an opinion on the Holding Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") issued by the Institute of Chartered Accountants of India and the Standards on Auditing prescribed under Section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the consolidated financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Holding Company's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls with reference to consolidated financial statements

A company's internal financial controls with reference to consolidated financial statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of consolidated financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that

1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Holding Company.

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2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of consolidated financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the Holding Company; and
3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the Holding Company's assets that could have a material effect on consolidated financial statements.

Inherent Limitations of Internal Financial Controls with reference to consolidated financial statements

Because of the inherent limitations of internal financial controls with reference to consolidated financial statements, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, to the best of our information and according to the explanations given to us, the Holding Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31 March 2023, based on the criteria for internal financial control over financial reporting established by the Holding Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For S.N. Dhawan & CO LLP
Chartered Accountants
(Firm's Registration No. 000050N/N500045)

Rahul Singhal
Partner
Membership No. 096570
UDIN: 23096570BGZGPA9990

Place: Gurugram
Date: 23 May 2023

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OXYZO FINANCIAL SERVICES PRIVATE LIMITED
Consolidated Balance Sheet as at 31 March 2023
(All amounts in Lakhs of ₹ unless otherwise stated)

Particulars	Notes	As at 31 March 2023
A ASSETS		
1 Financial assets		
(a) Cash and cash equivalents	3	10,122.12
(b) Bank Balance other than included in (a) above	4	3,432.74
(c) Derivative financial instruments	18	231.10
(d) Receivables		
(i) Trade Receivable	5	171.11
(II) Other Receivable		-
(e) Loans	6	4,67,159.48
(f) Investments	7	74,513.27
(g) Other financial assets	8	78.93
		5,55,708.75
2 Non-financial assets		
(a) Current tax assets (Net)	9	392.09
(b) Deferred tax assets (Net)	10	1,486.78
(c) Investment Property	11	13.32
(d) Property, plant and equipment	12	228.65
(e) Other Intangible assets	13	11.13
(f) Right to Use Asset	14	154.88
(g) Goodwill on consolidation	15	235.54
(h) Other non-financial assets	16	96.42
(i) Assets held for sale	17	118.00
		2,736.81
TOTAL ASSETS		**5,58,445.56**
B LIABILITIES AND EQUITY		
LIABILITIES		
1 Financial liabilities		
(a) Derivative financial instruments	18	0.76
(b) Payables		
(I) Trade payables		
(i) Total outstanding dues to micro and small enterprises	19	3.17
(ii) Total outstanding dues of creditors other than micro and small enterprises	19	429.12
(II) Other payables		
(i) Total outstanding dues to micro and small enterprises	20	-
(ii) Total outstanding dues of creditors other than micro and small enterprises	20	1,009.57
(c) Debt securities	21	27,303.03
(d) Borrowings (Other than debt securities)	22	2,85,441.80
(e) Other financial liabilities	23	12,623.64
		3,26,811.09
2 Non-financial liabilities		
(a) Current tax liabilities (Net)	24	805.73
(b) Deferred tax liabilities (Net)	10	3.18
(c) Provisions	25	308.59
(d) Other non-financial liabilities	26	587.72
		1,705.22
EQUITY		
(a) Equity share capital	27(a)	5,367.86
(b) Instruments entirely equity in nature	27(b)	1,438.29
(c) Other equity	28	2,23,123.10
		2,29,929.25
TOTAL LIABILITIES AND EQUITY		**5,58,445.56**
See accompanying notes forming part of the Consolidated Ind AS financial statements	1-64	

As per our report of even date attached
For S.N. DHAWAN & CO LLP
Chartered Accountants
Firm Registration No. 000050N/N500045

Rahul Singhal
Partner
Membership No: 096570

Place : Gurugram
Date : 23 May 2023

For and on behalf of the Board of Directors of
Oxyzo Financial Services Private Limited

Ruchi Kalra
Whole-time director and Chief Financial Officer
DIN: 03103474

Asish Mohapatra
Director
DIN: 06666246

Pinki Jha
Company Secretary
M.No.: F10683
Place: Gurugram
Date : 23 May 2023

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OXYZO FINANCIAL SERVICES PRIVATE LIMITED
Consolidated Statement of Profit and Loss for the year ended 31 March 2023
(All amounts in Lakhs of ₹ unless otherwise stated)

Particulars	Notes	For the year ended 31 March 2023
(a) Revenue from operations		
(i) Interest income	29	53,668.79
(ii) Fee and commission income	30	2,417.47
(iii) Net gain on fair value changes	31	733.67
(iv) Net gain on derecognition of financial instruments under amortised cost category	32	170.98
(b) Other income	33	58.59
I Total Income (a+b)		**57,049.50**
Expenses		
(a) Finance costs	34	18,333.15
(b) Impairment on financial instruments	35	2,774.62
(c) Employees benefit expenses	36	7,798.94
(d) Depreciation, amortisation and impairment expense	37	97.96
(e) Other expenses	38	1,937.92
II Total expenses		**30,942.59**
III Profit before tax (I-II)		**26,106.91**
IV Tax expense		
(a) Current tax	39	7,077.48
(b) Deferred tax (benefits)	39	(721.72)
Total tax expense		**6,355.76**
V Profit after tax (III-IV)		**19,751.15**
Profit attributable to non-controlling interests		(18.78)
VI Profit for the year attributable to the owners		**19,732.37**
VII Other comprehensive income, net of tax		
(a) Items that will not be reclassified to profit or loss		
Remeasurement gain on defined benefit plans		55.81
Gains from investments in equity instruments designated at fair value through other comprehensive income		30.62
Income tax (charge) on above		(17.23)
Sub total (a)		**69.20**
(b) Items that will be reclassified to profit or loss		
Derivative instruments in Cash flow hedge relationship		(290.69)
Income tax benefit on above		73.16
Sub total (b)		**(217.53)**
Other comprehensive (loss) for the year		**(148.33)**
VIII Total comprehensive income for the year (V+VII)		**19,602.82**
IX Profit attributable to:		
Owners of the holding company/ group		19,732.37
Non-controlling interests		18.78
X Total comprehensive income attributable to		
Owners of the holding company/ group		19,584.04
Non-controlling interests		18.78
Earnings per equity share (nominal value of share Rs. 10 each):		
Basic (in ₹)	40	29.20
Diluted (in ₹)	40	27.91
See accompanying notes forming part of the consolidated Ind AS financial statements	1-64	

As per our report of even date attached
For S.N. DHAWAN & CO LLP
Chartered Accountants
Firm Registration No. 000050N/N500045

Rahul Singhal
Partner
Membership No: 096570

Place : Gurugram
Date : 23 May 2023

For and on behalf of the Board of Directors of
Oxyzo Financial Services Private Limited

Ruchi Kalra
Whole-time director and Chief Financial Officer
DIN: 03103474

Asish Mohapatra
Director
DIN: 06666246

Pinki Jha
Company Secretary
M.No.: F10683
Place: Gurugram
Date : 23 May 2023

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OXYZO FINANCIAL SERVICES PRIVATE LIMITED
Consolidated Statement of Cash Flows for the year ended 31 March 2023
(All amounts in Lakhs of ₹ unless otherwise stated)

Particulars	Year ended 31 March 2023
A CASH FLOWS FROM OPERATING ACTIVITIES	
Profit before tax	**26,106.91**
Adjustments for:	
Remeasurement gain on defined benefit plans	55.81
Gains from investments in equity instruments designated at fair value through other comprehensive income	30.62
Depreciation, amortisation and impairment expense	97.96
Unwinding of lease liability	6.80
Net gain on mutual funds at FVTPL	(733.67)
Interest income on investment	(5,110.41)
Net gain on derecognition of financial instruments	(170.98)
Interest income on fixed deposits with banks	(177.39)
Interest on income tax refund	(9.99)
Impairment allowance on loans	1,911.87
Impairment allowance on investment	39.60
Loss on loans & advances written off	823.15
Employee stock options expense	528.18
Operating profit before working capital changes	**23,398.46**
Changes in working capital	
Increase/(decrease) in Trade payables	198.32
Increase/(decrease) in Other payables	746.13
Increase/(decrease) in Other financial liabilities	10,870.99
Increase/(decrease) in Provisions	6.28
Increase/(decrease) in Other non-financial liabilities	278.05
(Increase)/decrease in Loans and advances	(2,15,875.09)
(Increase)/decrease in Other financial assets	(25.07)
(Increase)/decrease in Receivables	(67.23)
(Increase)/decrease in Other non-financial assets	(9.43)
Cash flow from operating activities post working capital changes	**(1,80,478.59)**
Income- tax paid	(6,515.21)
Net cash flow from operating activities (A)	**(1,86,993.80)**
B CASH FLOWS FROM INVESTING ACTIVITIES	
Purchase of property, plant and equipment	(245.42)
Purchase of intangible assets	(11.74)
Proceeds from sale of property, plant and equipment	40.92
Investment in mutual fund	(1,90,250.00)
Proceeds from sale of mutual funds	2,20,832.03
Investment in equity instruments	(374.22)
Investment in debentures (net of sale proceeds)	(71,838.52)
Redemption from pass through certificates	3,591.70
Investment in fixed deposits (net of redemption)	(2,497.91)
Interest income from investments	3,179.92
Interest received on fixed deposit	111.22
Net cash used in investing activities (B)	**(37,462.02)**
C CASH FLOWS FROM FINANCING ACTIVITIES	
Proceeds from debt securities (including accrued interest)	6,901.38
Repayments of debt securities	(18,729.89)
Net proceeds from cash credit and bank overdraft	11,574.62
Proceeds from other borrowings (including accrued interest)	4,56,676.11
Repayments of other borrowings	(3,45,919.42)
Repayments of lease liability	(11.02)
Proceeds from issue of share capital including share premium	71,046.29
Repayment towards deemed equity	(780.91)
Net cash flow from financing activities (C)	**1,80,757.16**
Increase in cash and cash equivalents (A+B+C)	**(43,698.66)**
Cash and cash equivalents at the beginning of the year	53,820.78
Cash and cash equivalents at the end of the year	**10,122.12**

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OXYZO FINANCIAL SERVICES PRIVATE LIMITED
Consolidated Statement of Cash Flows for the year ended 31 March 2023
(All amounts in Lakhs of ₹ unless otherwise stated)

Cash and cash equivalents consist of:

Particulars	As At 31 March 2023
Cash on hand	10.28
Balance with banks	
-In current accounts	10,111.84
	10,122.12

The above consolidated statement of cash flows has been prepared under the indirect method as set out in Ind AS 7 'Statement of Cash Flows'.

See accompanying notes forming part of the consolidated Ind AS financial statements 1-64

As per our report of even date attached
For S.N. DHAWAN & CO LLP
Chartered Accountants
Firm Registration No. 000050N/N500045

Rahul Singhal
Partner
Membership No: 096570

Place : Gurugram
Date : 23 May 2023

For and on behalf of the Board of Directors of
Oxyzo Financial Services Private Limited

Ruchi Kalra
Whole-time director and Chief Financial Officer
DIN: 03103474

Asish Mohapatra
Director
DIN: 06666246

Pinki Jha
Company Secretary
M.No.: F10683
Place: Gurugram
Date : 23 May 2023

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OXYZO FINANCIAL SERVICES PRIVATE LIMITED
Consolidated statement of changes in equity for the year ended 31 March 2023
(All amounts in Lakhs of ₹ unless otherwise stated)

	Particulars	Balance at the beginning of the current reporting year	Changes in equity share capital during the current year	Balance at the end of the current reporting year
A	Equity share capital	5,147.72	220.14	5,367.86
B	Instruments entirely equity in nature	755.83	682.46	1,438.29

C Other equity

Particulars	Reserves and Surplus							Other Comprehensive Income (OCI)		Total
	Securities premium reserve	Reserve u/s 45-IC of Reserve Bank of India Act, 1934	Deemed equity contribution	Employee Stock Options Outstanding Account	Optionally convertible redeemable preference shares	Non Controlling Interest	Retained Earnings	Equity instruments designated at fair value through other comprehensive income	Cash flow hedges reserves	
Balance at 1 April 2022	**1,19,110.04**	**2,686.66**	**780.91**	**112.98**	**-**	**-**	**10,687.42**	**-**	**(52.82)**	**1,33,325.19**
Adjustment due to acquisition of Zfirst Technologies Private Limited	-	-	-	-	-	304.12	-	-	-	**304.12**
Add: Profit for the year	-	-	-	-	-	18.78	19,732.37	-	-	**19,751.15**
Add: Other comprehensive income/ (Loss) (net of tax)	-	-	-	-	-	-	41.76	27.44	(217.53)	**(148.33)**
Total comprehensive income for the year	**-**	**-**	**-**	**-**	**-**	**18.78**	**19,774.13**	**27.44**	**(217.53)**	**19,602.82**
Transfer to statutory reserve	-	3,930.10	-	-	-	-	(3,930.10)	-	-	**-**
Employee stock options	-	-	-	528.18	-	-	-	-	-	**528.18**
Repayment towards deemed equity	-	-	(780.91)	-	-	-	-	-	-	**(780.91)**
Securities premium on issue of shares	70,378.84	-	-	-	-	-	-	-	-	**70,378.84**
Optionally Convertible Redeemable Preference Shares Converted into equity shares during the year	(293.53)	-	-	-	293.53	-	-	-	-	**-**
Share issue expenses	-	-	-	-	(220.14)	-	-	-	-	**(220.14)**
Balance at 31 March 2023	(15.00)	-	-	-	-	-	-	-	-	**(15.00)**
	1,89,180.35	**6,616.76**	**-**	**641.16**	**73.39**	**322.90**	**26,531.45**	**27.44**	**(270.35)**	**2,23,123.10**

See accompanying notes forming part of the consolidated Ind AS financial statements 1-64

As per our report of even date attached
For S.N. DHAWAN & CO LLP
Chartered Accountants
Firm Registration No. 000050N/N500045

Rahul Singhal
Partner
Membership No: 096570

Place : Gurugram
Date : 23 May 2023

For and on behalf of the Board of Directors of
Oxyzo Financial Services Private Limited

Ruchi Kalra
Whole-time director and Chief Financial Officer
DIN: 03103474

Asish Mohapatra
Director
DIN: 06666246

Pinki Jha
Company Secretary
M.No.: F10603
Place: Gurugram
Date : 23 May 2023

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OXYZO FINANCIAL SERVICES PRIVATE LIMITED
Notes forming part of the Ind AS consolidated financial statements for the year ended 31 March 2023

1. Group Information

Oxyzo Financial Services Private Limited (the "Holding Company" or the "Company") is a debt listed Company domiciled in India and incorporated under the provisions of the Companies Act, 2013. The Holding Company is holding a Certificate of Registration ('CoR') and registered as a systemically important non-deposit taking Non-Banking Financial Company ('NBFC') as defined under Section 45-IA of the Reserve Bank of India (RBI) Act, 1934 (Registration No. N-14.03380) and is primarily engaged in the business of lending. The consolidated financial statements of the Holding Company for the year ended 31 March 2023 comprise the Holding Company and its subsidiaries (together referred to as "Group"). The Holding Company has its registered office at Shop No. G-22C (UGF) D-1 (K-84) Green Park Main, New Delhi-110016 (India).

The Group is primarily engaged in non-banking financing activities without deposits through the holding company. The holding company has obtained a Certificate of Registration vide Certificate No. N-14.03380 from the Reserve Bank of India ("RBI") on 18 October 2017 to commence/ carry on the business of Non-banking Finance Company ("NBFC") without accepting deposits. The Holding Company has listed its non-convertible debentures on the Bombay Stock Exchange ("BSE") with effect from 6 February 2019.

Significant Accounting Policies:

2.1 Basis of Preparation and presentation of Consolidated Financial Statements

Statement of compliance:

These Consolidated financial statements (herein after referred to as 'financial statements') have been prepared in accordance with the provisions of the Companies Act, 2013 and the Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time) notified under Section 133 of Companies Act, 2013 (the 'Act') and other relevant provisions of the Act. In addition, the guidance notes/announcements issued by the Institute of Chartered Accountants of India (ICAI) are also applied along with compliance with other statutory promulgations require a different treatment. Further, the Group has complied with all the directions related to Implementation of Indian Accounting Standards prescribed for Non-Banking Financial Companies (NBFCs) in accordance with the RBI notification no. RBI/2019-20/170 DOR NBFC).CC.PD.No.109/22.10.106/2019-20 dated 13 March, 2020 and other applicable RBI circulars/notifications.

The accounting policies set out below have been applied consistently to the periods presented in these financial statements.

The financial statements were reviewed by the audit committee and authorized for issue by the Holding Company's Board of Directors on 23 May 2023.

Principal of Consolidation:

The consolidated financial statements relate to Oxyzo Financial Services Private Limited ('the Holding Company) and its subsidiary companies. The consolidated financial statement includes consolidated balance sheet, consolidated statement of profit & loss, consolidated cash flow statement, consolidated statement of changes in equity, and consolidated notes. The consolidated financial statements have been prepared on the following basis:

a. The financial statements of the subsidiary companies used in the consolidation are drawn upto the same reporting date as that of the Holding Company i.e., 31 March, 2023.

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b. The financial statement of the Holding Company and its subsidiary companies have been combined on a line-by-line basis by adding together like items of assets, liabilities, Income and expenses, after eliminating intra-group balances, intra-group transactions and resulting unrealised profit or losses, unless cost cannot be recovered.

c. Goodwill arising on acquisition is recognised as an asset and measured at cost and is tested for impairment on annual basis, being the excess of the consideration transferred in the business combination over the Group's interest in the net fair value of the identifiable assets acquired, liabilities assumed. Where the fair value of the identifiable assets and liabilities exceed the cost of acquisition, the excess is recognised as capital reserve on consolidation end shown under the head 'Reserves & Surplus, in the consolidated financial statements.

d. Non-controlling interests in the net assets of consolidated subsidiaries are identified separately from the Group's equity. The interest of non-controlling shareholders may be initially measured either at fair value or at the non-controlling interests' proportionate share of the fair value of the acquiree's identifiable net asset. The choice of measurement basis is made on an acquisition by-acquisition basis. Subsequent to acquisition, the carrying value of non-controlling interests is the amount of those interests at initial recognition plus the non-controlling interests' shore of subsequent changes in equity. Total comprehensive income is attributed to non-controlling interests even if it results in the non-controlling interests having a deficit balance.

e. As far as possible, the consolidated financial statements are prepared using uniform accounting policies for like transactions and other events in similar circumstances and are presented in the same manner as the Holding Company's separate financial statements.

f. Following subsidiaries companies are considered for preparation of consolidated financial statements from the date of respective acquisitions/incorporation.

Particulars	Country of Incorporation	Date of Acquisition/ incorporation	Proportion of Ownership
			31 March 2023
OXY Ventures Private Limited	India	26 April 2022	100.00%
OXY B Securities Private Limited	India	20 June 2022	100.00%
Oxyzo Investment Manager Private Limited	India	13 July 2022	100.00%
OXY Finvest Private Limited	India	18 July 2022	100.00%
Ziel Financial Technologies Private Limited	India	24 November 2022	100.00%
ZFirst Technologies Private Limited*	India	20 February 2023	34.43%

*Holding Company hold 34.43% stake in ZFirst Technologies Private Limited on diluted basis. As per Ind AS, by virtue of control, the Holding Company has classified ZFirst Technologies Private Limited as subsidiary company.

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Basis of preparation:

The consolidated financial statements have been prepared on the historical cost basis except for certain financial instruments that are measured at fair values at the end of each reporting period and derivative financial instruments. The Group generally reports financial assets and financial liabilities on a gross basis in the Balance Sheet. They are offset and reported net only when Ind AS specifically permits the same or it has an unconditional legally enforceable right to offset the recognised amounts without being contingent on a future event. Similarly, the Group offsets incomes and expenses and reports the same on a net basis when permitted by Ind AS specifically unless they are material in nature.

Functional and presentation currency:

These consolidated financial statements are prepared in Indian Rupees (INR), which is the holding Company's functional currency. All financial information presented in INR has been rounded to the nearest lakhs and two decimals thereof, except as stated otherwise.

Presentation of financial statements:

The Balance Sheet, the Statement of Change in Equity and the Statement of Profit and Loss is presented in the format prescribed under Division III of Schedule III of the Act, as amended from time to time, for Non-Banking Financial Companies ('NBFCs"), that are required to comply with Ind AS. The Statement of Cash Flows has been presented as per the requirements of Ind AS 7, Statement of Cash Flows. The Statement of Cash Flows has been prepared and presented as per the requirements of Ind AS 7 "Statement of Cash Flows".

The disclosure requirements with respect to items in Balance Sheet, the Statement of Change in Equity and the Statement of Profit and Loss is presented in the format prescribed under Division III of Schedule III of the Act, are presented by way of notes forming part of the financial statements along with the other notes required to be disclosed under the notified accounting Standards and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Amounts in the financial statements are presented in Indian Rupees in Lakhs rounded off to two decimal places as permitted by Schedule III to the Companies Act, 2013. Per share data are presented in Indian Rupee to two decimal places.

2.2 Revenue recognition:

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Group and the revenue can be reliably measured and there exists reasonable certainty of its recovery. Revenue is measured at the fair value of the consideration received or receivable as reduced for estimated customer credits and other similar allowances.

Incomes are recognised net of the goods and services tax, wherever applicable.

(i) Interest income:

Interest income is recognised in the Statement of Profit and Loss and for all financial instruments (except for those classified as held for trading or those measured or designated as at fair value through profit or loss (FVTPL) and at fair value through other comprehensive income (OCI)) is measured using the effective interest method (EIR).

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The calculation of the EIR includes all fees paid or received between parties to the contract that are incremental and directly attributable to the financial assets at amortised cost, transaction costs, and all other premiums or discounts and it represents a rate that exactly discounts estimated future cash payments / receipts through the expected life of the financial asset/financial liability to the gross carrying amount of a financial asset or to the amortised cost of a financial liability. For financial assets at FVTPL transaction costs are recognised in profit or loss at initial recognition.

The interest income is calculated by applying the EIR to the gross carrying amount of non-credit impaired financial assets (i.e. at the amortised cost of the financial asset before adjusting for any expected credit loss allowance). For credit-impaired financial assets the interest income is calculated by applying the EIR to the amortised cost of the credit-impaired financial assets (i.e. the gross carrying amount less the allowance for expected credit losses (ECLs)). For financial assets originated or purchased credit-impaired (POCI) the EIR reflects the ECLs in determining the future cash flows expected to be received from the financial asset.

Delayed payment interest (penal interest and the like) levied on customers for delay in repayments/non payment of contractual cashflows is recognised on realization basis.

(ii) Other revenue from operation

The Group recognizes revenue from contracts with customers (other than financial assets to which Ind AS 109 'Financial Instruments' is applicable) based on a comprehensive assessment model as set out in Ind AS 115 'Revenue from contracts with customers. The Group identifies contract(s) with a customer and its performance obligations under the contract, determines the transaction price and its allocation to the performance obligations in the contract and recognizes revenue only on satisfactory completion of performance obligations. Revenue is measured at fair value of the consideration received or receivable.

(a) Fee and commission income:
Revenue (other than for those items to which IND AS 109 Financial Instruments are applicable) is measured at fair value of the consideration received or receivable. IND AS 115 Revenue from contracts with customers outlines a single comprehensive model of accounting for revenue arising from contracts with customers.

Fee and commission income includes fees other than those that are an integral part of EIR. The fees included in the Group's statement of profit and loss includes service and administration charges towards rendering of additional services to its loan customers and others fees charged for servicing of loans, fees charged on account of loan commitments and loan advisory fees.

Foreclosure charges are collected from loan customers for early payment / closure of loan and are recognised on realisation.

(b) Net gain on fair value change:
Any differences between the fair values of the financial assets classified as fair value through the profit or loss, held by the Group on the balance sheet date is recognised as an unrealised gain/loss in the statement of profit and loss. In cases there is a net gain in aggregate, the same is recognized as "Net gains on fair value changes" under revenue from operations and if there is a net loss the same is disclosed as "Net loss on fair value changes", in the statement of profit and loss.

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(c) Other operational revenue:
Other operational revenue represents income earned from the activities incidental to the business and is recognised when the right to receive the income is established as per the terms of the contract.

(iii) Other income:
The Group recognizes revenue from contracts with customers (other than financial assets to which Ind AS 109 'Financial Instruments' is applicable) based on a comprehensive assessment model as set out in Ind AS 115 'Revenue from contracts with customers. The Group identifies contract(s) with a customer and its performance obligations under the contract, determines the transaction price and its allocation to the performance obligations in the contract and recognizes revenue only on satisfactory completion of performance obligations. Revenue is measured at fair value of the consideration received or receivable.

2.3 Expenditures:

(i) Finance costs:
Finance costs represents interest expense and transaction cost recognised by applying the Effective Interest Rate (EIR) to the gross carrying amount of financial liabilities other than those classified at FVTPL.

(ii) Other expenses:
Other expenses are recognized on accrual basis and provisions are made for all known losses and liabilities. The Group has also entered into a shared services arrangement for sharing of common resources and facilities with group companies. The cost allocated to the Group under such cost sharing arrangement are included under the respective account head, as applicable. The cost allocated to other entity under this arrangement is reduced from concerned account head and shown as recoverable from concerned entity.

2.4 Property, plant and equipment (PPE):

PPE is recognised when it is probable that future economic benefits associated with the item will flow to the Group and the cost of the item can be measured reliably. PPE is stated at original cost net of tax/duty credits availed, if any, less accumulated depreciation and cumulative impairment, if any consistent with the criteria specified in Ind AS 16 'Property, plant and equipment'. Cost includes all direct cost related to the acquisition of PPE and, for qualifying assets, borrowing costs capitalised in accordance with the Group's accounting policy.

Depreciation is recognised using straight line method so as to write off the cost of the assets (other than freehold land)) less their residual values over their useful lives specified in Schedule II to the Companies Act, 2013, or in case of assets where the useful life was determined by technical evaluation, over the useful life so determined. Depreciation method is reviewed at each financial year end to reflect expected pattern of consumption of the future economic benefits embodied in the asset. The estimated useful life and residual values are also reviewed at each financial year end with the effect of any change in the estimates of useful life/ residual value is accounted on prospective basis.

Useful life as used by the Group as indicated in Schedule II are listed below:

- Computers and Laptops- 3 Years

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Depreciation for additions to/deductions from, owned assets is calculated pro rata to the period of use. Depreciation charge for impaired assets is adjusted in future periods in such a manner that the revised carrying amount of the asset is allocated over its remaining useful life.

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is recognised in profit or loss.

2.5 Intangible assets:

Intangible assets are stated at acquisition cost, net of accumulated amortization and accumulated impairment losses, if any. The cost of such assets includes purchase price, licensee fee, import duties and other taxes and any directly attributable expenditure to bring the assets to their working condition for intended use. The Group's other intangible assets mainly include the value of computer software.

Intangible assets comprise computer software which is amortized on a straight-line basis over the estimated useful economic life. The useful life of the intangible assets are estimated at 3 to 5 years.

Amortization methods, useful lives and residual values are reviewed at each reporting date and adjusted in future periods in such a manner that the carrying amount of the asset is allocated over its remaining useful life..

An intangible asset is derecognized on disposal, or when no future economic benefits are expected from use or disposal. Gains and losses arising from derecognition of an intangible asset, measured as the difference between the net disposal proceeds and the carrying amount of the assets are recognized in the Statement of Profit and Loss when the asset is derecognized.

2.6 Investment Property:

Investment properties are properties held to earn rentals and/or for capital appreciation (including property under construction for such purposes). Investment properties are measured initially at cost, including transaction costs. Subsequent to initial recognition, investment properties are stated at cost less accumulated depreciation and impairment losses, if any. Depreciation is recognised using straight line method in same line as mentioned in para 2.4 above.

An investment property is derecognised upon disposal or when the investment property is permanently withdrawn from use and no future economic benefits are expected from the disposal. Any gain or loss arising on derecognition of the property (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in profit or loss in the period in which the property is derecognised.

2.7 Assets held for sale:

Assets held for sale comprises of house & land properties, which were held as collaterals against the loans given to customer, whose physical and legal possessing has been taken over by the Group due to customers' default on repayment of the loan. Management intends to sell these properties for which regular auctions are conducted. Such assets are classified as held for sale when their carrying amount is intended to be recovered principally through sale rather than through continued use.

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2.8 Impairment of non-financial assets:

The Group's non-financial assets are reviewed at each reporting date to determine whether there is any indication of impairment. An impairment loss is recognised wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the assets, net selling price and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and risks specific to the asset. In determining net selling price, recent market transactions are taken into account, if available. If no such transactions can be identified, an appropriate valuation model is used. Impairment losses are recognized in profit or loss.

2.9 Leases:

The Group, as a lessee, recognizes a right-of-use asset and a lease liability for its leasing arrangements, if the contract conveys the right to control the use of an identified asset. The contract conveys the right to control the use of an identified asset, if it involves the use of an identified asset and the Group has substantially all of the economic benefits from use of the asset and has right to direct the use of the identified asset. The cost of the right-of-use asset comprise of the amount of the initial measurement of the lease liability adjusted for any lease payments made at or before the commencement date plus any initial direct costs incurred. The right-of-use assets is subsequently measured at cost less any accumulated depreciation, accumulated impairment losses, if any and adjusted for any remeasurement of the lease liability. The right-of-use assets is depreciated using the straight-line method from the commencement date over the shorter of lease term or useful life of right-of-use asset.

The Group measures the lease liability at the present value of the lease payments that are not paid at the commencement date of the lease. The lease payments are discounted using the interest rate implicit in the lease, if that rate can be readily determined. If that rate cannot be readily determined, the Group uses incremental borrowing rate. For short-term and low value leases, the Group recognizes the lease payments as an operating expense on a straight-line basis over the lease term.

2.10 Employee benefits:

(i) **Short-term employee benefits**:
Employee benefits expected to be settled wholly within twelve months of rendering the service are classified as short-term employee benefits and are expensed in the period in which the employee renders the related service. Liabilities recognised in respect of short-term employee benefits are measured at the undiscounted amount of the benefits expected to be paid in exchange for the related service. Benefits such as salaries, reimbursements and bonus etc., are recognized in the Statement of Profit and Loss in the period in which the employee renders the services.

(ii) **Post-employment benefits**:
The Group operates the following post-employment schemes:

(a) *Defined contribution plans*: The Group's employee provident fund scheme and employees' state insurance is a defined contribution plan. A defined contribution plan is a post-employment benefit plan under which an entity pays fixed contributions and will have no obligation to pay further amounts. Obligations for contributions to defined contribution plans are recognized as an employee benefit

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expense in the Statement of Profit and Loss in the year when the employee renders the related service.

(b) *Defined benefit plans*:

The Group provides for the gratuity, a defined benefit retirement plan covering all employees. The plan provides for lump sum payments to employees upon death while in employment or on separation from employment after serving for the stipulated years mentioned under 'The Payment of Gratuity Act, 1972'. The present value of the obligation under such defined benefit plan is determined based on actuarial valuation, carried out by an independent actuary at each Balance Sheet date, using the Projected Unit Credit method, which recognizes each period of service as giving rise to an additional unit of employee benefit entitlement and measures each unit separately to build up the final obligation.

The obligation is measured at the present value of the estimated future cash flows. The discount rates used for determining the present value of the obligation under defined benefit plan are based on the market yields on Government Securities as at the Balance Sheet date.

Net interest recognized in profit or loss is calculated by applying the discount rate used to measure the defined benefit obligation to the net defined benefit liability or asset. The actual return on the plan assets above or below the discount rate is recognized as part of re-measurement of net defined liability or asset through other comprehensive income. An actuarial valuation involves making various assumptions that may differ from actual developments in the future. These include the determination of the discount rate, attrition rate, future salary increases and mortality rates. Due to the complexities involved in the valuation and its long-term nature, these liabilities are highly sensitive to changes in these assumptions. All assumptions are reviewed annually.

The Holding Company contributes on a lumpsum basis towards the ascertained liabilities to the LIC's New Group Gratuity Cash Accumulation Plan managed by insurance company Life Insurance Corporation of India (LIC).

Re-measurement, comprising of actuarial gains and losses and the return on plan assets (excluding amounts included in net interest on the net defined benefit liability), are recognized immediately in the balance sheet with a corresponding debit or credit to retained earnings through OCI in the period in which they occur. Re-measurements are not reclassified to profit and loss in subsequent periods.

(iii) **Long term employee benefits**:

Benefits under compensated absences constitute other employee benefits. Employee entitlements to annual leave are recognized when they accrue to the eligible employees. An accrual is made for the estimated liability for annual leave as a result of services provided by the eligible employees up to the Balance Sheet date. The obligation is measured on the basis of independent actuarial valuation using the projected unit credit method.

Expenses are recognized immediately in the Statement of Profit and Loss

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2.11 Employees Stock Option Scheme:

Equity-settled shared based payments to employees are measured at fair value of the equity instruments at the grant date in accordance with Ind AS 102, "Share based payments". Details regarding the determination of the fair value of equity-settled share-based transactions are set out in note 48.1 & 48.2.

The fair value determined at the grant date of the equity-settled share based payments is expected over the vesting period using the graded vesting method, based on the Group's estimate of equity instruments that will eventually vest, with a corresponding increase in equity. At the end of each reporting period, the Group reviews its estimate of the number of equity instruments expected to vest. The impact of the original estimates, if any, is recognized in the profit or loss such that the cumulative expense reflects the revised estimate, with a corresponding adjustment to the "Share Option Outstanding Account" in Other Equity.

The employees of the Group have also been granted stock options in respect of the shares of OFB Tech Private Limited, the ultimate holding company. The Group has entered into repayment arrangement for the provision of share based payments with the ultimate holding company for the ESOP granted and reimburse to the ultimate holding company as and when expenses recognised on the basis of grant date fair valuation.

2.12 Financial instruments:

Financial assets and financial liabilities are recognised in the Group's balance sheet when the Group becomes a party to the contractual provisions of the instrument.

Recognised financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets and financial liabilities at FVTPL) are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of financial assets or financial liabilities at FVTPL are recognised immediately in profit or loss.

A financial asset and a financial liability is offset and presented on net basis in the balance sheet when there is a current legally enforceable right to set-off the recognised amounts and it is intended to either settle on net basis or to realise the asset and settle the liability simultaneously.

(i) Financial assets

(a) Financial assets at amortised cost

Financial assets are subsequently measured at amortised cost using the effective interest rate (EIR) if these financial assets are held within a business model whose objective is to hold these assets in order to collect contractual cash flows and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

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(b) Financial assets at fair value through other comprehensive income (FVTOCI)

Financial assets are measured at fair value through other comprehensive income if these financial assets are held within a business model whose objective is achieved by both collecting contractual cash flows that give rise on specified dates to sole payments of principal and interest on the principal amount outstanding and by selling financial assets.
Financial assets are measured at FVTOCI subsequently measured at fair value. Gains and losses arising from changes in fair value are included in other comprehensive income within a separate component of equity. Impairment losses or reversals, interest revenue and are recognised in profit and loss. Upon disposal, the cumulative gain or loss previously recognised in other comprehensive income is reclassified from equity to the statement of profit and loss.

(c) Debt instruments at amortised cost or at FVTOCI

The Group assesses the classification and measurement of a financial asset based on the contractual cash flow characteristics of the asset and the Group's business model for managing the asset.

For an asset to be classified and measured at amortised cost, its contractual terms should give rise to cash flows that are solely payments of principal and interest on the principal outstanding (SPPI).

For an asset to be classified and measured at FVTOCI, the asset is held within a business model whose objective is achieved both by collecting contractual cash flows and selling financial assets; and the contractual terms of instrument give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

The Group has more than one business model for managing its financial instruments which reflect instruments which reflect how the Group manages its financial assets in order to generate cash flows. The Group's business models determine whether cash flows will result from collecting contractual cash flows, selling financial assets or both.

The Group considers all relevant information available when making the business model assessment. However, this assessment is not performed on the basis of scenarios that the Group does not reasonably expect to occur, such as so-called 'worst case' or 'stress case' scenarios. The Group takes into account all relevant evidence available such as:

- how the performance of the business model and the financial assets held within that business model are evaluated and reported to the entity's key management personnel;
- The risks that affect the performance of the business model (and the financial assets held within that business model) and, in particular, the way in which those risks are managed; and
- how managers of the business are compensated (e.g. whether the compensation is based on the fair value of the assets managed or on the contractual cash flows collected).

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The Group reassess its business models each reporting period to determine whether the business models have changed since the preceding period. For the current and prior reporting period the Group has not identified a change in its business models.

When a debt instrument measured at FVTOCI is derecognised, the cumulative gain/loss previously recognised in OCI is reclassified from equity to profit or loss. In contrast, for an equity investment designated as measured at FVTOCI, the cumulative gain/loss previously recognised in OCI is not subsequently reclassified to profit or loss but transferred within equity. Debt instruments that are subsequently measured at amortised cost or at FVTOCI are subject to impairment.

(d) Financial assets at fair value through profit or loss (FVTPL)

Financial assets are measured at fair value through profit or loss unless it is measured at amortised cost or at fair value through other comprehensive income on initial recognition. The transaction costs directly attributable to the acquisition of financial assets and liabilities at fair value through profit or loss are immediately recognised in profit or loss.

Investments in equity instruments are classified as at FVTPL, unless the Company irrevocably elects on initial recognition to present subsequent changes in fair value in other comprehensive income for investments in equity instruments which are not held for trading.

(e) De-recognition

A financial asset (or, where applicable, a part of a financial asset) is primarily de-recognised when:

- The rights to receive cash flows from the asset have expired, or
- The Group has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a 'pass-through' arrangement; and
- either (a) the Group has transferred substantially all the risks and rewards of the asset, or (b) the Group has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.
- The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Group has retained.

(f) Servicing of Assets/Liabilities

- The Group transfers loans through securitisation and direct assignment transactions. The transferred loans are derecognised and gains/losses are accounted for, only if the Group transfers substantially all its risks and rewards specified in the underlying assigned loan contracts. In accordance with the Ind AS 109, on derecognition of a financial asset under assigned transactions for a fee, the Group recognises the fair value of future service fee income over service obligations cost on net basis as service fee income in the statement of profit and loss and, correspondingly creates a service asset in balance sheet.

- The Group recognises either a servicing asset or a servicing liability for servicing contract. If the fee to be received is not expected to compensate the Compensate the Group adequately for performing the servicing activities,

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a servicing liability for the servicing obligation is recognised at its fair value. If the fee to be received is expected to be more than adequate compensation for the servicing activities, a servicing asset is recognised. Corresponding amount is recognised in statement of profit and loss.

(g) Transfer of Loan Exposure

Transfer of a loan exposure results in immediate separation from the risks and rewards associated with such loans to the extent that the economic interest has been transferred. The transferee gets an unfettered right to transfer or otherwise dispose of such loans free of any restraining condition to the extent of economic interest transferred to them. Profit or loss on such loans is recognised in the statement of profit and loss for the period in which such loans have been transferred.

(ii) Financial Liabilities:

(a) Financial liabilities, including derivatives, which are designated for measurement at FVTPL are subsequently measured at fair value.

All other financial liabilities including loans and borrowings are measured at amortised cost using Effective Interest Rate (EIR) method.

(b) A financial liability is derecognised when the related obligation expires or is discharged or cancelled.

(iii) Instruments Entirely Equity in nature

The classification of a financial instruments or its component parts, on initial recognition as a financial liability, a financial asset or an equity instrument, is done in accordance with the substance of the contractual arrangement and the definitions of a financial liability, a financial asset and an equity instrument. An instrument is classified as an equity instrument or an instrument entirely equity in nature when the said instrument has no other financial instrument or contract that has:

- total cash flows based substantially on the profit or loss, the change in the recognised net assets or the change in the fair value of the recognised and unrecognised net assets of the entity (excluding any effects of such instrument or contract) and
- the effect of substantially restricting or fixing the residual return to the instrument holders.

Instruments entirely equity in nature, are presented as a separate line item on the face of the Balance Sheet under 'Equity' after 'Equity Share Capital' but before 'Other Equity'.

(iv) Equity Instruments

An equity instrument is any contract that evidences a residual interest in the assets of an entity after deducting all of its liabilities. Equity instruments issued by the Group are recognised at the face value and proceeds received in excess of the face value are recognised as securities premium.

2.13 Fair value measurement

The Group measures certain financial instruments at fair value at each balance sheet date. Fair value is the price that would be received from the sale of an asset or paid to

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transfer a liability in an orderly transaction between market participants at the measurement date.

All assets and liabilities for which fair value is measured or disclosed in the consolidated financial statements are categorised within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

- Level 1 — Quoted (unadjusted) market prices in active markets for identical assets or liabilities
- Level 2 — Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable
- Level 3 — Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable

When measuring the fair value of an asset or a liability, the Group uses observable market data to the extent possible. If the inputs used to measure the fair value of an asset or a liability fall into different levels of the fair value hierarchy, then the fair value measurement is categorized in its entirety in the same level of the fair value hierarchy as the lowest level input that is significant to the entire measurement.

The Group measures financial instruments, such as, investments, at fair value on each reporting date. In addition, the fair value of financial instruments measured at amortized cost and FVTPL is disclosed in Note 47.

2.14 Impairment:

The Group recognises loss allowances for expected credit losses (ECLs) on the following financial instruments that are not measured at FVTPL:

- Loans and advances to customers;
- Debt investment securities;
- Trade and other receivable;
- Irrevocable loan commitments issued; and
- Financial guarantee contracts issued.

Credit-impaired financial assets

A financial asset is 'credit-impaired' when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred. Credit-impaired financial assets are referred to as Stage 3 assets. Evidence of credit impairment includes observable data about the following events:

- significant financial difficulty of the borrower or issuer;
- a breach of contract such as a default or past due event;

It may not be possible to identify a single discrete event-instead, the combined effect of several events may have caused financial assets to become credit-impaired.

Significant increase in credit risk

The Group monitors all financial assets and financial guarantee contracts that are subject to the impairment requirements to assess whether there has been a significant increase in credit risk since initial recognition. If there has been a significant increase in credit risk the Group will measure the loss allowance based on lifetime rather than 12-month ECL.

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In assessing whether the credit risk on a financial instrument has increased significantly since initial recognition, the Group compares the risk of a default occurring on the financial instrument at the reporting date based on the remaining maturity of the instrument with the risk of a default occurring that was anticipated for the remaining maturity at the current reporting date when the financial instrument was first recognised. In making this assessment, the Group considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort, based on the Group's historical experience and expert credit assessment.

Given that a significant increase in credit risk since initial recognition is a relative measure, a given change, in absolute terms, in the Probability of Default will be more significant for a financial instrument with a lower initial PD than compared to a financial instrument with a higher PD.

Definition of default

Critical to the determination of ECL is the definition of default. The definition of default is used in measuring the amount of ECL and in the determination of whether the loss allowance is based on 12-month or lifetime ECL, as default is a component of the probability of default (PD) which affects both the measurement of ECLs and the identification of a significant increase in credit risk.

The Group considers the following as constituting an event of default:

- The borrower is past due more than 90 days on any material credit obligation to the Group; or
- The borrower is unlikely to pay its credit obligations to the Group in full.

The definition of default is appropriately tailored to reflect different characteristics of different types of assets.

When assessing if the borrowers is unlikely to pay its credit obligations, the Group takes into account both qualitative and quantitative indicators. The information assessed depends on the type of the asset, for example in corporate lending a qualitative indicator used is the admittance of bankruptcy petition by National Company Law Tribunal. Quantitative indicators, such as overdue status and non-payment on another obligation of the same counterparty are key inputs in this analysis. The Group uses a variety of sources of information to assess default which are either developed internally or obtained from external sources. The definition of default is applied consistently to all financial instruments unless information becomes available that demonstrates that another default definition is more appropriate for a particular financial instrument.

Expected credit loss model

Basis the above-defined criteria, the Group considering the short-term nature of the majority of underlying portfolio of financial assets, calculates ECL on a collective basis as per the ECL model.

The expected credit loss is a product of exposure at default ('EAD'), probability of default ('PD') and loss given default ('LGD'). Accordingly, the financial assets have been segmented into three stages based on the risk profiles. The three stages reflect the general pattern of credit deterioration of a financial asset. The Group categories financial assets at the reporting date into stages based on the days past due ('DPD') status as under:

- Stage 1: Low credit risk, i.e. 0 to 30 days past due*

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- Stage 2: Significant increase in credit risk, i.e. 31 to 90 days past due*

- Stage 3: Impaired assets, i.e. more than 90 days past due

*excluding grace period of seven days.

LGD estimate of loss from a transaction given that a default occurs. PD is defined as the probability of whether the borrower will default on their obligation in the future. For assets which are in Stage 1, a 12-month PD is required. For Stage 2 assets a lifetime PD is required while Stage 3 assets are considered to have a 100% PD. EAD represents the expected exposure in the event of a default and is the gross carrying amount in case of the financial assets held by the Group.

The inputs and models used for calculating ECLs may not always capture all characteristics of the market at the date of the financial statements. To reflect this, qualitative adjustments or overlays are made as temporary adjustments. The Group regularly reviews its models in the context of actual loss experience and make adjustments when such differences are significantly material.

Presentation of allowance for ECL in the Balance Sheet:

Loss allowances for ECL are presented in the statement of financial position as follows:
- for financial assets measured at amortised cost: as a deduction from the gross carrying amount of the assets;
- for debt instruments measured at FVTOCI: no loss allowance is recognised in Balance Sheet as the carrying amount is at fair value.

2.15 Write off:

Financial assets are written off (either partially or in full) to the extent that there is no realistic prospect of recovery. This is generally the case when, as at the reporting date, financial asset is overdue for 12 months or more and the Group determines that the debtor does not have assets or source of income that could generate sufficient cash flows to repay the amounts subject to the write off.

Any subsequent recoveries are credited to impairment on financial instrument on statement of profit and loss.

2.16 Foreign Currency Transactions

Transactions in foreign currencies are translated into the functional currency of the Group at the exchange rates prevailing on the date of the transaction. Exchange differences arising due to the differences in the exchange rate between the transaction date and the date of settlement of any monetary items are taken to the statement of profit and loss. Monetary assets and monetary liabilities denominated in foreign currency are translated at the exchange rate prevalent at the date of the Balance Sheet and resultant gain/ loss is taken to the Statement of Profit and Loss.

2.17 Derivative financial instruments

The Group enters into derivative financial instruments to manage its exposure to interest rate risk and foreign exchange rate risk. Derivatives held include foreign exchange forward contracts, interest rate swaps and cross currency interest rate swaps. Derivatives are initially recognised at fair value at the date of a derivative contract is entered into and are subsequently remeasured to their fair value at each balance sheet date. The resulting gain/loss is recognised in the statement of profit and loss immediately unless the derivative is designated and is effective as a hedging

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instrument, in which event the timing of the recognition in the statement of profit and loss depends on the nature of the hedge relationship. The Group designates certain derivatives as hedges of highly probable forecast transactions (cash flow hedges). A derivative with a positive fair value is recognised as a financial asset whereas a derivative with a negative fair value is recognised as a financial liability.

Hedge accounting

The Group makes use of derivative instruments to manage exposures to interest rate and foreign currency. In order to manage particular risks, the Group applies hedge accounting for transactions that meet specific criteria. At the inception of a hedge relationship, the Group formally designates and documents the hedge relationship to which the Group wishes to apply hedge accounting and the risk management objective and strategy for undertaking the hedge. The documentation includes the Group's risk management objective and strategy for undertaking hedge, the hedging / economic relationship, the hedged item or transaction, the nature of the risk being hedged, hedge ratio and how the Group would assess the effectiveness of changes in the hedging instrument's fair value in offsetting the exposure to changes in the hedged item's fair value or cash flows attributable to the hedged risk. Such hedges are expected to be highly effective in achieving offsetting changes in fair value or cash flows and are assessed on an on-going basis to determine that they actually have been highly effective throughout the financial reporting periods for which they were designated.

Cash Flow Hedges

A cash flow hedge is a hedge of the exposure to variability in cash flows that is attributable to a particular risk associated with a recognised asset or liability (such as all or some future interest payments on variable rate debt) or a highly probable forecast transaction and could affect profit and loss. For designated and qualifying cash flow hedges, the effective portion of the cumulative gain or loss on the hedging instrument is initially recognised directly in OCI within equity (cash flow hedge reserve). The ineffective portion of the gain or loss on the hedging instrument is recognised immediately in Finance Cost in the statement of profit and loss. When the hedged cash flow affects the statement of profit and loss, the effective portion of the gain or loss on the hedging instrument is recorded in the corresponding income or expense line of the statement of profit and loss. When a hedging instrument expires, is sold, terminated, exercised, or when a hedge no longer meets the criteria for hedge accounting, any cumulative gain or loss that has been recognised in OCI at that time remains in OCI and is recognised when the hedged forecast transaction is ultimately recognised in the statement of profit and loss. When a forecast transaction is no longer expected to occur, the cumulative gain or loss that was reported in OCI is immediately transferred to the statement of profit and loss.

2.18 Cash and cash equivalents:

Cash and bank balances also include fixed deposits, margin money deposits, earmarked balances with banks and other bank balances which have restrictions on repatriation. Short term and liquid investments being subject to more than insignificant risk of change in value, are not included as part of cash and cash equivalents.

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2.19 Borrowing costs:

Borrowing costs include interest expense calculated using the effective interest method, finance charges in respect of assets acquired on finance lease and exchange differences arising from foreign currency borrowings, to the extent they are regarded as an adjustment to interest costs. Borrowing costs net of any investment income from the temporary investment of related borrowings, that are attributable to the acquisition, construction or production of a qualifying asset are capitalised as part of cost of such asset till such time the asset is ready for its intended use or sale. A qualifying asset is an asset that necessarily requires a substantial period of time to get ready for its intended use or sale. All other borrowing costs are recognised in profit or loss in the period in which they are incurred.

2.20 Taxation:

Current Tax:
Current income tax assets and liabilities are measured at the amount expected to be recovered from or paid to the taxation authorities in accordance with Income tax Act, 1961, Income Computation and Disclosure Standards and other applicable tax laws. The tax rates and tax laws used to compute the amount are those that are enacted at the reporting date.

Current income tax assets and liabilities are measured at the amount expected to be recovered from or paid to the taxation authorities in accordance with Income tax Act, 1961, Income Computation and Disclosure Standards and other applicable tax laws. The tax rates and tax laws used to compute the amount are those that are enacted at the reporting date.

Deferred Tax:

Deferred tax assets and liabilities are recognised for temporary differences arising between the tax bases of assets and liabilities and their carrying amounts. Deferred income tax is determined using tax rates (and laws) that have been enacted or substantively enacted by the reporting date and are expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled.

Deferred tax assets are only recognised for temporary differences, unused tax losses and unused tax credits if it is probable that future taxable amounts will arise to utilise those temporary differences and losses. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

Deferred tax assets and liabilities are offset where there is a legally enforceable right to offset current tax assets and liabilities and they relate to income taxes levied by the same tax authority on the same taxable entity, but they intend to settle current tax liabilities and assets on a net basis or their tax assets and liabilities are realised simultaneously.

2.21 Provisions, contingent liabilities and contingent assets:

Provisions are recognised only when:

(i) there is a present obligation (legal or constructive) as a result of a past event; and
(ii) it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation; and
(iii) a reliable estimate can be made of the amount of the obligation

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Provisions are measured at the present value of management's best estimate of the expenditure required to settle the present obligation at the end of the reporting period.

Contingent liabilities are disclosed when there is a possible obligation arising from past events, the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Group or a present obligation that arises from past events where it is either not probable that an outflow of resources will be required to settle or a reliable estimate of the amount cannot be made.

2.22 Cash flow statement:

Cash flows are reported using the indirect method, whereby profit/(loss) before tax for the year, is adjusted for the effects of transactions of non-cash nature and any deferrals or accruals of past or future cash receipts or payments. The cash flows from operating, investing and financing activities of the Group are segregated based on the available information.

2.23 Earnings per share:

Basic earnings per share is computed by dividing the profit / (loss) after tax by the weighted average number of equity shares outstanding during the year. Diluted earnings per share is computed by dividing the profit / (loss) after tax as adjusted for dividend, interest and other charges to expense or income relating to the dilutive potential equity shares, by the weighted average number of equity shares considered for deriving basic earnings per share and the weighted average number of equity shares which could have been issued on the conversion of all dilutive potential equity shares.

2.24 Operating Cycle:

Based on the nature of products / activities of the Group and the normal time between acquisition of assets and their realisation in cash or cash equivalents, the Group has determined its operating cycle as 12 months for the purpose of classification of its assets and liabilities as current and non-current.

2.25 Significant accounting judgements, estimates and assumptions:

The preparation of consolidated financial statements in conformity with Ind AS requires the Management to make estimate and assumptions that affect the reported amount of assets and liabilities as at the Balance Sheet date, reported amount of revenue and expenses for the year, and the accompanying disclosures including disclosure of contingent liabilities. The estimates and assumptions used in the accompanying consolidated financial statements are based upon the Management's evaluation of the relevant facts and circumstances as at the date of the consolidated financial statements. Actual results could differ from these estimates. Estimates and underlying assumptions are reviewed on a periodic basis. Revisions to accounting estimates, if any, are recognized in the year in which the estimates are revised and in any future years affected.

In the process of applying the Group's accounting policies, management has made the following judgements, which have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

a) *Business model assessment*: Classification of financial assets depends on assessment of business model within which the assets are held and assessment of whether the contractual terms of the financial asset are solely payments of principal and interest ('SPPI') on the principal amount outstanding. This assessment includes

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judgement reflecting all relevant evidence including how the performance of the assets is evaluated and their performance measured, the risks that affect the performance of the assets and how these are managed and how the managers of the assets are compensated. The Group monitors financial assets measured at amortised cost or fair value through other comprehensive income that are derecognised prior to their maturity to understand the reason for their disposal and whether the reasons are consistent with the objective of the business for which the asset was held. Monitoring is part of the Group's continuous assessment of whether the business model for which the remaining financial assets are held continues to be appropriate and if it is not appropriate whether there has been a change in business model and so a prospective change to the classification of those assets. (Refer note no.51).

b) *Impairment of financial assets*: The Group establishes criteria for determining whether credit risk on the financial assets has increased significantly since initial recognition, determines methodology for incorporating forward looking information into measurement of expected credit loss ('ECL') and selection of models used to measure ECL. The impairment loss on loans and advances is disclosed in more detail in Note 51.

c) *Fair value of financial instruments:* When the fair values of financial assets and financial liabilities recorded in the balance sheet cannot be measured based on quoted prices in active markets, their fair value is measured using various valuation techniques. The inputs to these models are taken from observable markets where possible, but where this is not feasible, a degree of judgment is required in establishing fair values. Judgments include considerations of inputs such as liquidity risk, credit risk and volatility. Changes in assumptions about these factors could affect the reported fair value of financial instruments.

d) *Effective Interest Rate (EIR) method:* The Group's EIR methodology, recognizes interest income/ expense using a rate of return that represents the best estimate of a constant rate of return over the expected behavioural life of loans given / taken and recognises the effect of potentially different interest rates at various stages and other characteristics of the product life cycle (including prepayments, penalty interest and charges).

e) Recognition of deferred tax *assets*: The Group has recognized deferred tax assets/(liabilities) and concluded that the deferred tax assets will be recoverable using the estimated future taxable income based on the experience and future projections. The Group is expected to generate adequate taxable income for liquidating these assets in due course of time.

f) *Other estimates*: These include contingent liabilities, provisions and useful lives of tangible assets and intangible assets.

2.26 Recent Accounting Announcements:

The Ministry of Corporate Affairs ("MCA") notifies new standards or amendments to the existing standards under Companies (Indian Accounting Standards) Rules as issued from time to time. On March 31, 2023, MCA amended the Companies (Indian Accounting Standards) Rules, 2015 by issuing the Companies (Indian Accounting Standards) Amendment Rules, 2023, applicable from April 1, 2023, as below:

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Ind AS 1 – Presentation of Financial Statements

The amendments require companies to disclose their material accounting policies rather than their significant accounting policies. Accounting policy information, together with other information, is material when it can reasonably be expected to influence decisions of primary users of general purpose consolidated financial statements. The Group does not expect this amendment to have any significant impact in its consolidated financial statements.

Ind AS 12 – Income Taxes

The amendments clarify how companies account for deferred tax on transactions such as leases and decommissioning obligations. The amendments narrowed the scope of the recognition exemption in paragraphs 15 and 24 of Ind AS 12 (recognition exemption) so that it no longer applies to transactions that, on initial recognition, give rise to equal taxable and deductible temporary differences. The Group is evaluating the impact, if any, in its consolidated financial statements.

Ind AS 8 – Accounting Policies, Changes in Accounting Estimates and Errors

The amendments will help entities to distinguish between accounting policies and accounting estimates. The definition of a change in accounting estimates has been replaced with a definition of accounting estimates. Under the new definition, accounting estimates are "monetary amounts in consolidated financial statements that are subject to measurement uncertainty". Entities develop accounting estimates if accounting policies require items in consolidated financial statements to be measured in a way that involves measurement uncertainty. The Group does not expect this amendment to have any significant impact in its consolidated financial statements.

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3	Cash and cash equivalents	As at 31 March 2023
	Cash on hand	10.28
	Balances with banks:	
	- in current accounts	10,111.84
	Total	**10,122.12**

4	Bank balance other than cash and cash equivalents	As at 31 March 2023
	Deposits with bank held as margin money against borrowings*	3,002.00
	Other bank deposits	321.28
	Accrued interest on deposits with bank	109.46
	Total	**3,432.74**

*Deposits marked as lien with banks against borrowings

5	Trade Receivable	As at 31 March 2023
	Considered Good – Secured	-
	Considered Good – Unsecured (Refer Note-5.1)	171.11
	Trade Receivables which have significant increase in credit risk	-
	Trade Receivables- credit impaired	-
		171.11

Impairment allowance on trade receivable is Nil.

5.1 Trade receivable aging schedule for the year ending 31 March 2023 summaried as below:

Particulars	Outstanding for following periods from due date of payments					
	Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years	Total
(i) Undisputed trade receivables – considered good	144.11	27.00	-	-	-	**171.11**
(ii) Undisputed Trade Receivables — which have significant increase in credit risk	-	-	-	-	-	-
(iii) Undisputed Trade Receivables — credit impaired	-	-	-	-	-	-
(iv) Disputed trade receivables – considered good	-	-	-	-	-	-
(v) Disputed Trade Receivables — which have significant increase in credit risk	-	-	-	-	-	-
(vi) Disputed Trade Receivables — credit impaired	-	-	-	-	-	-

6	Loans	As at 31 March 2023
	At amortised cost	
	(A) Loans	
	(i) Purchase finance	3,22,982.72
	(ii) Term Loans	1,49,091.13
	(iii) Others (Staff Loans)	688.04
	(iv) Interest accrued on loans	1,155.52
	Total (A) - Gross	**4,73,917.41**
	Less: Impairment loss allowance	4,974.99
	Less: Revenue received in advance	1,782.94
	Total (A) - Net	**4,67,159.48**

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(B)	
(i) Secured by tangible assets*	29,947.65
(ii) Secured by others	1,38,221.12
(ii) Covered by bank guarantee	1,76,061.49
(iii) Unsecured	1,29,687.15
Total (B) - Gross	**4,73,917.41**
Less: Impairment loss allowance	4,974.99
Less: Revenue received in advance	1,782.94
Total (B) - Net	**4,67,159.48**
(C) Loans in India**	
(i) Public sector	-
(ii) Others	4,73,917.41
Total (C) - Gross	**4,73,917.41**
Less: Impairment loss allowance	4,974.99
Less: Revenue received in advance	1,782.94
Total (C) - Net	**4,67,159.48**

* Based on the net book value of the tangible assets provided as security.
**Group has not granted loans to any party outside India
The net carrying amount of loans is considered a reasonable approximation of their fair value.
Refer note 51 on credit risk

Type of Borrower	As at 31 March 2023	
	Amount	Percentage
Promoters	-	-
Directors	-	-
KMPs	-	-
Related Parties	130.88	0.03%

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Investments	As at 31 March 2023
(A) Investments at amortised Cost:	
Debt securities*	72,009.49
Interest accrued on debt securities*	1,946.65
Less: Impairment loss allowance	(54.18)
Investment in pass through certificates (PTC)	53.02
Accrued interest on PTC	0.29
Less: Impairment loss allowance on pass through certificates	-
(B) Investments at fair value through other comprehensive income (OCI):	
Investments in compulsory convertible note	
Unquoted Investments	
Diptab Ventures Private Limited (refer note i)	
- Convertible note of 4 each, previous year Nil each (partly paid up)	-
Investment in Equity Instruments	
Unquoted Investments	
Euler Motors Private Limited (Refer Note ii)	
Compulsorily convertible preference shares of ₹99 each fully paid up	
- Series B2 Compulsorily convertible preference shares	179.26
- Series C Compulsorily convertible preference shares	60.98
Log 9 Materials Scientific Private Limited (Refer Note iii)	
Equity shares of ₹1 each fully paid up	164.60
(C) Investments at fair value through profit and loss:	
Investment in Mutual funds	153.16
Total (A)	**74,513.27**

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(i) Investment outside India	-
(ii) Investment in India	74,513.27
Total (B)	**74,513.27**

* Includes investment in unsecured perpetual debentures of Banks amounting to ₹26,257.58 lakhs

(i) During the year ended 31 March 2023, on 21 July 2022, the holding company has invested ₹130 in 130 convertible note paid up ₹1 per note of Diptab Ventures Private Limited having nominal value of ₹1 each at premium of ₹49,379 per convertible note. The holding company has entered into investment agreement with the issuer and accordingly the issuer will issue compulsory convertible preference share at the price of series B to the holding company.

(ii) The Oxy Ventures Private Limited has invested ₹234.30 lakhs in Euler Motors Private Limited by subscribing to 216 series B2 compulsory convertible preference shares and 635 series C compulsory convertible preference shares on September 20, 2022 and October 1, 2022 respectively.

(iii) As at March 31, 2023, the Oxy Ventures Private Limited has recognised fair value through other comprehensive income amounting to Rs. ₹24.69 lakhs based on the recent valuation of equity shares during the funding raised in the month December 2022

8 Other financial assets

	As at 31 March 2023
Security Deposits	17.20
Other advances (Refer Note 45)	61.73
Total	**78.93**

9 Current tax assets (Net)

	As at 31 March 2023
Current tax assets	392.09
Total	**392.09**

10 Deferred tax assets

	As at 31 March 2023
Tax effect of items constituting deferred tax assets	
Provision for gratuity	52.04
Provision for compensated absences	25.14
Impairment on financial instruments	898.54
Impairment on Asset Held for sale	4.33
Deferred processing fee on loan assets	448.73
Recognition of Lease Liability & Right to Use Asset	4.36
Loss for the Year	136.46
Cash Flow Hedge Reserve	90.92
	1,660.52
Tax effect of items constituting deferred tax liabilities	
Provision for gratuity	4.70
Difference between book balance and tax balance of property, plant and equipment	169.04
Unamortised processing fees on borrowings	3.18
Equity instruments designated at fair value through OCI	**176.92**
Deferred tax assets /(liabilities) (net)	**1,483.60**

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Deferred taxes arising from temporary differences for the year ended 31 March 2023 are summarized as follows:

Deferred tax assets /(Liabilities)	As at 1 April 2022	Recognized in profit or loss	Recognized in other comprehensive income	Consolidation Adjustment	As at 31 March 2023
Tax effect of items constituting deferred tax assets					
Provision for gratuity	52.92	13.17	(14.05)	-	52.04
Provision for Variable pay	5.31	(5.31)	-	-	-
Provision for compensated absences	22.39	2.75	-	-	25.14
Impairment on financial instruments	499.05	399.49	-	-	898.54
Impairment on Asset Held for sale	-	4.33	-	-	4.33
Deferred processing fee on loan assets	195.80	252.93	-	-	448.73
Recognition of Lease Liability & Right to Use Asset	-	4.36	-	-	4.36
Loss for the Year	-	94.11	-	42.35	136.46
Cash Flow Hedge Reserve	17.76	-	73.16	-	90.92
	793.23	**765.83**	**59.11**	**42.35**	**1,660.52**
Tax effect of items constituting deferred tax liabilities					
Difference between book balance and tax balance of property, plant and equipment	1.50	3.20	-	-	4.70
Fair value change in investment	0.76	(0.76)	-	-	-
Prepaid Expenses	21.63	(21.63)	-	-	-
Unamortised processing fees on borrowings	105.74	63.30	-	-	169.04
Equity instruments designated at fair value through OCI	-	-	3.18	-	3.18
	129.63	**44.11**	**3.18**	**-**	**176.92**
Deferred tax assets /(liabilities) (net)	**663.60**	**721.72**	**55.93**	**42.35**	**1,483.60**

11 Investment property

Particulars	Land-freehold	Total
Gross carrying amount (at cost)		
As at 01 April 2022	**149.92**	**149.92**
Additions	-	-
Disposals	-	-
Transfer (Refer Note 17)	**136.60**	**136.60**
As at 31 March 2023	**13.32**	**13.32**
Accumulated depreciation		
As at 01 April 2022	-	-
Charge for the year	-	-
Adjustments	-	-
As at 31 March 2023	-	-
Carrying amount		-
As at 31 March 2023	**13.32**	**13.32**

(i) As at 31 March 2023 the fair value (Level 3) of property is ₹13.32 Lakh. The property is carried at cost on basis of management's best assumption that fair value of property is higher than the carrying value.

12 Property, plant and equipment

Details of the Group's property, plant and equipment and their carrying amounts are as follows:

Particulars	Office Equipment	Furniture and Fixtures	Computers	Total
Gross carrying amount (at cost)				
As at 01 April 2022	-	-	**144.66**	**144.66**
Additions	2.50	42.64	200.28	**245.42**
Disposals	-	-	(70.93)	**(70.93)**
As at 31 March 2023	**2.50**	**42.64**	**274.01**	**319.15**
Accumulated depreciation				
As at 01 April 2022	-	-	**60.48**	**60.48**
Additions	0.23	0.43	57.12	**57.78**
Disposals	-	-	(27.76)	**(27.76)**
As at 31 March 2023	**0.23**	**0.43**	**89.84**	**90.50**
Carrying amount				
As at 31 March 2023	**2.27**	**42.21**	**184.17**	**228.65**

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Notes forming part of the consolidated Ind AS financial statements for the year ended 31 March 2023
(All amounts in Lakhs of ₹ unless otherwise stated)

13 Other Intangible assets

Details of the Group's intangible assets and their carrying amounts are as follows:

Particulars	Computer software	Total
Gross carrying amount (at cost)		
As at 01 April 2022	-	-
Additions	11.74	11.74
Disposals	-	-
As at 31 March 2023	**11.74**	**11.74**
Accumulated depreciation		
As at 01 April 2022	-	-
Additions	0.61	0.61
Disposals	-	-
As at 31 March 2023	**0.61**	**0.61**
Carrying amount		
As at 31 March 2023	**11.13**	**11.13**

14 Right to Use Asset

	As at 31 March 2023
Gross carrying amount (at cost)	
As at 01 April 2022	-
Additions	175.85
Disposals	-
As at 31 March 2023	175.85
Accumulated depreciation	
As at 01 April 2022	-
Additions	20.97
Disposals	-
As at 31 March 2023	20.97
Carrying amount	
As at 31 March 2023	**154.88**

15 Goodwill on consolidation

	As at 31 March 2023
Goodwill on consolidation	235.54
Total	**235.54**

16 Other non-financial assets

	As at 31 March 2023
Prepaid expenses	83.04
Advance to employees	0.21
Other non financial assets	13.17
Total	**96.42**

17 Assets held for sale

	As at 31 March 2023
Assets held for sale	136.60
Less: Impairment loss allowance	(18.60)
Total	**118.00**

During the year ended 31 March 2023, the Holding Company initiated identification and evaluation of potential buyers for its land situated at Madanpur Dabas, New Delhi. The Group anticipates completion of the sale in foreseeable future and accordingly, investments property amounting to ₹ 118.00 lakhs in respect of land have been reclassified under 'assets held for sale' at lower of cost or fair market value. The cost of land was ₹136.60 which has been impaired during the year on the basis of valuation report issued by registered valuer.

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18 Derivative financial Instruments

	As at 31 March 2023		
	Notional Amounts	Fair Value - Assets	Fair Value - Liabilities
Part I			
(i) Currency derivatives:			
-Currency swaps	4,752.48	231.10	-
Subtotal (i)	**4,752.48**	**231.10**	**-**
(ii) Interest rate derivatives			
Forward Rate Agreements and interest rate swaps	257.12		0.76
Subtotal (ii)	**257.12**	**-**	**0.76**
Total Derivative Financial Instruments (i)+(ii)	**5,009.60**	**231.10**	**0.76**
Part II			
Included in above (Part I) are derivatives held for hedging and risk management purposes as follows:			
(i) Fair value hedging:			
-Currency derivatives	-	-	-
-Interest Rate derivatives	-	-	-
Subtotal (i)	-	-	-
(i) Cash flow hedging:			
-Currency derivatives	4,752.48	231.10	-
-Interest rate derivatives	257.12	-	0.76
Subtotal (ii)	**5,009.60**	**231.10**	**0.76**
Total Derivative Financial Instruments (i+ii)	**5,009.60**	**231.10**	**0.76**

19 Trade payables

	As at 31 March 2023
Total outstanding dues of creditors micro enterprises and small enterprises	3.17
Total outstanding dues of creditors other than micro enterprises and small enterprises	429.12
Total	**432.29**

19.1 Trade Payable aging schedule for the year ending March 31, 2023 summaried as below:

Particulars	Outstanding for following periods from due date of payments				
	Less than 1 year	1-2 years	2-3 years	More than 3 years	Total
(i) MSME	-	-	-	-	-
(ii) Others	418.36	2.75	3.22	0.17	**424.50**
(iii) Disputed dues - MSME	-	-		3.17	**3.17**
(iv) Disputed dues - Others	-	-	4.62	-	**4.62**
Total	**418.36**	**2.75**	**7.84**	**3.34**	**432.29**

20 Other payables

	As at 31 March 2023
Total outstanding dues to micro and small enterprises	-
Total outstanding dues of creditors other than micro and small enterprises	
Employee related payable	92.14
Payable to OFB Tech Private Limited (Ultimate Holding Company) (Refer Note 45)	917.43
Total	**1,009.57**

21 Debt securities

	As at 31 March 2023
At amortised cost	
Secured	
Debentures (Refer Note 21.1)	26,471.67
Accrued interest on debentures	919.51
	27,391.18
Less: Unamortised processing fees on borrowings	88.15
Total	**27,303.03**
Debt securities in India	**27,303.03**
Debt securities outside India	-
Total	**27,303.03**

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21.1 Security and terms of repayment for redeemable non-convertible debenture (NCD)*

Repayment Terms	Tenure	Interest Range (At 31 March 2023)	As at 31 March 2023
Listed NCD:			
Fixed Interest rate			
3,500 NCD's of ₹1,00,000/- each	Upto 3 years	9.75% to 12.75%	3,500.00
250 NCD's of ₹1,000,000/- each	Upto 3 years	9.00%	2,500.00
Floating Interest rate			
Linked with 5.77% GSec 2030			
614 NCD's of ₹10,00,000/- each	Upto 2 years	8.65% to 8.75%	6,140.00
linked with BSE Sensex			
4,000 NCD's of ₹1,00,000/- each	Upto 3 years	9.00%	4,000.00
Linked with Repo Rate			
480 NCD's of ₹250,000/- each#	Upto 2 years	9.30%	1,200.00
Unlisted NCD:			**17,340.00**
Fixed Interest rate			
519 NCD's of ₹1,000,000/- each	Upto 4 years	11.24%	5,190.00
30,000 NCD's of ₹10,000/- each	Upto 2 years	9.50%	3,000.00
2,825 NCD's of ₹33,333.33/- each#	Upto 3 years	12.60%	941.67
			9,131.67
Total			**26,471.67**

(a) Non-convertible redeemable debentures are secured by first and exclusive charge over the specific identified book debts/ loan receivables of the holding company.

(b) Non-convertible redeemable debentures of ₹ 7,631.67 lakhs are secured by corporate guarantee also from the Ultimate Holding Company, OFB Tech Private Limited.

#Non-convertible redeemable debentures ("NCD") are redeemed during the year by reducing the face value of the NCD

Interest and unamortised processing fees is not included.

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Borrowings (other than debt securities)	As at 31 March 2023
At amortised cost	
Secured	
External commercial borrowings (Refer Note 22.1)	5,343.96
Term loans from banks (Refer Note 22.2)	2,08,566.25
Term loans from financial institutions (Refer Note 22.3)	58,654.09
Accrued interest on term loans	776.95
	2,73,341.25
Secured	
Cash credit and bank overdraft (Refer Note 22.4)	12,508.82
	12,508.82
Unsecured	
Lease Liability (Refer Note 53)	171.67
	171.67
Total (A) - Gross	**2,86,021.74**
Less: Unamortised processing fees on borrowings	579.94
Total (A) - Net	**2,85,441.80**

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Borrowings (other than debt securities) in India	2,80,081.69
Borrowings (other than debt securities) outside India	5,360.11
Total (B) - Net	**2,85,441.80**

22.1 Security and terms of repayment of External commercial borrowings in foreign currency ^

Repayment Terms	Tenure	Interest Range (At 31 March 2023)	As at 31 March 2023
Floating Interest rate Linked with USD 6M LIBOR Bullet	Upto 5 Years	9.81%	5,343.96
Total			**5,343.96**

Note: During the previous year, the holding company has availed total External Commercial Borrowing (ECBs) of USD 6.5 million for financing prospective borrowers as per the ECB guidelines issued by Reserve Bank of India ("RBI") from time to time. The borrowing had a maturity of five years. In terms of RBI guidelines, borrowings have been swapped into rupees and fully hedged for the entire maturity by way of cross currency swaps.

^ External Commercial Borrowing (ECB) is secured by first and exclusive charge on specific identified receivables of the holding company.

22.2 Security and terms of repayment for secured term loans from banks^

Repayment Terms	Tenure	Interest Range (At 31 March 2023)	As at 31 March 2023
Fixed Interest rate			
Monthly	Upto 4 years	9.50% to 12.00%	11,340.55
Floating Interest rate			
Bullet	Upto 1 Years	7.90% to 9.50%	98,990.40
Quarterly	Upto 4 Years	8.55% to 9.90%	53,768.07
Monthly	Upto 4 Years	8.75% to 11.90%	44,467.23
Total			**2,08,566.25**

^ Term loans from bank are secured by first and exclusive charge on specific identified receivables of the holding company. Term loans from banks of ₹ 2,257.90 lakhs are secured by corporate guarantee also by ultimate holding Company.

22.3 Security and terms of repayment for secured term loans from financial institutions^

Repayment Terms	Tenure	Interest Range (At 31 March 2023)	As at 31 March 2023
Fixed Interest rate			
Quarterly	Upto 3 years	9.10% to 10.25%	6,250.00
Monthly	Upto 4 years	9.00% to 11.75%	4,640.68
Floating Interest rate			
Bullet	Upto 2 Years	9.50%	4,300.00
Quarterly	Upto 3 Years	8.90%	10,000.00
Monthly	Upto 3 Years	9.00% to 11.50%	33,463.41
Total			**58,654.09**

^ Term loans from financial institutions are secured by first and exclusive charge on specific identified receivables of the holding company. Term loans from financial institutions of ₹ 1,715.09 lakhs are secured by corporate guarantee by ultimate holding Company. Term loan from financial institution of ₹ 474.65 lakhs secured by guarantee of third party.

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22.4 Security and terms of repayment for secured Loans repayable on demand (Cash credit and bank overdraft)^

Repayment Terms	Tenure	Interest Range (At 31 March 2023)	As at 31 March 2023
Floating Interest rate Bullet	Upto 1 year	8.15% to 9.65%	12,508.82
			12,508.82

^ Cash credit and bank overdraft are secured by first and exclusive charge on specific identified receivables of the holding company. Further cash credit and bank overdraft limit of certain banks are secured by fixed deposits.

23

Other financial liabilities	As at 31 March 2023
Margin money from borrowers	6,536.24
Interest accrued but not due on margin money	118.22
Loans pending disbursement (Refer Note 45)	5,952.44
Others	16.74
Total	**12,623.64**

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Current tax liabilities	As at 31 March 2023
Provision for Tax [net of taxes paid ₹ 6,135.36 Lakhs)	805.73
Total	**805.73**

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Provisions	As at 31 March 2023
Provision for employee benefits:	
Provision for gratuity (Refer Note 42(b), 42(d))	208.72
Provision for compensated absences (Refer Note 42(c))	99.87
Total	**308.59**

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Other non-financial liabilities	As at 31 March 2023
Statutory remittances	587.72
Total	**587.72**

In relation to holding company, undisputed statutory related to provident fund amounting to Rs. 3.19 lakhs has not been deposited for the FY 2022-23 which included 1.76 lakhs outstanding for more than 6 months due to Adhaar verification issue. The holding Company is in the process to get the verification completed and deposit of amount with the statutory authority.

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27 Equity

(a) Equity Share Capital

(i) Share capital authorised, issued, subscribed and paid-up

Particulars	As at 31 March 2023	
	No. of shares	(₹ in lakhs)
Authorised Equity share capital		
Equity shares of Rs.10 each	7,33,81,715	7,338.17
Total	**7,33,81,715**	**7,338.17**
Issued, subscribed and paid up Equity share capital		
Equity shares of Rs.10 each	5,36,78,676	5,367.86
	5,36,78,676	**5,367.86**

(ii) Terms/rights attached to equity shares

Each holder of equity shares is entitled to one vote per share and ranks pari passu. In the event of liquidation of the Group, the holders of equity shares will be entitled to receive any of the remaining assets of the Group after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

(iii) Reconciliation of the shares outstanding at the beginning and at the end of the year

Particulars	As at 31 March 2023	
	No. of shares	(₹ in lakhs)
At the beginning of the year	**5,14,77,209**	**5,147.72**
Add:		
- Issued during the year (refer note vi)	20	-
- Converted during the year (refer note vii)	22,01,447	220.14
Outstanding at the end of the year^	**5,36,78,676**	**5,367.86**

(iv) Equity shares in the Company held by the promoter of the Company

Particulars	As at 31 March 2023	
	No. of shares	% of holding
OFB Tech Private Limited (ultimate holding company)	5,14,77,159	95.90
Ruchi Kalra (including nominee shares)^	22,01,467	4.10

^Till February 2022, Ms. Ruchi Kalra was holding 10 shares as nominee shareholder of OFB Tech Private Limited and on 25 February 2022 10 shares were transferred from OFB Tech Private Limited in her name as beneficiary shareholder; Cumulative holding as on 31 March 2022 was 20 Equity Shares.

(v) Details of shareholders holding more than 5% shares in the company

Particulars	As at 31 March 2023	
	No. of shares	% of holding
OFB Tech Private Limited (ultimate holding company)	5,14,77,159	95.90

(vi) The holding Company under the provisions of Sections 42 and 62(1)(c) of the Companies Act, 2013, as amended, including the rules made thereunder, has concluded Private Placement, by allotting 10 equity shares at a price of ₹ 1,041.26 per equity share with a face value of ₹ 10 per share including a premium of ₹ 1,031.26 per share aggregating ₹ 0.10 lakhs, on 05 April 2022 and further another allotment of 10 equity shares at a price of ₹ 1,041.26 per equity share with a face value of ₹ 10 per share including a premium of ₹ 1,031.26 per share aggregating ₹ 0.10 lakhs, on 06 April 2022.

(vii) Pursuant to the applicable provisions of Section 55 of the Companies Act, 2013 and applicable rules made thereunder and pursuant to the request received from the Promoter, the holding Company has converted 22,01,447 Series A OCRPS held by the Promoter into Equity Shares having face value ₹ 10 each in the ratio of 1:1, on 11 April 2022.

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(b) Instruments entirely equity in nature

(i) Cumulative, mandatorily and compulsorily convertible preference shares ("CCPS")

Particulars	As at 31 March 2023	
	No. of shares	(₹ in lakhs)
Authorised		
-Series A cumulative, mandatory and fully convertible preference shares of Rs. 10 each	1,43,82,874	1,438.29
Total	**1,43,82,874**	**1,438.29**
Issued, subscribed and paid up		
-Series A cumulative, mandatory and fully convertible preference shares of Rs. 10 each	1,43,82,868	1,438.29
Total	**1,43,82,868**	**1,438.29**

(ii)Terms/rights attached to cumulative, mandatorily and compulsorily convertible preference shares ("CCPS")

Series A CCPS are initially convertible into equity shares of Rs. 10 each at such conversion price that one Series A CCPS shall convert into one equity share upon earlier of the following:

(a) in connection with an IPO, prior to the filing of a prospectus (or equivalent document, by whatever name called) by the holding Company with the competent authority or such later date as may be permitted under Applicable Laws, or

(b) at any time at the option of preference share holders, or

(c) one day prior to the expiry of 20 years from the date of issuance of preference shared and the Series A conversion price shall be subject to adjustment from time to time.

(iii) Reconciliation of cumulative, mandatorily and compulsorily convertible preference shares ("CCPS")

Particulars	As at 31 March 2023	
	No. of shares	(₹ in lakhs)
At the beginning of the year	**75,58,340**	**755.83**
Add:		
-Issued during the year (refer note v)	68,24,528	682.46
Outstanding at the end of the year	**1,43,82,868**	**1,438.29**

(iv) Details of shareholders holding of cumulative, mandatorily and compulsorily convertible preference shares ("CCPS")

Particulars	As at 31 March 2023	
	No. of shares	% of holding
Alpha Wave Ventures II LP	54,30,276	37.76
Internet Fund VII Pte. Ltd.	33,02,191	22.96
Norwest Capital, LLC	27,88,515	19.39
Creation Investments Social Ventures Fund V, LP	14,67,634	10.20
Matrix Partners India Investments IV, LLC	13,82,145	9.61

(v) During the year ended 31 March 2023, pursuant to the provisions of Sections 42, 62(1)(c) and 55 of the Companies Act, 2013, as amended, including the rules made thereunder the holding Company has issued 68,24,528 Series A CCPS at a price of ₹ 1,041.26 per CCPS with a face value of ₹ 10 per share including a premium of ₹ 1,031.26 per share aggregating ₹ 71,061.08 lakhs on private placement basis on 05 April 2022, 06 April 2022 and 06 August 2022 with voting rights pari passu with the equity shares of the holding Company carrying preferential dividend @ 0.0001% per annum in such time preference shares are outstanding.

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28 Other equity

Particulars	As at 31 March 2023
Securities premium reserve	1,89,180.35
Statutory reserve (in terms of Section 45-IC of the Reserve Bank of India Act, 1961)	6,616.76
Retained earnings	26,531.45
Employee stock Options Outstanding Account	641.16
Non Controlling Interest	322.90
Optionally convertible redeemable preference shares	73.39
Equity instruments designated at fair value through other comprehensive income	27.44
Cash flow hedges reserve	(270.35)
Total	**2,23,123.10**

(i) Securities premium reserve[1]

Particulars	As at 31 March 2023
Opening balance	1,19,110.04
Add: Securities premium on issue of shares (Refer note 27a(vi) & 27b(v))	70,378.84
Less: Optionally Convertible Redeemable Preference Shares (Refer note (vii))	293.53
Less: Share issue expenses	15.00
Closing balance	**1,89,180.35**

(ii) Statutory reserve (in terms of Section 45-IC of the Reserve Bank of India Act, 1934)[2]

Particulars	As at 31 March 2023
Opening balance	2,686.66
Add: Transferred from retained earnings	3,930.10
Closing balance	**6,616.76**

(iii) Cash flow hedges reserves[3]

Particulars	As at 31 March 2023
Opening balance	**(52.82)**
Add: Transferred from other comprehensive income	(217.53)
Closing balance	**(270.35)**

(iv) Deemed equity contribution[4]

Particulars	As at 31 March 2023
Opening balance	**780.91**
Less: Transferred to payable (Refer Note 28(7))	(780.91)
Closing balance	**-**

(v)Employee stock Options Outstanding Account[5]

Particulars	As at 31 March 2023
Opening balance	**112.98**
Add: Share based payment expense as per Statement of profit and loss (refer note 48.2)	528.18
Closing balance	**641.16**

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(vi)Non controlling Interest

Particulars	As at 31 March 2023
Opening balance	-
Adjustment due to acquisition of Zfirst Technologies Private Limited	304.12
Add: Profit for the year	18.78
Closing balance	**322.90**

(vii) Equity Component of Optionally convertible redeemable preference shares [8]

(a) Optionally convertible redeemable preference shares

Particulars	As at 31 March 2023	
	No. of shares	(₹ in lakhs)
Authorised		
-Series A optionally convertible and redeemable preference shares of Rs. 10 each	29,35,263	293.53
Total	**29,35,263**	**293.53**
Issued, subscribed and paid up		
-Series A optionally convertible and redeemable preference shares of Rs. 10 each	7,33,816	73.39
Total	**7,33,816**	**73.39**

(b) Reconciliation of Optionally convertible redeemable preference shares

Particulars	As at 31 March 2023
Opening balance	-
Add: Transferred from Securities premium reserve (Refer Note 28(8))	293.53
Less: Converted into equity shares during the year (Refer Note 27a(vii))	220.14
Closing balance	**73.39**

Terms/rights attached to optionally convertible redeemable preference shares ("OCRPS")

Holding Company has issued Series A OCRPS, without any dividend right, will rank pari passu among themselves, convertible into one equity shares each as per conditions mentioned below. Upon conversion of Series A OCRPS into Equity Shares, the holder of the Equity Shares shall be entitled to participate in the dividend of equity shares on pari passu basis with the holder of all other Equity Shares.

Out of these 22,01,447 Series A OCRPS convertible into equity upon closing of issue, 3,66,908 Series A OCRPS convertible into equity shares upon the Holding Company achieving a pre-tax return on asset of 6% per quarter and remaining 3,66,908 Series A OCRPS convertible into equity shares upon the earlier of (a) completion of an equity capital raise by the Company of not less than USD 100,000,000 (United States Dollars One Hundred Million) (including through a (i) primary investment or a (ii) simultaneous primary investment and secondary sale of Equity Securities) at a pre-money valuation of not less than USD 2500,000,000 (United States Dollars Two Billion Five Hundred Million Thousand and Five Hundred Million) or (b) a Qualified IPO at a pre-money valuation of not less than USD 2500,000,000 (United States Dollars Two Billion Five Hundred Million).

(viii) Equity instruments designated at fair value through other comprehensive income[9]

Particulars	As at 31 March 2023
Opening balance	-
Add: Transferred from other comprehensive income	27.44
Closing balance	**27.44**

(ix) Retained earnings[6]

Particulars	As at 31 March 2023
Opening balance	**10,687.42**
Add: Profit for the year	19,732.37
Add: Remeasurement gain on defined benefit plans	41.76
Less: Transferred to statutory reserve u/s 45-IC of the Reserve Bank of India Act, 1934	3,930.10
Closing balance	**26,531.45**

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Nature and purpose of other equity

(1) Securities premium
Securities premium is used to record the premium on issue of shares. It can be utilised only for limited purposes in accordance with the provisions of the Companies Act, 2013.

(2) Reserve fund in terms of section 45-IC(1) of the Reserve Bank of India Act, 1934
This reserve is maintained in accordance with the provisions of Section 45-IC of the Reserve Bank of India Act, 1934 wherein every non-banking financial company shall create a reserve fund the transfer therein a sum not less than twenty per cent of its net profit every year as disclosed in the Statement of profit and loss and before any dividend is declared.

(3) Cash flow hedge reserve
It represents the cumulative gains/(losses) arising on revaluation of the derivative instruments designated as cash flow hedges through OCI.

(4) Deemed equity contribution
This related to the stock options granted by the Ultimate Holding Company to group's employees under an employee stock options plan. For further information about the share based payments to employees is set out in note 49.1.

(5) Employee stock Options Outstanding Account
Share options outstanding account is created as required by Ind AS 102 'Share Based Payments' on the Employee Stock Option Scheme operated by the holding Company.

(6) Retained earnings
Retained earnings represents the surplus in Profit and Loss Account and appropriations.
The Group recognises change on account of remeasurement of the net defined benefit liability (asset) as part of retained earnings with separate disclosure,
which comprises of:
(a) actuarial gains and losses;
(b) return on plan assets, excluding amounts included in net interest on the net defined benefit liability (asset) ; and
(c) any change in the effect of the asset ceiling, excluding amounts included in net interest on the net defined benefit liability (asset).

(7) During the year, the holding Company has reimbursed the Stock Option costs classified under deemed equity to the Ultimate Holding Company pursuant to agreement executed between the holding Company and Ultimate Holding Company.

(8) During the year ended 31 March 2023, on 06 April 2022 the Holding Company has allotted 29,35,263 Series A OCRPS of ₹ 10 each as bonus shares on selective basis of an aggregate nominal value of ₹ 293.53 lakhs credited as fully paid up bonus shares to the one of the Promoter out of the Securities Premium Account.

(9) Equity instruments designated at fair value through other comprehensive income
It represents the gains/(losses) arising on revaluation of the equity instruments designated at fair value through OCI.

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Notes forming part of the consolidated Ind AS financial statements for the year ended 31 March 2023
(All amounts in Lakhs of ₹ unless otherwise stated)

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Interest income (on financial assets measured at amortised cost)	Year ended 31 March 2023
Interest on loans (Refer Note 45)	48,380.99
Interest income from investments	5,110.41
Interest on deposits with banks	177.39
Total	**53,668.79**

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Fee and commission income	Year ended 31 March 2023
Service and other fees (Refer Note 45)	1,670.34
Subvention charges (Refer Note 45)	747.13
Total	**2,417.47**

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Net gain on fair value changes (on financial assets measured at FVTPL)	Year ended 31 March 2023
-On Mutual fund investments	733.67
Total	**733.67**

Fair value changes:	
-Realised (Including reinvested)	730.51
-Unrealised	3.16
Total	**733.67**

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Net gain on derecognition of financial instruments under amortised cost category	Year ended 31 March 2023
-On Debt Securities	170.98
Total	**170.98**

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Other income	Year ended 31 March 2023
Interest on income tax refund	9.99
Excess liabilities written back	48.60
Total	**58.59**

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Finance costs (on financial liabilities measured at amortised cost)	Year ended 31 March 2023
Interest expenses on:	
Borrowings:	
-On Loans from banks	10,120.38
-On Loans from financial institutions*	4,901.95
Debt securities	
-On Debentures	3,058.57
-On Commercial paper	114.22
Others:	
-On margin money	131.23
- On lease liability	6.80
Total	**18,333.15**

*includes premium on principal only swaps on foreign currency loans to ₹ 241.26 lakhs

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35 Impairment on financial instruments	Year ended 31 March 2023
Impairment on financial instruments measured at amortised cost	
Impairment allowance on loans (Refer Note 51)	1,911.87
Impairment allowance on investment	39.60
Loss on financial assets written off [Net off recovery ₹ 76.91 lakhs]	823.15
Total	**2,774.62**

36 Employees benefit expense	Year ended 31 March 2023
Salaries and wages (Refer Note 45)	5,764.15
Contribution to provident and other fund (Refer note 42(a))	137.79
Share based payment to employees (Refer note 45, 48.1 & 48.2)	1,719.50
Gratuity (refer note 42(b), 42(d))	134.70
Staff welfare expense	42.80
Total	**7,798.94**

37 Depreciation, amortisation and impairment expense	Year ended 31 March 2023
Depreciation on property, plant and equipment	57.78
Amortisation of intangible assets	0.61
Depreciation on Right to use asset	20.97
Impairment of non-financial assets	18.60
Total	**97.96**

38 Other expenses	Year ended 31 March 2023
Rates and taxes	240.32
Rent and energy costs	9.36
Communication costs	20.75
Printing and stationery	8.13
Auditor remuneration: (Net of GST)	
- For statutory audit	24.10
- For limited review	9.00
- For tax audit	3.00
- For other certification and reporting	4.50
Legal and professional (Refer Note 45)	306.33
Insurance	53.54
Travelling and conveyance (Refer Note 45)	431.03
Information technology expenses (Refer Note 45)	279.32
Corporate Social Responsibility	120.00
Business auxiliary services (Refer Note 45)	379.15
Bank charges	3.09
Directors' sitting fees	14.75
Miscellaneous	31.55
Total	**1,937.92**

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39 Income tax expense

Income tax expense recognised in Statement of profit and loss

Particulars	Year ended 31 March 2023
Current tax	
In respect of the current year	7,077.48
	7,077.48
Deferred tax charge/ (benefits)	
In respect of the current year	(721.72)
	(721.72)

The major components of tax expense and the reconciliation of the expected tax expense based on the domestic effective tax rate and expense in statement of profit and loss, is as follows:-

Particulars	Year ended 31 March 2023
Profit before tax	26,106.91
Domestic tax rate	25.168%
Expected tax expense [A]	**6,570.59**
Tax effect of adjustments to reconcile expected income tax expense	
Corporate Social responsibility expenses not allowable for tax purpose	30.20
Relating to origination and reversal of temporary differences	(196.54)
Net Addition/deduction u/s 36(i)(viia)	146.83
Non deductible expenses	(195.32)
Others	-
Total adjustments [B]	**(214.83)**
Actual tax expense [C=A+B]	**6,355.76**
Tax expense comprises:	
Current tax expense	7,077.48
Deferred tax credit	(721.72)
Tax expense recognized in profit or loss [D]	**6,355.76**

Income tax expense recognized in other comprehensive income

Particulars	Year ended 31 March 2023
Income tax relating to remeasurement gains/(losses) on defined benefit plans	(14.05)
Income tax relating to Gains from investments in equity instruments designated at fair value	(3.18)
Income Tax relating to derivative instruments in Cash flow hedge relationship	73.16
	55.93
Bifurcation of the income tax recognised in other comprehensive income into:-	
Items that will not be reclassified to profit or loss	(17.23)
Items that will be reclassified to profit or loss	73.16
	55.93

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40 Earnings per share

Particulars	Year ended 31 March 2023
a) Basic earnings ₹ per share	29.20
b) Diluted earnings ₹ per share	27.91

During the year, on 06 April 2022 the Holding Company has issued 29,35,263 Series A OCRPS of ₹ 10 each as bonus shares on selective basis of an aggregate nominal value of ₹ 293.53 lakhs credited as fully paid up bonus shares to the one of the Promoter of the Holding Company out of the Securities Premium Account. Accordingly, basic and diluted earnings per share has been calculated based on the weighted average number of shares outstanding in the current and previous year, as adjusted by issuance of OCRPS.

c) Reconciliations of earnings used in calculating earnings per share

Particulars	Year ended 31 March 2023
Basic earnings per share	
Profits attributable to the equity holders of the holding company used in calculating basic earnings per share	19,732.37
Diluted earnings per share	
Profit attributable to the equity holders of the holding company used in calculating diluted earnings per share	19,732.37

d) Weighted average number of shares used as the denominator

Particulars	Year ended 31 March 2023
Weighted average number of equity shares used as the denominator in calculating basic earnings per share	6,75,65,360
Adjustments for calculation of diluted earnings per share	31,43,331
Weighted average number of equity shares and potential equity shares used as the denominator in calculating diluted earnings per share	7,07,08,691

41 Change in liabilities arising from financing activities

Particulars	Debt securities	Borrowings (Other than debt securities)	Total
As at 01 April 2022	**39,131.54**	**1,62,347.19**	**2,01,478.73**
Cash flows:			
Proceeds from debt securities/borrowings	6,901.38	4,68,250.73	4,75,152.11
Repayment of debt securities/borrowings	(18,729.89)	(3,45,919.42)	(3,64,649.31)
As at 31 March 2023	**27,303.03**	**2,84,678.50**	**3,11,981.53**

42 Disclosures under Ind AS 19 (Employee benefits)

(a) Defined contribution plans:

The Group makes contributions, determined as a specified percentage of employee salaries, in respect of qualifying employees towards Employees' Provident Fund and Employees' State Insurance schemes, which are defined contribution plans. The Group has no obligation other than to make the specified contributions. The contributions are charged to the statement of profit and loss as they accrue.

Amount recognized as an expense towards defined contribution plans

Particulars	Year ended 31 March 2023
Contribution to employees provident fund	134.28
Contribution to employee state insurance schemes	3.51
Total	**137.79**

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Notes forming part of the consolidated Ind AS financial statements for the year ended 31 March 2023
(All amounts in Lakhs of ₹ unless otherwise stated)

(b) Defined benefit plans:

The Holding Company operates a funded gratuity benefit plan wherein every employee is entitled to a benefit equivalent to 15/26 days salary (includes dearness allowance) last drawn for each completed year of service. The same is payable on termination of service, or retirement, or death, whichever is earlier. The benefit vests after five years of continuous service. Gratuity benefits are valued in accordance with the Payment of Gratuity Act, 1972.

The trust named "Oxyzo Financial Services Private Limited Employee Group Gratuity Trust" was formed on 25 March 2022, approval of which from Income Tax department is receive don 24 March 2023 w.e.f 25 March 2022. Currently, Holding Company manages employee gratuity fund and have fund policy with LIC.

The gratuity plan of the Holding Company is funded gratuity plan. These plans typically expose the Holding Company to actuarial risks such as: Interest rate risk, Liquidity risk, Salary escalation risk, demographic risk, regulatory risk

Interest rate risk	The plan exposes the Company to the risk of fall in interest rates. A fall in interest rates will result in an increase in the ultimate cost of providing the above benefit and will thus result in an increase in the value of the liability (as shown in financial statements).
Liquidity risk	This is the risk that the Company is not able to meet the short-term gratuity payouts. This may arise due to non availability of enough cash / cash equivalent to meet the liabilities or holding of illiquid assets not being sold in time.
Salary escalation risk	The present value of the defined benefit plan is calculated with the assumption of salary increase rate of plan participants in future. Deviation in the rate of increase of salary in future for plan participants from the rate of increase in salary used to determine the present value of obligation will have a bearing on the plan's liability.
Demographic risk	The Company has used certain mortality and attrition assumptions in valuation of the liability. The Company is exposed to the risk of actual experience turning out to be worse compared to the assumption.
Regulatory Risk	Gratuity benefit is paid in accordance with the requirements of the Payment of Gratuity Act, 1972 (as amended from time to time). There is a risk of change in regulations requiring higher gratuity payouts (e.g. Increase in the maximum limit on gratuity of ₹ 20,00,000).
Asset Liability Mismatching or Market Risk	The duration of the liability is longer compared to duration of assets,exposing the Company to market risk for volatilities/fall in interest rate.
Investment Risk	The probability or likelihood of occurrence of losses relative to the expected return on any particular

The most recent actuarial valuation of the present value of the defined benefit obligation were carried out as at 31 March 2023 by Ms. Vichitra Malhotra (FIAI M.No. 10336), Fellow of the Institute of Actuaries of India. The present value of the defined benefit obligation, and the related current service cost, were measured using the projected unit credit method.

Principal assumptions:	**Gratuity**
	As at 31 March 2023
Discount rate (per annum)	7.45%
Salary growth rate (per annum)	9.00%
Retirement age	60 Years
Withdrawal rate based on age: (per annum)	
Upto 30 years	9.44%
31-44 years	5.71%
Above 44 years	0.00%
In service mortality	IALM 2012-14

Assets and Liability (Balance Sheet Position)

Particulars	**Gratuity**
	As at 31 March 2023
Present Value of Obligation	374.09
Less: Fair Value of Plan Assets	167.30
Net Asset / (Liability)	**206.79**

Amounts recognised in statement of profit and loss in respect of these defined benefit plans are as follows :-

Particulars	**Gratuity**
	Year ended 31 March 2023
Current service cost	116.41
Net interest cost/ (Income) on the Net Defined Benefit/(Liability)/Asset	16.36
Component of defined benefit cost recognised in profit or loss	**132.77**
Remeasurement on the net defined benefit liability:	
Actuarial (gains)/ losses arising from changes in demographic assumptions	(16.70)
Actuarial (gains)/ losses arising from changes in financial assumptions	(12.66)
Actuarial (gains)/ losses arising from experience adjustment	(25.24)
Return on plan assets , excluding amount recognised in net interest expense	(1.21)
Component of defined benefit cost recognised in Other comprehensive Income	**(55.81)**

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The Current Service Cost and the net interest expense for the year are included in the Employee benefits expenses line items in the statement of profit and loss. The remeasurement of the net defined benefit liability is included in other comprehensive income.

Changes in the Fair Value of Plan Assets

Particulars	Year ended 31 March 2023
Fair Value of Plan Assets as at the beginning	**67.47**
Investment Income	4.92
Employer's Contribution	93.70
Return on plan assets , excluding amount recognised in net interest expense	1.21
Transfer In / (Out)	-
Fair Value of Plan Assets as at the end	**167.30**

Movements in the present value of the defined benefit obligation are as follows :-

Particulars	Gratuity
	Year ended 31 March 2023
Present value of obligation as at the beginning	**280.82**
Current service cost	116.41
Interest cost	21.28
Re-measurement (or Actuarial) (gain) / loss arising from:	
- changes in demographic assumptions	(16.70)
- changes in financial assumptions	(12.66)
- experience adjustment	(25.24)
Benefits paid	(0.75)
Transfer in/(out)	10.93
Present value of obligation as at the end	**374.09**

Significant actuarial assumptions for the determination of the defined obligation are discount rate, expected salary increase and mortality. The sensitivity analysis below have been determined based on reasonable possible changes of the assumptions occurring at the end of the reporting year, while holding all other assumptions constant.

Particulars	31 March 2023	
	Decrease	Increase
Discount Rate (-/+ 1%)	440.56	321.38
(% change compared to base due to sensitivity)	17.80%	-14.10%
Salary Growth Rate (-/+ 1%)	335.58	414.42
(% change compared to base due to sensitivity)	-10.30%	10.80%
Attrition Rate (-/+ 50% of attrition rates)	389.22	360.93
(% change compared to base due to sensitivity)	4.00%	-3.50%
Mortality Rate (-/+ 10% of mortality rates)	374.00	374.20
(% change compared to base due to sensitivity)	0.00%	0.00%

Sensitivity Analysis

The sensitivity analysis presented above may not be representative of the actual change in the defined benefit obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated. There is no change in the method of valuation for the prior period.

Other disclosures

Maturity profile of defined benefit obligation

Particulars	As at 31 March 2023
Weighted average duration (based on discounted cashflows)	17 Years
Expected cash flows over the next (valued on undiscounted basis):	
1 year	15.61
2-5 years	88.80
6-10 years	109.72
More than 10 years	1,464.54

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(c) Other long-term benefits:

Provision for unfunded Compensated Absences for all employees is based upon actuarial valuations carried out at the end of every financial year. Major drivers in actuarial assumptions, typically, are years of service and employee compensation. Pursuant to the issuance of the Indian Accounting Standard (IndAS) 19 on 'Employee Benefits', commitments are actuarially determined using the 'Projected Unit Credit' Method. Gains and losses on changes in actuarial assumptions

Interest rate risk	The plan exposes the Company to the risk of fall in interest rates. A fall in interest rates will result in an increase in the ultimate cost of providing the above benefit and will thus result in an increase in the value of the liability (as shown in financial statements).
Liquidity risk	This is the risk that the Company is not able to meet the short-term benefit payouts. This may arise due to non availability of enough cash / cash equivalent to meet the liabilities or holding of illiquid assets not being sold in time
Salary escalation risk	The present value of the above benefit plan is calculated with the assumption of salary increase rate of plan participants in future. Deviation in the rate of increase of salary in future for plan participants from the rate of increase in salary used to determine the present value of obligation will have a bearing on the plan's liability.
Demographic risk	The Company has used certain mortality and attrition assumptions in valuation of the liability. The Company is exposed to the risk of actual experience turning out to be worse compared to the assumption.

Assets and Liability (Balance Sheet Position)

Particulars	**Leave** **As at 31 March 2023**
Present Value of Obligation	99.87

Bifurcation of Present Value of Obligation at the end of the year as per revised ScheduleIII of the Companies Act, 2013

Particulars	**As at 31 March 2023**
Current Liability (Short term)	6.17
Non-Current Liability (Long term)	93.70
Present Value of Obligation as at the end	**99.87**

Expense Recognised in Income Statement

Particulars	**As at 31 March 2023**
Expense Recognised in Income Statement	19.65
Expense Recognised in Income Statement	**19.65**

Demographic Assumptions

The principal demographic assumptions used in the valuation are shown in the table below

Principal assumptions:	**As at 31 March 2023**
Mortality Rate	100% of IALM 2012-14
Normal retirement age	60 Years
Attrition / Withdrawal rates, based on age: (per annum)	
Upto 30 years	9.44%
31-44 years	5.71%
Above 44 years	0.00%
Rate of Leave Availment (per annum)	0.00%
Rate of Leave Encashment during employment (per	0.00%

Significant actuarial assumptions for the determination of the defined obligation are discount rate, expected salary increase and mortality. The sensitivity analysis below have been determined based on reasonable possible changes of the assumptions occurring at the end of the reporting period, while holding all other assumptions constant.

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Particulars	31 March 2023	
	Decrease	Increase
Discount Rate (-/+ 1%)	118.32	85.38
(% change compared to base due to sensitivity)	18.50%	-14.50%
Salary Growth Rate (-/+ 1%)	85.44	117.84
(% change compared to base due to sensitivity)	-14.40%	18.00%
Attrition Rate (-/+ 50% of attrition rates)	107.02	94.89
(% change compared to base due to sensitivity)	7.20%	-5.00%
Mortality Rate (-/+ 10% of mortality rates)	99.93	99.80
(% change compared to base due to sensitivity)	0.10%	-0.10%

Sensitivity Analysis

The sensitivity analysis presented above may not be representative of the actual change in the defined benefit obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated. There is no change in the method of valuation for the prior period.

Other disclosures

Maturity profile of defined benefit obligation

Particulars	As at 31 March 2023
Weighted average duration (based on discounted cashflows)	17 Years
Expected cash flows over the next (valued on undiscounted basis):	
1 year	6.17
2-5 years	22.61
6-10 years	24.73
More than 10 years	424.13

(d) Amounts recognised in statement of profit and loss in respect of unfunded plans in subsidiary are as follows :-

Name of Subsidiary	As at 31 March 2023
Ziel Financial Technologies Private Limited	1.63
Zfirst Technologies Private Limited	0.30
Component of defined benefit cost recognised in profit or loss	**1.93**

In respect of subsidiary companies, the management of the respective subsidiary companies have determined the estimate towards gratuity obligation based on the actual liability basis determined in line with the requirement of Payment of Gratuity Act. The management of the holding company has relied upon the above estimation and no adjustment has been made in the Consolidated Financial Statements in accordance with the group policy as the above amount is immaterial to the group in the opinion of management of the holding company.

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43 Segment reporting

The Group's main business is to provide financing to SME's to cater their cash flow requirements. All other activities revolve around the main business. The Group does not have any geographic segments. The Group does not derives revenues, from any single customer, amounting to 10 percent or more of Group's revenues. As such, there are no separate reportable segments as per IND AS 108 "Segment Reporting".

44 Cost allocation

The Holding Company has received allocation of common costs viz. rent, cost of utilities, payroll, technical support etc. on an appropriate basis, from its ultimate holding company, OFB Tech Private Limited and other group companies, pursuant to cost sharing arrangement between the group companies. (Refer Note 45)

Further, the Holding Company has also allocated common costs related to Payroll and other expenses to ultimate holding company, OFB Tech Private Limited, and Other group companies. (Refer Note 45)

45 Disclosure as required by Ind AS -24 on "Related Party Disclosure" notified under the companies (Indian Accounting Standard) Rules, 2015:

List of related parties and relationship:

Name of related party	Nature of Relationship
OFB Tech Private Limited	Ultimate Holding company
OFG Manufacturing Businesses Private Limited (Formerly known as Ofcons Projects And Services Private Limited)	Fellow subsidiary company
Oagri Farm Private Limited	Fellow subsidiary company
Samruddhi Organic Farm (India) Private Limited	Fellow subsidiary company
E-Mox Manufacturing Private Limited	Fellow subsidiary company
Key management personnel	
Ruchi Kalra	Whole-time director and Chief financial officer
Vasant Sridhar	Executive director
Asish Mohapatra	Non-executive director
Sathyan David	Independent director
Akshat Vikram Pande	Independent director (till 13 May 2022)
Praveen Kumar Bhambani	Independent director (w.e.f 06 August 2022)
Rohit Kapoor	Independent director
Brij Kishore Kiradoo	Company Secretary (till 17 May 2022)
Pinki Jha	Company Secretary (w.e.f 26 May 2022)

Transactions with the related parties and key management personnel during the year:

Particulars	Nature of transaction	Year ended 31 March 2023
OFB Tech Private Limited	Purchase of property, plant and equipment	33.76
	Sale of property, plant and equipment	37.21
	Business auxiliary services (cost allocation received)	380.31
	Business auxiliary services (cost allocation made)	0.26
	Employee costs and reimbursements (cost allocation received)*	33.40
	Employee costs and reimbursements (cost allocation made)#	561.30
	Tech Support Services (cost allocation received)	157.47
	Interest and subvention Income (Net of expenses)	1,670.97
	Travelling and other expeses (cost allocation received)	30.79
	Travelling and other expeses (cost allocation made)	5.93
	Gratuity and leave encashment recoverable	29.40
	Gratuity and leave encashment payable	18.10
	Payment on behalf of borrowers	1,59,464.50
	Employee stock options (cost allocation received)	1,191.32
	Prepaid Insurance (on allocation basis)	31.21
	Debt arrangement and facilitation fee	12.00
OFG Manufacturing Businesses Private Limited (Formerly known as Ofcons Projects And Services Private Limited)	Business auxiliary services (cost allocation made)	1.84
	Loan Repaid	99.96
	Purchase of property, plant and equipment	0.39
	Sale of property, plant and equipment	3.47
	Interest and other income	10.88
	Gratuity and leave encashment recoverable	4.93
	Gratuity and leave encashment payable	1.18
E-Mox Manufacturing Private Limited	Interest and other income	11.62
	Loan Given	134.11
	Loan Repaid	359.84
Oagri Farm Private Limited	Business auxiliary services (cost allocation made)	0.58

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Ruchi Kalra	Managerial remuneration	21.41
	Reimbursement	4.24
	Post employment benefits	4.64
	Optionally convertible redeemable preference shares	293.53
		323.82
Vasant Sridhar	Managerial remuneration	34.94
	Reimbursement	4.74
	Fair Value of Employee Stock Option	267.67
	Post employment benefits	4.64
	Keyman Insurance Policy	0.50
		312.49
Brij Kishore Kiradoo	Remuneration	6.96
		6.96
Pinki Jha	Remuneration	29.45
	Reimbursement	4.27
	Fair Value of Employee Stock Option	13.72
	Post employment benefits	1.67
		49.11
Sathyan David	Directors sitting fees	9.00
Praveen Kumar Bhambani	Directors sitting fees	3.00
Rohit Kapoor	Directors sitting fees	2.75

* Includes KMP salary cross charged amounting ₹ 33.26 Lakhs
\# Includes KMP salary cross charged amounting ₹ 10.37 Lakhs

Balance outstanding at year end

Name of related party	Nature	As at March 31, 2023
OFB Tech Private Limited	Payables	917.43
	Payable- loan pending disbursement	5,952.44
OFG Manufacturing Businesses Private Limited (Formerly known as Ofcons Projects And Services Private Limited)	Receivable	9.10
	Receivable against loan given	130.88
Oagri Farm Private Limited	Payable	0.69

Guarantee given to lenders by ultimate holding Company for Loan outstanding as at 31 March 2023 ₹ 11,604.38 lakhs

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46. Capital

The Holding Company maintains an actively managed capital base to cover risks inherent in the business and is meeting the capital adequacy requirements of the Reserve Bank of India (RBI) of India. The adequacy of the Holding Company's capital is monitored using, among other measures, the regulations issued by RBI.

The Holding Company has complied in full with all its externally imposed capital requirements over the reported year.

46.1 Capital management

The capital management objectives of the Holding Company are:
- to ensure that the Holding Company complies with externally imposed capital requirements and maintains strong credit ratings and healthy capital ratios
- to ensure the ability to continue as a going concern
- to provide an adequate return to shareholders

The Holding Company monitors capital on the basis of the carrying amount of debt less cash and bank balances as presented on the face of balance sheet.

Management assesses the capital requirements of the Holding Company in order to maintain an efficient overall financing structure. This takes into account the subordination levels of the Holding Company's various classes of debt. The Holding Company manages the capital structure and makes adjustments to it in the light of changes in economic conditions and the risk characteristics of the underlying assets. In order to maintain or adjust the capital structure, the Holding Company may adjust the amount of dividends paid to shareholders, return on capital to shareholders, issue new shares, or sell assets to reduce debt. The Holding Company has a target gearing ratio of 3.00 to 3.50 determined as a proportion of net debt to total equity.

47. Financial instruments

47.1 Financial instruments by category and fair value hierarchy

This section explains the judgements and estimates made in determining the fair values of the financial instruments that are:
(a) recognised and measured at fair value and
(b) measured at amortised cost and for which fair values are disclosed in the financial statements.

To provide an indication about the reliability of the inputs used in determining fair value, the Group has classified its financial instruments into the three levels prescribed under the accounting standard. An explanation of each level follows underneath the table.

As at 31 March 2023	Carrying amount				Fair Value		
Particulars	FVTPL	FVTOCI	Amortised Cost	Total	Level 1	Level 2	Level 3
Financial Assets							
Cash and cash equivalents*	-	-	10,122.12	10,122.12	-	-	-
Bank balances other than above*	-	-	3,432.74	3,432.74	-	-	-
Derivative financial instruments	-	231.10	-	231.10	-	231.10	-
Trade Receivables*	-	-	171.11	171.11	-	-	-
Loans	-	-	4,67,159.48	4,67,159.48	-	-	4,67,159.48
Investments	-	-	74,513.27	74,513.27	153.16	-	74,360.11
Other financial assets*	-	-	78.93	78.93	-	-	-
Total financial assets	**-**	**231.10**	**5,55,477.65**	**5,55,708.75**	**153.16**	**231.10**	**5,41,519.59**
Financial liabilities							
Derivative financial instruments	-	0.76	-	0.76	-	0.76	-
Trade payables*	-	-	432.29	432.29	-	-	-
Other payables*	-	-	1,009.57	1,009.57	-	-	-
Debt Securities	-	-	27,303.03	27,303.03	-	27,303.03	-
Borrowings (Other than debt securities)	-	-	2,85,441.80	2,85,441.80	-	-	2,85,441.80
Other financial liabilities*	-	-	12,623.64	12,623.64	-	-	-
Total financial liabilities	**-**	**0.76**	**3,26,810.33**	**3,26,811.09**	**-**	**27,303.79**	**2,85,441.80**

*Cash and cash equivalents, other bank balances, trade receivables, other financial assets, trade payables, other payables and other financial liabilities: approximate their carrying amounts largely due to the short-term maturities of these instruments.

47.2 Valuation framework

The group measures certain financial instruments at fair value at each balance sheet date. Fair value is the price that would be received from the sale of an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The group measures fair values using fair value hierarchy, which reflects the significance of the inputs used in making the measurements. Refer note 2.13 for details on fair value measurement and hierarchy.

The group uses suitable valuation models to determine the fair value of common and simple financial instruments, that use only observable market data and require little management judgement and estimation.

Loans: The fair value of loan and advances are estimated by discounted cash flow models and using Effective Interest Rate (EIR) method. Fair value is then reduced by the impairment loss allowance on loans which is already calculated incorporating probability of default and loss given defaults.

Debt securities, borrowings (other than debt securities): The fair values of the group's borrowings and other debt securities are calculated based on a discounted cash flow model and for the purpose of disclosures debt securities are classified under Level 2 and borrowings (other than debt securities) are classified under Level 3 and are measured at amortised cost using Fffective Interest Rate (EIR) method. The discount rates were based on the available interest rates in the market.

Investments: Investment in debt securities is recorded at discounted cash flow models and using Effective Interest Rate (EIR) method. Fair value in other Investment is based on the information available from external sources such as market-observable including secondary market prices or NAV and where no data is available, it is estimated using prevailing rate on balance sheet date. Management believes that the carrying value of the investments approximates the fair value.

There were no transfers between levels during the year.

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48.1 Share based payments

Employee Stock Option Plan ("ESOP Plan")

OFB Tech Private Limited ('OFB'), the ultimate holding company, had framed an OfBusiness Stock Options Plan, 2016 ('ESOP 2016 Plan'), which was duly approved by the Shareholder of the OFB in the Extraordinary General Meeting held on 8 April 2016. ESOP 2016 Plan will be administered by Compensation committee and in the absence of such committee Board of Directors of the OFB shall ensure the administration of the ESOP 2016 Plan. The stock options granted are categorized as equity settled and have a graded vesting. The options vest at various dates over the period of one to four year from the date of grant. From 08 April 2016 to 31 March 2018, the options expire within 7 years from the date of last vesting and from 01 April 2018 onwards, the options expire within 3 years from the date of last vesting.

Pursuant to incorporation of the Holding Company, certain employees of OFB were transferred to the Holding Company. To align the interest of employees, it was determined that transferred employees of the Holding Company may continue to participate in the ESOP 2016 Plan of OFB and accordingly they are entitled to shares of OFB.Further the plan has been extended to the employees of the Holding Company by the ultimate holding company.

Particulars	Grant Date	Number of options
Grant-I (FY 16-17)	08-Apr-16	7,21,140
Grant-II to Grant-IV (FY 17-18)	08-Apr-17 to 28-Feb-18	19,72,530
Grant-V to Grant-VI (FY 18-19)	02-Jul-18 to 05-Jul-18	24,17,940
Grant-VII to Grant-X (FY 19-20)	01-Apr-19 to 05-Jul-19	32,87,550
Grant-XII to Grant-XIII (FY 20-21)	01-Oct-20 to 01-Mar-21	32,87,550
Grant-XIV to Grant XXV (FY 21-22)	01-Apr-21 to 01-Jan-22	63,27,367
Grant-XXVIII to Grant XXXX (FY 22-23)	01-Apr-22 to 01-Mar-2023	28,31,457

Vesting Period - As determined by Compensation Committee subject to minimum of 1 year and maximum of 4 years from the grant date.

Exercise Period - The options vest at various dates over the period of one to four year from the date of grant. From 08 April 2016 to 31 March 2018, the options expire within 7 years from the date of last vesting and from 01 April 2018 onwards, the options expire within 3 years from the date of last vesting.

Exercise Price - Exercise price shall be determined by Compensation Committee and specified in Grant letter's but it shall not be less than the face value of shares of the Company.

Vesting Conditions - Vesting of option is a function of achievement of performance criteria or any other criteria as specified by Compensation committee and communicated in the grant letter. Further, the vesting takes place on staggered basis over the respective vesting period.

Particulars	For the year ended 31 March 2023
Expense arising from share-based payment transactions (Refer note 36)	1,191.32
Total expense arising from share-based payment transactions recognised in Statement of Profit and Loss	**1,191.32**

The details of activity under the ESOP Plans have been summarised below:

Particulars	31 March 2023	
	Shares arising out of Options	Weighted average exercise price (in Rs.)
Outstanding at the beginning of the year	1,25,89,408	45.64
Granted during the year	28,31,457	302.59
Exercised during the year	(65,753)	(26.28)
Forfeited during the year ^	(1,16,188)	(70.96)
Outstanding at the end of the year	1,52,38,923	93.27
Exercisable at the end of the year	46,92,464	77.98
Weighted average remaining contractual life of the options outstanding at the end of the year**	6.05 Years	

^ Unvested options forfeited in accordance with terms prescribed under the respective ESOP Schemes.
**Includes 318,150 numbers of ESOP expired but has not been forfeited by the ultimate holding company.

Fair value of options granted

The weighted average fair value of stock options granted during the year pertaining to ESOP 2016 plan is ₹ 60.19 (previous year ₹ 15.22). The fair value at grant date is determined using the Black-Scholes model which takes into account the exercise price, the term of the option, the share price at grant date and expected price volatility of the underlying share, the expected dividend yield and the risk free interest rate for the term of the option. The following tables list the inputs used for fair valuation of options for the ESOP plans.

Particulars	For options granted during the 31 March 2023
Dividend yield (%)	0.0%
Expected volatility (%)	44.3%-44.5%
Risk free interest rate (%)	7.4% -7.5%
Expected life of share options (in years)	4.85
Fair value of options at grant date (in Rupees)	58.88-132.20
Fair value of share at grant date (in Rupees)	18.12-20.24
Exercise price (in Rupees)	76.74-347.21

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48.2 Share based payments

Employee Stock Option Plan ("ESOP Plan")

Oxyzo Financial Services Private Limited ('Oxyzo'), the Holding Company, had framed an Oxyzo Stock Options Plan, 2021 ('ESOP 2021 Plan'), which was duly approved by the Shareholder of the Oxyzo in the Extraordinary General Meeting held on 22 November 2021, created an ESOP pool and further expanded the same in the Extraordinary General Meeting held on 10 March 2022. ESOP 2021 Plan will be administered by Compensation committee and in the absence of such committee Board of Directors of the Oxyzo shall ensure the administration of the ESOP 2021 Plan. The stock options granted are categorized as equity settled and have a graded vesting. The options vest at various dates over the period of one to four year from the date of grant. All vested options not exercised as per exercise period shall lapse.

Particular's	Grant Date	Number of options
Grant-I	03 January 2022	21,32,651
Grant-II	06 April 2022	2,80,709

Vesting Period - As determined by Compensation Committee subject to minimum of 1 year and maximum of 4 years from the grant date.
Exercise Period - The options vest at various dates over the period of one to four year from the date of grant. All vested options not exercised as per exercise period shall lapse.

Exercise Price - Exercise price shall be determined by Compensation Committee and specified in Grant letter's but it shall not be less than the face value of shares of the Company.

Vesting Conditions - Vesting of option is a function of achievement of performance criteria or any other criteria as specified by Compensation committee and communicated in the grant letter. Further, the vesting takes place on staggered basis over the respective vesting period

Particulars	For the year ended 31 March 2023
Expense arising from share-based payment transactions (Refer note 36)	528.18
Total expense arising from share-based payment transactions recognised in Statement of Profit and Loss	**528.18**

The details of activity under the ESOP Plans have been summarised below:

Particulars	31 March 2023	
	Shares arising out of Options	Weighted average exercise price (in Rs.)
Outstanding at the beginning of the year	21,32,651	650
Granted during the year	2,80,709	1,042
Outstanding at the end of the year	24,13,360	696
Weighted average remaining contractual life of the options outstanding at the end of the year	3.4 years	

Fair value of options granted

The weighted average fair value of stock options granted during the year pertaining to ESOP 2022 plan is ₹ 86.10 (previous year ₹ 50.80). The fair value at grant date is determined using the Black-Scholes model which takes into account the exercise price, the term of the option, the share price at grant date and expected price volatility of the underlying share, the expected dividend yield and the risk free interest rate for the term of the option. The following tables list the inputs used for fair valuation of options for the ESOP plans.

Particulars	For options granted during the year ended
	31 March 2023
Dividend yield (%)	0.0%
Expected volatility (%)	39.00%
Risk free interest rate (%)	5.90%
Expected life of share options (in years)	3.4
Fair value of options at grant date (in Rupees)	86.10
Exercise price (in Rupees)	1,042.00

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(All amounts in Lakhs of ₹ unless otherwise stated)

49 The consolidated financial statements include the financial statements of the Holding Company and its subsidiaries. OFB Tech Private Limited is the ultimate Holding Company of the Group.

Significant subsidiaries of the Company are:

Name of Subsidiary*	Country of incorporation	% equity interest
		31 March 2023
OXY Ventures Private Limited	India	100%
OXY B Securities Private Limited	India	100%
Oxyzo Investment Manager Private Limited	India	100%
OXY Finvest Private Limited	India	100%
Ziel Financial Technologies Private Limited	India	100%
Zfirst Technologies Private Limited*	India	34.43%

*Holding Company hold 34.43% stake in ZFirst Technologies Private Limited on diluted basis. As per Ind AS, by virtue of control, the Holding Company has classified ZFirst Technologies Private Limited as subsidiary company.

50 Additional information pursuant to para 2 of general instructions for the preparation of consolidated financial statements

Name of the entity in the Group	Net assets .i.e. total assets minus total liabilities		Share in profit or loss		Share in other comprehensive income		Share in total comprehensive income	
	31 March 2023		31 March 2023		31 March 2023		31 March 2023	
	As % of consolidated net assets	Amount (Rs. in lakhs)	As % of consolidated profit or loss	Amount (Rs. in lakhs)	As % of consolidated other comprehensive income	Amount (Rs. in lakhs)	As % of total comprehensive income	Amount (Rs. in lakhs)
Holding Company								
Oxyzo Financial Services Private Limited	99.91%	2,29,732.59	99.49%	19,650.51	118.50%	(175.77)	99.35%	19,474.74
Subsidiaries								
Indian								
OXY Ventures Private Limited	0.28%	632.95	2.05%	405.51	-18.50%	27.44	2.21%	432.95
OXY B Securities Private Limited	0.00%	4.44	0.00%	(0.66)	0.00%	-	0.00%	(0.66)
Oxyzo Investment Manager Private Limited	0.00%	3.29	-0.03%	(6.81)	0.00%	-	-0.03%	(6.81)
OXY Finvest Private Limited	0.00%	(0.30)	0.00%	(0.40)	0.00%	-	0.00%	(0.40)
Ziel Financial Technologies Private Limited	0.21%	475.10	-1.63%	(321.64)	0.00%	-	-1.64%	(321.64)
Zfirst Technologies Private Limited	0.07%	169.60	0.05%	9.86	0.00%	-	0.05%	9.86
Non controlling interest	0.14%	322.90	0.10%	18.78	0.00%	-	0.10%	18.78
Inter company Elimination	-0.61%	(1,411.32)	-0.02%	(4.00)	0.00%	-	-0.02%	(4.00)
Total	**100.00%**	**2,29,929.25**	**100.00%**	**19,751.15**	**100.00%**	**(148.33)**	**100.00%**	**19,602.82**

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51 Financial risk management

i) Risk Management

Risk is an integral part of the Holding Company's business and sound risk management is critical to the success. As a financial company, the Holding Company is exposed to risks that are particular to its lending and the environment within which it operates and primarily includes credit, liquidity and market risks. The Holding Company's Board of directors has overall responsibility for the establishment and oversight of the risk management framework. In accordance with the RBI guidelines to enable NBFCs to adopt best practices and greater transparency in their operations, the Board of Directors of the Holding Company has constituted a Asset Liability Management Committee (ALCO) and Risk Management Committee. Risk Management Committee reviews risk management in relation to various integrated risks of the Holding Company. This note explains the sources of risk which the entity is exposed to and how the entity manages the risk and the related impact in the financial statements.

Risk	Exposure arising from	Measurement	Management
Credit risk	Loan receivables, Cash and bank balances, financial assets measured at amortised cost	Expected loss analysis	Credit risk analysis, diversification of customers/asset base, credit limits and collateral.
Liquidity risk	Borrowings and other liabilities	Rolling cash flow forecasts	Availability of committed credit lines and borrowing facilities
Market risk- interest rate	non-current borrowings at variable rates	Sensitivity analysis	Change in interest rates

A) Credit risk

Credit risk arises from loans, cash and cash equivalents, bank balance other than cash and cash equivalents, investments and other financial assets. Credit risk is the risk that a counterparty fails to discharge its obligation to the group. The Group has established various internal risk management process to provide early identification of possible changes in the creditworthiness of counterparties. The credit quality review process aims to allow the Holding Company to assess the potential loss as a result of the risks to which it is exposed and take corrective actions. The carrying amounts of financial assets represent the maximum credit risk exposure.

Credit risk arises from loans financing, cash and cash equivalents, investments carried at amortised cost and deposits with banks and financial institutions, as shown below:

Particulars	Balance as at March 31,2023
Loans	4,67,159.48
Investments	74,513.27
Trade Receivables	171.11
Cash and cash equivalents	10,122.12
Other bank balances	3,432.74
Other financials asset	78.93

The Holding Company splits its exposure into smaller homogeneous portfolios, based on shared credit risk characteristics, as described below in the following order:
- Secured/unsecured i.e. based on whether the loans are secured
- Nature of security i.e. the nature of the security if the loans are determined to be secured
- Nature of loan i.e. based on the nature of loan

The credit risk management policy of the Holding Company seeks to have following controls and key metrics that allows credit risks to be identified, assessed, monitored and reported in a timely and efficient manner in compliance with regulatory requirements.
- Standardize the process of identifying new risks and designing appropriate controls for these risks
- Maintain an appropriate credit administration and loan
- Establish metrics for portfolio monitoring
- Minimize losses due to defaults or untimely payments by borrowers
- Design appropriate credit risk mitigation techniques

Expected credit loss for loans

In order to mitigate the impact of credit risk in the future profitability, the Holding Company makes reserves basis the expected credit loss (ECL) model for the outstanding loans as balance sheet date. In addition to ECL output, the Company has taken conservative view through specific provisions.
The below discussion describes the Group's approach for assessing impairment as stated in the significant accounting policies.

Expected credit loss measurement

In determining whether credit risk has increased significantly since initial recognition, the institution uses the days past due data and forecast information to assess deterioration in credit quality of a financial asset for all the portfolios. The Holding Company considers its historical loss experience and adjusts this for current observable data. Ind AS 109 requires the use of macroeconomic factors.

Definition of default

The Holding Company defines a financial instrument as in default, any borrower whose contractual payments are due for more than 90 days is termed as default, which is in line with RBI guidelines.

Probability of Default ('PD')

PD is defined as the probability of whether the borrower will default on their obligation in the future. For assets which are in Stage 1, a 12-month PD is required. For Stage 2 a lifetime PD is required (equivalent to 12-montd PD in the given case) while Stage 3 assets are considered to have a 100% PD. (Refer Note 2.14)

Loss Given Default ('LGD')

Loss given default (LGD) represents estimated financial loss the Group is likely to suffer in the event of default. LGD is calculated using recovery pattern and value of collateral (if applicable) in default accounts.

The Holding Company has added all costs incurred on actuals basis for recovery in all default cases to arrive at final LGD. The recovered amount in all default cases has been discounted for the weighted average of the number of days of default in all such cases to compute the final LGD.

Exposure at Default ('EAD')

The exposure at default (EAD) represents the gross carrying amount of the financial instruments subject to the impairment calculation, addressing both the client's ability to increase its exposure while approaching default and potential early repayments too.
The Holding Company has considered cross default criteria while computing EAD i.e. If any customer defaults on one active loan then the customer has been marked as default on other loan (if any) as well.

The ECL is computed as a product of PD, LGD and EAD.

Collateral and other credit enhancements

Financial instruments are not considered to have low credit risk when they are regarded as having a low risk of loss simply because of the value of collateral and the financial instrument without that collateral would not be considered low credit risk. Financial instruments are also not considered to have low credit risk simply because they have a lower risk of default than the entity's other financial instruments or relative to the credit risk of the jurisdiction within which an entity operates.
The loan portfolio of the Holding Company has both secured and unsecured loans and they vary with the type of funding. Basis the past history of receipts against collateral, the overall ECL for the secured portfolio is net of collateral value.

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Quantitative and qualitative factors considered along with quantification i.r.t loss rates

Impact of specific risk factors was taken into account while staging of accounts and computation of PD. The forecasted point in time (PIT) PDs have been estimated by establishing a link between through the cycle (TTC) PDs and macroeconomic variables i.e. growth rate prescribed by Index of Industrial Production ('IIP'). The macro-economic variables were regressed using a logical regression against systemic default ratio out of the impact of macro-economic variables on the system wide default rates.

As per the guidelines laid under the standard, the company has done probability weighted scenarios to arrive at the final ECL. These scenarios reflect a baseline, upturn and downturn in economic activity basis which ECL requirements could vary. The final ECL has subsequently been discounted.

Credit risk exposure and impairment loss allowance

	As at March 31, 2023	
	Exposure	Impairment allowance
Credit impaired loan assets (Default event triggered) (Stage 3)	3,935.05	1,996.15
Loan assets having significant increase in credit risk (Stage 2)	14,918.65	677.82
Other loan assets (Stage 1)	4,55,063.71	2,301.02
Impairment on account of COVID-19		-
Total	**4,73,917.41**	**4,974.99**

An analysis of Expected credit loss rate* :

	As at March 31, 2023
Stage-1	0.51%
Stage-2	4.54%
Stage-3	50.73%
Total	**1.05%**

* Expected credit loss rate is computed ECL divided by EAD

Specific Provision

Holding Company reviews and monitors all cases DPD 240+ and based on the recoverability and various other factors like client's situation, legal cases and others, makes provision in addition to ECL by using estimates and judgments in view of the inherent uncertainties and a level of subjectivity involved in measurement of items.

Reconciliation of gross carrying amount is given below:

Particulars	31 March 2023			
	Stage-1	Stage-2	Stage-3	Total
Gross carrying amount opening balance	**2,44,485.87**	**10,757.29**	**2,609.84**	**2,57,853.00**
New assets originated	3,83,880.73	6,858.20	279.22	3,91,018.15
Assets repaid (excluding write offs)	-1,65,678.83	-7,696.67	-685.69	-1,74,061.19
Transfers from Stage 1	-9,755.27	7,964.85	1,790.42	-
Transfers from Stage 2	2,204.34	-3,146.29	941.95	-
Transfers from Stage 3	0.00	259.70	-259.70	-
Settlement loss and bad debts written off	-73.13	-78.43	-740.99	-892.55
Gross carrying amount closing balance	**4,55,063.71**	**14,918.65**	**3,935.05**	**4,73,917.41**

Reconciliation of ECL balance is given below:

Particulars	31 March 2023			
	Stage-1	Stage-2	Stage-3	Total
ECL allowance opening balance	**1,304.38**	**249.87**	**1,508.88**	**3,063.13**
New assets originated/change in ECL estimate	2,325.15	551.59	1,489.52	4,366.26
Assets repaid (excluding write offs)	-278.92	-22.84	-1,260.09	-1,561.85
Transfers from Stage 1	-980.86	303.58	677.28	-
Transfers from Stage 2	4.40	-371.42	367.02	-
Transfers from Stage 3	0.00	45.47	-45.47	-
Settlement loss and bad debts written off	-73.13	-78.43	-740.99	-892.55
ECL allowance closing balance	**2,301.02**	**677.82**	**1,996.15**	**4,974.99**

* Excluded Rs. 7.51 lakhs related to sundry debtors written off by Zfirst Technologies Private Limited.

Write off policy

Financial assets are written off (either partially or in full) to the extent that there is no realistic prospect of recovery. This is generally the case when, as at the reporting date, financial asset is overdue for 12 months or more and the Group determines that the debtor does not have assets or source of income that could generate sufficient cash flows to repay the amounts subject to the write off. Any subsequent recoveries are credited to impairment on financial instrument on statement of profit and loss.

B) **Liquidity risk**

Liquidity risk arises as Holding Company has contractual financial liabilities that is required to be serviced and redeemed as per committed timelines and in the business of lending where money is required for the disbursement and creation of financial assets to address the going concern of Holding Company. Liquidity risk management is imperative to Holding Company as this allows covering the core expenses, market investment / creation of financial assets, timely repayment of debt commitments and continuing with their operations.

Management of the Holding Company monitors forecast of liquidity position and cash and cash equivalents on the basis of expected cash flows. The Asset Liability Management Policy aims to align market risk management with overall strategic objectives, articulate current interest rate view and determine pricing, mix and maturity profile of assets and liabilities. The asset liability management policy involves preparation and analysis of liquidity gap reports and ensuring preventive and corrective measures. It also addresses the interest rate risk by providing for duration gap analysis and control by providing limits to the gaps.

The Holding Company aim to maintain the level of its cash equivalents, un-utilized borrowing lines and cash inflow at an amount in excess of expected cash outflows on financial liabilities over the next one year. At 31 March 2023, the net of expected cash inflows and outflows within 12 months are Rs. 198,892.15. Refer note 52 for Maturity analysis of assets and liabilities.

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C) **Market Risk**

Market risk is the risk that the fair value or future cash flow of financial instrument will fluctuate due to changes in market variables such as interest rates, foreign exchange rates etc. The objective of market risk management is to manage and control market risk exposure within acceptable parameters while maximising the return.

Interest rate risk

The Holding Company uses a mix of cash and borrowings to manage the liquidity and fund requirements of its day-to-day operations. Further, certain interest bearing liabilities carry variable interest rates. Interest rate risk on variable borrowings is managed by way of regular monitoring borrowing rate.

Interest rate risk exposure

Below is the overall exposure of the Holding Company to interest rate risk:

Particulars	As at March 31,2023
Variable rate borrowing	2,74,788.26
Fixed rate borrowing	37,781.35
Total borrowings	**3,12,569.61**

Sensitivity

Below is the sensitivity of profit or loss and equity changes in interest rates.

Particulars	As at March 31,2023
Interest sensitivity	
Interest rates – increase by 100 basis points (31 March 2021: 100 bps)	1,467.56
Interest rates – decrease by 100 basis points (31 March 2021: 100 bps)	(1,467.56)

D) **Foreign currency risk**

There are no un-hedged liability or assets denominated in foreign currency with the Holding Company as at March 31, 2023.

Particulars	Foreign Currency	Year Ended 31 March 2023		
		Exchange Rate*	Amount in Foreign Currency in Lakhs	Amount
I. Assets				
Receivables (trade & other)	N.A.	-	-	-
Other Monetary assets	N.A.	-	-	-
Total Receivables (A)	N.A.	-	-	-
Hedges by derivative contracts (B)	N.A.	-	-	-
Unhedged receivables (C=A-B)	N.A.	-	-	-
II. Liabilities				
Payables (trade & other)	USD	-	-	-
Borrowings (ECB and Others)	USD	82.2148	65.00	5,343.96
Total Payables (D)	USD	82.2148	65.00	5,343.96
Hedges by derivative contracts (E)	USD	82.2148	65.00	5,343.96
Unhedged Payables F=D-E)	USD	-	-	-
III. Contingent Liabilities and Commitments				
Contingent Liabilities	N.A.	-	-	-
Commitments	N.A.	-	-	-
Total (G)	N.A.	-	-	
Hedges by derivative contracts(H)	N.A.	-	-	-
Unhedged Payables (I=G-H)	N.A.	-	-	-
Total unhedged FC Exposures (J=C+F+I)	N.A.	-	-	-

Note: For the above disclosure, Interest accrued on borrowings at respective year end has not been considered

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52 Maturity analysis of assets and liabilities

The table below shows an analysis of assets and liabilities analysed according to when they are expected to be recovered or settled.

Particulars	31 March 2023		
	Within 12 months	After 12 months	Total
ASSETS			
Financial assets			
Cash and cash equivalents	10,122.12	-	10,122.12
Bank balances other than (a) above	3,432.74	-	3,432.74
Derivative financial instruments		231.10	231.10
Trade Receivable	171.11	-	171.11
Loans*	3,82,008.25	85,151.23	4,67,159.48
Investments	28,434.50	46,078.77	74,513.27
Other financial assets	61.73	17.20	78.93
Non-financial assets			
Current tax assets (Net)	-	392.09	392.09
Deferred tax assets (Net)	-	1,486.78	1,486.78
Investment Property	-	13.32	13.32
Property, Plant and Equipment	-	228.65	228.65
Other intangible assets	-	11.13	11.13
Right to Use Asset	-	154.88	154.88
Goodwill on consolidation	-	235.54	235.54
Other non-financial assets	96.42	-	96.42
Non-current Assets held for sale	118.00	-	118.00
Total Assets	**4,24,444.87**	**1,34,000.69**	**5,58,445.56**
LIABILITIES			
Financial liabilities			
Derivative financial instruments	0.76	-	0.76
Trade Payables			
(i) Total outstanding dues to micro and small enterprises	3.17	-	3.17
(ii) Total outstanding dues of creditors other than micro and small enterprises	429.12	-	429.12
Other payables			
(i) Total outstanding dues to micro and small enterprises	-	-	-
(ii) Total outstanding dues of creditors other than micro and small enterprises	1,009.57	-	1,009.57
Debt securities	13,576.85	13,726.18	27,303.03
Borrowings (Other than debt securities)	1,99,326.81	86,114.99	2,85,441.80
Other financial liabilities	9,788.57	2,835.07	12,623.64
Non-Financial Liabilities			
Provisions	21.24	287.35	308.59
Current tax liabilities	805.73	-	805.73
Deferred tax liabilities (Net)	3.18	-	3.18
Other non-financial liabilities	587.72	-	587.72
Total Liabilities	**2,25,552.72**	**1,02,963.59**	**3,28,516.31**
Net equity	-	-	**2,29,929.25**

* Loans is net of impairment loss allowance on loans considering realisability, the amount recoverable from Stage-3 assets is classified under after 12 months .

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53 Leases

Group is a Lessee

(a) The Group has lease contracts for various office premises used in its operations. Leases of office premises generally have lease terms between 1 to 3 years. The Group's obligations under its leases are secured by the lessor's title to the leased assets. Generally, the Group is restricted from assigning and subleasing the leased assets The Group also has certain leases of office premises with lease terms of 12 months or less. The Group applies the short-term lease' recognition exemptions for these leases

(b) Leases are shown as follows in the Consolidated balance sheet and profit & loss account

Carrying amounts of right-of-use assets recognised and the movements during the year.

Particulars	Building- Office premises	Total
Opening balance as at 1st April 2022	-	-
Additions	175.85	175.85
Depreciation Expense	20.97	20.97
Closing net carrying balance 31 March 2023	**154.88**	**154.88**

Carrying amount of lease liabilities and movement during the year

Particulars	As at 31 March 2023
Opening balance as at 1st April 2022	-
Additions	175.85
Accretion of Interest	6.80
Payments	10.98
Amount recognised in P/L for changes in lease payment on account of rent concession	-
Closing net carrying balance 31 March 2023	**171.67**
Current Liability (Short term)	52.16
Non-Current Liability (Long term)	119.51
Closing net carrying balance 31 March 2023	**171.67**

Amounts recognised in the Statement of Profit and Loss

Particulars	As at 31 March 2023
Depreciation expense of right of use assets	20.97
Interest expense on lease liabilities	6.80
Expense related to Short term lease	8.83
Closing net carrying balance 31 March 2023	**36.60**

54 Disclosure in compliance with amendment in Schedule III (Division III) to the companies act, 2013 dated 24th March 2021

(i) The Group has not entered any transactions with companies that were struck off under section 248 of the Companies Act, 2013 or Section 560 of the Companies Act, 1956.

(ii) The Group is in compliance with number of layers of companies, as prescribed under clause (87) of Section 2 of the Act read with the Companies (Restriction on number of Layers) Rules, 2017

(iii) During the year, no scheme of arrangements in relation to the Group has been approved by the competent authority in terms of sections 230 to 237 of the Companies Act, 2013. Accordingly, aforesaid disclosure are not applicable, since there were no transaction.

(iv) The Group does not have any transactions which were not recorded in the books of accounts, but offered as income during the year in the income tax assessment.

(v) The Group has not traded or invested in crypto currency or Virtual Currency during the financial year.

(vi) The Group has not been declared a wilful defaulter by any bank or financial institution or other lender during the year.

(vii) The Group have not advanced or loaned or invested funds to any other person(s) or entity(ies), including foreign entities ("Intermediaries") with the understanding (whether recorded in writing or otherwise) that the Intermediary shall;
(a) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company (Ultimate Beneficiaries) or
(b) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.



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(viii) The Group has not received any fund from any person(s) or entity(ies), including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the Company shall;
(a) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party (Ultimate Beneficiaries) or
(b) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.

55 Contingent liabilities, commitments and leasing arrangements

(i) Contingent liability

Particulars	As at 31 March 2023
Disputed claims and proceedings against the Group, which arise in the ordinary course of business	8.21
Income tax matters	
Appeals by the Group	133.22

For FY 2019-2020 (AY 2020-2021) and for FY 2020-2021 (AY 2021-2022), Income tax department issued order u/s 143(3) dated 28 September 2022 and 26 December 2022 respectively had disallowed certain expenditures and thereby reducing the amount of refund with the same in relation to under reporting of income. The Holding Company has filled the appeal for the same on 26 October 2022 and 24 January 2023 to commissioner of income-tax (Appeals).

(ii) Capital commitment
There is no contracts remaining to be executed on capital account for the current year.

56 The Holding Company has entered into Master Framework Agreement (MFA) with erstwhile promoters of the subsidiary to pay in the form of shares of the Company upon completion of milestones as per the terms and conditions mentioned in the MFA.

57 The Group has not granted any loans or advances in the nature of loans to promoters, Directors, KMPs and the related parties (as defined under the Companies Act, 2013), either severally or jointly with any other person that are:
(a) repayable on demand or
(b) without specifying any terms or period of repayment

58 The Holding Company has incorporated/acquired subsidiaries in the FY 2022-23. Hence, as per rule 6 of Companies (Accounts) Rules, 2014 and Indian Accounting Standard 110 'Consolidated Financial Statements', the Company is presenting Consolidated financial statements for the first time. Therefore, comparative figures for the previous year is not applicable. Hence, figures wherever disclosed as on 01 April 2022 reflects opening balance of holding company on standalone basis.

59 The Group has a process whereby periodically all long term contracts are assessed for material foreseeable losses. At the year end, the Group did not have any long-term contracts except derivative contracts for which there were any material foreseeable losses need to be provided as required under any law / accounting standards. (Refer Note 18)

60 There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Group.

61 The Code on Social Security 2020 has been notified in the Official Gazette on 29 September, 2020. The effective date from which the changes are applicable is yet to be notified and the rules are yet to be framed. Impact, if any, of the change will be assessed and accounted in the period in which said code becomes effective and the rules formed thereunder are published.

62 There have been no events after the reporting date that require adjustment/disclosure in these consolidated financial statements.

63 Amounts less than ₹ 500 have been shown at actuals against respective line items statutorily required to be disclosed.

64 The above consolidated financial statements have been reviewed by the Audit Committee at its meeting held on 22 May 2023 and approved by the Board of Directors at its meeting held on 23 May 2023.

As per our report of even date attached
For S.N. DHAWAN & CO LLP
Chartered Accountants
Firm Registration No: 000050N/N500045

Rahul Singhal
Partner
Membership No: 096570

Place : Gurugram
Date : 23 May 2023

For and on behalf of the Board of Directors
Oxyzo Financial Services Private Limited

Ruchi Kalra
Whole-time director and Chief Financial Officer
DIN: 03103474

Asish Mohapatra
Director
DIN: 06666246

Pinki Jha
Company Secretary
M.No.: F10683

Place: Gurugram
Date : 23 May 2023

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S.N. Dhawan & CO LLP
Chartered Accountants

2nd Floor, 51-52, Sector-18,
Phase IV, Udyog Vihar, Gurugram,
Haryana 122016, India

Tel: +91 124 481 4444

INDEPENDENT AUDITOR'S REPORT

To the Members of Oxyzo Financial Services Private Limited

Report on the Audit of the Standalone Financial Statements

Opinion

We have audited the accompanying standalone financial statements of Oxyzo Financial Services Private Limited ("the Company"), which comprise the Standalone Balance Sheet as at March 31, 2023, the Standalone Statement of Profit and Loss (including Other Comprehensive Income), the Standalone Statement of Changes in Equity and the Standalone Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information (the "Standalone Financial Statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Standalone Financial Statements give the information required by the Companies Act, 2013 ("the Act") in the manner so required and give a true and fair view in conformity with the Indian Accounting Standards prescribed under section 133 of the Act read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, ("Ind AS") and other accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2023, and its standalone profit, standalone total comprehensive income, the standalone changes in equity and its standalone cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit of the standalone financial statements in accordance with the Standards on Auditing specified under section 143(10) of the Act (SAs). Our responsibilities under those Standards are further described in the *Auditor's Responsibility for the Audit of the Standalone Financial Statements* section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the standalone financial statements under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion on the standalone financial statements.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the standalone financial statements of the current period. These matters were addressed in the context of our audit of the standalone financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report.

S.No.	Key Audit Matter	Auditor's Response
1.	**Allowances for Expected Credit Losses:** (Refer Note 6 and 47 to the standalone financial statements) As at March 31, 2023, loan assets aggregated ₹ 4,67,159.48 lakhs, constituting 83.76% of the Company's total assets. Significant judgement is used in classifying these loan assets and applying appropriate measurement principles. The allowance for expected credit losses ("ECL") on such loan assets measured at amortised cost is a critical estimate involving	**Principal audit procedures performed:** Read the policies approved by the Board of Directors of the Company that articulate the objectives of managing each portfolio and their business models. Evaluated the management estimates by understanding the process of ECL estimation and related assumptions and tested the controls around data extraction, validation and computation.

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S.No.	Key Audit Matter	Auditor's Response
	greater level of management judgement. As part of our risk assessment, we determined that the allowance for ECL on loan assets (including undisbursed commitments) has a high degree of estimation uncertainty, with a potential range of reasonable outcomes for the standalone financial statements. The elements of estimating ECL which involved increased level of audit focus are the following: • Qualitative and quantitative factors used in staging the loan assets measured at amortised cost. • Basis used for estimating Probabilities of Default ("PD"), • Basis used for estimating Loss Given Default("LGD") • Judgements used in projecting economic scenarios and probability weights applied to reflect future economic conditions. Adjustments to model driven ECL results to address emerging trends.	Assessed the methodology adopted for computation of ECL ("ECL Model") that addresses policies approved by the Board of Directors, procedures and controls for assessing and measuring credit risk on all lending exposures measured at amortised cost. Tested that adjustment done to the output of the ECL Model is consistent with the documented rationale and basis for such adjustments and that the amount of adjustment has been approved by the Board of Directors. Checked disclosures made in relation to the ECL allowance in standalone financial statements.

Information Other than the Standalone Financial Statements and Auditor's Report Thereon

The Company's Board of Directors is responsible for the other information. The other information comprises the information included in the Director's Report but does not include the standalone financial statements and our auditor's report thereon. The Annual report is expected to be made available to us after the date of this auditor's report.

Our opinion on the standalone financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the standalone financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the standalone financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

When we read the Annual Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Standalone Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Act with respect to the preparation of these standalone financial statements that give a true and fair view of the financial position, financial performance including other comprehensive income, cash flows and changes in equity of the Company in accordance with the Ind AS and other accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design,

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implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibility for the Audit of the Standalone Financial Statements

Our objectives are to obtain reasonable assurance about whether the standalone financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expect- ed to influence the economic decisions of users taken on the basis of these standalone financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the standalone financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal financial control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls system in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the standalone financial statements, including the disclosures, and whether the standalone financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the standalone financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public dis-closure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2016 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of Section 143 of the Act, we give in the "Annexure A", a statement on the matters specified in paragraphs 3 and 4 of the Order, to the extent applicable

2. As required by Section 143(3) of the Act, based on our audit we report that:

   a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.

   b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.

   c) The Balance Sheet, the Statement of Profit and Loss including Other Comprehensive Income, Statement of Changes in Equity and the Statement of Cash Flows dealt with by this Report are in agreement with the books of account.

   d) In our opinion, the aforesaid standalone financial statements comply with the Ind AS specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.

   e) On the basis of the written representations received from the directors as on March 31, 2023 taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2023 from being appointed as a director in terms of Section 164(2) of the Act.

   f) With respect to the adequacy of the internal financial controls with reference to standalone financial statements of the Company and the operating effectiveness of such controls, refer to our separate Report in "Annexure B".

   g) In our opinion and to the best of our information and according to the explanations given to us, the Company being a private company, section 197 of the Act related to the managerial remuneration is not applicable.

   h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, as amended in our opinion and to the best of our information and according to the explanations given to us:

      i. The Company has disclosed the impact of pending litigations on its standalone financial statements. (Refer Note 56(i) to the standalone financial statements)

      ii. The Company has made provision, as required under applicable law or accounting standards, for material foreseeable losses, if any, on long-term contracts including derivative contracts. (Refer Note 16 to the standalone financial statements)

      iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company. (Refer Note 60 to the standalone financial statements)



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iv. (a). The Management has represented that, to the best of it's knowledge and belief, no funds (which are material either individually or in the aggregate) have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries. (Refer note 55(vii) to the standalone financial statements)

(b). The Management has represented, that, to the best of it's knowledge and belief, no funds (which are material either individually or in the aggregate) have been received by the Company from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries. (Refer note 55(viii) to the standalone financial statements)

(c) Based on the audit procedures performed that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e) contain any material misstatement.

v. The Company has not declared or paid any dividend during the year.

vi. As proviso to Rule 3(1) of the Companies (Accounts) Rules, 2014, as amended is applicable for the Company only w.e.f. 1 April 2023, therefore, reporting under Rule 11(g) of the Companies (Audit and Auditors) Rules, 2014, as amended, is not applicable.

For S.N. Dhawan & CO LLP
Chartered Accountants
(Firm's Registration No. 000050N/N500045)

Rahul Singhal
Partner
Membership No. 096570
UDIN: 23096570BGZGPC4360

S. N. DHAWAN & CO. LLP ★ GURUGRAM ★ CHARTERED ACCOUNTANTS

Place: Gurugram
Date: 23 May 2023

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ANNEXURE A TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 1 under 'Report on Other Legal and Regulatory Requirements' section of our report of even date to the members of Oxyzo Financial Services Private Limited on the standalone financial statements as of and for the year ended March 31, 2023)

In terms of the information and explanations sought by us and given by the Company and the books of account and records examined by us in the normal course of audit and to the best of our knowledge and belief, we state that:

(i) (a) A. The Company has maintained proper records showing full particulars, including quantitative details and situation of Property, Plant and Equipment.

B. The Company has maintained proper records showing full particulars of intangible assets recognized in the Standalone Financial Statements.

(b) Property, plant and equipment is physically verified by the Management once in a three year which, in our opinion, is reasonable having regard to the size of the Company and nature of its assets. Accordingly, no physical verification has been carried out by the company during the year hence we are not able to comment on clause 3(i)(b).

(c) Based on the examination of the registered sale deed / transfer deed / conveyance deed provided to us, we report that, the title deeds of all the immovable properties are held in the name of the Company.

(d) The Company has not revalued its Property, Plant and Equipment (including Right of Use assets) and intangible assets during the year. Accordingly, the provisions of clause 3(i)(d) of the Order are not applicable.

(e) There are no proceedings which have been initiated or are pending against the Company for holding benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) (as amended in 2016) and rules made thereunder. Accordingly, the provisions of clause 3(i)(e) of the Order are not applicable.

(ii) (a) The Company does not have any inventory. Accordingly, the provisions of clause 3(ii)(a) of the Order are not applicable.

(b) The Company's working capital sanctioned limits were in excess of Rs. 500.00 lakhs during the year, in aggregate, from banks on the basis of security of current assets. The quarterly returns or statements filed by the Company with such banks are in agreement with the unaudited books of account of the Company. (Refer note 20 to the standalone financial statements).

(iii) (a) Since the Company's principal business is to give loans. Accordingly, the provisions of clause 3(iii)(a) of the Order are not applicable.

(b) In our opinion, the investments made, security given and the terms and conditions of grant of all loans and advances in the nature of loans are not, *prima facie*, prejudicial to the Company's interest. The Company has not provided any guarantee during the year.

(c) In respect of loans and advances in the nature of loans, the schedule of repayment of principal and payment of interest has been stipulated. Details of cases, wherein the repayment(s)/receipt(s) of the principal amount and/or the interest are not regular as at year end are as follows (Refer note 47 to the financial statements):

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Category of loan	Extant of delay	Amount (Rs. In lakhs) *
Loan assets where credit risk has not significantly increased since initial recognition	1-30 Days	23,107.70
Loan assets having significant increase in credit risk	30-90 Days	14,918.65
Credit impaired loan assets (Default event triggered)	More than 90 Days	3,935.05
Total		**41,951.62**

**Before adjustment of restructured loans, loan acquisition costs and related income to arrive at EIR method*

In all other cases having regard to the nature of the Company's business and the volume of information involved, it is not practicable to provide an itemised list of loan assets where delinquencies in the repayment of principal and interest have been identified.

(d) In respect of loans or advances in the nature of loans granted by the Company, the total amount which is overdue for more than 90 days as at the balance sheet date is given as under. As explained to us, the Management of the Company have taken reasonable steps for the recovery of principal/ interest amounts. (Refer note 47 to the financial statements)

No. of Customers	Total Overdue* Amount (Rs. In lakhs)
66	3,935.05

**Before adjustment of loan acquisition costs and related income to arrive at EIR method*

(e) Since the Company's principal business is to give loans. Accordingly, the provisions of clause 3(iii)(e) of the Order are not applicable.

(f) The Company has not granted any loans or advances in the nature of loans which are either repayable on demand or without specifying any terms or period of repayment. Accordingly, the provisions of clause 3(iii)(f) of the Order are not applicable.

(iv) According to the information and explanations given to us and basis our examination of the records of the Company, the Company has not undertaken any transactions in respect of loans, guarantees and securities covered under section 185 of the Companies Act, 2013. The Company has not made any investment as referred in section 186(1) of the Act and other requirements relating to section 186 do not apply to the Company.

(v) The Company has not accepted any deposits during the year, had no unclaimed deposits at the beginning of the year and there are no amounts which are deemed to be deposits within the meaning of Sections 73 to 76 of the Act and the Companies (Acceptance of Deposits) Rules, 2014 (as amended). Accordingly, the provisions of clause 3(v) of the Order are not applicable.

(vi) The Central Government has not specified maintenance of cost records under sub-section (1) of Section 148 of the Act, in respect of Company's services. Accordingly, the provisions of clause 3(vi) of the Order are not applicable.

(vii) (a) The Company is generally regular in depositing undisputed statutory dues including goods and services tax, provident fund, employees' state insurance, income-tax, duty of customs, cess and other material statutory dues, as applicable, to the appropriate authorities. Further, no undisputed amounts payable in respect thereof were outstanding at the year-end for a period of more than six months from the date they become payable except mentioned below. The Company is in the process of depositing the same with appropriate authority. (Refer note 24 of the financial statements)

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Name of the Statute	Nature of the Dues	Amount (Rs. in Lakhs)	Period to which the amount relates
The Employees Provident Funds and Miscellaneous Provisions Act, 1952	Provident fund	1.76	April 2022 to September 2022

(b) Details of statutory dues referred to in sub-clause (a) that have not been deposited with the appropriate authorities on account of any dispute are given below:

Name of the Statute	Nature of the Dues	Amount (Rs. in Lakhs)	Amount deposited under protest (Rs. in Lakhs)	Period to which the amount relates	Forum where dispute is pending
Income Tax Act 1961	Income Tax	52.26	52.26	FY 2019-20	CIT (Appeal)
Income Tax Act 1961	Income Tax	80.96	80.96	FY 2020-21	CIT (Appeal)

(viii) There are no such transactions which were not recorded in the books of account earlier and have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961 (43 of 1961). Accordingly, the provisions of clause 3(viii) of the Order are not applicable.

(ix) (a) The Company has not defaulted in repayment of loans or other borrowings or in the payment of interest thereon to any lender.

(b) The Company has not been declared wilful defaulter by any bank or financial institution or other lender government or any government authority.

(c) The term loans were applied for the purpose for which the loans were obtained, though idle/surplus funds which were not required for immediate utilization were temporarily used for the purpose other than for which the loan was sanctioned but were ultimately utilized for the stated end-use.

(d) On an overall examination of the financial statements of the Company, we report that no funds raised on short-term basis have been used for long-term purposes by the Company.

(e) The Company has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries.

(f) The Company has not raised loans during the year on the pledge of securities held in its subsidiaries. The Company does not hold any investment in any associate or joint venture (as defined in the Act) during the year ended March 31, 2023.

(x) (a) The Company did not raise moneys by way of initial public offer or further public offer (including debt instruments) during the year. Accordingly, the provisions of clause 3(x)(a) of the Order are not applicable.

(b) During the year, the Company has made private placement of shares. In respect of the same, in our opinion, the Company has complied with the requirement of Section 42 and Section 62 of the Act and the Rules framed there under. According to the information and explanations given by the management, we report that the amounts raised, have been used for the purposes for which the funds were raised.

(xi) (a) Considering the principles of materiality outlined in the Standards on Auditing, we report that no material fraud by the Company or on the Company has been noticed or reported during the course of the audit.

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(b) During the year and upto the date of this report, no report under sub-section (12) of Section 143 of the Act has been filed in Form ADT-4 as prescribed under Rule 13 of Companies (Audit and Auditors) Rules, 2014 (as amended) with the Central Government.

(c) Considering the principles of materiality outlined in the Standards on Auditing, we have taken into consideration the whistle blower complaints received by the Company during the year while determining the nature, timing and extent of audit procedures.

(xii) The Company is not a Nidhi Company. Accordingly, provisions of clause 3(xii) of the Order are not applicable.

(xiii) Transactions with the related parties are in compliance with Sections 177 and 188 of Act and the requisite details have been disclosed in the standalone financial statements, as required by the applicable accounting standards.

(xiv) (a) The Company has an internal audit system commensurate with the size and nature of its business.

(b) The internal audit is performed as per a planned program approved by the Audit Committee of the Board of Directors of the Company. We have considered, the internal audit reports for the year under audit, issued to the Company during the year.

(xv) The Company has not entered into any non-cash transactions with the directors or persons connected with them covered under Section 192 of the Act. Accordingly, provisions of clause3 (xv) of the order are not applicable.

(xvi) (a) The Company is required to be registered under Section 45-IA of the RBI Act, 1934 and such registration has been obtained by the Company.

(b) The Company has not conducted any Non-Banking Financial or Housing Finance activities without a valid Certificate of Registration from the RBI as per the RBI Act, 1934.

(c) The Company is not a Core Investment Company (CIC) as defined in the regulations made by the RBI. Accordingly, provisions of clause3 (xvi)(c) of the order are not applicable.

(d) The Group has no CICs which are part of the Group.

(xvii) The Company has not incurred cash losses in the financial year and in the immediately preceding financial year. Accordingly, provisions of clause3 (xvii) of the order are not applicable.

(xviii) There has been no resignation of the statutory auditors during the year and accordingly paragraph 3(xviii) of the Order is not applicable.

(xix) According to the information and explanations given to us and on the basis of the financial ratios, ageing and expected dates of realization of financial assets and payment of financial liabilities, other information accompanying the financial statements, our knowledge of the Board of Directors and management plans and based on our examination of the evidence supporting the assumptions, nothing has come to our attention, which causes us to believe that any material uncertainty exists as on the date of the audit report that Company is not capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date. We, however, state that this is not an assurance as to the future viability of the Company. We further state that our reporting is based on the facts up to the date of the audit report and we neither give any guarantee nor any assurance that all liabilities falling due within a period of one year from the balance sheet date, will get discharged by the Company as and when they fall due. (Refer Note 46 and 55(x) of the financial statements).

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(xx) (a) The Company does not have any amount remaining unspent under Section 135(5) of the Act. Accordingly, provision of clause 3(xx)(a) of the Order is not applicable.

(b) The Company does not have any amount remaining unspent which is required to be transferred to a special account in compliance with the provision of sub-section (6) of Section 135 of the Act. Accordingly, provision of clause 3(xx)(b) of the Order is not applicable.

For S.N. Dhawan & CO LLP
Chartered Accountants
(Firm's Registration No. 000050N/N500045)

Rahul Singhal
Partner
Membership No. 096570
UDIN: 23096570BGZGPC4360

S.N. DHAWAN & CO. LLP GURUGRAM CHARTERED ACCOUNTANTS

Place: Gurugram
Date: 23 May 2023

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ANNEXURE "B" TO THE INDEPENDENT AUDITOR'S REPORT

(Referred to in paragraph 1(f) under 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

Report on the Internal Financial Controls Over Financial Reporting under Clause (i) of Sub- section 3 of Section 143 of the Companies Act, 2013 ("the Act")

We have audited the internal financial controls over financial reporting of Oxyzo Financial Services Private Limited ("the Company") as of March 31, 2023 in conjunction with our audit of the standalone financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditor's Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting of the Company based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") issued by the Institute of Chartered Accountants of India and the Standards on Auditing prescribed under Section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the standalone financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls system over financial reporting.

Meaning of Internal Financial Controls with reference to standalone financial statements

A company's internal financial controls with reference to standalone financial statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of standalone financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that

1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company;
2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of standalone financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and

S. N. DHAWAN & CO. LLP GURUGRAM CHARTERED ACCOUNTANTS

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3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on standalone financial statements.

Inherent Limitations of Internal Financial Controls with reference to standalone financial statements

Because of the inherent limitations of internal financial controls with reference to standalone financial statements, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, to the best of our information and according to the explanations given to us, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at March 31, 2023, based on the criteria for internal financial control over financial reporting established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For S.N. Dhawan & CO LLP
Chartered Accountants
(Firm's Registration No. 000050N/N500045)





Rahul Singhal
Partner
Membership No. 096570
UDIN: 23096570BGZGPC4360

Place: Gurugram
Date: 23 May 2023

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OXYZO FINANCIAL SERVICES PRIVATE LIMITED
Standalone Balance Sheet as at 31 March 2023
(All amounts in Lakhs of ₹ unless otherwise stated)

Particulars	Notes	As at 31 March 2023	As at 31 March 2022
A ASSETS			
1 Financial assets			
(a) Cash and cash equivalents	3	9,847.98	53,820.78
(b) Bank Balance other than included in (a) above	4	3,107.68	868.66
(c) Derivative financial instruments	16	231.10	23.61
(d) Receivables			
(i) Trade Receivable	5	-	110.31
(ii) Other Receivable		-	-
(e) Loans	6	467,159.48	254,011.89
(f) Investments	7	75,362.59	33,648.09
(g) Other financial assets	8	67.02	53.86
		555,775.85	**342,537.20**
2 Non-financial assets			
(a) Current tax assets (Net)	9	305.98	397.85
(b) Deferred tax assets (Net)	10	1,348.08	663.60
(c) Investment Property	11	13.32	149.92
(d) Property, plant and equipment	12	131.29	84.18
(e) Other Intangible assets	13	11.13	-
(f) Other non-financial assets	14	60.34	86.99
(g) Non-current Assets held for sale	15	118.00	-
		1,988.14	**1,382.54**
TOTAL ASSETS		**557,763.99**	**343,919.74**
B LIABILITIES AND EQUITY			
LIABILITIES			
1 Financial liabilities			
(a) Derivative financial instruments	16	0.76	94.19
(b) Payables			
(I) Trade payables			
(i) Total outstanding dues to micro and small enterprises	17	3.17	3.17
(ii) Total outstanding dues of creditors other than micro and small enterprises	17	501.24	227.63
(II) Other payables			
(i) Total outstanding dues to micro and small enterprises	18	-	-
(ii) Total outstanding dues of creditors other than micro and small enterprises	18	953.29	263.44
(c) Debt securities	19	27,299.03	39,131.54
(d) Borrowings (Other than debt securities)	20	285,270.58	162,347.19
(e) Other financial liabilities	21	12,606.90	1,752.65
		326,634.97	**203,819.81**
2 Non-financial liabilities			
(a) Current tax liabilities (Net)	22	805.37	259.21
(b) Provisions	23	306.66	302.31
(c) Other non-financial liabilities	24	519.94	309.67
		1,631.97	**871.19**
EQUITY			
(a) Equity share capital	25(a)	5,367.86	5,147.72
(b) Instruments entirely equity in nature	25(b)	1,438.29	755.83
(c) Other equity	26	222,690.90	133,325.19
		229,497.05	**139,228.74**
TOTAL LIABILITIES AND EQUITY		**557,763.99**	**343,919.74**

See accompanying notes forming part of the standalone Ind AS financial statements 1-65

As per our report of even date attached
For S.N. DHAWAN & CO LLP
Chartered Accountants
Firm Registration No. 000050N/N500045

Rahul Singhal
Partner
Membership No: 096570

Place : Gurugram
Date : 23 May 2023

For and on behalf of the Board of Directors of
Oxyzo Financial Services Private Limited

Ruchi Kalra
Whole-time director and Chief Financial Officer
DIN: 03103474

Asish Mohapatra
Director
DIN: 06666246

Pinki Jha
Company Secretary
M.No.: F10683
Place: Gurugram
Date : 23 May 2023

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OXYZO FINANCIAL SERVICES PRIVATE LIMITED
Standalone Statement of Profit and Loss for the year ended 31 March 2023
(All amounts in Lakhs of ₹ unless otherwise stated)

Particulars	Notes	For the year ended 31 March 2023	For the year ended 31 March 2022
(a) Revenue from operations			
(i) Interest income	27	53,514.42	29,837.66
(ii) Fee and commission income	28	1,703.72	1,339.00
(iii) Net gain on fair value changes	29	730.51	120.55
(iv) Net gain on derecognition of financial instruments under amortised cost category	30	170.98	-
(b) Other income	31	58.59	26.55
I Total Income (a+b)		**56,178.22**	**31,323.76**
Expenses			
(a) Finance costs	32	18,326.80	14,296.86
(b) Impairment on financial instruments	33	2,767.11	1,367.45
(c) Employees benefit expenses	34	7,299.51	4,577.66
(d) Depreciation, amortisation and impairment expense	35	73.67	31.00
(e) Other expenses	36	1,745.26	1,539.80
II Total expenses		**30,212.35**	**21,812.77**
III Profit before tax (I-II)		**25,965.87**	**9,510.99**
IV Tax expense			
(a) Current tax	37	6,940.73	2,709.78
(b) Deferred tax (benefits)	37	(625.37)	(132.49)
Total tax expense		**6,315.36**	**2,577.29**
V Profit for the year (III-IV)		**19,650.51**	**6,933.70**
VI Other comprehensive income/ (loss), net of tax			
(a) Items that will not be reclassified to profit or loss			
Remeasurement gain/ (loss) on defined benefit plans		55.81	(46.98)
Income tax benefit/ (charge) on above		(14.05)	11.82
Sub total (a)		**41.76**	**(35.16)**
(b) Items that will be reclassified to profit or loss			
Derivative instruments in Cash flow hedge relationship		(290.69)	(70.58)
Income tax benefit on above		73.16	17.76
Sub total (b)		**(217.53)**	**(52.82)**
Other comprehensive income/(loss) for the year		**(175.77)**	**(87.98)**
VII Total comprehensive income for the year (V+VI)		**19,474.74**	**6,845.72**
Earnings per equity share (nominal value of share Rs. 10 each):			
Basic (in ₹)	38	29.08	13.66
Diluted (in ₹)	38	27.79	12.79
See accompanying notes forming part of the standalone Ind AS financial statements	1-65		

As per our report of even date attached
For S.N. DHAWAN & CO LLP
Chartered Accountants
Firm Registration No. 000050N/N500045

Rahul Singhal
Partner
Membership No: 096570

Place : Gurugram
Date : 23 May 2023

For and on behalf of the Board of Directors of
Oxyzo Financial Services Private Limited

Ruchi Kalra
Whole-time director and Chief Financial Officer
DIN: 03103474

Asish Mohapatra
Director
DIN: 06666246

Pinki Jha
Company Secretary
M.No.: F10683
Place: Gurugram
Date : 23 May 2023

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OXYZO FINANCIAL SERVICES PRIVATE LIMITED
Standalone Statement of Cash Flows for the year ended 31 March 2023
(All amounts in Lakhs of ₹ unless otherwise stated)

Particulars	Year ended 31 March 2023	Year ended 31 March 2022
A CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before tax	**25,965.87**	**9,510.99**
Adjustments for:		
Remeasurement gain/(loss) on defined benefit plans	55.81	(46.98)
Depreciation, amortisation and impairment expense	73.67	31.00
Net gain on Alternative investment funds	-	(109.92)
Net gain on mutual funds at FVTPL	(730.51)	(10.63)
Interest income on investment	(5,110.41)	(1,099.23)
Profit/ Loss from sale of investment	(170.98)	1.74
Interest income on fixed deposits	(171.14)	(74.58)
Interest on income tax refund	(9.99)	-
Loss on derecognition of financial assets	-	290.46
Impairment allowance on loans	1,911.87	690.33
Impairment allowance on investment	39.60	6.15
Loss on loans & advances written off (net of recovery)	815.64	670.97
Employee stock options expense	528.18	677.70
Operating profit before working capital changes	**23,197.61**	**10,538.00**
Changes in working capital		
Increase/(decrease) in trade payables	273.61	25.10
Increase/(decrease) in other payables	689.85	241.98
Increase/(decrease) in Other financial liabilities	10,854.25	(115.49)
Increase/(decrease) in provisions	4.35	115.12
Increase/(decrease) in Other non-financial liabilities	210.27	(121.55)
(Increase)/decrease in Loans and advances	(215,875.09)	(120,011.20)
(Increase)/decrease in Other financial assets	(13.16)	240.04
(Increase)/decrease in Receivables	110.31	(110.31)
(Increase)/decrease in Other non-financial assets	26.65	(65.70)
Cash flow from operating activities post working capital changes	**(180,521.35)**	**(109,264.01)**
Income- tax paid	(6,292.71)	(2,769.76)
Net cash flow from operating activities (A)	**(186,814.06)**	**(112,033.77)**
B CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of property, plant and equipment	(142.48)	(83.44)
Purchase of Intangible assets	(11.74)	-
Proceeds from sale of property, plant and equipment	40.92	3.34
Redemption from units of Alternative investment funds	-	3,167.17
Investment in mutual fund	(190,100.00)	(32,501.39)
Proceeds from sale of mutual funds	220,832.02	2,510.51
Investment in subsidiaries	(1,407.32)	-
Investment in debentures (net of sale proceeds)	(71,838.51)	1,798.26
Investment in Pass through certificates	-	(4,059.52)
Redemption from Pass through certificates	3,591.70	2,523.09
Investment in Fixed deposits (net of redemption)	(2,176.63)	54.63
Interest received from investments	3,179.92	-
Interest received on fixed deposits	108.75	1,156.35
Net cash used in investing activities (B)	**(37,923.37)**	**(25,431.00)**
C CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from debt securities (including accrued interest)	6,897.38	36,044.25
Repayments of debt securities	(18,729.89)	(29,380.81)
Net proceeds from cash credit and bank overdraft	11,574.62	(3,034.33)
Proceeds from other borrowings (including accrued interest)	456,676.56	282,151.25
Repayments of other borrowings	(345,919.42)	(201,139.19)
Proceeds from issue of share capital including share premium	71,046.29	86,743.67
Repayment towards deemed equity	(780.91)	-
Net cash flow from financing activities (C)	**180,764.63**	**171,384.84**
Increase in cash and cash equivalents (A+B+C)	**(43,972.80)**	**33,920.07**
Cash and cash equivalents at the beginning of the year	53,820.78	19,900.71
Cash and cash equivalents at the end of the year	**9,847.98**	**53,820.78**

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OXYZO FINANCIAL SERVICES PRIVATE LIMITED

OXYZO FINANCIAL SERVICES PRIVATE LIMITED
Standalone Statement of Cash Flows for the year ended 31 March 2023
(All amounts in Lakhs of ₹ unless otherwise stated)

Cash and cash equivalents consist of:

Particulars	As at 31 March 2023	As at 31 March 2022
Cash on hand	10.28	5.98
Balance with banks		
-In current accounts	9,837.70	46,313.90
-In deposit accounts	-	7,500.00
Accrued interest	-	0.90
	9,847.98	**53,820.78**

The above standalone statement of cash flows has been prepared under the indirect method as set out in Ind AS 7 'Statement of Cash Flows'.

See accompanying notes forming part of the standalone Ind AS financial statements 1-65

As per our report of even date attached
For S.N. DHAWAN & CO LLP
Chartered Accountants
Firm Registration No: 000050N/N500045

Rahul Singhal
Partner
Membership No: 096570

Place : Gurugram
Date : 23 May 2023

For and on behalf of the Board of Directors of
Oxyzo Financial Services Private Limited

Ruchi Kalra
Whole-time director and Chief Financial Officer
DIN: 03103474

Asish Mohapatra
Director
DIN: 06666246

Pinki Jha
Company Secretary
M.No.: F10683
Place: Gurugram
Date : 23 May 2023

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OXYZO FINANCIAL SERVICES PRIVATE LIMITED
Standalone statement of changes in equity for the year ended 31 March 2023
(All amounts in Lakhs of ₹ unless otherwise stated)

A Equity share capital

(1) Current reporting year

Balance at the beginning of the current reporting year	Changes in equity share capital during the current year	Balance at the end of the current reporting year
5,147.72	220.14	5,367.86

(2) Previous reporting year

Balance at the beginning of the previous reporting year	Changes in equity share capital during the previous year	Balance at the end of the previous reporting year
5,010.34	137.38	5,147.72

B Instruments entirely equity in nature

(a) Compulsorily convertible preference shares

(1) Current reporting year

Balance at the beginning of the current reporting year	Changes in equity share capital during the current year	Balance at the end of the current reporting year
755.83	682.46	1,438.29

(2) Previous reporting year

Balance at the beginning of the previous reporting year	Changes in equity share capital during the previous year	Balance at the end of the previous reporting year
-	755.83	755.83

C Other equity

Particulars	Reserves and Surplus						Other Comprehensive Income (OCI)	Total
	Securities premium reserve	Reserve u/s 45-IC of Reserve Bank of India Act, 1934	Deemed equity contribution	Employee Stock Options Outstanding Account	Optionally convertible redeemable preference shares	Retained Earnings	Cash flow hedges reserves	
Balance at 1 April 2021	**33,259.58**	**1,317.52**	**216.19**	**-**	**-**	**5,158.02**	**-**	**39,951.31**
Add: Profit for the year	-	-	-	-		6,933.70	-	**6,933.70**
Add: Other comprehensive income/ (loss) (net of tax)	-	-	-	-		(35.16)	(52.02)	**(87.98)**
Total comprehensive income/ (loss) for the year	**-**	**-**	**-**	**-**	**-**	**6,898.54**	**(52.82)**	**6,845.72**
Transfer to statutory reserve	-	1,369.14	-	-	-	(1,369.14)	-	**-**
Employee stock options	-	-	564.72	112.98	-	-	-	**677.70**
Premium on issue of equity shares	7,919.32	-	-	-	-	-	-	**7,919.32**
Securities premium on issue of Series A - CCPS	77,946.14	-	-	-	-	-		**77,946.14**
Share issue expenses	(15.00)	-	-	-	-	-	-	**(15.00)**
Balance at 31 March 2022	**119,110.04**	**2,686.66**	**780.91**	**112.98**	**-**	**10,687.42**	**(52.82)**	**133,325.19**
Add: Profit for the year	-	-	-	-	-	19,650.51	-	**19,650.51**
Add: Other comprehensive income (net of tax)	-	-	-			41.76	(217.53)	**(175.77)**
Total comprehensive income/ (loss) for the year	**-**	**-**	**-**	**-**	**-**	**19,692.27**	**(217.53)**	**19,474.74**
Transfer to statutory reserve	-	3,930.10	-	-	-	(3,930.10)	-	**-**
Employee stock options	-	-	-	528.18	-	-	-	**528.18**
Repayment towards deemed equity			(780.91)					**(780.91)**
Securities premium on issue of equity shares	-	-	-	-	-	-	-	**-**
Securities premium on issue of Series A - CCPS	70,378.84	-	-	-	-	-	-	**70,378.84**
Optionally Convertible Redeemable Preference Shares	(293.53)	-	-	-	293.53	-	-	**-**
Converted into equity shares during the year	-	-	-	-	(220.14)			**(220.14)**
Share issue expenses	(15.00)	-	-	-	-	-	-	**(15.00)**
Balance at 31 March 2023	**189,180.35**	**6,616.76**	**-**	**641.16**	**73.39**	**26,449.59**	**(270.35)**	**222,690.90**

See accompanying notes forming part of the standalone Ind AS financial statements 1-65

As per our report of even date attached
For S.N. DHAWAN & CO LLP
Chartered Accountants
Firm Registration No. 000050N/N500045

Rahul Singhal
Partner
Membership No: 096570

Place : Gurugram
Date : 23 May 2023

For and on behalf of the Board of Directors of
Oxyzo Financial Services Private Limited

Ruchi Kalra
Whole-time director and Chief Financial Officer
DIN: 03103474

Asish Mohapatra
Director
DIN: 06666246

Pinki Jha
Company Secretary
M.No.: F10683
Place: Gurugram
Date : 23 May 2023

S.N. DHAWAN & CO. LLP Gurugram Chartered Accountants

OXYZO FINANCIAL SERVICES PRIVATE LIMITED

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OXYZO FINANCIAL SERVICES PRIVATE LIMITED
Notes forming part of the Ind AS standalone financial statements for the year ended March 31, 2023

1. Corporate Information

Oxyzo Financial Services Private Limited (the "Company" or "Oxyzo") is a debt listed Company domiciled in India and incorporated under the provisions of the Companies Act, 1956. The Company is holding a Certificate of Registration ('CoR') and registered as a systemically important non-deposit taking Non-Banking Financial Company ('NBFC') as defined under Section 45-IA of the Reserve Bank of India (RBI) Act, 1934 (Registration No. N-14.03380) and is primarily engaged in the business of lending. The Company has its registered office at Shop No. G-22C (UGF) D-1 (K-84) Green Park Main, New Delhi-110016 (India).

2. Significant Accounting Policies:

2.1 Statement of compliance:

These Standalone financial statements (herein after referred to as 'financial statements') have been prepared in accordance with the provisions of the Companies Act, 2013 and the Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time) notified under Section 133 of Companies Act, 2013 (the 'Act') and other relevant provisions of the Act. In addition, the guidance notes/announcements issued by the Institute of Chartered Accountants of India (ICAI) are also applied along with compliance with other statutory promulgations require a different treatment. Further, the Company has complied with all the directions related to Implementation of Indian Accounting Standards prescribed for Non-Banking Financial Companies (NBFCs) in accordance with the RBI notification no. RBI/2019-20/170 DOR NBFC).CC.PD.No.109/22.10.106/2019-20 dated March 13, 2020 and other applicable RBI circulars/notifications.

The accounting policies set out below have been applied consistently to the periods presented in these financial statements.

The financial statements were reviewed by the audit committee and authorized for issue by the Company's Board of Directors on 23 May 2023.

2.2 Basis of preparation:

The financial statements have been prepared on the historical cost basis except for certain financial instruments that are measured at fair values at the end of each reporting period and derivative financial instruments. The Company generally reports financial assets and financial liabilities on a gross basis in the Balance Sheet. They are offset and reported net only when Ind AS specifically permits the same or it has an unconditional legally enforceable right to offset the recognised amounts without being contingent on a future event. Similarly, the Company offsets incomes and expenses and reports the same on a net basis when permitted by Ind AS specifically unless they are material in nature.

2.3 Functional and presentation currency:

These financial statements are prepared in Indian Rupees (INR), which is the Company's functional currency. All financial information presented in INR has been rounded to the nearest lakhs and two decimals thereof, except as stated otherwise.

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OXYZO FINANCIAL SERVICES PRIVATE LIMITED

2.4 Presentation of financial statements:

The Balance Sheet, the Statement of Change in Equity and the Statement of Profit and Loss is presented in the format prescribed under Division III of Schedule III of the Act, as amended from time to time, for Non-Banking Financial Companies ('NBFCs"), that are required to comply with Ind AS. The Statement of Cash Flows has been presented as per the requirements of Ind AS 7, Statement of Cash Flows. The Statement of Cash Flows has been prepared and presented as per the requirements of Ind AS 7 "Statement of Cash Flows".

The disclosure requirements with respect to items in Balance Sheet, the Statement of Change in Equity and the Statement of Profit and Loss is presented in the format prescribed under Division III of Schedule III of the Act, are presented by way of notes forming part of the financial statements along with the other notes required to be disclosed under the notified accounting Standards and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Amounts in the financial statements are presented in Indian Rupees in Lakhs rounded off to two decimal places as permitted by Schedule III to the Companies Act, 2013. Per share data are presented in Indian Rupee to two decimal places.

2.5 Revenue recognition:

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Company and the revenue can be reliably measured and there exists reasonable certainty of its recovery. Revenue is measured at the fair value of the consideration received or receivable as reduced for estimated customer credits and other similar allowances.

Incomes are recognised net of the goods and services tax, wherever applicable.

(i) Interest income:

Interest income is recognised in the Statement of Profit and Loss and for all financial instruments (except for those classified as held for trading or those measured or designated as at fair value through profit or loss (FVTPL) and at fair value through other comprehensive income (OCI)) is measured using the effective interest method (EIR).

The calculation of the EIR includes all fees paid or received between parties to the contract that are incremental and directly attributable to the financial assets at amortised cost, transaction costs, and all other premiums or discounts and it represents a rate that exactly discounts estimated future cash payments / receipts through the expected life of the financial asset/financial liability to the gross carrying amount of a financial asset or to the amortised cost of a financial liability. For financial assets at FVTPL transaction costs are recognised in profit or loss at initial recognition.

The interest income is calculated by applying the EIR to the gross carrying amount of non-credit impaired financial assets (i.e. at the amortised cost of the financial asset before adjusting for any expected credit loss allowance). For credit-impaired financial assets the interest income is calculated by applying the EIR to the amortised cost of the credit-impaired financial assets (i.e. the gross carrying amount less the allowance for expected credit losses (ECLs)). For financial assets originated or purchased credit-impaired (POCI) the EIR reflects the ECLs in determining the future cash flows expected to be received from the financial asset.

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OXYZO FINANCIAL SERVICES PRIVATE LIMITED

Delayed payment interest (penal interest and the like) levied on customers for delay in repayments/non payment of contractual cashflows is recognised on realization basis.

(ii) Other revenue from operation

The Company recognizes revenue from contracts with customers (other than financial assets to which Ind AS 109 'Financial Instruments' is applicable) based on a comprehensive assessment model as set out in Ind AS 115 'Revenue from contracts with customers. The Company identifies contract(s) with a customer and its performance obligations under the contract, determines the transaction price and its allocation to the performance obligations in the contract and recognizes revenue only on satisfactory completion of performance obligations. Revenue is measured at fair value of the consideration received or receivable.

(a) Fee and commission income:
Revenue (other than for those items to which IND AS 109 Financial Instruments are applicable) is measured at fair value of the consideration received or receivable. IND AS 115 Revenue from contracts with customers outlines a single comprehensive model of accounting for revenue arising from contracts with customers.

Fee and commission income includes fees other than those that are an integral part of EIR. The fees included in the Company's statement of profit and loss includes service and administration charges towards rendering of additional services to its loan customers and others fees charged for servicing of loans, fees charged on account of loan commitments and loan advisory fees.

Foreclosure charges are collected from loan customers for early payment / closure of loan and are recognised on realisation.

(b) Net gain on fair value change:
Any differences between the fair values of the financial assets classified as fair value through the profit or loss, held by the Company on the balance sheet date is recognised as an unrealised gain/loss in the statement of profit and loss. In cases there is a net gain in aggregate, the same is recognized as "Net gains on fair value changes" under revenue from operations and if there is a net loss the same is disclosed as "Net loss on fair value changes", in the statement of profit and loss.

(c) Other operational revenue:
Other operational revenue represents income earned from the activities incidental to the business and is recognised when the right to receive the income is established as per the terms of the contract.

(iii) Other income:
The Company recognizes revenue from contracts with customers (other than financial assets to which Ind AS 109 'Financial Instruments' is applicable) based on a comprehensive assessment model as set out in Ind AS 115 'Revenue from contracts with customers. The Company identifies contract(s) with a customer and its performance obligations under the contract, determines the transaction price and its allocation to the performance obligations in the contract and recognizes revenue only on satisfactory completion of performance obligations. Revenue is measured at fair value of the consideration received or receivable.

S. N. DHAWAN & CO. LLP GURUGRAM CHARTERED ACCOUNTANTS

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2.6 Expenditures:

(i) Finance costs:
Finance costs represents interest expense and transaction cost recognised by applying the Effective Interest Rate (EIR) to the gross carrying amount of financial liabilities other than those classified at FVTPL.

(ii) Other expenses:
Other expenses are recognized on accrual basis and provisions are made for all known losses and liabilities. The Company has also entered into a shared services arrangement for sharing of common resources and facilities with group companies. The cost allocated to the Company under such cost sharing arrangement are included under the respective account head, as applicable. The cost allocated to other entity under this arrangement is reduced from concerned account head and shown as recoverable from concerned entity.

2.7 Property, plant and equipment (PPE):

PPE is recognised when it is probable that future economic benefits associated with the item will flow to the Company and the cost of the item can be measured reliably. PPE is stated at original cost net of tax/duty credits availed, if any, less accumulated depreciation and cumulative impairment, if any consistent with the criteria specified in Ind AS 16 'Property, plant and equipment'. Cost includes all direct cost related to the acquisition of PPE and, for qualifying assets, borrowing costs capitalised in accordance with the Company's accounting policy.

Depreciation is recognised using straight line method so as to write off the cost of the assets (other than freehold land)) less their residual values over their useful lives specified in Schedule II to the Companies Act, 2013, or in case of assets where the useful life was determined by technical evaluation, over the useful life so determined. Depreciation method is reviewed at each financial year end to reflect expected pattern of consumption of the future economic benefits embodied in the asset. The estimated useful life and residual values are also reviewed at each financial year end with the effect of any change in the estimates of useful life/ residual value is accounted on prospective basis.

Useful life as used by the Company as indicated in Schedule II are listed below:

- Computers and Laptops- 3 Years

Depreciation for additions to/deductions from, owned assets is calculated pro rata to the period of use. Depreciation charge for impaired assets is adjusted in future periods in such a manner that the revised carrying amount of the asset is allocated over its remaining useful life.

An item of property, plant and equipment is derecognised upon disposal or when no future economic benefits are expected to arise from the continued use of the asset. Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is recognised in profit or loss.

2.8 Intangible assets:

Intangible assets are stated at acquisition cost, net of accumulated amortization and accumulated impairment losses, if any. The cost of such assets includes purchase price, licensee fee, import duties and other taxes and any directly attributable expenditure

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to bring the assets to their working condition for intended use. The Company's other intangible assets mainly include the value of computer software.

Intangible assets comprise computer software which is amortized on a straight-line basis over the estimated useful economic life. The useful life of the intangible assets are estimated at 3 to 5 years.

Amortization methods, useful lives and residual values are reviewed at each reporting date and adjusted in future periods in such a manner that the carrying amount of the asset is allocated over its remaining useful life.

An intangible asset is derecognized on disposal, or when no future economic benefits are expected from use or disposal. Gains and losses arising from derecognition of an intangible asset, measured as the difference between the net disposal proceeds and the carrying amount of the assets are recognized in the Statement of Profit and Loss when the asset is derecognized.

2.9 Investment Property:

Investment properties are properties held to earn rentals and/or for capital appreciation (including property under construction for such purposes). Investment properties are measured initially at cost, including transaction costs. Subsequent to initial recognition, investment properties are stated at cost less accumulated depreciation and impairment losses, if any. Depreciation is recognised using straight line method in same line as mentioned in para 2.7 above.

An investment property is derecognised upon disposal or when the investment property is permanently withdrawn from use and no future economic benefits are expected from the disposal. Any gain or loss arising on derecognition of the property (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in profit or loss in the period in which the property is derecognised.

2.10 Assets held for sale:

Assets held for sale comprises of house & land properties, which were held as collaterals against the loans given to customer, whose physical and legal possessing has been taken over by the company due to customers' default on repayment of the loan. Management intends to sell these properties for which regular auctions are conducted. Such assets are classified as held for sale when their carrying amount is intended to be recovered principally through sale rather than through continued use.

2.11 Impairment of non-financial assets:

The Company's non-financial assets are reviewed at each reporting date to determine whether there is any indication of impairment. An impairment loss is recognised wherever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the greater of the assets, net selling price and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and risks specific to the asset. In determining net selling price, recent market transactions are taken into account, if available. If no such transactions can be identified, an appropriate valuation model is used. Impairment losses are recognized in profit or loss.

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2.12 Employee benefits:

(i) **Short-term employee benefits**:
Employee benefits expected to be settled wholly within twelve months of rendering the service are classified as short-term employee benefits and are expensed in the period in which the employee renders the related service. Liabilities recognised in respect of short-term employee benefits are measured at the undiscounted amount of the benefits expected to be paid in exchange for the related service. Benefits such as salaries, reimbursements and bonus etc., are recognized in the Statement of Profit and Loss in the period in which the employee renders the services.

(ii) **Post-employment benefits**:
The Company operates the following post-employment schemes:

(a) *Defined contribution plans*: The Company's employee provident fund scheme and employees' state insurance is a defined contribution plan. A defined contribution plan is a post-employment benefit plan under which an entity pays fixed contributions and will have no obligation to pay further amounts. Obligations for contributions to defined contribution plans are recognized as an employee benefit expense in the Statement of Profit and Loss in the year when the employee renders the related service.

(b) *Defined benefit plans*:

The Company provides for the gratuity, a defined benefit retirement plan covering all employees. The plan provides for lump sum payments to employees upon death while in employment or on separation from employment after serving for the stipulated years mentioned under 'The Payment of Gratuity Act, 1972'. The present value of the obligation under such defined benefit plan is determined based on actuarial valuation, carried out by an independent actuary at each Balance Sheet date, using the Projected Unit Credit method, which recognizes each period of service as giving rise to an additional unit of employee benefit entitlement and measures each unit separately to build up the final obligation.

The obligation is measured at the present value of the estimated future cash flows. The discount rates used for determining the present value of the obligation under defined benefit plan are based on the market yields on Government Securities as at the Balance Sheet date.

Net interest recognized in profit or loss is calculated by applying the discount rate used to measure the defined benefit obligation to the net defined benefit liability or asset. The actual return on the plan assets above or below the discount rate is recognized as part of re-measurement of net defined liability or asset through other comprehensive income. An actuarial valuation involves making various assumptions that may differ from actual developments in the future. These include the determination of the discount rate, attrition rate, future salary increases and mortality rates. Due to the complexities involved in the valuation and its long-term nature, these liabilities are highly sensitive to changes in these assumptions. All assumptions are reviewed annually.

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The Company contributes on a lumpsum basis towards the ascertained liabilities to the LIC's New Group Gratuity Cash Accumulation Plan managed by insurance company Life Insurance Corporation of India (LIC).

Re-measurement, comprising of actuarial gains and losses and the return on plan assets (excluding amounts included in net interest on the net defined benefit liability), are recognized immediately in the balance sheet with a corresponding debit or credit to retained earnings through OCI in the period in which they occur. Re-measurements are not reclassified to profit and loss in subsequent periods.

(iii) **Long term employee benefits**:

Benefits under compensated absences constitute other employee benefits. Employee entitlements to annual leave are recognized when they accrue to the eligible employees. An accrual is made for the estimated liability for annual leave as a result of services provided by the eligible employees up to the Balance Sheet date. The obligation is measured on the basis of independent actuarial valuation using the projected unit credit method.

Expenses are recognized immediately in the Statement of Profit and Loss.

2.13 Employees Stock Option Scheme:

Equity-settled shared based payments to employees are measured at fair value of the equity instruments at the grant date in accordance with Ind AS 102, "Share based payments". Details regarding the determination of the fair value of equity-settled share-based transactions are set out in note 46.1 & 46.2.

The fair value determined at the grant date of the equity-settled share based payments is expected over the vesting period using the graded vesting method, based on the Company's estimate of equity instruments that will eventually vest, with a corresponding increase in equity. At the end of each reporting period, the Company reviews its estimate of the number of equity instruments expected to vest. The impact of the original estimates, if any, is recognized in the profit or loss such that the cumulative expense reflects the revised estimate, with a corresponding adjustment to the "Share Option Outstanding Account" in Other Equity.

The employees of the Company have also been granted stock options in respect of the shares of OFB Tech Private Limited, the holding company. The Company has entered into repayment arrangement for the provision of share based payments with the parent company for the ESOP granted and reimburse to the parent company as and when expenses recognised on the basis of grant date fair valuation.

2.14 Investment in subsidiaries and associates:

The investment in subsidiaries are carried at cost as per Ind AS 27. Investment carried at cost is tested for impairment as per Ind AS 36. An investor, regardless of the nature of its involvement with an entity (the investee), shall determine whether it is a parent by assessing whether it controls the investee. An investor controls an investee when it is exposed, or has rights, to variable returns from its involvement with the investee and has ability to affect those returns through its power over the investee. Thus, an investor controls an investee if and only if the investor has all the followings:

(a) Power over the investee;

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(b) Exposure, or rights, to variable returns from its involvement with the investee and
(c) The ability to use its power over the investee to affect the amount of the investor's returns

On disposal of investment, the difference between its carrying amount the net disposal proceeds is charged or credited to the Statement of Profit and Loss.

2.15 Financial instruments:

Financial assets and financial liabilities are recognised in the Company's balance sheet when the Company becomes a party to the contractual provisions of the instrument.

Recognised financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets and financial liabilities at FVTPL) are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of financial assets or financial liabilities at FVTPL are recognised immediately in profit or loss.

A financial asset and a financial liability is offset and presented on net basis in the balance sheet when there is a current legally enforceable right to set-off the recognised amounts and it is intended to either settle on net basis or to realise the asset and settle the liability simultaneously.

(i) Financial assets

(a) Financial assets at amortised cost

Financial assets are subsequently measured at amortised cost using the effective interest rate (EIR) if these financial assets are held within a business model whose objective is to hold these assets in order to collect contractual cash flows and the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

(b) Financial assets at fair value through other comprehensive income (FVTOCI)

Financial assets are measured at fair value through other comprehensive income if these financial assets are held within a business model whose objective is achieved by both collecting contractual cash flows that give rise on specified dates to sole payments of principal and interest on the principal amount outstanding and by selling financial assets.
Financial assets are measured at FVTOCI subsequently measured at fair value. Gains and losses arising from changes in fair value are included in other comprehensive income within a separate component of equity. Impairment losses or reversals, interest revenue and are recognised in profit and loss. Upon disposal, the cumulative gain or loss previously recognised in other comprehensive income is reclassified from equity to the statement of profit and loss.

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(c) Debt instruments at amortised cost or at FVTOCI

The Company assesses the classification and measurement of a financial asset based on the contractual cash flow characteristics of the asset and the Company's business model for managing the asset.

For an asset to be classified and measured at amortised cost, its contractual terms should give rise to cash flows that are solely payments of principal and interest on the principal outstanding (SPPI).

For an asset to be classified and measured at FVTOCI, the asset is held within a business model whose objective is achieved both by collecting contractual cash flows and selling financial assets; and the contractual terms of instrument give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

The Company has more than one business model for managing its financial instruments which reflect instruments which reflect how the Company manages its financial assets in order to generate cash flows. The Company's business models determine whether cash flows will result from collecting contractual cash flows, selling financial assets or both.

The Company considers all relevant information available when making the business model assessment. However, this assessment is not performed on the basis of scenarios that the Company does not reasonably expect to occur, such as so-called 'worst case' or 'stress case' scenarios. The Company takes into account all relevant evidence available such as:

- how the performance of the business model and the financial assets held within that business model are evaluated and reported to the entity's key management personnel;
- The risks that affect the performance of the business model (and the financial assets held within that business model) and, in particular, the way in which those risks are managed; and
- how managers of the business are compensated (e.g. whether the compensation is based on the fair value of the assets managed or on the contractual cash flows collected).

The Company reassess its business models each reporting period to determine whether the business models have changed since the preceding period. For the current and prior reporting period the Company has not identified a change in its business models.

When a debt instrument measured at FVTOCI is derecognised, the cumulative gain/loss previously recognised in OCI is reclassified from equity to profit or loss. In contrast, for an equity investment designated as measured at FVTOCI, the cumulative gain/loss previously recognised in OCI is not subsequently reclassified to profit or loss but transferred within equity. Debt instruments that are subsequently measured at amortised cost or at FVTOCI are subject to impairment.

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(d) Financial assets at fair value through profit or loss (FVTPL)

Financial assets are measured at fair value through profit or loss unless it is measured at amortised cost or at fair value through other comprehensive income on initial recognition. The transaction costs directly attributable to the acquisition of financial assets and liabilities at fair value through profit or loss are immediately recognised in profit or loss.

(e) De-recognition

A financial asset (or, where applicable, a part of a financial asset) is primarily de-recognised when:

- The rights to receive cash flows from the asset have expired, or
- The Company has transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a 'pass-through' arrangement; and
- either (a) the Company has transferred substantially all the risks and rewards of the asset, or (b) the Company has neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.
- The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Company has retained.

(f) Servicing of Assets/Liabilities

- The Company transfers loans through securitisation and direct assignment transactions. The transferred loans are derecognised and gains/losses are accounted for, only if the Company transfers substantially all its risks and rewards specified in the underlying assigned loan contracts. In accordance with the Ind AS 109, on derecognition of a financial asset under assigned transactions for a fee, the Company recognises the fair value of future service fee income over service obligations cost on net basis as service fee income in the statement of profit and loss and, correspondingly creates a service asset in balance sheet.

- The Company recognises either a servicing asset or a servicing liability for servicing contract. If the fee to be received is not expected to compensate the Compensate the Company adequately for performing the servicing activities, a servicing liability for the servicing obligation is recognised at its fair value. If the fee to be received is expected to be more than adequate compensation for the servicing activities, a servicing asset is recognised. Corresponding amount is recognised in statement of profit and loss.

(g) Transfer of Loan Exposure

Transfer of a loan exposure results in immediate separation from the risks and rewards associated with such loans to the extent that the economic interest has been transferred. The transferee gets an unfettered right to transfer or otherwise dispose of such loans free of any restraining condition to the extent of economic interest transferred to them. Profit or loss on such loans is recognised in the statement of profit and loss for the period in which such loans have been transferred.

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(ii) Financial Liabilities:

(a) Financial liabilities, including derivatives, which are designated for measurement at FVTPL are subsequently measured at fair value.

All other financial liabilities including loans and borrowings are measured at amortised cost using Effective Interest Rate (EIR) method.

(b) A financial liability is derecognised when the related obligation expires or is discharged or cancelled.

(iii) Instruments Entirely Equity in nature

The classification of a financial instruments or its component parts, on initial recognition as a financial liability, a financial asset or an equity instrument, is done in accordance with the substance of the contractual arrangement and the definitions of a financial liability, a financial asset and an equity instrument. An instrument is classified as an equity instrument or an instrument entirely equity in nature when the said instrument has no other financial instrument or contract that has:

- total cash flows based substantially on the profit or loss, the change in the recognised net assets or the change in the fair value of the recognised and unrecognised net assets of the entity (excluding any effects of such instrument or contract) and
- the effect of substantially restricting or fixing the residual return to the instrument holders.

Instruments entirely equity in nature, are presented as a separate line item on the face of the Balance Sheet under 'Equity' after 'Equity Share Capital' but before 'Other Equity'.

(iv) Equity Instruments

An equity instruments is any contract that evidences a residual interest in the assets of an entity after deducting all of its liabilities. Equity instruments issued by the Company are recognised at the face value and proceeds received in excess of the face value are recognised as securities premium.

2.16 Fair value measurement

The Company measures certain financial instruments at fair value at each balance sheet date. Fair value is the price that would be received from the sale of an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorised within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

- Level 1 — Quoted (unadjusted) market prices in active markets for identical assets or liabilities
- Level 2 — Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable
- Level 3 — Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable

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When measuring the fair value of an asset or a liability, the Company uses observable market data to the extent possible. If the inputs used to measure the fair value of an asset or a liability fall into different levels of the fair value hierarchy, then the fair value measurement is categorized in its entirety in the same level of the fair value hierarchy as the lowest level input that is significant to the entire measurement.

The Company measures financial instruments, such as, investments, at fair value on each reporting date. In addition, the fair value of financial instruments measured at amortized cost and FVTPL is disclosed in Note 43.

2.17 Impairment:

The Company recognises loss allowances for expected credit losses (ECLs) on the following financial instruments that are not measured at FVTPL:

- Loans and advances to customers;
- Debt investment securities;
- Trade and other receivable;
- Irrevocable loan commitments issued; and
- Financial guarantee contracts issued.

Credit-impaired financial assets

A financial asset is 'credit-impaired' when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred. Credit-impaired financial assets are referred to as Stage 3 assets. Evidence of credit impairment includes observable data about the following events:

- significant financial difficulty of the borrower or issuer;
- a breach of contract such as a default or past due event;

It may not be possible to identify a single discrete event-instead, the combined effect of several events may have caused financial assets to become credit-impaired.

Significant increase in credit risk

The Company monitors all financial assets and financial guarantee contracts that are subject to the impairment requirements to assess whether there has been a significant increase in credit risk since initial recognition. If there has been a significant increase in credit risk the Company will measure the loss allowance based on lifetime rather than 12-month ECL.

In assessing whether the credit risk on a financial instrument has increased significantly since initial recognition, the Company compares the risk of a default occurring on the financial instrument at the reporting date based on the remaining maturity of the instrument with the risk of a default occurring that was anticipated for the remaining maturity at the current reporting date when the financial instrument was first recognised. In making this assessment, the Company considers both quantitative and qualitative information that is reasonable and supportable, including historical experience and forward-looking information that is available without undue cost or effort, based on the Company's historical experience and expert credit assessment.

Given that a significant increase in credit risk since initial recognition is a relative measure, a given change, in absolute terms, in the Probability of Default will be more significant for a financial instrument with a lower initial PD than compared to a financial instrument with a higher PD.

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Definition of default

Critical to the determination of ECL is the definition of default. The definition of default is used in measuring the amount of ECL and in the determination of whether the loss allowance is based on 12-month or lifetime ECL, as default is a component of the probability of default (PD) which affects both the measurement of ECLs and the identification of a significant increase in credit risk.

The Company considers the following as constituting an event of default:

- The borrower is past due more than 90 days on any material credit obligation to the Company; or
- The borrower is unlikely to pay its credit obligations to the Company in full.

The definition of default is appropriately tailored to reflect different characteristics of different types of assets.

When assessing if the borrowers is unlikely to pay its credit obligations, the Company takes into account both qualitative and quantitative indicators. The information assessed depends on the type of the asset, for example in corporate lending a qualitative indicator used is the admittance of bankruptcy petition by National Company Law Tribunal. Quantitative indicators, such as overdue status and non-payment on another obligation of the same counterparty are key inputs in this analysis. The Company uses a variety of sources of information to assess default which are either developed internally or obtained from external sources. The definition of default is applied consistently to all financial instruments unless information becomes available that demonstrates that another default definition is more appropriate for a particular financial instrument.

Expected credit loss model

Basis the above-defined criteria, the Company considering the short-term nature of the majority of underlying portfolio of financial assets, calculates ECL on a collective basis as per the ECL model.

The expected credit loss is a product of exposure at default ('EAD'), probability of default ('PD') and loss given default ('LGD'). Accordingly, the financial assets have been segmented into three stages based on the risk profiles. The three stages reflect the general pattern of credit deterioration of a financial asset. The Company categories financial assets at the reporting date into stages based on the days past due ('DPD') status as under:

- Stage 1: Low credit risk, i.e. 0 to 30 days past due*

- Stage 2: Significant increase in credit risk, i.e. 31 to 90 days past due*

- Stage 3: Impaired assets, i.e. more than 90 days past due

*excluding grace period of seven days.

LGD estimate of loss from a transaction given that a default occurs. PD is defined as the probability of whether the borrower will default on their obligation in the future. For assets which are in Stage 1, a 12-month PD is required. For Stage 2 assets a lifetime PD is required while Stage 3 assets are considered to have a 100% PD. EAD represents the expected exposure in the event of a default and is the gross carrying amount in case of the financial assets held by the Company.

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The inputs and models used for calculating ECLs may not always capture all characteristics of the market at the date of the financial statements. To reflect this, qualitative adjustments or overlays are made as temporary adjustments. The Company regularly reviews its models in the context of actual loss experience and make adjustments when such differences are significantly material.

Presentation of allowance for ECL in the Balance Sheet:

Loss allowances for ECL are presented in the statement of financial position as follows:

- for financial assets measured at amortised cost: as a deduction from the gross carrying amount of the assets;
- for debt instruments measured at FVTOCI: no loss allowance is recognised in Balance Sheet as the carrying amount is at fair value.

2.18 Write off:

Financial assets are written off (either partially or in full) to the extent that there is no realistic prospect of recovery. This is generally the case when, as at the reporting date, financial asset is overdue for 12 months or more and the Company determines that the debtor does not have assets or source of income that could generate sufficient cash flows to repay the amounts subject to the write off.

Any subsequent recoveries are credited to impairment on financial instrument on statement of profit and loss.

2.19 Foreign Currency Transactions

Transactions in foreign currencies are translated into the functional currency of the Company at the exchange rates prevailing on the date of the transaction. Exchange differences arising due to the differences in the exchange rate between the transaction date and the date of settlement of any monetary items are taken to the statement of profit and loss. Monetary assets and monetary liabilities denominated in foreign currency are translated at the exchange rate prevalent at the date of the Balance Sheet and resultant gain/ loss is taken to the Statement of Profit and Loss.

2.20 Derivative financial instruments

The Company enters into derivative financial instruments to manage its exposure to interest rate risk and foreign exchange rate risk. Derivatives held include foreign exchange forward contracts, interest rate swaps and cross currency interest rate swaps. Derivatives are initially recognised at fair value at the date of a derivative contract is entered into and are subsequently remeasured to their fair value at each balance sheet date. The resulting gain/loss is recognised in the statement of profit and loss immediately unless the derivative is designated and is effective as a hedging instrument, in which event the timing of the recognition in the statement of profit and loss depends on the nature of the hedge relationship. The Company designates certain derivatives as hedges of highly probable forecast transactions (cash flow hedges). A derivative with a positive fair value is recognised as a financial asset whereas a derivative with a negative fair value is recognised as a financial liability.

Hedge accounting

The Company makes use of derivative instruments to manage exposures to interest rate and foreign currency. In order to manage particular risks, the Company applies hedge accounting for transactions that meet specific criteria. At the inception of a hedge relationship, the Company formally designates and documents the hedge

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relationship to which the Company wishes to apply hedge accounting and the risk management objective and strategy for undertaking the hedge. The documentation includes the Company's risk management objective and strategy for undertaking hedge, the hedging / economic relationship, the hedged item or transaction, the nature of the risk being hedged, hedge ratio and how the Company would assess the effectiveness of changes in the hedging instrument's fair value in offsetting the exposure to changes in the hedged item's fair value or cash flows attributable to the hedged risk. Such hedges are expected to be highly effective in achieving offsetting changes in fair value or cash flows and are assessed on an on-going basis to determine that they actually have been highly effective throughout the financial reporting periods for which they were designated.

Cash Flow Hedges

A cash flow hedge is a hedge of the exposure to variability in cash flows that is attributable to a particular risk associated with a recognised asset or liability (such as all or some future interest payments on variable rate debt) or a highly probable forecast transaction and could affect profit and loss. For designated and qualifying cash flow hedges, the effective portion of the cumulative gain or loss on the hedging instrument is initially recognised directly in OCI within equity (cash flow hedge reserve). The ineffective portion of the gain or loss on the hedging instrument is recognised immediately in Finance Cost in the statement of profit and loss. When the hedged cash flow affects the statement of profit and loss, the effective portion of the gain or loss on the hedging instrument is recorded in the corresponding income or expense line of the statement of profit and loss. When a hedging instrument expires, is sold, terminated, exercised, or when a hedge no longer meets the criteria for hedge accounting, any cumulative gain or loss that has been recognised in OCI at that time remains in OCI and is recognised when the hedged forecast transaction is ultimately recognised in the statement of profit and loss. When a forecast transaction is no longer expected to occur, the cumulative gain or loss that was reported in OCI is immediately transferred to the statement of profit and loss.

2.21 Cash and cash equivalents:

Cash and bank balances also include fixed deposits, margin money deposits, earmarked balances with banks and other bank balances which have restrictions on repatriation. Short term and liquid investments being subject to more than insignificant risk of change in value, are not included as part of cash and cash equivalents.

2.22 Borrowing costs:

Borrowing costs include interest expense calculated using the effective interest method, finance charges in respect of assets acquired on finance lease and exchange differences arising from foreign currency borrowings, to the extent they are regarded as an adjustment to interest costs. Borrowing costs net of any investment income from the temporary investment of related borrowings, that are attributable to the acquisition, construction or production of a qualifying asset are capitalised as part of cost of such asset till such time the asset is ready for its intended use or sale. A qualifying asset is an asset that necessarily requires a substantial period of time to get ready for its intended use or sale. All other borrowing costs are recognised in profit or loss in the period in which they are incurred.

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2.23 Taxation:

Current Tax:

Current income tax assets and liabilities are measured at the amount expected to be recovered from or paid to the taxation authorities in accordance with Income tax Act, 1961, Income Computation and Disclosure Standards and other applicable tax laws. The tax rates and tax laws used to compute the amount are those that are enacted at the reporting date.

Current income tax assets and liabilities are measured at the amount expected to be recovered from or paid to the taxation authorities in accordance with Income tax Act, 1961, Income Computation and Disclosure Standards and other applicable tax laws. The tax rates and tax laws used to compute the amount are those that are enacted at the reporting date.

Deferred Tax:

Deferred tax assets and liabilities are recognised for temporary differences arising between the tax bases of assets and liabilities and their carrying amounts. Deferred income tax is determined using tax rates (and laws) that have been enacted or substantively enacted by the reporting date and are expected to apply when the related deferred income tax asset is realised or the deferred income tax liability is settled.

Deferred tax assets are only recognised for temporary differences, unused tax losses and unused tax credits if it is probable that future taxable amounts will arise to utilise those temporary differences and losses. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realised.

Deferred tax assets and liabilities are offset where there is a legally enforceable right to offset current ax assets and liabilities and they relate to income taxes levied by the same tax authority on the same taxable entity, but they intend to settle current tax liabilities and assets on a net basis or their tax assets and liabilities are realised simultaneously.

2.24 Provisions, contingent liabilities and contingent assets:

Provisions are recognised only when:

(i) there is a present obligation (legal or constructive) as a result of a past event; and
(ii) it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation; and
(iii) a reliable estimate can be made of the amount of the obligation

Provisions are measured at the present value of management's best estimate of the expenditure required to settle the present obligation at the end of the reporting period.

Contingent liabilities are disclosed when there is a possible obligation arising from past events, the existence of which will be confirmed only by the occurrence or non-occurrence of one or more uncertain future events not wholly within the control of the Company or a present obligation that arises from past events where it is either not probable that an outflow of resources will be required to settle or a reliable estimate of the amount cannot be made.

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2.25 Cash flow statement:

Cash flows are reported using the indirect method, whereby profit/(loss) before tax for the year, is adjusted for the effects of transactions of non-cash nature and any deferrals or accruals of past or future cash receipts or payments. The cash flows from operating, investing and financing activities of the Company are segregated based on the available information.

2.26 Earnings per share:

Basic earnings per share is computed by dividing the profit / (loss) after tax by the weighted av7rage number of equity shares outstanding during the year. Diluted earnings per share is computed by dividing the profit / (loss) after tax as adjusted for dividend, interest and other charges to expense or income relating to the dilutive potential equity shares, by the weighted average number of equity shares considered for deriving basic earnings per share and the weighted average number of equity shares which could have been issued on the conversion of all dilutive potential equity shares.

2.27 Operating Cycle:

Based on the nature of products / activities of the Company and the normal time between acquisition of assets and their realisation in cash or cash equivalents, the Company has determined its operating cycle as 12 months for the purpose of classification of its assets and liabilities as current and non current.

2.28 Significant accounting judgements, estimates and assumptions:

The preparation of financial statements in conformity with Ind AS requires the Management to make estimate and assumptions that affect the reported amount of assets and liabilities as at the Balance Sheet date, reported amount of revenue and expenses for the year, and the accompanying disclosures including disclosure of contingent liabilities. The estimates and assumptions used in the accompanying financial statements are based upon the Management's evaluation of the relevant facts and circumstances as at the date of the financial statements. Actual results could differ from these estimates. Estimates and underlying assumptions are reviewed on a periodic basis. Revisions to accounting estimates, if any, are recognized in the year in which the estimates are revised and in any future years affected.

In the process of applying the Company's accounting policies, management has made the following judgements, which have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

a) *Business model assessment*: Classification of financial assets depends on assessment of business model within which the assets are held and assessment of whether the contractual terms of the financial asset are solely payments of principal and interest ('SPPI') on the principal amount outstanding. This assessment includes judgement reflecting all relevant evidence including how the performance of the assets is evaluated and their performance measured, the risks that affect the performance of the assets and how these are managed and how the managers of the assets are compensated. The Company monitors financial assets measured at amortised cost or fair value through other comprehensive income that are derecognised prior to their maturity to understand the reason for their disposal and whether the reasons are consistent with the objective of the business for which the

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asset was held. Monitoring is part of the Company's continuous assessment of whether the business model for which the remaining financial assets are held continues to be appropriate and if it is not appropriate whether there has been a change in business model and so a prospective change to the classification of those assets. (Refer note no.47.

b) *Impairment of financial assets*: The Company establishes criteria for determining whether credit risk on the financial assets has increased significantly since initial recognition, determines methodology for incorporating forward looking information into measurement of expected credit loss ('ECL') and selection of models used to measure ECL. The impairment loss on loans and advances is disclosed in more detail in Note 47

c) *Fair value of financial instruments:* When the fair values of financial assets and financial liabilities recorded in the balance sheet cannot be measured based on quoted prices in active markets, their fair value is measured using various valuation techniques. The inputs to these models are taken from observable markets where possible, but where this is not feasible, a degree of judgment is required in establishing fair values. Judgments include considerations *of* inputs such as liquidity risk, credit risk and volatility. Changes in assumptions about these factors could affect the reported fair value of financial instruments.

d) *Effective Interest Rate (EIR) method:* The Company's EIR methodology, recognizes interest income/ expense using a rate of return that represents the best estimate of a constant rate of return over the expected behavioural life of loans given / taken and recognises the effect of potentially different interest rates at various stages and other characteristics of the product life cycle (including prepayments, penalty interest and charges).

e) Recognition of deferred tax *assets*: The Company has recognized deferred tax assets/(liabilities) and concluded that the deferred tax assets will be recoverable using the estimated future taxable income based on the experience and future projections. The Company is expected to generate adequate taxable income for liquidating these assets in due course of time.

f) *Other estimates*: These include contingent liabilities, provisions and useful lives of tangible assets and intangible assets.

2.29 Recent Accounting Accouncements:

The Ministry of Corporate Affairs ("MCA") notifies new standards or amendments to the existing standards under Companies (Indian Accounting Standards) Rules as issued from time to time. On March 31, 2023, MCA amended the Companies (Indian Accounting Standards) Rules, 2015 by issuing the Companies (Indian Accounting Standards) Amendment Rules, 2023, applicable from April 1, 2023, as below:

Ind AS 1 – Presentation of Financial Statements

The amendments require companies to disclose their material accounting policies rather than their significant accounting policies. Accounting policy information, together with other information, is material when it can reasonably be expected to influence decisions of primary users of general purpose financial statements. The Company does not expect this amendment to have any significant impact in its financial statements.

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Notes forming part of the Ind AS standalone financial statements for the year ended 31 March 2023

Ind AS 12 – Income Taxes

The amendments clarify how companies account for deferred tax on transactions such as leases and decommissioning obligations. The amendments narrowed the scope of the recognition exemption in paragraphs 15 and 24 of Ind AS 12 (recognition exemption) so that it no longer applies to transactions that, on initial recognition, give rise to equal taxable and deductible temporary differences. The Company is evaluating the impact, if any, in its financial statements.

Ind AS 8 – Accounting Policies, Changes in Accounting Estimates and Errors

The amendments will help entities to distinguish between accounting policies and accounting estimates. The definition of a change in accounting estimates has been replaced with a definition of accounting estimates. Under the new definition, accounting estimates are "monetary amounts in financial statements that are subject to measurement uncertainty". Entities develop accounting estimates if accounting policies require items in financial statements to be measured in a way that involves measurement uncertainty. The Company does not expect this amendment to have any significant impact in its financial statements.

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3 Cash and cash equivalents

	As at 31 March 2023	As at 31 March 2022
Cash on hand	10.28	5.98
Balances with banks:		
- in current accounts	9,837.70	46,313.90
- in deposit accounts	-	7,500.00
Accrued interest on deposits with bank	-	0.90
Total	**9,847.98**	**53,820.78**

4 Bank balance other than cash and cash equivalents*

	As at 31 March 2023	As at 31 March 2022
Deposits with bank held as margin money against borrowings	3,002.00	825.37
Accrued interest on deposits with bank	105.68	43.29
Total	**3,107.68**	**868.66**

*Deposits marked as lien with banks against borrowings

5 Trade Receivable

	As at 31 March 2023	As at 31 March 2022
Considered Good – Secured	-	-
Considered Good – Unsecured (Refer Note-5.2)	-	110.31
Trade Receivables which have significant increase in credit risk	-	-
Trade Receivables- credit impaired	-	-
Total	**-**	**110.31**

Impairment allowance on trade receivable is Nil (previous year Nil)

5.1 Trade receivable aging schedule for the year ending 31 March 2023 summaried as below:

Particulars	Outstanding for following periods from due date of payments					
	Less than 6 months	6 months - 1 years	1-2 years	2-3 years	More than 3 years	Total
(i) Undisputed trade receivables – considered good	-	-	-	-	-	-
(ii) Undisputed Trade Receivables — which have significant increase in credit risk	-	-	-	-	-	-
(iii) Undisputed Trade Receivables — credit impaired	-	-	-	-	-	-
(iv) Disputed trade receivables – considered good	-	-	-	-	-	-
(v) Disputed Trade Receivables — which have significant increase in credit risk	-	-	-	-	-	-
(vi) Disputed Trade Receivables — credit impaired	-	-	-	-	-	-

5.2 Trade receivable aging schedule for the year ending 31 March 2022 summaried as below:

Particulars	Outstanding for following periods from due date of payments					
	Less than 6 months	6 months - 1 years	1-2 years	2-3 years	More than 3 years	Total
(i) Undisputed trade receivables – considered good	110.31	-	-	-	-	110.31
(ii) Undisputed Trade Receivables — which have significant increase in credit risk	-	-	-	-	-	-
(iii) Undisputed Trade Receivables — credit impaired	-	-	-	-	-	-
(iv) Disputed trade receivables – considered good	-	-	-	-	-	-
(v) Disputed Trade Receivables — which have significant increase in credit risk	-	-	-	-	-	-
(vi) Disputed Trade Receivables — credit impaired	-	-	-	-	-	-

6 Loans

	As at 31 March 2023	As at 31 March 2022
At amortised cost		
(A) Loans		
(i) Purchase finance	322,982.72	212,793.64
(ii) Term Loans	149,091.13	44,744.01
(iii) Others (Staff Loans)	688.04	8.45
(iv) Interest accrued on loans	1,155.52	306.90
Total (A) - Gross	**473,917.41**	**257,853.00**
Less: Impairment loss allowance	4,974.99	3,063.13
Less: Revenue received in advance	1,782.94	777.98
Total (A) - Net	**467,159.48**	**254,011.89**

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(B)		
(i) Secured by tangible assets*	29,947.65	10,205.97
(ii) Secured by others	138,221.12	44,685.22
(iii) Covered by bank guarantee	176,061.49	140,275.50
(iv) Unsecured	129,687.15	62,686.31
Total (B) - Gross	**473,917.41**	**257,853.00**
Less: Impairment loss allowance	4,974.99	3,063.13
Less: Revenue received in advance	1,782.94	777.98
Total (B) - Net	**467,159.48**	**254,011.89**
(C) Loans in India**		
(i) Public sector	-	-
(ii) Others	473,917.41	257,853.00
Total (C) - Gross	**473,917.41**	**257,853.00**
Less: Impairment loss allowance	4,974.99	3,063.13
Less: Revenue received in advance	1,782.94	777.98
Total (C) - Net	**467,159.48**	**254,011.89**

* Based on the net book value of the tangible assets provided as security.
** The Company has not granted loans to any party outside India
The net carrying amount of loans is considered a reasonable approximation of their fair value.
Refer note 47 on credit risk

Amount of loans or advance in the nature of loan outstanding and Percentage

Type of Borrower	As at 31 March 2023		As at 31 March 2022	
	Amount	Percentage	Amount	Percentage
Promoters	-	-	-	-
Directors	-	-	-	-
KMPs	-	-	-	-
Related Parties	130.88	0.03%	435.71	0.17%

7 Investments

	As at 31 March 2023	As at 31 March 2022
(A) Investment carried at cost		
Investments in equity instrument in subsidiaries*		
Unquoted Investments (all fully paid)		
(i) OXY Ventures Private Limited (refer note i)		
- Equity share of ₹10 each, previous year Nil each (fully paid up)	200.00	-
(ii) OXY B Securities Private Limited (refer note ii)		
- Equity share of ₹10 each, previous year Nil each (fully paid up)	5.10	-
(iii) Oxyzo Investment Manager Private Limited (refer note iii)		
- Equity share of ₹10 each, previous year Nil each (fully paid up)	10.10	-
(iv) Oxyzo Finvest Private Limited (refer note iv)		
- Equity share of ₹10 each, previous year Nil each (fully paid up)	0.10	-
(v) Ziel Financial Technologies Private Limited (refer note v)		
- Equity share of ₹10 each, previous year Nil each (fully paid up)	798.00	-
(vi) Zfirst Technologies Private Limited (refer note vi)		
- Equity share of ₹10 each, previous year Nil each (fully paid up)	0.02	-
Investments in compulsory convertible preference shares (CCPS)*		
(i) Zfirst Technologies Private Limited (refer note vi)		
- CCPS of ₹10 each, previous year Nil each (fully paid up)	394.00	-
(B) Investments at amortised Cost:		
Debt securities**	72,009.49	-
Interest accrued on debt securities**	1,946.65	-
Less: Impairment loss allowance	(54.18)	-
Pass through certificates (PTC)	53.02	3,644.71
Accrued interest on PTC	0.29	16.45
Less: Impairment loss allowance on pass through certificates	-	(14.58)
(C) Investments at fair value through other comprehensive income (OCI):		
Investments in compulsory convertible note of other Companies		
Unquoted Investments (all partly paid)		
Diptab Ventures Private Limited (refer note vii)		
- Convertible note of 4 each, previous year Nil each (partly paid up)	-	-
(D) Investments at fair value through profit and loss:		
Investment in Mutual funds	-	30,001.51
Total (A)	**75,362.59**	**33,648.09**

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(i) Investment outside India	-	-
(ii) Investment in India	75,362.59	33,648.09
Total (B)	**75,362.59**	**33,648.09**

* The Company has elected to account for investment in subsidiary at cost in accordance with Ind AS 27 'Separate Financial Statements'

** Includes investment in unsecured perpetual debentures of Banks amounting to ₹26,257.58 lakhs

(i) During the year ended 31 March 2023, on 6 June 2022 and 13 June 2022 the Company has invested of ₹ 200.00 lakhs in Oxy Ventures Private Limited, a wholly owned subsidiary of the Company, by subscribing to 20,00,000 lakhs equity shares of face value of ₹10 each per share.

(ii) During the year ended 31 March 2023, on 5 July 2022 and 2 August 2022 the Company has invested ₹ 5.10 lakhs in Oxy B Securities Private Limited, a wholly owned subsidiary of the Company, by subscribing to 51,000 equity shares of face value of ₹10 each per share.

(iii) During the year ended 31 March 2023, on 16 August 2022 and 23 January 2023 the Company has invested of ₹ 10.10 lakhs in Oxyzo Investment Manager Private Limited, a wholly owned subsidiary of the Company, by subscribing to 101,000 equity shares of face value of ₹10 each per share.

(iv) During the year ended 31 March 2023, on 22 November 2022 the Company has invested ₹ 0.10 lakhs in Oxyzo Finvest Private Limited, a wholly owned subsidiary of the Company, by subscribing to 1,000 equity shares of face value of ₹10 each per share.

(v) During the year ended 31 March 2023, on 24 November 2022 the Company has acquired 26,80,000 equity shares (represents 100% outstanding share capital) at face value of ₹10 each per share from the promoters of Ziel Financial Technologies Private Limited. As a result, Ziel Financial Technologies Private Limited has become the wholly owned subsidiary of the Company w.e.f 24 November 2022. Further, on 26 December 2022 and 24 March 2023, the Company has subscribed 23,00,000 and 30,00,000 equity shares at face value of ₹10 each per share respectively of the wholly owned subsidiary company.

(vi) During the year ended 31 March 2023, on 20 February 2023 the Company has completed the acquisition of 100 equity shares of face value of ₹10 each per share at a premium of ₹10 each and 19,70,000 compulsory convertible preference shares of face value of ₹10 each per share at a premium of ₹10 each from the Angel investors of ZFirst Technologies Private Limited. Consequently the Company hold 34.43% stake in ZFirst Technologies Private Limited on diluted basis. As per Ind AS, by virtue of control, the Company has classified ZFirst Technologies Private Limited as subsidiary company.

(vii) During the year ended 31 March 2023, on 21 July 2022, the Company has invested ₹130 in 130 convertible note paid up ₹1 per note of Diptab Ventures Private Limited having nominal value of ₹4 each at premium of ₹49,379 per convertible note. The Company has entered into investment agreement with the issuer and accordingly the issuer will issue compulsory convertible preference share at the price of series B to the Company.

8 Other financial assets

	As at 31 March 2023	As at 31 March 2022
Margin money against borrowings	-	20.83
Interest accrued on margin money against borrowings	-	0.14
Other recoverable from related party (Refer Note 43)	13.99	0.86
Other advances	53.03	32.03
Total	**67.02**	**53.86**

9 Current tax assets (Net)

	As at 31 March 2023	As at 31 March 2022
Current tax assets	305.98	397.85
Total	**305.98**	**397.85**

10 Deferred tax assets

	As at 31 March 2023	As at 31 March 2022
Tax effect of items constituting deferred tax assets		
Provision for gratuity	52.04	52.92
Provision for variable pay	-	5.31
Provision for compensated absences	25.14	22.39
Impairment on financial instruments	898.54	499.05
Impairment on Non Current Asset Held for sale	4.33	-
Deferred processing fee on loan assets	448.73	195.80
Cash Flow Hedge Reserve	90.92	17.76
	1,519.70	**793.23**
Tax effect of items constituting deferred tax liabilities		
Difference between book balance and tax balance of property, plant and equipment	2.58	1.50
Fair value changes in investment	-	0.76
Prepaid Expenses	-	21.63
Unamortised processing fees on borrowings	169.04	105.74
	171.62	**129.63**
Deferred tax assets /(liabilities) (net)	**1,348.08**	**663.60**

Deferred taxes arising from temporary differences for the year ended 31 March 2023 are summarized as follows:

Deferred tax assets /(Liabilities)	As at 1 April 2022	Recognized in profit or loss	Recognized in other comprehensive income	As at 31 March 2023
Tax effect of items constituting deferred tax assets				
Provision for gratuity	52.92	13.17	(14.05)	52.04
Provision for Variable pay	5.31	(5.31)	-	-
Provision for compensated absences	22.39	2.75	-	25.14
Impairment on financial instruments	499.05	399.49	-	898.54
Impairment on Non Current Asset Held for sale		4.33	-	4.33
Deferred processing fee	195.80	252.93	-	448.73
Cash Flow Hedge Reserve	17.76	-	73.16	90.92
	793.23	**667.36**	**59.11**	**1,519.70**

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Tax effect of items constituting deferred tax liabilities				
Difference between book balance and tax balance of	1.50	1.08	-	2.58
Fair value change in investment	0.76	(0.76)	-	-
Prepaid Expenses	21.63	(21.63)	-	-
Unamortised processing fees on borrowings	105.74	63.30	-	169.04
	129.63	**41.99**	**-**	**171.62**
Deferred tax assets /(liabilities) (net)	**663.60**	**625.37**	**59.11**	**1,348.08**

Deferred taxes arising from temporary differences for the year ended 31 March 2022 are summarized as follows:

Deferred tax assets /(Liabilities)	**As at 1 April 2021**	**Recognized in profit or loss**	**Recognized in other comprehensive income**	**As at 31 March 2022**
Tax effect of items constituting deferred tax assets				
Provision for gratuity	34.38	6.72	11.82	52.92
Provision for Variable pay	-	5.31	-	5.31
Provision for compensated absences	12.73	9.66	-	22.39
Impairment on financial instruments	466.37	32.68	-	499.05
Deferred processing fee	96.45	99.35	-	195.80
Cash Flow Hedge Reserve	-	-	17.76	17.76
	609.93	**153.72**	**29.58**	**793.23**
Tax effect of items constituting deferred tax liabilities				
Difference between book balance and tax balance of	0.19	1.31	-	1.50
Fair value change in investment	-	0.76		0.76
Prepaid Expenses	-	21.63		21.63
Unamortised processing fees on borrowings	108.21	(2.47)	-	105.74
	108.40	**21.23**	**-**	**129.63**
Deferred tax assets /(liabilities) (net)	**501.53**	**132.49**	**29.58**	**663.60**

11 Investment Property

Particulars	**Land-freehold**	**Total**
Gross carrying amount (at cost)		
As at 01 April 2021	**149.92**	**149.92**
Additions	-	-
Disposals	-	-
Transfer	-	-
As at 31 March 2022	**149.92**	**149.92**
Additions	-	-
Disposals -	-	-
Transfer (Refer Note 15)	**136.60**	**136.60**
As at 31 March 2023	**13.32**	**13.32**
Accumulated depreciation		
As at 01 April 2021	-	-
Charge for the year	-	-
Adjustments	-	-
As at 31 March 2022	-	-
Charge for the year	-	-
Adjustments	-	-
As at 31 March 2023	-	-
Carrying amount		
As at 31 March 2022	**149.92**	**149.92**
As at 31 March 2023	**13.32**	**13.32**

(i) As at 31 March 2023 and as at 31 March 2022, the fair value (Level 3) of property is ₹13.32 Lakh and ₹162.42 Lakh respectively. The property is carried at cost on basis of management's best estimate that fair value of property is higher than the carry value.

(ii) During the previous year, the freehold land situated at Mappedu Village, Tiruvallur taluk and district, Chennai, Tamil Nadu is under lien by way of mortgage to M/s Catalyst Trusteeship Limited and M/s Vistara ITCL Trustees ("Debenture Trustees") by way of charge thereon.

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12 Property, plant and equipment

Details of the Company's property, plant and equipment and their carrying amounts are as follows:

Particulars	Furniture and Fixtures	Computers	Total
Gross carrying amount (at cost)			
As at 01 April 2021	-	71.67	71.67
Additions	-	83.44	83.44
Disposals	-	(10.45)	(10.45)
As at 31 March 2022	-	144.66	144.66
Additions	1.01	141.47	142.48
Disposals	-	(68.70)	(68.70)
As at 31 March 2023	1.01	217.43	218.44
Accumulated depreciation			
As at 01 April 2021	-	36.59	36.59
Additions	-	31.00	31.00
Disposals	-	(7.11)	(7.11)
As at 31 March 2022	-	60.48	60.48
Additions	0.01	54.44	54.45
Disposals	-	(27.78)	(27.78)
As at 31 March 2023	0.01	87.14	87.15
Carrying amount			
As at 31 March 2022	-	84.18	84.18
As at 31 March 2023	1.00	130.29	131.29

13 Other Intangible assets

Details of the Company's intangible assets and their carrying amounts are as follows:

Particulars	Computer software	Total
Gross carrying amount (at cost)		
As at 01 April 2021	-	-
Additions	-	-
Disposals	-	-
As at 31 March 2022	-	-
Additions	11.74	11.74
Disposals	-	-
As at 31 March 2023	11.74	11.74
Accumulated depreciation		
As at 31 March 2022	-	-
Additions	0.61	0.61
Disposals	-	-
As at 31 March 2023	0.61	0.61
Carrying amount		
As at 31 March 2022	-	-
As at 31 March 2023	11.13	11.13

14 Other non-financial assets

	As at 31 March 2023	As at 31 March 2022
Prepaid expenses (Refer Note 43)	60.34	85.94
Advance to employees	-	1.05
Total	60.34	86.99

15 Non current assets held for sale

	As at 31 March 2023	As at 31 March 2022
Non current assets held for sale	136.60	-
Less: Impairment on assets held for sale	18.60	-
Total	118.00	-

During the year ended 31 March 2023, the Company initiated identification and evaluation of potential buyers for its land situated at Madanpur Dabas, New Delhi. The Company anticipates completion of the sale in foreseeable future and accordingly, investments property amounting to ₹118.00 lakhs in respect of land have been reclassified under 'assets held for sale' at lower of cost or fair market value. The cost of land was ₹136.60 which has been impaired during the year on the basis of valuation report issued by registered valuer.

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16 **Derivative financial Instruments**

	As at 31 March 2023			As at 31 March 2022		
	Notional Amounts	Fair Value - Assets	Fair Value - Liabilities	Notional Amounts	Fair Value - Assets	Fair Value - Liabilities
Part I						
(i) Currency derivatives:						
-Currency swaps	4,752.48	231.10	-	4,752.48	-	94.19
Subtotal (i)	**4,752.48**	**231.10**	-	**4,752.48**	-	**94.19**
(ii) Interest rate derivatives						
Forward Rate Agreements and interest rate swaps	**257.12**		0.76	**4,752.48**	23.61	-
Subtotal (ii)	**257.12**	-	**0.76**	**4,752.48**	**23.61**	-
Total Derivative Financial Instruments (i)+(ii)	**5,009.60**	**231.10**	**0.76**	**9,504.96**	**23.61**	**94.19**
Part II						
Included in above (Part I) are derivatives held for hedging and risk management purposes as follows:						
(i) Fair value hedging:						
-Currency derivatives	-	-	-	-	-	-
-Interest Rate derivatives	-	-	-	-	-	-
Subtotal (i)	-	-	-	-	-	-
(i) Cash flow hedging:						
-Currency derivatives	4,752.48	231.10	-	4,752.48	-	94.19
-Interest rate derivatives	257.12	-	0.76	4,752.48	23.61	-
Subtotal (ii)	**5,009.60**	**231.10**	**0.76**	**9,504.96**	**23.61**	**94.19**
Total Derivative Financial Instruments (i+ii)	**5,009.60**	**231.10**	**0.76**	**9,504.96**	**23.61**	**94.19**

17 **Trade payables**

	As at 31 March 2023	As at 31 March 2022
Total outstanding dues of creditors micro enterprises and small enterprises	3.17	3.17
Total outstanding dues of creditors other than micro enterprises and small enterprises	501.24	227.63
Total	**504.41**	**230.80**

17.1 **Trade Payable aging schedule for the year ending 31 March 2023 summaried as below:**

Particulars	Outstanding for following periods from due date of payments				
	Less than 1 year	1-2 years	2-3 years	More than 3 years	Total
(i) MSME	-	-	-	-	-
(ii) Others	490.48	2.75	3.22	0.17	**496.62**
(iii) Disputed dues - MSME	-	-		3.17	**3.17**
(iv) Disputed dues - Others	-	-	4.62	-	**4.62**
Total	**490.48**	**2.75**	**7.84**	**3.34**	**504.41**

17.2 **Trade Payable aging schedule for the year ending 31 March 2022 summaried as below:**

Particulars	Outstanding for following periods from due date of payments				
	Less than 1 year	1-2 years	2-3 years	More than 3 years	Total
(i) MSME	-	-	-	-	-
(ii) Others	205.43	7.44	10.13	-	**223.00**
(iii) Disputed dues - MSME	-	-	3.17	-	**3.17**
(iv) Disputed dues - Others	-	-	4.63	-	**4.63**
Total	**205.43**	**7.44**	**17.93**	-	**230.80**

18 **Other payables**

	As at 31 March 2023	As at 31 March 2022
Total outstanding dues to micro and small enterprises	-	-
Total outstanding dues of creditors other than micro and small enterprises		
Employee related payable	68.19	51.90
Payable to OFB Tech Private Limited (Holding Company) (Refer Note 43)	885.10	211.54
Total	**953.29**	**263.44**

19 **Debt securities**

	As at 31 March 2023	As at 31 March 2022
At amortised cost		
Unsecured		
Commercial paper (Refer Note 19.1)	-	6,328.58
Accrued interest on commercial paper	-	61.19
	-	**6,389.77**
Secured		
Debentures (Refer Note 19.2)	26,471.67	31,446.53
Accrued interest on debentures	919.51	1,426.45
	27,391.18	**32,872.98**
Less: Unamortised processing fees on borrowings	92.15	131.21
Total	**27,299.03**	**39,131.54**

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Debt securities in India	27,299.03	39,131.54
Debt securities outside India	-	-
Total	**27,299.03**	**39,131.54**

19.1 Commercial papers: Unsecured

Repayment Terms^	Tenure	Interest Range (At 31 March 2023)	Interest Range (At 31 March 2022)	As at 31 March 2023	As at 31 March 2022
Bullet	Upto 1 year	-	6.95% to 8.90%	-	6,328.58
Total				-	6,328.58

19.2 Security and terms of repayment for redeemable non-convertible debenture (NCD)

Repayment Terms	Tenure	Interest Range (At 31 March 2023)	Interest Range (At 31 March 2022)	As at 31 March 2023	As at 31 March 2022
Listed NCD:					
Fixed Interest rate					
3,500 NCD's of ₹1,00,000/- each (Previous year 1,500 NCD's of ₹100,000/- each)	Upto 3 years	9.75% to 12.75%	12.75%	3,500.00	1,500.00
250 NCD's of ₹1,000,000/- each (Previous year 250 NCD's of ₹1,000,000/- each)	Upto 3 years	9.00%	8.75% to 9.00%	2,500.00	2,500.00
Current year NIL# (Previous year 600 NCD's of ₹2,50,000/- each)	Upto 2 years	-	10.00%	-	1,500.00
Current year NIL# (Previous year 100 NCD's of ₹4,00,000/- each)	Upto 2 years	-	10.00%	-	400.00
Current year NIL# (Previous year 5000 NCD's of ₹4,000/- each)	Upto 3 years	-	12.71%	-	200.00
Floating Interest rate					
Linked with 5.77% GSec 2030 614 NCD's of ₹10,00,000/- each (Previous year 614 NCD's of ₹10,00,000/- each)	Upto 2 years	8.65% to 8.75%	8.65% to 8.75%	6,140.00	6.140.00
linked with BSE Sensex 4,000 NCD's of ₹1,00,000/- each (Previous year 4700 NCD's of ₹ 1,00,000/- each)	Upto 3 years	9.00%	11.50% to 14.95%	4,000.00	4,700.00
Linked with Repo Rate 480 NCD's of ₹250,000/- each# (Previous year 480 NCD's of ₹ 750,000/- each)	Upto 2 years	9.30%	9.30%	1,200.00	3,600.00
				17,340.00	**20,540.00**
Unlisted NCD:					
Fixed Interest rate					
519 NCD's of ₹1,000,000/- each (Previous year 519 NCD's of ₹1,000,000/- each)	Upto 4 years	11.24%	11.24%	5,190.00	5,190.00
30,000 NCD's of ₹10,000/- each (Previous year 30,000 NCD's of ₹10,000/- each)	Upto 2 years	9.50%	9.50%	3,000.00	3,000.00
2,825 NCD's of ₹33,333.33/- each# (Previous year 2,825 NCD's of ₹66,666.67/- each)	Upto 3 years	12.60%	12.60%	941.67	1,883.33
Current year NIL# (Previous year 2,500 NCD's of ₹33,328/- each)	Upto 2 years	-	11.20%	-	833.20
				9,131.67	**10,906.53**
Total				**26,471.67**	**31,446.53**

(a) Non-convertible redeemable debentures are secured by first and exclusive charge over the specific identified book debts/ loan receivables of the company.

(b) Non-convertible redeemable debentures of ₹ 7,631.67 lakhs (previous year ₹ 13,173.33 Lakhs) are secured by corporate guarantee also from the Holding Company, OFB Tech Private Limited.

(c) During the previous year, non-convertible redeemable debentures of ₹ Nil (previous year ₹ 1700.00 Lakhs) are secured by first paripassu charge on the immovable property being freehold land situated at Mappedu Village, Tiruvallur taluk and district, Chennai, Tamil Nadu.

#Non-convertible redeemable debentures ("NCD") are redeemed during the year by reducing the face value of the NCD

Interest and unamortised processing fees is not included.

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20 Borrowings (other than debt securities)

	As at 31 March 2023	As at 31 March 2022
At amortised cost		
Secured		
External commercial borrowings (Refer Note 20.1)	5,343.96	4,752.33
Term loans from banks (Refer Note 20.2)	208,566.25	102,021.73
Term loans from financial institutions (Refer Note 20.3)	58,654.09	54,394.44
Accrued interest on term loans	776.95	533.42
	273,341.25	**161,701.92**
Secured		
Cash credit and bank overdraft (Refer Note 20.4)	12,508.82	934.20
	12,508.82	**934.20**
Total (A) - Gross	**285,850.07**	**162,636.12**
Less: Unamortised processing fees on borrowings	579.49	288.93
Total (A) - Net	**285,270.58**	**162,347.19**
Borrowings (other than debt securities) in India	279,910.47	157,576.22
Borrowings (other than debt securities) outside India	5,360.11	4,770.97
Total (B) - Net	**285,270.58**	**162,347.19**

20.1 Security and terms of repayment of External commercial borrowings in foreign currency ^

Repayment Terms	Tenure	Interest Range (At 31 March 2023)	Interest Range (At 31 March 2022)	As at 31 March 2023	As at 31 March 2022
Floating Interest rate Linked with USD 6M LIBOR					
Bullet	Upto 5 Years	9.81%	4.65%	5,343.96	4,752.33
Total				**5,343.96**	**4,752.33**

Note: During the previous year, the company has availed total External Commercial Borrowing (ECBs) of USD 6.5 million for financing prospective borrowers as per the ECB guidelines issued by Reserve Bank of India ("RBI") from time to time. The borrowing had a maturity of five years. In terms of RBI guidelines, borrowings have been swapped into rupees and fully hedged for the entire maturity by way of cross currency swaps.

^ External Commercial Borrowing (ECB) is secured by first and exclusive charge on specific identified receivables of the Company.

20.2 Security and terms of repayment for secured term loans from banks^

Repayment Terms	Tenure	Interest Range (At 31 March 2023)	Interest Range (At 31 March 2022)	As at 31 March 2023	As at 31 March 2022
Fixed Interest rate					
Monthly	Upto 4 years	9.50% to 12.00%	9.50% to 13.00%	11,340.55	12,860.93
Floating Interest rate					
Bullet	Upto 1 Years	7.90% to 9.50%	7.00% to 9.25%	98,990.40	42,000.00
Quarterly	Upto 4 Years	8.55% to 9.90%	8.30% to 9.25%	53,768.07	8,000.00
Monthly	Upto 4 Years	8.75% to 11.90%	8.05% to 12.35%	44,467.23	39,160.80
Total				**208,566.25**	**102,021.73**

^ Term loans from bank are secured by first and exclusive charge on specific identified receivables of the Company. Term loans from banks of ₹ 2,257.90 lakhs (previous year ₹ 14,308.72 lakhs) are secured by corporate guarantee also by holding Company.

20.3 Security and terms of repayment for secured term loans from financial institutions^

Repayment Terms	Tenure	Interest Range (At 31 March 2023)	Interest Range (At 31 March 2022)	As at 31 March 2023	As at 31 March 2022
Fixed Interest rate					
Half yearly	Upto 2 years	-	12.00%	-	833.33
Quarterly	Upto 3 years	9.10% to 10.25%	9.10% to 11.60%	6,250.00	5,875.00
Monthly	Upto 4 years	9.00% to 11.75%	9.50% to 12.25%	4,640.68	9,057.41
Floating Interest rate					
Bullet	Upto 2 Years	9.50%	8.50% to 8.90%	4,300.00	2,500.00
Quarterly	Upto 3 Years	8.90%	6.85% to 11.50%	10,000.00	2,750.00
Monthly	Upto 3 Years	9.00% to 11.50%	8.70% to 12.25%	33,463.41	33,378.70
Total				**58,654.09**	**54,394.44**

^ Term loans from financial institutions are secured by first and exclusive charge on specific identified receivables of the Company. Term loans from financial institutions of ₹ 1,715.09 lakhs (previous year ₹ 14,987.47 lakhs) are secured by corporate guarantee by holding Company. Term loan from financial institution of ₹ 474.65 lakhs (previous year ₹ 1,350.67 lakhs) secured by guarantee of third party.

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20.4 Security and terms of repayment for secured Loans repayable on demand (Cash credit and bank overdraft)^

Repayment Terms	Tenure	Interest Range (At 31 March 2023)	Interest Range (At 31 March 2022)	As at 31 March 2023	As at 31 March 2022
Floating Interest rate Bullet	Upto 1 year	8.15% to 9.65%	9.25%	12,508.82	934.20
				12,508.82	**934.20**

^ During the current year, cash credit and bank overdraft are secured by first and exclusive charge on specific identified receivables of the Company. Further cash credit and bank overdraft limit of certain banks are secured by fixed deposits.

^ During the previous year, cash credit and bank overdraft are secured by first and exclusive charge on specific identified receivables of the Company and corporate guarantee by holding Company.

The Company's working capital sanctioned limits were in excess of Rs. 500 lakhs during the year, in aggregate, from banks on the basis of security of current assets. The quarterly returns or statements filed by the Company with such banks are in agreement with the unaudited books of account of the Company.

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Other financial liabilities	As at 31 March 2023	As at 31 March 2022
Margin money from borrowers	6,536.24	963.52
Interest accrued but not due on margin money	118.22	17.94
Loans pending disbursement (Refer Note 43)	5,952.44	769.90
Others	-	1.29
Total	**12,606.90**	**1,752.65**

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Current tax liabilities	As at 31 March 2023	As at 31 March 2022
Provision for Tax [net of taxes paid ₹ 6,135.36 Lakhs (Previous year net of taxes paid ₹ 2,450.57 Lakhs)]	805.37	259.21
Total	**805.37**	**259.21**

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Provisions	As at 31 March 2023	As at 31 March 2022
Provision for employee benefits:		
Provision for gratuity (Refer Note 40(b))	206.79	213.34
Provision for compensated absences (Refer Note 40(c))	99.87	88.97
Total	**306.66**	**302.31**

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Other non-financial liabilities	As at 31 March 2023	As at 31 March 2022
Statutory remittances	519.94	309.67
Total	**519.94**	**309.67**

Undisputed statutory dues related to provident fund amounting to Rs. 3.19 lakhs have not been deposited for the FY 2022-23 which includes 1.76 lakhs outstanding for more than 6 months due to Aadhaar verification issue. The Company is in the process to get the verification completed and deposit the amount with the statutory authority.

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25 Equity

(a) Equity Share Capital

(i) Share capital authorised, issued, subscribed and paid-up

Particulars	As at 31 March 2023		As at 31 March 2022	
	No. of shares	(₹ in lakhs)	No. of shares	(₹ in lakhs)
Authorised Equity share capital				
Equity shares of Rs.10 each	73,381,715	7,338.17	73,381,715	7,338.17
Total	**73,381,715**	**7,338.17**	**73,381,715**	**7,338.17**
Issued, subscribed and paid up Equity share capital				
Equity shares of Rs.10 each	53,678,676	5,367.86	51,477,209	5,147.72
	53,678,676	**5,367.86**	**51,477,209**	**5,147.72**

(ii) Terms/rights attached to equity shares

Each holder of equity shares is entitled to one vote per share and ranks pari passu. In the event of liquidation of the Company, the holders of equity shares will be entitled to receive any of the remaining assets of the Company after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

(iii) Reconciliation of the shares outstanding at the beginning and at the end of the year

Particulars	As at 31 March 2023		As at 31 March 2022	
	No. of shares	(₹ in lakhs)	No. of shares	(₹ in lakhs)
At the beginning of the year	**51,477,209**	**5,147.72**	**50,103,388**	**5,010.34**
Add:				
- Issued during the year (refer note vi)	20	-	1,373,821	137.38
- Converted during the year (refer note vii)	2,201,447	220.14	-	-
Outstanding at the end of the year^	**53,678,676**	**5,367.86**	**51,477,209**	**5,147.72**

(iv) Equity shares in the Company held by the promoter of the Company

Particulars	As at 31 March 2023		As at 31 March 2022	
	No. of shares	% of holding	No. of shares	% of holding
OFB Tech Private Limited (holding company)	51,477,159	95.90	51,477,159	100.00
Ruchi Kalra (including nominee shares)^	2,201,467	4.10	20	-

^Till February 2022, Ms. Ruchi Kalra was holding 10 shares as nominee shareholder of OFB Tech Private Limited and on 25 February 2022 10 shares were transferred from OFB Tech Private Limited in her name as beneficiary shareholder; Cumulative holding as on 31 March 2022 was 20 Equity Shares.

(v) Details of shareholders holding more than 5% equity shares in the company

Particulars	As at 31 March 2023		As at 31 March 2022	
	No. of shares	% of holding	No. of shares	% of holding
OFB Tech Private Limited (holding company)	51,477,159	95.90	51,477,159	100.00

(vi) The Company under the provisions of Sections 42 and 62(1)(c) of the Companies Act, 2013, as amended, including the rules made thereunder, has concluded Private Placement, by allotting 10 equity shares at a price of ₹ 1,041.26 per equity share with a face value of ₹ 10 per share including a premium of ₹ 1,031.26 per share aggregating ₹ 0.10 lakhs, on 05 April 2022 and further another allotment of 10 equity shares at a price of ₹ 1,041.26 per equity share with a face value of ₹ 10 per share including a premium of ₹ 1,031.26 per share aggregating ₹ 0.10 lakhs, on 06 April 2022.

During the previous year, the Company has issued 1,080,263 Equity shares and 2,93,558 equity shares of face value of ₹ 10 each fully paid-up at ₹ 462.85 per share and ₹ 1,041.26 per share fully paid up including a premium of ₹ 452.85 and ₹ 1,031.26 per share in September 2021 and March 2022 respectively. Out of these, 1,080,263 and 2,93,528 equity shares were allotted to the holding company.

(vii) Pursuant to the applicable provisions of Section 55 of the Companies Act, 2013 and applicable rules made thereunder and pursuant to the request received from the Promoter, the Company has converted 22,01,447 Series A OCRPS held by the Promoter into Equity Shares having face value ₹ 10 each in the ratio of 1:1, on 11 April 2022.

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(b) Instruments entirely equity in nature

(i) Cumulative, mandatorily and compulsorily convertible preference shares ("CCPS")

Particulars	As at 31 March 2023		As at 31 March 2022	
	No. of shares	(₹ in lakhs)	No. of shares	(₹ in lakhs)
Authorised				
-Series A cumulative, mandatory and fully convertible preference shares of Rs. 10 each	14,382,874	1,438.29	14,382,874	1,438.29
Total	**14,382,874**	**1,438.29**	**14,382,874**	**1,438.29**
Issued, subscribed and paid up				
-Series A cumulative, mandatory and fully convertible preference shares of Rs. 10 each	14,382,868	1,438.29	7,558,340	755.83
Total	**14,382,868**	**1,438.29**	**7,558,340**	**755.83**

(iia)Terms/rights attached to cumulative, mandatorily and compulsorily convertible preference shares ("CCPS")

Series A CCPS are initially convertible into equity shares of Rs. 10 each at such conversion price that one Series A CCPS shall convert into one equity share upon earlier of the following:

(a) in connection with an IPO, prior to the filing of a prospectus (or equivalent document, by whatever name called) by the Company with the competent authority or such later date as may be permitted under Applicable Laws, or

(b) at any time at the option of preference share holders, or

(c) one day prior to the expiry of 20 years from the date of issuance of preference shared and the Series A conversion price shall be subject to adjustment from time to time.

(iii) Reconciliation of cumulative, mandatorily and compulsorily convertible preference shares ("CCPS")

Particulars	As at 31 March 2023		As at 31 March 2022	
	No. of shares	(₹ in lakhs)	No. of shares	(₹ in lakhs)
At the beginning of the year	**7,558,340**	**755.83**	-	-
Add:				
-Issued during the year (refer note v)	6,824,528	682.46	7,558,340	755.83
Outstanding at the end of the year	**14,382,868**	**1,438.29**	**7,558,340**	**755.83**

(iv) Details of shareholders holding more than 5% cumulative, mandatorily and compulsorily convertible preference shares ("CCPS")

Particulars	As at 31 March 2023		As at 31 March 2022	
	No. of shares	% of holding	No. of shares	% of holding
Alpha Wave Ventures II LP	5,430,276	37.76	-	-
Internet Fund VII Pte. Ltd.	3,302,191	22.96	3,302,191	43.69
Norwest Capital, LLC	2,788,515	19.39	2,788,515	36.89
Creation Investments Social Ventures Fund V, LP	1,467,634	10.20	1,467,634	19.42
Matrix Partners India Investments IV, LLC	1,382,145	9.61	-	-

(v) During the year ended 31 March 2023, pursuant to the provisions of Sections 42, 62(1)(c) and 55 of the Companies Act, 2013, as amended, including the rules made thereunder the Company has issued 68,24,528 Series A CCPS at a price of ₹ 1,041.26 per CCPS with a face value of ₹ 10 per share including a premium of ₹ 1,031.26 per share aggregating ₹ 71,061.08 lakhs on private placement basis on 05 April 2022, 06 April 2022 and 06 August 2022 with voting rights pari passu with the equity shares of the Company carrying preferential dividend @ 0.0001% per annum in such time preference shares are outstanding. During the previous year, the Company has issued 7,558,340 Series A CCPS at a price of ₹ 1,041.26 per CCPS with a face value of ₹ 10 per share including a premium of ₹ 1,031.26 per share aggregating ₹ 78,701.97 lakhs on private placement basis between 29 March 2022, 30 March 2022 and 31 March 2022 with voting rights pari passu with the equity shares of the Company carrying preferential dividend @ 0.0001% per annum in such time preference shares are outstanding.

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26 Other equity

Particulars	As at 31 March 2023	As at 31 March 2022
Securities premium reserve	189,180.35	119,110.04
Statutory reserve (in terms of Section 45-IC of the Reserve Bank of India Act, 1961)	6,616.76	2,686.66
Deemed equity contribution	-	780.91
Retained earnings	26,449.59	10,687.42
Employee stock Options Outstanding Account	641.16	112.98
Optionally convertible redeemable preference shares	73.39	-
Cash flow hedges reserve	(270.35)	(52.82)
Total	**222,690.90**	**133,325.19**

(i) Securities premium reserve[1]

Particulars	As at 31 March 2023	As at 31 March 2022
Opening balance	119,110.04	33,259.58
Add: Securities premium on issue of Series A-CCPS (Refer note 25b(v))	70,378.63	77,946.14
Add: Securities premium on issue of Equity shares (Refer note 25a(vi))	0.21	7,919.32
Less: Optionally Convertible Redeemable Preference Shares (Refer note (vi))	293.53	-
Less: Share issue expenses	15.00	15.00
Closing balance	**189,180.35**	**119,110.04**

(ii) Statutory reserve (in terms of Section 45-IC of the Reserve Bank of India Act, 1934)[2]

Particulars	As at 31 March 2023	As at 31 March 2022
Opening balance	2,686.66	1,317.52
Add: Transferred from retained earnings	3,930.10	1,369.14
Closing balance	**6,616.76**	**2,686.66**

(iii) Cash flow hedges reserves[3]

Particulars	As at 31 March 2023	As at 31 March 2022
Opening balance	**(52.82)**	**-**
Add: Transferred from other comprehensive income	(217.53)	(52.82)
Closing balance	**(270.35)**	**(52.82)**

(iv) Deemed equity contribution[4]

Particulars	As at 31 March 2023	As at 31 March 2022
Opening balance	**780.91**	**216.19**
Less: Transferred to payable (Refer note 26(7))	(780.91)	-
Add: Share based payment expense as per Statement of profit		564.72
Closing balance	**-**	**780.91**

(v)Employee stock Options Outstanding Account[5]

Particulars	As at 31 March 2023	As at 31 March 2022
Opening balance	**112.98**	**-**
Add: Share based payment expense as per Statement of profit and loss (refer note 46.2)	528.18	112.98
Closing balance	**641.16**	**112.98**

(vi) Equity Component of Optionally convertible redeemable preference shares

(a) Optionally convertible redeemable preference shares

Particulars	As at 31 March 2023		As at 31 March 2022	
	No. of shares	(₹ in lakhs)	No. of shares	(₹ in lakhs)
Authorised				
-Series A optionally convertible and redeemable preference shares of Rs. 10 each	2,935,263	293.53	2,935,263	293.53
Total	**2,935,263**	**293.53**	**2,935,263**	**293.53**

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Issued, subscribed and paid up				
-Series A optionally convertible and redeemable preference shares of Rs. 10 each	733,816	73.39	-	-
Total	**733,816**	**73.39**	**-**	**-**

(b) Reconciliation of Optionally convertible redeemable preference shares

Particulars	As at 31 March 2023	As at 31 March 2022
Opening balance	-	-
Add: Transferred from Securities premium reserve (Refer Note 26(8))	293.53	-
Less: Converted into equity shares during the year (Refer Note 25(a)(vii))	220.14	-
Closing balance	**73.39**	**-**

Terms/rights attached to optionally convertible redeemable preference shares ("OCRPS")

Company has issued Series A OCRPS, without any dividend right, will rank pari passu among themselves, convertible into one equity shares each as per conditions mentioned below. Upon conversion of Series A OCRPS into Equity Shares, the holder of the Equity Shares shall be entitled to participate in the dividend of equity shares on pari passu basis with the holder of all other Equity Shares.

Out of these 22,01,447 Series A OCRPS convertible into equity upon closing of issue, 3,66,908 Series A OCRPS convertible into equity shares upon the Company achieving a pre-tax return on asset of 6% per quarter and remaining 3,66,908 Series A OCRPS convertible into equity shares upon the earlier of (a) completion of an equity capital raise by the Company of not less than USD 100,000,000 (United States Dollars One Hundred Million) (including through a (i) primary investment or a (ii) simultaneous primary investment and secondary sale of Equity Securities) at a pre-money valuation of not less than USD 2500,000,000 (United States Dollars Two Billion Five Hundred Million Thousand and Five Hundred Million) or (b) a Qualified IPO at a pre-money valuation of not less than USD 2500,000,000 (United States Dollars Two Billion Five Hundred Million).

(vii) Retained earnings[9]

Particulars	As at 31 March 2023	As at 31 March 2022
Opening balance	**10,687.42**	**5,158.02**
Add: Profit for the year	19,650.51	6,933.70
Add: Transferred from other comprehensive income	41.76	(35.16)
Less: Transferred to statutory reserve u/s 45-IC of the Reserve Bank of India Act, 1934	3,930.10	1,369.14
Closing balance	**26,449.59**	**10,687.42**

Nature and purpose of other equity

(1) Securities premium
Securities premium is used to record the premium on issue of shares. It can be utilised only for limited purposes in accordance with the provisions of the Companies Act, 2013.

(2) Reserve fund in terms of section 45-IC(1) of the Reserve Bank of India Act, 1934
This reserve is maintained in accordance with the provisions of Section 45-IC of the Reserve Bank of India Act, 1934 wherein every non-banking financial company shall create a reserve fund the transfer therein a sum not less than twenty per cent of its net profit every year as disclosed in the Statement of profit and loss and before any dividend is declared.

(3) Cash flow hedge reserve
It represents the cumulative gains/(losses) arising on revaluation of the derivative instruments designated as cash flow hedges through OCI.

(4) Deemed equity contribution
This related to the stock options granted by the Holding Company to Company's employees under an employee stock options plan. For further information about the share based payments to employees is set out in note 46.1.

(5) Employee stock Options Outstanding Account
Share options outstanding account is created as required by Ind AS 102 'Share Based Payments' on the Employee Stock Option Scheme operated by the Company.

(6) Retained earnings
Retained earnings represents the surplus in Profit and Loss Account and appropriations.
The Company recognises change on account of remeasurement of the net defined benefit liability (asset) as part of retained earnings with separate disclosure,
which comprises of:
(a) actuarial gains and losses;
(b) return on plan assets, excluding amounts included in net interest on the net defined benefit liability (asset) ; and
(c) any change in the effect of the asset ceiling, excluding amounts included in net interest on the net defined benefit liability (asset).

(7) During the year, the Company has reimbursed the Stock Option costs classified under deemed equity to the Holding Company pursuant to agreement executed between the company and holding company.

(8) During the year ended 31 March 2023, on 06 April 2022 the Company has allotted 29,35,263 Series A OCRPS of ₹ 10 each as bonus shares on selective basis of an aggregate nominal value of ₹ 293.53 lakhs credited as fully paid up bonus shares to the one of the Promoter out of the Securities Premium Account.

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Interest income (on financial assets measured at amortised cost)	Year ended 31 March 2023	Year ended 31 March 2022
Interest on loans (Refer note 43)	48,232.87	28,663.85
Interest income from investments	5,110.41	1,099.23
Interest on deposits with banks	171.14	74.58
Total	**53,514.42**	**29,837.66**

28

Fee and commission income	Year ended 31 March 2023	Year ended 31 March 2022
Service and other fees (Refer note 43)	956.59	1,244.66
Subvention charges (Refer note 43)	747.13	94.34
Total	**1,703.72**	**1,339.00**

29

Net gain on fair value changes (on financial assets measured at FVTPL)	Year ended 31 March 2023	Year ended 31 March 2022
-On Alternative investment funds	-	109.92
-On Mutual fund investments	730.51	10.63
Total	**730.51**	**120.55**
Fair value changes:		
-Realised (Including reinvested)	730.51	117.54
-Unrealised	-	3.01
Total	**730.51**	**120.55**

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Net gain on derecognition of financial instruments under amortised cost category	Year ended 31 March 2023	Year ended 31 March 2022
-On Debt Securities	170.98	-
Total	**170.98**	**-**

31

Other income	Year ended 31 March 2023	Year ended 31 March 2022
Interest on income tax refund	9.99	-
Ex Gratia grant received	-	19.64
Miscellaneous income	-	6.91
Excess liabilities written back	48.60	-
Total	**58.59**	**26.55**

32

Finance costs (on financial liabilities measured at amortised cost)	Year ended 31 March 2023	Year ended 31 March 2022
Interest expenses on:		
Borrowings:		
-On Loans from banks	10,120.38	5,167.78
-On Loans from financial institutions*	4,901.95	5,124.85
Debt securities		
-On Debentures	3,059.02	3,728.46
-On Commercial paper	114.22	224.85
Others:		
-On security deposits	131.23	50.92
Total	**18,326.80**	**14,296.86**

*includes premium on principal only swaps on foreign currency loans to ₹ 241.26 lakhs (previous year ₹ 205.09 lakhs)

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33 Impairment on financial instruments	Year ended 31 March 2023	Year ended 31 March 2022
Impairment on financial instruments measured at amortised cost		
Impairment allowance on loans (Refer Note 47)	1,911.87	690.33
Impairment allowance on investment	39.60	6.15
Loss on loans & advances written off	815.64	670.97
[Net off recovery ₹ 76.91 lakhs (Previous year ₹ 6.9 Lakhs)]		
Total	**2,767.11**	**1,367.45**

34 Employees benefit expense	Year ended 31 March 2023	Year ended 31 March 2022
Salaries and wages (Refer note 43)	5,294.35	3,712.39
Contribution to provident and other fund (Refer note 40(a))	115.21	78.30
Share based payment to employees (Refer note 43, 46.1 & 46.2)	1,719.50	677.70
Gratuity (refer note 40(b))	132.77	87.21
Staff welfare expense	37.68	22.06
Total	**7,299.51**	**4,577.66**

35 Depreciation, amortisation and impairment expense	Year ended 31 March 2023	Year ended 31 March 2022
Depreciation on property, plant and equipment	54.45	31.00
Amortisation of intangible assets	0.61	-
Impairment of non-financial assets	18.61	-
Total	**73.67**	**31.00**

36 Other expenses	Year ended 31 March 2023	Year ended 31 March 2022
Rates and taxes	235.58	177.25
Communication costs	18.10	14.82
Printing and stationery	2.63	1.35
Auditor remuneration (net of GST):		
- For statutory audit	21.00	15.00
- For limited review	9.00	6.00
- For tax audit	3.00	3.00
- For other certification and reporting	4.50	3.90
- For out of pocket expenses	-	0.30
Legal and professional (Refer note 43)	234.64	205.96
Insurance	46.99	17.47
Travelling and conveyance (Refer note 43)	396.71	186.27
Information technology expenses (Refer note 43)	239.81	216.72
Corporate Social Responsibility (refer note 53)	120.00	60.00
Loss on sale of bonds	-	1.74
Loss on derecognition of financial assets	-	290.46
Business auxiliary services (refer note 43)	377.40	314.89
Bank charges	2.87	6.58
Directors' sitting fees	14.75	8.00
Miscellaneous	18.28	10.09
Total	**1,745.26**	**1,539.80**

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37 Income tax expense

Income tax expense recognised in Statement of profit and loss

Particulars	Year ended 31 March 2023	Year ended 31 March 2022
Current tax		
In respect of the current year	6,940.73	2,709.78
In respect of earlier years		
	6,940.73	**2,709.78**
Deferred tax charge/ (benefits)		
In respect of the current year	(625.37)	(132.49)
	(625.37)	**(132.49)**

The major components of tax expense and the reconciliation of the expected tax expense based on the domestic effective tax rate and the reported tax expense in statement of profit and loss, is as follows:-

Particulars	Year ended 31 March 2023	Year ended 31 March 2022
Profit before tax	25,965.87	9,510.99
Domestic tax rate	25.168%	25.168%
Expected tax expense [A]	**6,535.09**	**2,393.73**
Tax effect of adjustments to reconcile expected income tax expense		
Corporate Social responsibility expenses not allowable for tax purpose	30.20	-
Relating to origination and reversal of temporary differences	(196.54)	-
Net Addition/deduction u/s 36(i)(viia)	146.83	-
Non deductible expenses	(200.22)	183.91
Others	-	(0.35)
Total adjustments [B]	**(219.73)**	**183.56**
Actual tax expense [C=A+B]	**6,315.36**	**2,577.29**
Tax expense comprises:		
Current tax expense	6,940.73	2,709.78
Deferred tax credit	(625.37)	(132.49)
Tax expense recognized in profit or loss [D]	**6,315.36**	**2,577.29**

Income tax expense recognized in other comprehensive income

Particulars	Year ended 31 March 2023	Year ended 31 March 2022
Income tax relating to remeasurement gains/(losses) on defined benefit plans	(14.05)	11.82
Derivative instruments in Cash flow hedge relationship	73.16	17.76
	59.11	**29.58**
Bifurcation of the income tax recognised in other comprehensive income into:-		
Items that will not be reclassified to profit or loss	(14.05)	11.82
Items that will be reclassified to profit or loss	73.16	17.76
	59.11	**29.58**

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38 Earnings per share

Particulars	Year ended 31 March 2023	Year ended 31 March 2022
a) Basic earnings ₹ per share	29.08	13.66
b) Diluted earnings ₹ per share	27.79	12.79

During the year, on 06 April 2022 the Company has issued 29,35,263 Series A OCRPS of ₹ 10 each as bonus shares on selective basis of an aggregate nominal value of ₹ 293.53 lakhs credited as fully paid up bonus shares to the one of the Promoter of the company out of the Securities Premium Account. Accordingly, basic and diluted earnings per share has been calculated based on the weighted average number of shares outstanding in the current and previous year, as adjusted by issuance of OCRPS.

c) Reconciliations of earnings used in calculating earnings per share

Particulars	Year ended 31 March 2023	Year ended 31 March 2022
Basic earnings per share		
Profits attributable to the equity holders of the company used in calculating basic earnings per share	19,650.51	6,933.70
Diluted earnings per share		
Profit attributable to the equity holders of the company used in calculating diluted earnings per share	19,650.51	6,933.70

d) Weighted average number of shares used as the denominator

Particulars	Year ended 31 March 2023	Year ended 31 March 2022
Weighted average number of equity shares used as the denominator in calculating basic earnings per share	67,565,360	50,766,525
Adjustments for calculation of diluted earnings per share	3,143,331	3,449,436
Weighted average number of equity shares and potential equity shares used as the denominator in calculating diluted earnings per share	70,708,691	54,215,961

39 Change in liabilities arising from financing activities

Particulars	Debt securities	Borrowings (Other than debt securities)	Total
As at 1 April 2021	**32,468.10**	**84,369.46**	**116,837.56**
Cash flows:			
Proceeds from debt securities/borrowings	36,044.25	279,116.92	315,161.17
Repayment of debt securities/borrowings	(29,380.81)	(201,139.19)	(230,520.00)
As at 31 March 2022	**39,131.54**	**162,347.19**	**201,478.73**
Cash flows:			
Proceeds from debt securities/borrowings	6,897.38	468,251.18	475,148.56
Repayment of debt securities/borrowings	(18,729.89)	(345,919.42)	(364,649.31)
As at 31 March 2023	**27,299.03**	**284,678.95**	**311,977.98**

40 Disclosures under Ind AS 19 (Employee benefits)

(a) Defined contribution plans:

The Company makes contributions, determined as a specified percentage of employee salaries, in respect of qualifying employees towards Employees' Provident Fund and Employees' State Insurance schemes, which are defined contribution plans. The Company has no obligation other than to make the specified contributions. The contributions are charged to the statement of profit and loss as they accrue.

Amount recognized as an expense towards defined contribution plans

Particulars	Year ended 31 March 2023	Year ended 31 March 2022
Contribution to employees provident fund	114.99	78.06
Contribution to employee state insurance schemes	0.22	0.24
Total	**115.21**	**78.30**

(b) Defined benefit plans:

The Company operates a funded gratuity benefit plan wherein every employee is entitled to a benefit equivalent to 15/26 days salary (includes dearness allowance) last drawn for each completed year of service. The same is payable on termination of service, or retirement, or death, whichever is earlier. The benefit vests after five years of continuous service. Gratuity benefits are valued in accordance with the Payment of Gratuity Act, 1972.

The trust named "Oxyzo Financial Services Private Limited Employee Group Gratuity Trust" was formed on 25 March 2022, approval of which from Income Tax department is received on 24 March 2023 w.e.f 25 March 2022. Currently, company manages employee gratuity fund and have fund policy with LIC.

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The gratuity plan of the company is funded gratuity plan. These plans typically expose the Company to actuarial risks such as: Interest rate risk, Liquidity risk, Salary escalation risk, demographic risk, regulatory risk

Interest rate risk	The plan exposes the Company to the risk of fall in interest rates. A fall in interest rates will result in an increase in the ultimate cost of providing the above benefit and will thus result in an increase in the value of the liability (as shown in standalone financial statements).
Liquidity risk	This is the risk that the Company is not able to meet the short-term gratuity payouts. This may arise due to non availability of enough cash / cash equivalent to meet the liabilities or holding of illiquid assets not being sold in time.
Salary escalation risk	The present value of the defined benefit plan is calculated with the assumption of salary increase rate of plan participants in future. Deviation in the rate of increase of salary in future for plan participants from the rate of increase in salary used to determine the present value of obligation will have a bearing on the plan's liability.
Demographic risk	The Company has used certain mortality and attrition assumptions in valuation of the liability. The Company is exposed to the risk of actual experience turning out to be worse compared to the assumption.
Regulatory Risk	Gratuity benefit is paid in accordance with the requirements of the Payment of Gratuity Act, 1972 (as amended from time to time). There is a risk of change in regulations requiring higher gratuity payouts (e.g. Increase in the maximum limit on gratuity of ₹ 20,00,000).
Asset Liability Mismatching or Market Ris	The duration of the liability is longer compared to duration of assets, exposing the Company to market risk for volatilities/fall in interest rate.
Investment Risk	The probability or likelihood of occurrence of losses relative to the expected return on any particular investment.

The most recent actuarial valuation of the present value of the defined benefit obligation were carried out as at 31 March 2023 by Ms. Vichitra Malhotra (FIAI M.No. 10336), Fellow of the Institute of Actuaries of India. The present value of the defined benefit obligation, and the related current service cost, were measured using the projected unit credit method

Principal assumptions:	**Gratuity**	
	As at 31 March 2023	**As at 31 March 2022**
Discount rate (per annum)	7.45%	7.30%
Salary growth rate (per annum)	9.00%	9.00%
Retirement age	60 Years	60 Years
Attrition / Withdrawal rates, based on age: (per annum)		
Upto 30 years	9.44%	5.00%
31-44 years	5.71%	2.00%
Above 44 years	0.00%	0.00%
In service mortality	IALM 2012-14	IALM 2012-14

Assets and Liability (Balance Sheet Position)

Particulars	**Gratuity**	
	As at 31 March 2023	**As at 31 March 2022**
Present Value of Obligation	374.09	280.81
Less: Fair Value of Plan Assets	167.30	67.47
Net Asset / (Liability)	**206.79**	**213.34**

Amounts recognised in statement of profit and loss in respect of these defined benefit plans are as follows :-

Particulars	**Gratuity**	
	Year ended 31 March 2023	**Year ended 31 March 2022**
Current service cost	116.41	77.38
Past service cost and (gain)/Loss from settlements	-	-
Net interest cost/ (Income) on the Net Defined Benefit/(Liability)/Asset	16.36	9.83
Component of defined benefit cost recognised in profit or loss	**132.77**	**87.21**
Remeasurement on the net defined benefit liability:		
Actuarial (gains)/ losses arising from changes in demographic assumptions	(16.70)	21.97
Actuarial (gains)/ losses arising from changes in financial assumptions	(12.66)	8.35
Actuarial (gains)/ losses arising from experience adjustment	(25.24)	17.64
Return on plan assets, excluding amount recognised in net interest expense	(1.21)	(0.98)
Component of defined benefit cost recognised in Other comprehensive Income	**(55.81)**	**46.98**

The Current Service Cost and the net interest expense for the year are included in the Employee benefits expenses line items in the statement of profit and loss. The remeasurement of the net defined benefit liability is included in other comprehensive income.

Changes in the Fair Value of Plan Assets

Particulars	**Year ended 31 March 2023**	**Year ended 31 March 2022**
Fair Value of Plan Assets as at the beginning	**67.47**	**-**
Investment Income	4.92	-
Employer's Contribution	93.70	66.49
Return on plan assets , excluding amount recognised in net interest expense	1.21	0.98
Transfer In / (Out)	-	-
Fair Value of Plan Assets as at the end	**167.30**	**67.47**

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Movements in the present value of the defined benefit obligation are as follows :-

Particulars	Gratuity	
	Year ended 31 March 2023	Year ended 31 March 2022
Present value of obligation as at the beginning	280.81	136.60
Current service cost	116.41	77.38
Interest cost	21.28	9.82
Re-measurement (or Actuarial) (gain) / loss arising from:		
- changes in demographic assumptions	(16.70)	21.97
- changes in financial assumptions	(12.66)	8.35
- experience adjustment	(25.24)	17.64
- Others	-	-
Past service cost	-	-
Benefits paid	(0.74)	-
Transfer in/(out)	10.93	9.05
Present value of obligation as at the end	**374.09**	**280.81**

Significant actuarial assumptions for the determination of the defined obligation are discount rate, expected salary increase and mortality. The sensitivity analysis below have been determined based on reasonable possible changes of the assumptions occurring at the end of the reporting year, while holding all other assumptions constant.

Particulars	31 March 2023		31 March 2022	
	Decrease	Increase	Decrease	Increase
Discount Rate (-/+ 1%)	440.56	321.38	351.02	226.84
(% change compared to base due to sensitivity)	17.80%	-14.10%	25.00%	-19.20%
Salary Growth Rate (-/+ 1%)	335.58	414.42	239.96	325.40
(% change compared to base due to sensitivity)	-10.30%	10.80%	-14.50%	15.90%
Attrition Rate (-/+ 50% of attrition rates)	389.22	360.93	289.70	272.66
(% change compared to base due to sensitivity)	4.00%	-3.50%	3.20%	-2.90%
Mortality Rate (-/+ 10% of mortality rates)	374.00	374.20	280.82	280.82
(% change compared to base due to sensitivity)	0.00%	0.00%	0.00%	0.00%

Sensitivity Analysis

The sensitivity analysis presented above may not be representative of the actual change in the defined benefit obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated. There is no change in the method of valuation for the prior period.

Other disclosures

Maturity profile of defined benefit obligation

Particulars	As at 31 March 2023	As at 31 March 2022
Weighted average duration (based on discounted cashflows)	17 Years	23 Years
Expected cash flows over the next (valued on undiscounted basis):		
1 year	15.61	3.13
2-5 years	88.80	25.47
6-10 years	109.72	37.40
More than 10 years	1,464.54	1,675.48

(c) Other long-term benefits:

Provision for unfunded Compensated Absences for all employees is based upon actuarial valuations carried out at the end of every financial year. Major drivers in actuarial assumptions, typically, are years of service and employee compensation. Pursuant to the issuance of the Indian Accounting Standard (Ind AS) 19 on 'Employee Benefits', commitments are actuarially determined using the 'Projected Unit Credit' Method. Gains and losses on changes in actuarial assumptions

Interest rate risk	The plan exposes the Company to the risk of fall in interest rates. A fall in interest rates will result in an increase in the ultimate cost of providing the above benefit and will thus result in an increase in the value of the liability (as shown in financial statements).
Liquidity risk	This is the risk that the Company is not able to meet the short-term benefit payouts. This may arise due to non availability of enough cash / cash equivalent to meet the liabilities or holding of illiquid assets not being sold in time.
Salary escalation risk	The present value of the above benefit plan is calculated with the assumption of salary increase rate of plan participants in future. Deviation in the rate of increase of salary in future for plan participants from the rate of increase in salary used to determine the present value of obligation will have a bearing on the plan's liability.
Demographic risk	The Company has used certain mortality and attrition assumptions in valuation of the liability. The Company is exposed to the risk of actual experience turning out to be worse compared to the assumption.

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Assets and Liability (Balance Sheet Position)

Particulars	Leave	
	As at 31 March 2023	As at 31 March 2022
Present Value of Obligation	99.87	88.97

Bifurcation of Present Value of Obligation at the end of the year as per revised Schedule III of the Companies Act, 2013

Particulars	As at 31 March 2023	As at 31 March 2022
Current Liability (Short term)	6.17	2.26
Non-Current Liability (Long term)	93.70	86.71
Present Value of Obligation as at the end	**99.87**	**88.97**

Expense Recognised in Income Statement

Particulars	As at 31 March 2023	As at 31 March 2022
Expense Recognised in Income Statement	19.65	44.46
Expense Recognised in Income Statement	**19.65**	**44.46**

Demographic Assumptions

The principal demographic assumptions used in the valuation are shown in the table below

Principal assumptions:	Leave	
	As at 31 March 2023	As at 31 March 2022
Mortality Rate	100% of IALM 2012-14	100% of IALM 2012-14
Normal retirement age	60 Years	60 Years
Attrition / Withdrawal rates, based on age: (per annum)		
Upto 30 years	9.44%	5.00%
31-44 years	5.71%	2.00%
Above 44 years	0.00%	0.00%
Rate of Leave Availment (per annum)	0.00%	0.00%
Rate of Leave Encashment during employment (per annum)	0.00%	0.00%

Significant actuarial assumptions for the determination of the defined obligation are discount rate, expected salary increase and mortality. The sensitivity analysis below have been determined based on reasonable possible changes of the assumptions occurring at the end of the reporting period, while holding all other assumptions constant.

Particulars	31 March 2023		31 March 2022	
	Decrease	Increase	Decrease	Increase
Discount Rate (-/+ 1%)	118.32	85.38	111.70	71.61
(% change compared to base due to sensitivity)	18.50%	-14.50%	25.60%	-19.50%
Salary Growth Rate (-/+ 1%)	85.44	117.84	71.71	111.07
(% change compared to base due to sensitivity)	-14.40%	18.00%	-19.40%	24.80%
Attrition Rate (-/+ 50% of attrition rates)	107.02	94.89	92.48	85.94
(% change compared to base due to sensitivity)	7.20%	-5.00%	3.90%	-3.40%
Mortality Rate (-/+ 10% of mortality rates)	99.93	99.80	89.06	88.88
(% change compared to base due to sensitivity)	0.10%	-0.10%	0.10%	-0.10%

Please note that the sensitivity analysis presented above may not be representative of the actual change in the present value of obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated

Other disclosures

Maturity profile of defined benefit obligation

Particulars	As at 31 March 2023	As at 31 March 2022
Weighted average duration (based on discounted cashflows)	17 Years	23 Years
Expected cash flows over the next (valued on undiscounted basis):		
1 year	6.17	2.26
2-5 years	22.61	8.10
6-10 years	24.73	9.86
More than 10 years	424.13	555.25

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41 Segment reporting

The Company is engaged primarily in the business of financing and all its operations are in India only. Accordingly, there is no separate reportable segment as per Ind AS 108 on 'Operating Segments' in respect of the Company.

42 Cost allocation

The Company has received allocation of common costs viz. rent, cost of utilities, payroll, technical support etc. on an appropriate basis, from its holding company, OFB Tech Private Limited and other group companies, pursuant to cost sharing arrangement between the group companies. (Refer Note 43)

Further, the Company has also allocated common costs related to Payroll and other expenses to holding company, OFB Tech Private Limited, and Other group companies. (Refer Note 43)

43 Disclosure as required by Ind AS -24 on "Related Party Disclosure" notified under the companies (Indian Accounting Standard) Rules, 2015:

List of related parties and relationship:

Name of related party	Nature of Relationship
OFB Tech Private Limited	Holding company
OXY Ventures Private Limited	Wholly-owned subsidiary (w.e.f. 26 April 2022)
OXY B Securities Private Limited	Wholly-owned subsidiary (w.e.f. 20 June 2022)
Oxyzo Investment Manager Private Limited	Wholly-owned subsidiary (w.e.f. 13 July 2022)
Oxyzo Finvest Private Limited	Wholly-owned subsidiary (w.e.f. 18 July 2022)
Ziel Financial Technologies Private Limited	Wholly-owned subsidiary (w.e.f. 24 November 2022)
Zfirst Technologies Private Limited	Subsidiary (w.e.f. 20 February 2023)
OFG Manufacturing Businesses Private Limited (Formerly known as Ofcons Projects And Services Private Limited)	Fellow subsidiary company
Oagri Farm Private Limited	Fellow subsidiary company
Samruddhi Organic Farm (India) Private Limited	Fellow subsidiary company (w.e.f. 08 November 2021)
E-Mox Manufacturing Private Limited	Fellow subsidiary company (w.e.f. 01 February 01 2022)
Key management personnel	
Ruchi Kalra	Whole-time director and Chief financial officer
Vasant Sridhar	Executive director
Asish Mohapatra	Non-executive director
Sathyan David	Independent director
Akshat Vikram Pande	Independent director (till 13 May 2022)
Praveen Kumar Bhambani	Independent director (w.e.f 06 August 2022)
Rohit Kapoor	Independent director
Brij Kishore Kiradoo	Company Secretary (till 17 May 2022)
Pinki Jha	Company Secretary (w.e.f 26 May 2022)

Transactions with the related parties and key management personnel during the year:

Particulars	Nature of transaction	Year ended 31 March 2023	Year ended 31 March 2022
OFB Tech Private Limited	Issue and allotment of equity share capital	-	8,056.38
	Purchase of property, plant and equipment	33.53	
	Sale of property, plant and equipment	37.21	0.60
	Business auxiliary services (cost allocation received)	379.53	315.36
	Business auxiliary services (cost allocation made)	0.26	-
	Employee costs and reimbursements (cost allocation received)*	33.26	29.30
	Employee costs and reimbursements (cost allocation made)#	561.30	82.65
	Tech Support Services (cost allocation received)	122.89	147.07
	Interest and subvention Income (Net of expenses)	1,670.97	1,052.32
	Travelling and other expenses (cost allocation received)	30.66	63.87
	Travelling and other expenses (cost allocation made)	5.93	27.02
	Gratuity and leave encashment recoverable	29.40	16.68
	Gratuity and leave encashment payable	18.10	1.43
	Payment on behalf of borrowers	159,464.50	107,189.27
	Employee stock options (cost allocation received)	1,191.32	564.72
	Prepaid Insurance (on allocation basis)	31.21	-
OXY Ventures Private Limited	Investment in equity share capital	200.00	-
	Employee costs and reimbursements (cost allocation made)	11.06	-
	Business auxiliary services (Cost allocation made)	0.07	-
	Debt arrangement and facilitation fee	4.00	
	Sale of property, plant and equipment	0.24	-
OXY B Securities Private Limited	Investment in equity share capital	5.10	-
Oxyzo Finvest Private Limited	Investment in equity share capital	0.10	-
Oxyzo Investment Manager Private Limited	Investment in equity share capital	10.10	-
Ziel Financial Technologies Private Limited	Reimbursement of business loan premium	37.60	-
	Service fees expenses	100.09	-
Zfirst Technologies Private Limited	Reimbursement of business loan premium	6.59	
	Service fees expenses	101.68	-
OFG Manufacturing Businesses Private Limited (Formerly known as Ofcons Projects And Services Private Limited)	Business auxiliary services (cost allocation made)	1.84	0.63
	Loan Given	-	224.00
	Loan Repaid	99.96	11.62
	Purchase of property, plant and equipment	0.39	-
	Sale of property, plant and equipment	3.47	2.19
	Interest and other income	10.88	13.87
	Gratuity and leave encashment recoverable	4.93	3.39
	Gratuity and leave encashment payable	4.18	2.52
	Legal and other expenses (cost allocation made)	-	1.95
	Payment on behalf of borrowers	-	1,019.63

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Samruddhi Organic Farm (India) Private Limited	Interest and other income	-	20.00
	Loan Given	-	200.88
	Loan Repayment receipt (Including interest and other income)	-	860.93
E-Mox Manufacturing Private Limited	Interest and other income	11.62	5.54
	Loan Given	134.11	146.43
	Loan Repaid	359.84	140.54
Oagri Farm Private Limited	Business auxiliary services (cost allocation made)	0.58	-
	Business auxiliary services (cost allocation received)	-	0.16
	Purchase of property, plant and equipment	-	0.60
	Legal and other expenses (cost allocation made)	-	0.47
	Legal and other expenses (cost allocation received)	-	0.18
	Interest Income	-	6.36
	Payment on behalf of borrowers	-	184.77
	Gratuity and leave encashment payable	-	4.29
Ruchi Kalra	Managerial remuneration	21.41	26.65
	Reimbursement	4.24	-
	Post employment benefits	4.64	-
	Optionally convertible redeemable preference shares	293.53	-
		323.82	**26.65**
Vasant Sridhar	Managerial remuneration	34.94	38.70
	Reimbursement	4.74	-
	Value of Stock option exercised	-	368.22
	Fair Value of Employee Stock Option	267.67	144.34
	Post employment benefits	4.64	-
	Keyman Insurance Policy	0.50	-
		312.49	**551.26**
Brij Kishore Kiradoo	Remuneration	6.96	16.15
	Employee stock option compensation expense	-	144.40
		6.96	**160.55**
Pinki Jha	Remuneration	29.45	-
	Reimbursement	4.27	-
	Fair Value of Employee Stock Option	13.72	-
	Post employment benefits	1.67	-
		49.11	-
Sathyan David	Directors sitting fees	9.00	5.25
Akshat Vikram Pande	Directors sitting fees	-	1.75
Praveen Kumar Bhambani	Directors sitting fees	3.00	-
Rohit Kapoor	Directors sitting fees	2.75	1.00

* Includes KMP salary cross charged amounting ₹ 33.26 Lakhs (previous year ₹ 29.30 Lakhs)
\# Includes KMP salary cross charged amounting ₹ 10.37 Lakhs (previous year ₹ 10.14 Lakhs)

Balance outstanding at year end

Name of related party	Nature	Year ended 31 March 2023	Year ended 31 March 2022
OFB Tech Private Limited	Other Payables	885.10	211.54
	Payable- loan pending disbursement	5,952.44	769.90
OXY Ventures Private Limited	Investment in Equity share capital	200.00	-
	Other recoverable	13.32	-
OXY B Securities Private Limited	Investment in Equity share capital	5.10	-
Oxyzo Finvest Private Limited	Investment in Equity share capital	0.10	-
	Receivable	0.17	-
	Payables	-	-
Oxyzo Investment Manager Private Limited	Investment in Equity share capital	10.10	-
Zfirst Technologies Private Limited	Investment in Equity share capital	0.02	-
	Investment in compulsory convertible preference shares	394.00	-
	Trade Payables	54.36	-
Ziel Financial Technologies Private Limited	Investment in Equity share capital	798.00	-
	Trade Payables	75.37	-
OFG Manufacturing Businesses Private Limited (Formerly known as Ofcons Projects And Services Private Limited)	Receivable	9.10	5.61
	Receivable against loan given	130.88	221.62
Oagri Farm Private Limited	Other recoverable	0.69	-
	Payable	-	4.75
E-Mox Manufacturing Private Limited	Receivable against loan given	-	214.09

Guarantee given to lenders by holding Company for Loan outstanding as at 31 March 2023 ₹ 11,604.38 lakhs and 31 March 2022 ₹ 43,403.72 lakhs

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44. Capital

The Company maintains an actively managed capital base to cover risks inherent in the business and is meeting the capital adequacy requirements of the Reserve Bank of India (RBI) of India. The adequacy of the Company's capital is monitored using, among other measures, the regulations issued by RBI.

The Company has complied in full with all its externally imposed capital requirements over the reported year.

44.1 Capital management

The capital management objectives of the Company are:
- to ensure that the Company complies with externally imposed capital requirements and maintains strong credit ratings and healthy capital ratios
- to ensure the ability to continue as a going concern
- to provide an adequate return to shareholders

The Company monitors capital on the basis of the carrying amount of debt less cash and cash equivalents and other bank balances as presented in the balance sheet.

Management assesses the capital requirements of the Company in order to maintain an efficient overall financing structure. This takes into account the subordination levels of the Company's various classes of debt. The Company manages the capital structure and makes adjustments to it in the light of changes in economic conditions and the risk characteristics of the underlying assets. In order to maintain or adjust the capital structure, the Company may adjust the amount of dividends paid to shareholders, return on capital to shareholders, issue new shares, or sell assets to reduce debt. The Company has a target gearing ratio of 2.50 to 3.00 determined as a proportion of net debt to total equity.

44.2 Regulatory capital

As contained in RBI Master Directions - Non-Banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 (hereinafter referred to as "RBI Master Directions"), the Company is required to maintain a capital ratio consisting of Tier I and Tier II capital not less than 15% of its aggregate risk weighted assets on-balance sheet and of risk adjusted value of off- balance sheet items. Out of this, Tier I capital shall not be less than 10%. The BoDs regularly monitors the maintenance of prescribed levels of Capital Risk Adjusted Ratio (CRAR).

Capital Adequacy Ratio (CAR) and other key financial parameters as at 31 March 2023 of the Company are as under:

Particulars	As at 31 March 2023	As at 31 March 2022
Capital Adequacy ratio - Tier I	42.21%	47.99%
Capital Adequacy ratio - Tier II	0.44%	0.38%
	42.65%	**48.38%**

45. Financial instruments

45.1 Financial instruments by category and fair value hierarchy

This section explains the judgements and estimates made in determining the fair values of the financial instruments that are:
(a) recognised and measured at fair value and
(b) measured at amortised cost and for which fair values are disclosed in the financial statements.

To provide an indication about the reliability of the inputs used in determining fair value, the company has classified its financial instruments into the three levels prescribed under the accounting standard. An explanation of each level follows underneath the table.

As at 31 March 2023	Carrying amount					Fair Value		
Particulars	**FVTPL**	**FVTOCI**	**Amortised Cost**	**Cost**	**Total**	**Level 1**	**Level 2**	**Level 3**
Financial Assets								
Cash and cash equivalents*	-	-	9,847.98	-	9,847.98	-	-	-
Bank balances other than above*	-		3,107.68	-	3,107.68	-	-	-
Derivative financial instruments	-	231.10	-	-	231.10	-	231.10	-
Trade Receivables*	-	-	-	-	-	-	-	-
Loans	-	-	467,159.48	-	467,159.48	-		467,159.48
Investments	-	-	73,955.27	1,407.32	75,362.59	-	-	73,955.27
Other financial assets*	-	-	67.02	-	67.02	-	-	-
Total financial assets	**-**	**231.10**	**554,137.43**	**1,407.32**	**555,775.85**	**-**	**231.10**	**541,114.75**
Financial liabilities								
Derivative financial instruments	-	0.76	-	-	0.76	-	0.76	-
Trade payables*	-	-	504.41	-	504.41	-	-	-
Other payables*	-	-	953.29	-	953.29	-	-	-
Debt Securities	-	-	27,299.03	-	27,299.03	-	27,299.03	-
Borrowings (Other than debt securities)	-	-	285,270.58	-	285,270.58	-	-	285,270.58
Other financial liabilities*	-	-	12,606.90	-	12,606.90	-	-	-
Total financial liabilities	**-**	**0.76**	**326,634.21**	**-**	**326,634.97**	**-**	**27,299.79**	**285,270.58**

As at 31 March 2022	Carrying amount					Fair Value		
Particulars	**FVTPL**	**FVTOCI**	**Amortised Cost**	**Cost**	**Total**	**Level 1**	**Level 2**	**Level 3**
Financial Assets								
Cash and cash equivalents*	-	-	53,820.78	-	53,820.78	-	-	-
Bank balances other than above*	-	-	868.66	-	868.66	-	-	-
Derivative financial instruments	-	23.61	-	-	23.61	-	23.61	-
Trade Receivables*	-	-	110.31	-	110.31	-	-	-
Loans	-	-	254,011.89	-	254,011.89	-	-	254,011.89
Investments	33,648.09	-	-	-	33,648.09	33,648.09	-	-
Other financial assets*	-	-	53.86	-	53.86	-	-	-
Total financial assets	**33,648.09**	**23.61**	**308,865.50**	**-**	**342,537.20**	**33,648.09**	**23.61**	**254,011.89**

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Financial liabilities							
Derivative financial instruments	-	94.19	-	94.19	-	94.19	-
Trade payables*	-	-	230.80	230.80	-	-	-
Other payables*	-	-	263.44	263.44	-	-	-
Debt Securities	-	-	39,131.54	39,131.54	-	39,131.54	-
Borrowings (Other than debt securities)	-	-	162,347.19	162,347.19	-	-	162,347.19
Other financial liabilities*	-	-	1,752.65	1,752.65	-	-	-
Total financial liabilities	**-**	**94.19**	**203,725.62**	**203,819.81**	**-**	**39,225.73**	**162,347.19**

*Cash and cash equivalents, other bank balances, trade receivables, other financial assets, trade payables, other payables and other financial liabilities: approximate their carrying amounts largely due to the short-term maturities of these instruments.

45.2 Valuation framework

The Company measures certain financial instruments at fair value at each balance sheet date. Fair value is the price that would be received from the sale of an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Company measures fair values using fair value hierarchy, which reflects the significance of the inputs used in making the measurements. Refer note 2.15 for details on fair value measurement and hierarchy.

The Company uses suitable valuation models to determine the fair value of common and simple financial instruments, that use only observable market data and require little management judgement and estimation.

Loans: The fair value of loan and advances are estimated by discounted cash flow models and using Effective Interest Rate (EIR) method. Fair value is then reduced by the impairment loss allowance on loans which is already calculated incorporating probability of default and loss given defaults.

Debt securities, borrowings (other than debt securities): The fair values of the Company's borrowings and other debt securities are calculated based on a discounted cash flow model and for the purpose of disclosures debt securities are classified under Level 2 and borrowings (other than debt securities) are classified under Level 3 and are measured at amortised cost using Effective Interest Rate (EIR) method. The discount rates were based on the available interest rates in the market.

Investments: Investment in debt securities is recorded at discounted cash flow models and using Effective Interest Rate (EIR) method. Fair value in other Investment is based on the information available from external sources such as market-observable including secondary market prices or NAV and where no data is available, it is estimated using prevailing rate on balance sheet date. Management believes that the carrying value of the investments approximates the fair value.

There were no transfers between levels during the year.

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46.1 Share based payments

Employee Stock Option Plan ("ESOP Plan")

OFB Tech Private Limited ('OFB'), the holding company, had framed an OfBusiness Stock Options Plan, 2016 ('ESOP 2016 Plan'), which was duly approved by the Shareholder of the OFB in the Extraordinary General Meeting held on 8 April 2016. ESOP 2016 Plan will be administered by Compensation committee and in the absence of such committee Board of Directors of the OFB shall ensure the administration of the ESOP 2016 Plan. The stock options granted are categorized as equity settled and have a graded vesting. The options vest at various dates over the period of one to four year from the date of grant. From 08 April 2016 to 31 March 2018, the options expire within 7 years from the date of last vesting and from 01 April 2018 onwards, the options expire within 3 years from the date of last vesting.

During the year OFB had sub-divided it's shares in the ratio of 1:10 on Jun 25, 2021. Further the OFB had made bonus issuance in the ratio of 1:2120 on July 05, 2021.

Pursuant to incorporation of the Company, certain employees of OFB were transferred to the Company. To align the interest of employees, it was determined that transferred employees of the Company may continue to participate in the ESOP 2016 Plan of OFB and accordingly they are entitled to shares of OFB. Further the plan has been extended to the employees of the company by the holding company.

Particulars	Grant Date	Number of options
Grant-I (FY 16-17)	08-Apr-16	721,140
Grant-II to Grant-IV (FY 17-18)	08-Apr-17 to 28-Feb-18	1,972,530
Grant-V to Grant-VI (FY 18-19)	02-Jul-18 to 05-Jul-18	2,417,940
Grant-VII to Grant-X (FY 19-20)	01-Apr-19 to 05-Jul-19	3,287,550
Grant-XII to Grant-XIII (FY 20-21)	01-Oct-20 to 01-Mar-21	3,287,550
Grant-XIV to Grant XXV (FY 21-22)	01-Apr-21 to 01-Jan-22	6,327,367
Grant-XXVIII to Grant XXXX (FY 22-23)	01-Apr-22 to 01-Mar-2023	2,831,457

Vesting Period - As determined by Compensation Committee subject to minimum of 1 year and maximum of 4 years from the grant date.

Exercise Period - The options vest at various dates over the period of one to four year from the date of grant. From 08 April 2016 to 31 March 2018, the options expire within 7 years from the date of last vesting and from 01 April 2018 onwards, the options expire within 3 years from the date of last vesting.

Exercise Price - Exercise price shall be determined by Compensation Committee and specified in Grant letter's but it shall not be less than the face value of shares of the Company.

Vesting Conditions - Vesting of option is a function of achievement of performance criteria or any other criteria as specified by Compensation committee and communicated in the grant letter. Further, the vesting takes place on staggered basis over the respective vesting period

Particulars	For the year ended 31 March 2023	For the year ended 31 March 2022
Expense arising from share-based payment transactions (Refer note 34)	1,191.32	564.72
Total expense arising from share-based payment transactions recognised in Statement of Profit and Loss	**1,191.32**	**564.72**

The details of activity under the ESOP Plans have been summarised below:

Particulars	31 March 2023		31 March 2022	
	Shares arising out of Options	Weighted average exercise price (in Rs.)	Shares arising out of Options	Weighted average exercise price (in Rs.)
Outstanding at the beginning of the year	12,589,408	45.64	7,890,120	22.48
Granted during the year	2,831,457	302.59	6,327,367	74.24
Exercised during the year	(65,753)	(26.28)	(1,246,300)	(15.84)
Forfeited during the year*	(116,188)	(70.96)	(381,780)	(25.83)
Outstanding at the end of the year**	15,238,923	93.27	12,589,408	45.64
Exercisable at the end of the year	4,692,464	77.98	938,330	7.36
Weighted average remaining contractual life of the options outstanding at the end of the year	6.05 Years		6.07 years	

* Unvested options forfeited in accordance with terms prescribed under the respective ESOP Schemes.

** Includes 318,150 numbers of ESOP expired but has not been forfeited by the holding company.

Fair value of options granted

The weighted average fair value of stock options granted during the year pertaining to ESOP 2016 plan is ₹ 60.19 (previous year ₹ 15.22). The fair value at grant date is determined using the Black-Scholes model which takes into account the exercise price, the term of the option, the share price at grant date and expected price volatility of the underlying share, the expected dividend yield and the risk free interest rate for the term of the option. The following tables list the inputs used for fair valuation of options for the ESOP plans.

Particulars	For options granted during the year	
	31 March 2023	31 March 2022
Dividend yield (%)	0.0%	0.0%
Expected volatility (%)	44.3%-44.5%	30.50% - 35.00%
Risk free interest rate (%)	7.4% -7.5%	5.70% - 6.10%
Expected life of share options (in years)	4.85	4.80
Fair value of options at grant date (in Rupees)	58.88-132.20	8.19 - 138.71
Fair value of share at grant date (in Rupees)	18.12-20.24	49.84 - 231.21
Exercise price (in Rupees)	76.74-347.21	18.17 347.21

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46.2 Share based payments

Employee Stock Option Plan ("ESOP Plan")

Oxyzo Financial Services Private Limited ('Oxyzo'), the company, had framed an Oxyzo Stock Options Plan, 2021 ('ESOP 2021 Plan'), which was duly approved by the Shareholder of the Oxyzo in the Extraordinary General Meeting held on 22 November 2021, created an ESOP pool and further expanded the same in the Extraordinary General Meeting held on 10 March 2022. ESOP 2021 Plan will be administered by Compensation committee and in the absence of such committee Board of Directors of the Oxyzo shall ensure the administration of the ESOP 2021 Plan. The stock options granted are categorized as equity settled and have a graded vesting. The options vest at various dates over the period of one to four year from the date of grant. All vested options not exercised as per exercise period shall lapse.

Particular's	Grant Date	Number of options
Grant-I	Monday, January 3, 2022	2,132,651
Grant-II	Wednesday, April 6, 2022	280,709

Vesting Period - As determined by Compensation Committee subject to minimum of 1 year and maximum of 4 years from the grant date.
Exercise Period - The options vest at various dates over the period of one to four year from the date of grant. All vested options not exercised as per exercise period shall lapse.

Exercise Price - Exercise price shall be determined by Compensation Committee and specified in Grant letter's but it shall not be less than the face value of shares of the Company.

Vesting Conditions - Vesting of option is a function of achievement of performance criteria or any other criteria as specified by Compensation committee and communicated in the grant letter. Further, the vesting takes place on staggered basis over the respective vesting period

Particulars	For the year ended 31 March 2023	For the year ended 31 March 2022
Expense arising from share-based payment transactions (Refer note 34)	528.18	112.98
Total expense arising from share-based payment transactions recognised in Statement of Profit and Loss	**528.18**	**112.98**

The details of activity under the ESOP Plans have been summarised below:

Particulars	31 March 2023		31 March 2022	
	Shares arising out of Options	Weighted average exercise price (in Rs.)	Shares arising out of Options	Weighted average exercise price (in Rs.)
Outstanding at the beginning of the year	2,132,651	650	-	-
Granted during the year	280,709	1,042	2,132,651	650
Outstanding at the end of the year	2,413,360	696	2,132,651	650
Weighted average remaining contractual life of the options outstanding at the end of the year	3.4 years		3.4 years	

Fair value of options granted

The weighted average fair value of stock options granted during the year pertaining to ESOP 2022 plan is ₹ 86.10 (previous year ₹ 50.80). The fair value at grant date is determined using the Black-Scholes model which takes into account the exercise price, the term of the option, the share price at grant date and expected price volatility of the underlying share, the expected dividend yield and the risk free interest rate for the term of the option. The following tables list the inputs used for fair valuation of options for the ESOP plans.

Particulars	For options granted during the year	
	31 March 2023	31 March 2022
Dividend yield (%)	0.0%	0.0%
Expected volatility (%)	39.00%	38.00%
Risk free interest rate (%)	5.90%	5.40%
Expected life of share options (in years)	3.4	3.4
Fair value of options at grant date (in Rupees)	86.10	50.80
Exercise price (in Rupees)	1,042.00	650.00

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47 Financial risk management

i) Risk Management

Risk is an integral part of the Company's business and sound risk management is critical to the success. As a financial company, the Company is exposed to risks that are particular to its lending and the environment within which it operates and primarily includes credit, liquidity and market risks. The Company's Board of directors has overall responsibility for the establishment and oversight of the risk management framework. In accordance with the RDI guidelines to enable NBFCs to adopt best practices and greater transparency in their operations, the Board of Directors of the Company has constituted a Asset Liability Management Committee (ALCO) and Risk Management Committee. Risk Management Committee reviews risk management in relation to various integrated risks of the Company. This note explains the sources of risk which the entity is exposed to and how the entity manages the risk and the related impact in the financial statements.

Risk	Exposure arising from	Measurement	Management
Credit risk	Loan receivables, Cash and bank balances, financial assets measured at amortised cost	Expected loss analysis	Credit risk analysis, diversification of customers/asset base, credit limits and collateral.
Liquidity risk	Borrowings and other liabilities	Rolling cash flow forecasts	Availability of committed credit lines and borrowing facilities
Market risk- interest rate	non-current borrowings at variable rates	Sensitivity analysis	Change in interest rates

A) Credit risk

Credit risk arises from loans, cash and cash equivalents, bank balance other than cash and cash equivalents, investments and other financial assets. Credit risk is the risk that a counterparty fails to discharge its obligation to the Company. The Company has established various internal risk management process to provide early identification of possible changes in the creditworthiness of counterparties. The credit quality review process aims to allow the Company to assess the potential loss as a result of the risks to which it is exposed and take corrective actions. The carrying amounts of financial assets represent the maximum credit risk exposure.

Credit risk arises from loans financing, cash and cash equivalents, investments carried at amortised cost and deposits with banks and financial institutions, as shown below:

Particulars	Balance as at 31 March 2023	Balance as at 31 March 2022
Loans	467,159.48	254,011.09
Investments	75,362.59	33,648.09
Trade Receivables	-	110.31
Cash and cash equivalents	9,847.98	53,820.78
Other bank balances	3,107.68	868.66
Other financials asset	67.02	53.86

The Company splits its exposure into smaller homogeneous portfolios, based on shared credit risk characteristics, as described below in the following order:
- Secured/unsecured i.e. based on whether the loans are secured
- Nature of security i.e. the nature of the security if the loans are determined to be secured
- Nature of loan i.e. based on the nature of loan

The credit risk management policy of the Company seeks to have following controls and key metrics that allows credit risks to be identified, assessed, monitored and reported in a timely and efficient manner in compliance with regulatory requirements.
- Standardize the process of identifying new risks and designing appropriate controls for these risks
- Maintain an appropriate credit administration and loan
- Establish metrics for portfolio monitoring
- Minimize losses due to defaults or untimely payments by borrowers
- Design appropriate credit risk mitigation techniques

Expected credit loss for loans

In order to mitigate the impact of credit risk in the future profitability, the Company makes reserves basis the expected credit loss (ECL) model for the outstanding loans as balance sheet date. In addition to ECL output, the Company has taken conservative view through specific provisions.
The below discussion describes the Company's approach for assessing impairment as stated in the significant accounting policies.

Expected credit loss measurement

In determining whether credit risk has increased significantly since initial recognition, the institution uses the days past due data and forecast information to assess deterioration in credit quality of a financial asset for all the portfolios. The Company considers its historical loss experience and adjusts this for current observable data. Ind AS 109 requires the use of macroeconomic factors.

Definition of default
The Company defines a financial instrument as in default, any borrower whose contractual payments are due for more than 90 days is termed as default, which is in line with RBI guidelines.

Probability of Default ('PD')
PD is defined as the probability of whether the borrower will default on their obligation in the future. For assets which are in Stage 1, a 12-month PD is required. For Stage 2 a lifetime PD is required (equivalent to 12-month PD in the given case) while Stage 3 assets are considered to have a 100% PD. (Refer Note 2.17)

Loss Given Default ('LGD')
Loss given default (LGD) represents estimated financial loss the Company is likely to suffer in the event of default. LGD is calculated using recovery pattern and value of collateral (if applicable) in default accounts.

The company has added all costs incurred on actuals basis for recovery in all default cases to arrive at final LGD.The recovered amount in all default cases has been discounted for the weighted average of the number of days of default in all such cases to compute the final LGD.

Exposure at Default ('EAD')
The exposure at default (EAD) represents the gross carrying amount of the financial instruments subject to the impairment calculation, addressing both the client's ability to increase its exposure while approaching default and potential early repayments too.
The company has considered cross default criteria while computing EAD i.e. If any customer defaults on one active loan then the customer has been marked as default on other loan (if any) as well.

The ECL is computed as a product of PD, LGD and EAD.

Collateral and other credit enhancements
Financial instruments are not considered to have low credit risk when they are regarded as having a low risk of loss simply because of the value of collateral and the financial instrument without that collateral would not be considered low credit risk. Financial instruments are also not considered to have low credit risk simply because they have a lower risk of default than the entity's other financial instruments or relative to the credit risk of the jurisdiction within which an entity operates.
The loan portfolio of the Company has both secured and unsecured loans and they vary with the type of funding. Basis the past history of receipts against collateral, the overall ECL for the secured portfolio is net of collateral value.

Quantitative and qualitative factors considered along with quantification i.r.t loss rates
Impact of specific risk factors was taken into account while staging of accounts and computation of PD. The forecasted point in time (PIT) PDs have been estimated by establishing a link between through the cycle (TTC) PDs and macroeconomic variables i.e. growth rate prescribed by Index of Industrial Production ('IIP'). The macro- economic variables were regressed using a logical regression against systemic default ratio out of the impact of macro-economic variables on the system wide default rates.
As per the guidelines laid under the standard, the company has done probability weighted scenarios to arrive at the final ECL. These scenarios reflect a baseline, upturn and downturn in economic activity basis which ECL requirements could vary. The final ECL has subsequently been discounted.

Credit risk exposure and impairment loss allowance

	As at 31 March 2023		As at 31 March 2022	
	Exposure	Impairment allowance	Exposure	Impairment allowance
Credit impaired loan assets (Default event triggered) (Stage 3)	3,935.05	1,996.15	2,609.84	1,508.88
Loan assets having significant increase in credit risk (Stage 2)	14,918.65	677.82	10,757.29	249.87
Other loan assets (Stage 1)	455,063.71	2,301.02	244,485.87	1,104.38
Impairment on account of COVID-19		-		200.00
Total	**473,917.41**	**4,974.99**	**257,853.00**	**3,063.13**

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An analysis of Expected credit loss rate* :

	As at 31 March 2023	As at 31 March 2022
Stage-1	0.51%	0.45%
Stage-2	4.54%	2.32%
Stage-3	50.73%	57.82%
Total	**1.05%**	**1.19%**

* Expected credit loss rate is computed ECL divided by EAD

Specific Provision
Company reviews and monitors all cases and based on the recoverability and various other factors like client's situation, legal cases and others, makes provision in addition to ECL by using estimates and judgments in view of the inherent uncertainties and a level of subjectivity involved in measurement of items.

Reconciliation of gross carrying amount is given below:

Particulars	31 March 2023				31 March 2022			
	Stage-1	Stage-2	Stage-3	Total	Stage-1	Stage-2	Stage-3	Total
Gross carrying amount opening balanc	**244,485.87**	**10,757.29**	**2,609.84**	**257,853.00**	**121,789.30**	**14,946.90**	**1,672.30**	**138,408.50**
New assets originated	383,880.73	6,858.20	279.22	391,018.15	221,271.52	7,416.07	136.73	228,824.32
Assets repaid (excluding write offs)	(165,678.83)	(7,696.67)	(685.69)	(174,061.19)	(96,093.82)	(12,011.76)	(596.36)	(108,701.94)
Transfers from Stage 1	(9,755.27)	7,964.85	1,790.42	-	(5,007.59)	3,666.67	1,340.92	-
Transfers from Stage 2	2,204.34	(3,146.29)	941.95	-	2,546.34	(3,203.07)	656.73	-
Transfers from Stage 3	-	259.70	(259.70)	-	43.49	-	(43.49)	-
Settlement loss and bad debts written off	(73.13)	(78.43)	(740.99)	(892.55)	(63.37)	(57.52)	(556.99)	(677.88)
Gross carrying amount closing balanc	**455,063.71**	**14,918.65**	**3,935.05**	**473,917.41**	**244,485.87**	**10,757.29**	**2,609.84**	**257,853.00**

Reconciliation of ECL balance is given below:

Particulars	31 March 2023				31 March 2022			
	Stage-1	Stage-2	Stage-3	Total	Stage-1	Stage-2	Stage-3	Total
ECL allowance opening balance	**1,304.38**	**249.87**	**1,508.88**	**3,063.13**	**1,060.34**	**324.43**	**988.03**	**2,372.80**
New assets originated/change in ECL estimate	2,325.15	551.59	1,489.52	4,366.26	1,812.67	483.32	913.04	3,209.03
Assets repaid (excluding write offs)	(278.92)	(22.84)	(1,260.09)	(1,561.85)	(633.53)	(423.38)	(783.91)	(1,840.82)
Transfers from Stage 1	(980.86)	303.58	677.28	-	(878.41)	123.84	754.57	-
Transfers from Stage 2	4.40	(371.42)	367.02	-	5.13	(200.02)	195.69	-
Transfers from Stage 3	-	45.47	(45.47)	-	1.55	-	(1.55)	-
Settlement loss and bad debts written off	(73.13)	(78.43)	(740.99)	(892.55)	(63.37)	(57.52)	(556.99)	(677.88)
ECL allowance closing balance	**2,301.02**	**677.82**	**1,996.15**	**4,974.99**	**1,304.38**	**249.87**	**1,508.88**	**3,063.13**

Write off policy
Financial assets are written off (either partially or in full) to the extent that there is no realistic prospect of recovery. This is generally the case when, as at the reporting date, financial asset is overdue for 12 months or more and the Company determines that the debtor does not have assets or source of income that could generate sufficient cash flows to repay the amounts subject to the write off.
Any subsequent recoveries are credited to impairment on financial instrument on statement of profit and loss.

B) **Liquidity risk**
Liquidity risk arises as Company has contractual financial liabilities that is required to be serviced and redeemed as per committed timelines and in the business of lending where money is required for the disbursement and creation of financial assets to address the going concern of Company. Liquidity risk management is imperative to Company as this allows covering the core expenses, market investment / creation of financial assets, timely repayment of debt commitments and continuing with their operations.

Management of the Company monitors forecast of liquidity position and cash and cash equivalents on the basis of expected cash flows. The Asset Liability Management Policy aims to align market risk management with overall strategic objectives, articulate current interest rate view and determine pricing, mix and maturity profile of assets and liabilities. The asset liability management policy involves preparation and analysis of liquidity gap reports and ensuring preventive and corrective measures. It also addresses the interest rate risk by providing for duration gap analysis and control by providing limits to the gaps.

The Companies aim to maintain the level of its cash equivalents, un-utilized borrowing lines and cash inflow at an amount in excess of expected cash outflows on financial liabilities over the next one year. At 31 March 2023, the net of expected cash inflows and outflows within 12 months are Rs. 198,065.82 (31 March 2022: Rs. 188,990.02). Refer note 48 for Maturity analysis of assets and liabilities and note 51 (IX) for asset liability management (ALM).

Refer note 48 for maturity analysis of assets and liabilities.

C) **Market Risk**

Market risk is the risk that the fair value or future cash flow of financial instrument will fluctuate due to changes in market variables such as interest rates, foreign exchange rates etc. The objective of market risk management is to manage and control market risk exposure within acceptable parameters while maximising the return.

Interest rate risk
The Company uses a mix of cash and borrowings to manage the liquidity and fund requirements of its day-to-day operations. Further, certain interest bearing liabilities carry variable interest rates. Interest rate risk on variable borrowings is managed by way of regular monitoring borrowing rate.
Interest rate risk exposure

Below is the overall exposure of the Company to interest rate risk:

Particulars	As at 31 March 2023	As at 31 March 2022
Variable rate borrowing	274,788.26	134,853.31
Fixed rate borrowing	37,781.35	66,625.41
Total borrowings	**312,569.61**	**201,478.72**

Sensitivity
Below is the sensitivity of profit or loss and equity changes in interest rates.

Particulars	As at 31 March 2023	As at 31 March 2022
Interest sensitivity		
Interest rates – increase by 100 basis points (31 March 2022: 100 bps)	1,467.56	1,196.71
Interest rates – decrease by 100 basis points (31 March 2022: 100 bps)	(1,467.56)	(1,196.71)

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D) **Foreign currency risk**

There are no un-hedged liability or assets denominated in foreign currency with the Company as at 31 March 2023 and 31 March 2022.

Particulars	Foreign Currency	Year Ended 31 March 2023			Year Ended 31 March 2022		
		Exchange Rate	Amount in Foreign Currency in	Amount	Exchange Rate	Amount in Foreign Currency in Lakhs	Amount
I. Assets							
Receivables (trade & other)	N.A.	-	-	-	-	-	-
Other Monetary assets	N.A.	-	-	-	-	-	-
Total Receivables (A)	N.A.	-	-	-	-	-	-
Hedges by derivative contracts (B)	N.A.	-	-	-	-	-	-
Unhedged receivables (C=A-B)	N.A.	-	-	-	-	-	-
							-
II. Liabilities							
Payables (trade & other)	USD	-	-	-	-	-	-
Borrowings (ECB and Others)	USD	82.2148	65.00	5,343.96	73.1128	65.00	4,752.33
Total Payables (D)	USD	82.2148	65.00	5,343.96	73.1128	65.00	4,752.33
Hedges by derivative contracts (E)	USD	82.2148	65.00	5,343.96	73.1128	65.00	4,752.33
Unhedged Payables F=D-E)	USD	-	-	-		-	-
III. Contingent Liabilities and Commitments							
Contingent Liabilities	N.A.	-	-	-	-	-	-
Commitments	N.A.	-	-	-	-	-	-
Total (G)	N.A.	-	-	-	-	-	-
Hedges by derivative contracts(H)	N.A.	-	-	-	-	-	-
Unhedged Payables (I=G-H)	N.A.	-	-	-	-	-	-
							-
Total unhedged FC Exposures (J=C+F+I)	N.A.	-	-	-	-	-	-

Note: For the above disclosure, Interest accrued on borrowings at respective year end has not been considered

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48 Maturity analysis of assets and liabilities

The table below shows an analysis of assets and liabilities analysed according to when they are expected to be recovered or settled.

Particulars	31 March 2023			31 March 2022		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
ASSETS						
Financial assets						
Cash and cash equivalents	9,847.98	-	9,847.98	53,820.78	-	53,820.78
Bank balances other than (a) above	3,107.68	-	3,107.68	868.66	-	868.66
Derivative financial instruments	-	231.10	231.10	23.61	-	23.61
Trade Receivable	-	-	-	110.31	-	110.31
Loans*	382,008.25	85,151.23	467,159.48	228,799.80	25,212.09	254,011.89
Investments	28,281.34	47,081.25	75,362.59	32,827.53	820.56	33,648.09
Other financial assets	67.02	-	67.02	53.86	-	53.86
Non-financial assets						
Current tax assets (Net)	-	305.98	305.98	-	397.85	397.85
Deferred tax assets (Net)	-	1,348.08	1,348.08	-	663.60	663.60
Investment Property	-	13.32	13.32	-	149.92	149.92
Property, Plant and Equipment	-	131.29	131.29	-	84.18	84.18
Other intangible assets	-	11.13	11.13	-	-	-
Other non-financial assets	60.34	-	60.34	86.99	-	86.99
Non-current Assets held for sale	118.00	-	118.00	-	-	-
Total Assets	**423,490.61**	**134,273.38**	**557,763.99**	**316,591.54**	**27,328.20**	**343,919.74**
LIABILITIES						
Financial liabilities						
Derivative financial instruments	0.76	-	0.76	94.19	-	94.19
Trade Payables						
(i) Total outstanding dues to micro and small enterprises	3.17	-	3.17	3.17		3.17
(ii) Total outstanding dues of creditors other than micro and small enterprises	501.24	-	501.24	227.63	-	227.63
Other payables						
(i) Total outstanding dues to micro and small enterprises	-	-	-	-	-	-
(ii) Total outstanding dues of creditors other than micro and small enterprises	953.29	-	953.29	263.44	-	263.44
Debt securities	13,572.85	13,726.18	27,299.03	18,562.08	20,569.46	39,131.54
Borrowings (Other than debt securities)	199,275.10	85,995.48	285,270.58	106,354.18	55,993.01	162,347.19
Other financial liabilities	9,771.83	2,835.07	12,606.90	1,752.65	-	1,752.65
Non-Financial Liabilities						
Provisions	21.24	285.42	306.66	5.39	296.92	302.31
Current tax liabilities	805.37	-	805.37	259.21	-	259.21
Other non-financial liabilities	519.94	-	519.94	309.67	-	309.67
Total Liabilities	**225,424.79**	**102,842.15**	**328,266.94**	**127,831.61**	**76,859.39**	**204,691.00**
Equity (including other equity)	-	**229,497.05**	**229,497.05**	-	**139,228.74**	**139,228.74**

* Loans is net of impairment loss allowance on loans considering realisability, the amount recoverable from Stage-3 assets is classified under after 12 months .

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49 Public Disclosure on liquidity risk

Background:
RBI has issued final guidelines on Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies on November 04, 2019. As per the said guidelines, NBFC are required to publicly disclose the below information related to liquidity risk on a quarterly basis. Accordingly, the disclosure on liquidity risk as at 31st March, 2023 is as under:

(i) Funding Concentration based on significant counterparty (both deposits and borrowings)

Particulars	Number of Significant counterparties (Borrowings)	Amount (Rs. lakhs)	% of Total deposits	% of Total Liabilities
As at 31 March 2023	10	191,073.57	NA	58.21%
As at 31 March 2022	10	99,325.70	NA	48.52%

Notes:
- A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

- Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory

(ii) Top 20 large deposits (amount in Rs lakhs and % of total deposits) – Not Applicable

(iii) Top 10 borrowings (amount in Rs lakhs and % of Total borrowings)

Particulars	Number of Significant counterparties (Borrowings)	Amount (Rs. lakhs)	% of Total deposits	% of Total Liabilities
As at 31 March 2023	10	191,073.57	NA	58.21%
As at 31 March 2022	10	99,325.70	NA	48.52%

Note:
- Total Borrowing has been computed as comprising of Debt Securities, Borrowings and Interest accrued on these borrowings

(iv) Funding Concentration based on significant instrument/product

S.No.	Name of the Product	As at 31 March 2023		As at 31 March 2022	
		Amount (Rs. lakhs)	% of Total Liabilities	Amount (Rs. lakhs)	% of Total Liabilities
1	Non Convertible Debentures	27,299.03	8.32%	32,741.77	16.00%
2	Commercial Paper	-	0.00%	6,389.77	3.12%
3	Borrowings (Other than debt securities)	285,270.58	86.90%	162,347.19	79.31%
	TOTAL	**312,569.61**	**95.22%**	**201,478.73**	**98.43%**

(v) Stock Ratios:

S.No.	Stock Ratio	% As at 31 March 2023	% As at 31 March 2022
	Commercial paper as a % of total public funds		
1	Commercial papers as a % of total liabilities	-	3.12%
2	Commercial papers as a % of total assets	-	1.86%
	Non-convertible debentures as a % of total public funds		
3	Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	-	-
4	Non-convertible debentures (original maturity of less than one year) as a % of total assets	-	-
	Other short-term liabilities as a % of total public funds		
5	Other short-term liabilities as a % of total liabilities	3.83%	1.38%
6	Other short-term liabilities as a % of total assets	2.25%	0.82%

Notes:
- Commercial Paper and NCDs for stock ratio is the Gross outstanding as at 31st March, 2023 including the interest accrued.
- Other Short-term Liabilities has been computed as Total Short-term Liabilities less Commercial paper less Non-convertible debentures (Original maturity of less than one year)

(vi) Institutional set-up for Liquidity Risk Management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk. The Board of Directors approves the constitution of the Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company. Further, the Board of Directors also approves constitution of Asset Liability Committee (ALCO), which functions as the strategic decision-making body for the asset-liability management of the Company from risk-return perspective and within the risk appetite and guard-rails approved by the Board. The main objective of ALCO is to assist the Board and RMC in effective discharge of the responsibilities of asset-liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in a year or more frequently as the Committee may determine to adequately fulfill the responsibilities outlined in the charter. The minutes of ALCO meetings are placed before the Board of Directors in its next meeting for its perusal/approval/ratification. Further Company has board approved Internal Capital Adequacy Assessment Process (ICAAP) policy in place as per RBI Scale Based Regulation (SBR).

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Schedule to the Balance Sheet of a non-deposit taking non-banking financial Company
(as required in terms of paragraph 19 of Non-banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions,2016)

	Particulars	As at 31 March 2023		As at 31 March 2022	
	Liabilities side:				
(1)	**Loans and advances availed by the non-banking financial company inclusive of interest accrued thereon but not paid:**	**Amount out-standing**	**Amount overdue**	**Amount out-standing**	**Amount overdue**
	(a) Debentures : Secured	27,299.03	-	32,741.77	-
	: Unsecured	-	-	-	-
	(other than falling within the meaning of public deposits)				
	(b) Deferred Credits	-	-	-	-
	(c) Term Loans	272,761.76	-	161,412.99	-
	(d) Inter-corporate loans and borrowing	-	-	-	-
	(e) Commercial Paper	-	-	6,389.77	-
	(f) Public Deposits	-	-	-	-
	(g) Other Loans (short term bank loan)	12,508.82	-	934.20	-
(2)	**Breakup of (1)(f) above (Outstanding Public Deposit inclusive of interest accrued thereon but not paid:**				
	(a) In the form of unsecured debentures	-	-	-	-
	(b) In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security	-	-	-	-
	(c) Other Public Deposits	-	-	-	-
	Assets side:	**Amount out-standing**		**Amount out-standing**	
(3)	**Break-up of Loans and Advances including bills receivables [Other than those included in (4) below]:**				
	(a) Secured (net of provision and revenue received in advance of Rs. 1,427.22 lakhs (previous year Rs. 493.46 lakhs))	342,803.04		194,673.23	
	(b) Unsecured (net of provision and revenue received in advance of Rs. 5,330.71 lakhs (previous year Rs. 3,347.65 lakhs))	124,356.44		59,338.66	
(4)	**Break up of Leased Assets and stock on hire and other assets counting towards AFC activities**				
	(i) Lease assets including lease rentals under sundry debtors:				
	(a) Financial lease	-		-	
	(b) Operating lease	-		-	
	(ii) Stock on hire including hire charges under sundry debtors:				
	(a) Assets on hire	-		-	
	(b) Repossessed Assets	-		-	
4	(iii) Other loans counting towards AFC activities				
	(a) Loans where assets have been repossessed	-		-	
	(b) Loans other than (a) above	-		-	
(5)	**Break-up of Investments:**				
	Current Investments:				
	1. Quoted:				
	(i) Shares: (a) Equity	-		-	
	(b) Preference	-		-	
	(ii) Debentures and Bonds	26,929.46		-	
	(iii) Units of mutual funds	-		30,001.51	
	(iv) Government Securities	203.99		-	
	(v) Others (AT-1 Debentures of Banks)	1,094.57		-	
	2. Unquoted:				
	(i) Shares: (a) Equity	-		-	
	(b) Preference	-		-	
	(ii) Debentures and Bonds	-		-	
	(iii) Units of mutual funds	-		-	
	(iv) Government Securities	-		-	
	(v) Fixed deposit with bank (Including interest accrued on deposits)	-		7,500.90	
	(vi) Pass through certificates	53.31		2,851.88	
	(vii) Others (Alternative investment funds)			-	
	Long Term investments:				
	1. Quoted:				
	(i) Shares: (a) Equity	-		-	
	(b) Preference	-		-	
	(ii) Debentures and Bonds	20,510.93		-	
	(iii) Units of mutual funds	-		-	
	(iv) Government Securities	-		-	
	(v) Others (AT-1 Debentures of Banks)	25,163.01		-	
	2. Unquoted:				
	(i) Shares: (a) Equity (net of provisions)	1,013.32		-	
	(b) Preference	394.00		-	
	(ii) Debentures and Bonds (net of provisions)	-		-	
	(iii) Units of mutual funds	-		-	
	(iv) Government Securities	-		-	
	(v) Fixed deposit with bank (Including interest accrued on deposits)	3,107.68		868.66	
	(vi) Pass through certificates	-		823.86	
	(vii) Others	-		-	

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(6) Borrower group-wise classification of assets financed as in (3) and (4) above:

Category	As at 31 March 2023			As at 31 March 2022		
	Amount net of provisions			Amount net of provisions		
	Secured	Unsecured	Total	Secured	Unsecured	Total
1. Related Parties						
(a) Subsidiaries	-	-	-	-	-	-
(b) Companies in the same group	130.88	-	130.88	212.63	221.62	434.25
(c) Other related parties	-	-	-	-	-	-
2. Other than related parties	342,672.16	124,356.44	467,028.60	194,460.60	59,117.04	253,577.64
Total	**342,803.04**	**124,356.44**	**467,159.48**	**194,673.23**	**59,338.66**	**254,011.89**

(7) Investor group-wise classification of all investments (current and long term) in shares and securities (both quoted and unquoted)*

Category	As at 31 March 2023		As at 31 March 2022	
	Market Value / Break up or fair value or NAV	Book value (net of provisions)	Market Value / Break up or fair value or NAV	Book value (net of provisions)
1. Related Parties				
(a) Subsidiaries	1,407.32	1,407.32	-	-
(b) Associates	-	-		
(c) Companies in the same group	-	-	-	-
(d) Other related parties	-	-	-	-
2. Other than related parties	73,955.27	74,009.45	33,648.09	33,648.09
Total	**75,362.59**	**75,416.77**	**33,648.09**	**33,648.09**

* Quoted value on stock exchange as of 31 March 2023 is not readily available.

(8) Other information

Particulars	As at 31 March 2023	As at 31 March 2022
(i) Gross Non-Performing Assets		
(a) Related parties	-	-
(b) Other than related parties	4,194.75	2,609.84
(ii) Net Non-Performing Assets		
(a) Related parties	-	-
(b) Other than related parties	2,153.13	1,100.96
(iii) Assets acquired in satisfaction of debt	118.00	136.60

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51 Disclosures required pursuant to Non-banking Financial Company - Systemically Important Non-Deposit taking Company and Deposit taking Company (Reserve Bank) Directions, 2016 amended time to time and requirements under scale based regulations for NBFCs

I. Capital

Particulars	As at 31 March 2023	As at 31 March 2022
(i) CRAR (%)	42.65%	48.38%
(ii) CRAR - Tier I Capital (%)	42.21%	47.99%
(iii) CRAR - Tier II Capital (%)	0.44%	0.38%
(iv) Amount of subordinated debt raised as Tier-II capital	-	-
(v) Amount raised by issue of Perpetual DebtInstruments	-	-

II. Investments

Particulars	As at 31 March 2023	As at 31 March 2022
1. Value of Investments		
(i) Gross Value of Investments		
(a) In India	75,416.77	33,648.09
(b) Outside India	-	-
(ii) Provisions for Depreciation		
(a) In India	(54.18)	(14.58)
(b) Outside India	-	-
(iii) Net Value of Investments		
(a) In India	75,362.59	33,662.67
(b) Outside India	-	-
2. Movement of provisions held towards depreciation on investments		
(i) Opening balance	(14.58)	8.43
(ii) Add : Provisions made during the year	(54.18)	(23.01)
(iii) Less : Write-off / write-back of excess provisions during the year	14.58	-
(iv) Closing balance	(54.18)	(14.58)

III. Disclosure on Un-hedged Foreign Currency Exposure

The Company has no unhedged foreign currency exposure as on 31 March 2023 and 31 March 2022.

IV. (a) Derivatives

Particulars	As at 31 March 2023	As at 31 March 2022
(i) The notional principal of swap agreements	5,000.60	4,752.48
(ii) Losses which would be incurred if counterparties failed to fulfil their obligations under the agreements	591.48	-
(iii) Collateral required by the applicable NBFC upon entering into swaps	-	-
(iv) Concentration of credit risk arising from the swaps $	-	-
(v) The fair value of the swap book @	230.34	(70.58)

(b) Exchange traded interest rate derivatives

The Company has not traded in exchange traded interest rate derivative during the current and previous year.

(c) Disclosures on risk exposure in derivatives

Qualitative disclosure

Financial Risk Management
The Company has to manage various risks associated with the lending business. These risks include liquidity risk, exchange risk, interest rate risk and counterparty risk. The Company has entered into interest rate swaps wherein it has converted floating rate linked to various benchmarks into fixed rate rupee liabilities. The currency risk on borrowings is actively managed through currency swaps.

Measurement and Accounting
All derivative contracts are recognised on the balance sheet and measured at fair value. Hedge accounting is applied to all the derivative instruments as per Ind AS 109. Gain/loss arising on account of fair value changes are recognised in the Statement of Profit and Loss to the extent of ineffective portion of hedge instruments and hedged items. The gains/losses of effective portion or hedge instrument are offset against gain/losses of hedged items in Other Comprehensive Income.

Movements in the Cash flow hedge reserves are as follows (As per Ind AS Financials)

Particulars	As at 31 March 2023	As at 31 March 2022
Opening Balance		
Credit/(Debit) in cash flow hedge reserves	(52.82)	-
	(217.53)	(52.82)
Closing Balance	(270.35)	(52.82)

Quantitative disclosure

Particulars	As at 31 March 2023		As at 31 March 2022	
	Currency Derivatives	Interest Rate Derivatives	Currency Derivatives	Interest Rate Derivatives
Derivatives (Notional Principal Amount) [1]				
For hedging	4,752.48	757.12	4,752.48	4,752.48
Marked to Market Positions				
Asset (+)	231.10	-	-	23.61
Liability (-)	-	(0.76)	(94.19)	-
Credit Exposure [2]	-	-	-	-
Unhedged Exposures	-	-	-	-

V. Disclosures relating to securitisation
The Company has not entered into securitisation transactions during the current and previous year.

VI. Details of financial assets sold to securitisation /reconstruction company for asset reconstruction
The Company has not sold any financial assets to securitisation /reconstruction company for asset reconstruction during the current and previous year.

VII. Details of assignment transaction undertaken by applicable NBFCs
The Company has not undertaken any assignment transaction during the current and previous year.

VIII. Details of non-performing financial assets purchased /sold
Disclosures pursuant to RBI Notification - RBI /DOR/2021-22/86 DOR.STR.REC.51 /21.04.048/2021-22 dated 24 September 2021

(a) The company has not transfer any standard loans through assignment during the financial year ended 31 March 2023 and 31 March 2022.

(b) The company has not acquired any loans through assignment during the financial year ended 31 March 2023 and 31 March 2022.

(c) Details of stressed loans transferred during the financial year ended 31 March 2022.

Particulars	For the year ended 31 March 2023		For the year ended 31 March 2022	
	To permitted transferees		To permitted transferees	
	NPA	SMA	NPA	SMA
Number of accounts	-	-	36	-
Aggregate principal outstanding of loans transferred (Rs. In Lakhs)	-	-	512.72	-
Weighted average residual tenor of the loans transferred (in years)	-	-	1.02	-
Net book value of loans transferred (at the time of transfer) (Rs. In Lakhs)	-	-	559.10	-
Aggregate consideration (Rs. In Lakhs)	-	-	250.00	-

The Company has transferred stressed loans having net book value of Nil (PY ₹ 559.10 lakhs). The Company has reversed provision for impairment loss of Nil (PY ₹ 390.04 lakhs) by netting off from provision for impairment loss created during the year and booked loss of Nil (PY ₹ 290.46 Lakhs) (Refer note 32) on derecognition of financials assets to the statement of profit and loss account.

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IX. Asset Liability Management Maturity pattern of certain items of assets and liabilities

As at 31 March 2023

Particulars	1 day to 7 days	8 days to 14 days	15 days to 30/31 days	Over 1 month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1year to 3 years	Over 3 years to 5 years	Over 5 years	Total
Liabilities											
Debt securities	-	-	600.96	-	36.90	4,554.50	8,380.49	13,726.18	-	-	27,299.03
Borrowings (other than debt securities)	15,896.03	8,171.97	15,194.69	35,908.58	30,421.00	21,006.56	72,676.27	77,904.77	8,090.71	-	285,270.58
Total	**15,896.03**	**8,171.97**	**15,795.65**	**35,908.58**	**30,457.90**	**25,561.06**	**81,056.76**	**91,630.95**	**8,090.71**	**-**	**312,569.61**
Assets											
Loans given	7,438.19	12,238.21	21,722.05	71,502.17	91,679.43	127,846.24	49,581.96	75,235.20	7,883.94	2,032.09	467,159.48
Investment (net)*	9,847.98	-	142.63	346.06	229.20	6,420.28	19,143.17	6,066.07	26,866.48	14,148.70	85,210.57
Total	**17,286.17**	**12,238.21**	**21,864.68**	**71,848.23**	**91,908.63**	**136,266.52**	**68,725.13**	**81,301.27**	**34,750.42**	**16,180.79**	**552,370.05**

including cash & cash equivalents and Other bank balances

As at 31 March 2022

Particulars	1 day to 7 days	8 days to 14 days	15 days to 30/31 days	Over 1 month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1year to 3 years	Over 3 years to 5 years	Over 5 years	Total
Liabilities											
Debt securities	-	-	945.97	143.28	8,163.73	3,660.36	5,648.74	18,721.66	1,847.80	-	39,131.54
Borrowings (other than debt securities)	5,511.16	10,872.04	27,036.67	9,312.19	8,728.17	16,715.49	28,178.46	49,190.29	6,802.72	-	162,347.19
Total	**5,511.16**	**10,872.04**	**27,982.64**	**9,455.47**	**16,891.90**	**20,375.85**	**33,827.20**	**67,911.95**	**8,650.52**	**-**	**201,478.73**
Assets											
Loans given	6,848.68	5,099.36	16,268.72	43,495.92	57,489.15	86,195.28	13,402.69	22,228.04	2,580.80	403.25	254,011.89
Investment (net)*	83,822.28	-	283.71	284.55	261.07	720.69	1,276.01	820.56	-	-	87,468.87
Total	**90,670.96**	**5,099.36**	**16,552.43**	**43,780.47**	**57,750.22**	**86,915.97**	**14,678.70**	**23,048.60**	**2,580.80**	**403.25**	**341,480.76**

including cash & cash equivalents and Other bank balances

Note: The above computation is based on management's estimates, assumptions and adjustments / Borrower's confirmation which have been relied upon by the auditors.

X. Exposure to real estate sector, both direct and indirect

	Category	As at 31 March 2023	As at 31 March 2022
	Direct Exposure		
(a)	Residential Mortgages Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented.	10,743.62	4,691.75
(b)	Commercial Real Estate Lending secured by mortgages on commercial real estates (office buildings, retail space, multiple purpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development and construction, etc.). Exposure would not include non-fund based (NFB) limits.	10,617.30	3,540.95
(c)	Investments in Mortgage Backed Securities (MBS) and othersecuritised exposures: (i) Residential Mortgages (ii) Commercial Real Estate	- -	- -
	Indirect Exposure Fund based and non-fund-based exposures on National Housing Bank and Housing Finance Companies	2,445.35	-
	Total exposure to real estate sector	**23,806.27**	**8,232.70**

Note: The above computation is based on management's estimates, assumptions and adjustments / Borrower's confirmation which have been relied upon by the auditors.

XI. Exposure to Capital Market

Particulars		As at 31 March 2023	As at 31 March 2022
(i)	Direct investment in equity shares, convertible bonds, convertible debentures and units of equity oriented mutual funds the corpus of which is not exclusively invested in corporate debt;	1,407.32	-
(ii)	Advances against shares / bonds / debentures or other securities or on clean basis to individuals for investment in shares (including IPOs / ESOPs), convertible bonds, convertible debentures, and units of equity oriented mutual funds;	-	-
(iii)	Advances for any other purposes where shares or convertible bonds or convertible debentures or units of equity oriented mutual funds are taken as primary security;	-	-
(iv)	Advances for any other purposes to the extent secured by the collateral security of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds i.e. where the primary security other than shares / convertible bonds / convertible debentures / units of equity oriented mutual funds does not fully cover the advances;	-	-
(v)	Secured and unsecured advances to stockbrokers and guarantees issued on behalf of stockbrokers and market makers;	-	-
(vi)	Loans sanctioned to corporates against the security of shares / bonds / debentures or other securities or on clean basis for meeting promoter's contribution to the equity of new companies in anticipation of raising resources;	-	-
(vii)	Bridge loans to companies against expected equity flows / issues;	-	-
(viii)	Underwriting commitments taken up by the NBFCs in respect of primary issue of shares or convertible bonds or convertible debentures or units of equity oriented mutual funds;	-	-
(ix)	Financing to stockbrokers for margin trading;	-	-
(x)	All exposures to Alternative Investment Funds: (i) Category I (ii) Category II (iii) Category III	-	-
	Total Exposure to Capital Market	**1,407.32**	**-**

XII. Disclosure for "Details of single borrower limit (SBL) / Group borrower limit (GBL) exceeded by the NBFC" need to be made

The Company does not exceeded any customer borrower limit as at 31 March 2023 as well as in the previous year ended 31 March 2022.

XIII. Details of financing of parent company's products

Out of total financing activity undertaken by the Company during the financial year 2022-23, 12.80% (previous year 16.08%) of the financing goes towards parent Company products. Refer note 43

XIV. Registration obtained from other financial regulators

The Company is not registered under any other regulator other than Reserve Bank of India (RBI).

XV. Miscellaneous

(a) Reserve Bank of India - Registration Number :

(b) Credit Rating

Instrument	Rating Agency	Rating As at 31 March 2023	Rating As at 31 March 2022
Non convertible debentures	ICRA Ltd	ICRA A+ (Stable)	ICRA A+ Stable
Commercial paper	ICRA Ltd	ICRA A1+	ICRA A1+
Bank Lines	ICRA Ltd	ICRA A+ (Stable)	ICRA A+ Stable
Principal Protected Market Linked Debenture	ICRA Ltd	PP-MLD ICRA A+ (Stable)	PP-MLD A+ Stable
Other Instruments	ICRA Ltd	-	-
Bank Lines	CARE	CARE A+ (Stable)	CARE A+ (Stable)
Non convertible debentures	CARE	CARE A+ (Stable)	CARE A+ (Stable)
Bank Lines	CRISIL	CRISIL A+/Stable	CRISIL A/Stable
Principal Protected Market Linked Debenture	CRISIL	CRISIL PP MLD A + /Stable	CRISIL PP MLD A r /Stable
Non convertible debentures	CRISIL	CRISIL A+/Stable	CRISIL A/Stable

XVI. Additional Disclosures

(a) Provisions and Contingencies

Break up of 'Provisions and Contingencies'shown under the head expenditure in statement of Profit and Loss:

Particulars	As at 31 March 2023	As at 31 March 2022
Impairment allowance on loans	1,911.07	690.33
Impairment allowance on investment	39.60	6.15
Impairment on account of COVID-19	-	-
Provision made towards Income tax	6,940.73	2,709.78

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XVII. Concentration of Deposits, Advances, Exposures and NPAs

(a) Concentration of Advances

Particulars	As at 31 March 2023	As at 31 March 2022
Total Advances to twenty largest borrowers	69,368.58	52,721.56
Percentage of Advances to twenty largest borrowers to Total Advances of the NBFC	14.85%	20.76%

(b) Concentration of Exposures

Particulars	As at 31 March 2023	As at 31 March 2022
Total Exposure to twenty largest borrowers /customers	69,696.76	52,989.37
Percentage of Exposures to twenty largest borrowers / customers to Total Exposure of the NBFC on borrowers / customers	14.92%	20.86%

(c) Sectorial Exposures

Particulars	As at			As at		
	Total Exposure	Gross NPAs	% of Gross NPAs to total exposure in that sector	Total Exposure	Gross NPAs	% of Gross NPAs to total exposure in that sector
1. Agriculture and Allied Activities	-	-	-	-	-	-
2. Industry (2.1 to 2.4)	**327,376.57**	**2,931.25**	**0.90%**	**206,017.54**	**2,390.56**	**1.16%**
2.1 Micro and Small	61,759.63	1,802.19	2.92%	43,547.79	2,057.58	4.72%
2.2 Medium	131,036.92	627.28	0.48%	84,956.28	201.02	0.24%
2.3 Large	134,580.02	501.78	0.37%	77,513.47	131.96	0.17%
2.4 Others, if any, Please specify	-	-	-	-	-	-
3. Services (3.1 to 3.10 equals 3.a to 3.d)	**139,514.01**	**964.97**	**0.69%**	**51,349.37**	**219.28**	**0.43%**
3.1 Transport Operators	8,375.47	16.55	0.20%	3,247.39	16.98	0.52%
3.2 Computer Software	-	-	-	-	-	-
3.3 Tourism, Hotel and Restaurants	1,387.16	33.51	2.42%	42.26	32.53	-
3.4 Shipping	-	-	-	-	-	-
3.5 Professional Services	-	-	-	-	-	-
3.6 Trade						
3.6.1 Wholesale Trade (other than Food Procurement)	15,906.64	542.05	3.41%	5,246.63	145.34	2.77%
3.6.2 Retail Trade	794.49	-	-	-	-	-
3.7 Commercial Real Estate	-	-	-	-	-	-
3.8 NBFCs	54,204.12	-	-	12,842.69	-	-
3.9 Aviation	-	-	-	-	-	-
3.10 Other Services	58,846.13	372.86	0.63%	29,970.40	24.43	0.08%
Total 3.a to 3.d	**139,514.01**	**964.97**	**0.69%**	**51,349.37**	**219.28**	**0.43%**
3.a Micro and Small	48,425.63	420.89	0.87%	15,975.55	219.28	1.37%
3.b Medium	50,990.25	536.99	1.05%	26,500.98	-	-
3.c Large	40,098.13	7.09	0.02%	8,872.84	-	-
3.d Others, if any, Please specify	-	-	-	-	-	-
4. Retail Loans (4.1 to 4.10)	**7,026.83**	**298.54**	**4.25%**	**486.09**	**-**	**-**
4.1 Housing Loans (incl. priority sector Housing)	-	-	-	-	-	-
4.2 Consumer Durables	-	-	-	-	-	-
4.3 Credit Card Receivables	-	-	-	-	-	-
4.4 Vehicle/Auto Loans	-	-	-	-	-	-
4.5 Education Loans	-	-	-	-	-	-
4.6 Advances against Fixed Deposits (incl. FCNR(B), etc.)	-	-	-	-	-	-
4.7 Advances to Individuals against Shares, Bonds	-	-	-	-	-	-
4.8 Advances to Individuals against Gold	-	-	-	-	-	-
4.9 Micro finance loan/SHG Loan	-	-	-	-	-	-
4.10 Other Retail loans , if any, Please specify	7,026.83	298.54	4.25%	486.09	-	-
5. Other Non-food Credit, if any	-	-	-	-	-	-
Total	**473,917.41**	**4,194.76**	**0.89%**	**257,853.00**	**2,609.84**	**1.01%**

Note: The above computation is based on management's estimates, assumptions and adjustments / Borrower's confirmation which have been relied upon by the auditors.

(d) Intra-group exposures

Particulars	As at 31 March 2023	As at 31 March 2022
Total amount of intra-group exposures	48,521.20	19,512.82
Total amount of top 20 intra-group exposures	39,764.64	15,806.27
Percentage of intra-group exposures to total exposure of the NBFC on borrowers/customers	8.51%	6.22%

(e) Concentration of NPAs

Particulars	As at 31 March 2023	As at 31 March 2022
Total Exposure to top four NPA accounts	1,461.21	984.51

(f) Movement of NPAs

Particulars		As at 31 March 2023	As at 31 March 2022
(i)	Net NPAs to Net Advances (%)	0.46%	0.43%
(ii)	Movement of NPAs (Gross)		
(a)	Opening balance	2,609.84	1,672.30
(b)	Additions during the year*	3,271.28	2,134.39
(c)	Reductions during the year	1,686.37	1,196.85
(d)	Closing balance	4,194.75	2,609.84
(iii)	Movement of Net NPAs		
(a)	Opening balance	1,100.96	684.27
(b)	Additions during the year	2,034.32	1,126.67
(c)	Reductions during the year	982.15	709.98
(d)	Closing balance	2,153.13	1,100.96
(iv)	Movement of provisions for NPAs (excluding provisions on standard assets)		
(a)	Opening balance	1,508.88	988.03
(b)	Provisions made during the year	1,236.96	1,007.72
(c)	Write-off / write-back of excess provisions	704.22	486.87
(d)	Closing balance	2,041.62	1,508.88

*Include Rs. 259.70 Lakhs classified as NPA in terms of circular DOR.STR.REC.68/21.04.048/2021-22 dated 21 November 2021

XVIII. Related Party Disclosure

Nature wise and party wise details of related party transactions has been disclosed under Note 43.

XIX. The Company does not have any joint ventures and subsidiaries abroad as at 31 March 2023 as well as in the previous year ended 31 March 2022.

XX. The Company does not have any SPVs sponsored as at 31 March 2023 as well as in the previous year ended 31 March 2022.

XXI. Disclosure of Complaints

(a) Customer Complaints

Particulars	As at 31 March 2023	As at 31 March 2022
No. of complaints pending at the beginning of the year	Nil	Nil
No. of complaints received during the year	8	11
No. of complaints redressed during the year	8	11
No. of complaints pending at the end of the year	Nil	Nil

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(b) The disclosures as required by the Master Direction -Monitoring of frauds inNBFCs issued by RBI dated September 29, 2016

There were 3 cases (Previous year 5) reported as fraud during the year.

XXII. Disclosure of restructured accounts as required by the NBFC Master Directions issued by RBI

Type of Restructuring-Others		Standard	Sub-Standard	Doubtful	Loss	Total
Restructured accounts as on 1 April of the FY (opening figures)	No. of borrowers	21	3	-	-	24
	Amount outstanding	700.91	66.98	-	-	767.89
Fresh restructuring during the year	No. of borrowers	-	-	-	-	-
	Amount outstanding	-	-	-	-	-
Upgradations to restructured standard category during the FY	No. of borrowers	-	-	-	-	-
	Amount outstanding	-	-	-	-	-
Write-offs/Settlements/Recoveries of restructured accounts during the FY	No. of borrowers	7	-	-	-	7
	Amount outstanding	274.66	18.32	-	-	292.98
Restructured accounts as on 31 March of the FY (closing figures)	No. of borrowers	14	3	-	-	17
	Amount outstanding	426.25	48.66	-	-	474.91

XXIII. Disclosures related to Corporate governance

(a) Composition of the Board

S.No.	Name of Director	DIN	Director since	Capacity	Number of Board Meetings		No. of other Directorships	Remuneration			No. of shares held in and convertible instruments held in the NBFC
					Held	Attended		Salary and other compensation	Sitting Fee	Commission	
1	Sathvan David	08386521	11-04-19	Independent Director	11	11	3	-	9.00	-	-
2	Praveen Kumar Bhambani	09681934	06-08-22	Independent Director	11	06	1	-	3.00	-	-
3	Rohit Kapoor	06529360	05-02-19	Independent Director	11	11	2	-	2.75	-	-
4	Asish Mohapatra	06666246	05-02-19	Non Executive Director	11	10	9	-	-	-	-
5	Vasant Sridhar	07685035	26-12-16	Executive Director	11	10	6	44.32	-	-	-
6	Ruchi Kalra	03103474	21-09-16	Whole time Director and CFO (KMP)	11	11	7	30.29	-	-	2,935,763

Details of change in composition of the Board during the year ended

S.No.	Name of Director	Capacity	Nature of change	Effective date
1	Mr. Akshat Vikram Pandey	Independent Director	Personal and Professional Circumstances	13-05-22
2	Praveen Kumar Bhambani	Independent Director	Appointment	06-08-22

(b) Committees of the Board and their composition

(i) Summarized terms of reference for each committee

S.No.	Name of Committee	Name of Director	DIN	Director since	Capacity	Number of Board Meetings		Terms of Reference
						Held	Attended	
1	Audit Committee	Praveen Kumar Bhambani	09681934	06-08-22	Chairman	6	1	Refer Corporate Governance Report dated 23 May 2023 for detail terms of reference
		Rohit Kapoor	06529360	05-02-19	Chairperson till 10/11/2022	6	5	
		Sathvan David	08386521	11-04-19	Member	6	6	
		Ruchi Kalra	03103474	21-09-16	Member	6	6	
2	Nomination and Remuneration Committee	Rohit Kapoor	06529360	05-02-19	Chairman	3	3	Refer Corporate Governance Report dated 23 May 2023 for detail terms of reference
		Asish Mohapatra	08386521	05-02-19	Member	3	3	
		Sathvan David	08386521	11-04-19	Member	3	3	
3	Risk Management Committee	Sathvan David	08386521	11-04-19	Chairman	6	6	Refer Corporate Governance Report dated 23 May 2023 for detail terms of reference
		Ruchi Kalra	03103474	21-09-16	Member	6	6	
		Asish Mohapatra	08386521	05-02-19	Member	3	3	
4	Corporate Social Responsibility Committee	Asish Mohapatra	08386521	05-02-19	Chairman	1	1	Refer Corporate Governance Report dated 23 May 2023 for detail terms of reference
		Rohit Kapoor	06529360	05-02-19	Member	1	1	
		Ruchi Kalra	03103474	21-09-16	Member	1	1	

(c) General Body Meetings

Year	Date	Location	Special Resolution
AGM	26 September 2022	Via Video Conferencing ("VC") Other Audio Visual Means ("OAVM")	1.To adopt restated and amended Articles of Association of the Company 2. To adopt the entrenched provisions contained in the Amended Articles of Association
EGM	08 April 2022	6Th Floor, Tower A, Global Business Park, M.G. Road, Gurugram-122001	1. Adoption of restated and amended Articles of Association of the Company 2.To adopt the entrenched provisions contained in the Amended Articles of Association
EGM	07 July 2022	6Th Floor, Tower A, Global Business Park, M.G. Road, Gurugram-122001	1.Approval Of The Offer And Issuance Of Series A CCPS On A Preferential Basis (Private Placement)
EGM	03 January 2023	6Th Floor, Tower A, Global Business Park, M.G. Road, Gurugram-122001	1. Approval to issue and offer of Rated, Senior, Secured, Transferable, Redeemable, Principal protected, Non-Convertible Market Linked Debentures ("NCDs" or "Debentures")
EGM	10 March 2023	6Th Floor, Tower A, Global Business Park, M.G. Road, Gurugram-122001	1. Approval To Issue And Offer Of Rated, Listed, Senior, Secured, Redeemable, Taxable, Non-Convertible Debentures ("Ncds" Or "Debentures")

XXIV Details of non-compliance with requirements of Companies Act, 2013

There is no non-compliance of any provision of Companies Act, 2013 during the FY 2022-23 and FY 2021-22.

Details of penalties and strictures

Regulation	Date of Receiving email from BSE	Penalty Amount	Date of filing Representation	Penalty payment date	Remarks
60(2)	28-Sep-22	188,800	12-Oct-22	22-Nov-22	Penalty paid off
60	28-Sep-22	1,180	12-Oct-22	22-Nov-22	Penalty paid off
60(2)	31-Oct-22	11,800	12-Nov-22	22-Nov-22	Penalty paid off
60(2)	30-Nov-22	23,600	01-Dec-22	04-Jan-23	Penalty paid off

XXV. Breach of covenant

There is no breach of covenant with terms of any borrowing arrangements during the FY 2022-23 and FY 2021-22.

XXVI Divergence in Asset Classification and Provisioning-

The RBI has neither assessed any additional provisioning requirements in excess of 5 percent of the reported profits before tax and impairment loss on financial instruments for the financial year ended 31 March 2022, nor identified any additional Gross NPAs in excess of 5% of the reported Gross NPAs for the said period.

S. N. DHAWAN & CO. LLP Gurugram Chartered Accountants

OXYZO FINANCIAL SERVICES PRIVATE LIMITED

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Notes forming part of the standalone Ind AS financial statements for the year ended 31 March 2023
(All amounts in Lakhs of ₹ unless otherwise stated)

52 Comparison between provisions required under IRACP and impairment allowances made under Ind AS 109 (as required in terms of Appendix to RBI Circular RBI/2019-20/170/DOR (NBFC).CC.PD.No.109/22.10.106/2019-20 dated March 13, 2020 applicable on Systemically Important Non-Banking Financial (Non-Deposit Accepting or Holding) Companies:

As at 31 March 2023

Asset Classification as per RBI Norms	Asset classification as per Ind AS 109	Gross Carrying Amount as per Ind AS	Loss Allowances (Provisions) as required under Ind AS 109	Net Carrying Amount	Provisions required as per IRACP norms	Difference between Ind AS 109 provisions and IRACP norms
(1)	(2)	(3)	(4)	(5)=(3)-(4)	(6)	(7) = (4)-(6)
Performing Assets						
Standard	Stage 1	455,063.71	2,301.02	452,762.69	1,820.25	480.77
	Stage 2	14,658.95	632.35	14,026.60	58.64	573.71
Subtotal		**469,722.66**	**2,933.37**	**466,789.29**	**1,878.89**	**1,054.48**
Non-Performing Assets (NPA)						
Substandard	Stage 2*	259.70	45.47	214.23	25.97	19.50
	Stage 3	2,421.35	1,033.00	1,388.35	242.13	790.87
Doubtful - up to 1 year	Stage 3	453.61	235.90	217.71	290.51	(54.61)
1 to 3 years	Stage 3	1,060.09	727.25	332.83	821.76	-94.51
More than 3 years	Stage 3	-	-	-	-	-
Subtotal for doubtful		**1,513.70**	**963.15**	**550.54**	**1,112.27**	**(149.12)**
				-	-	-
Loss	Stage 3	-	-			
Subtotal for NPA		**4,194.75**	**2,041.62**	**2,153.13**	**1,380.37**	**661.25**
Other items such as guarantees, loan commitments, etc. which are in the scope of Ind AS 109 but not covered under current Income Recognition, Asset Classification and Provisioning (IRACP) norms	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal		-	-	-	-	-
Total	**Stage 1**	455,063.71	2,301.02	452,762.69	1,820.25	480.77
	Stage 2	14,918.65	677.82	14,240.83	84.61	593.21
	Stage 3	3,935.05	1,996.15	1,938.90	1,354.40	641.75
	Total	**473,917.41**	**4,974.99**	**468,942.42**	**3,259.26**	**1,715.73**

* represents cases classified under substandard as per ICACP norms as pursuant to circular DOR.STR.REC.68/21.04.048/2021-22 dated 12 November 2021.

As at 31 March 2022

Asset Classification as per RBI Norms	Asset classification as per Ind AS 109	Gross Carrying Amount as per Ind AS	Loss Allowances (Provisions) as required under Ind AS 109	Net Carrying Amount	Provisions required as per IRACP norms	Difference between Ind AS 109 provisions and IRACP norms
(1)	(2)	(3)	(4)	(5)=(3)-(4)	(6)	(7) = (4)-(6)
Performing Assets						
Standard	Stage 1	244,485.87	1,304.38	243,181.49	1,029.47	274.91
	Stage 2	10,757.29	249.87	10,507.42	23.51	226.36
Subtotal		**255,243.16**	**1,554.25**	**253,688.91**	**1,052.98**	**501.27**
Non-Performing Assets (NPA)						
Substandard	Stage 3	2,040.67	1,026.90	1,013.77	204.07	822.83
Doubtful - up to 1 year	Stage 3	523.92	436.73	87.19	523.92	(87.19)
1 to 3 years	Stage 3	45.25	45.25	-	45.25	-
More than 3 years	Stage 3			-	-	-
Subtotal for doubtful		**569.17**	**481.98**	**87.19**	**569.17**	**(87.19)**
				-	-	-
Loss	Stage 3	-	-			
Subtotal for NPA		**2,609.84**	**1,508.88**	**1,100.96**	**773.24**	**735.64**
Other items such as guarantees, loan commitments, etc. which are in the scope of Ind AS 109 but not covered under current Income Recognition, Asset Classification and Provisioning (IRACP) norms	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal		-	-	-	-	-
Total	**Stage 1**	244,485.87	1,304.38	243,181.49	1,029.47	274.91
	Stage 2	10,757.29	249.87	10,507.42	23.51	226.36
	Stage 3	2,609.84	1,508.88	1,100.96	773.24	735.64
	Total	**257,853.00**	**3,063.13**	**254,789.87**	**1,826.22**	**1,236.91**

Since the total impairment allowances under Ind AS 109 is higher than the total provisioning required under IRACP (including standard asset provisioning) as at 31 March 2023 and 31 March 2022, no amount is required to be transferred to 'Impairment Reserve' for both the financial years.

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(All amounts in Lakhs of ₹ unless otherwise stated)

53 Expenditure on Corporate Social Responsibility

Particulars	31 March 2023	31 March 2022
(a) Gross amount required to be spent	116.74	59.20
(b) Amount spent:	-	-
(i) Construction/acquisition of any asset	-	-
(ii) On purpose other than (i) above	120.00	60.00
(c) Shortfall at the end of the year	-	-
(d) Total of previous years shortfall	-	-
(e) Administrative expenses	-	-

Nature of CSR activities:
Social welfare activities such as free education for unprivileged children; adult education, protection, promotion & advancement of women, children, old-aged, handicapped, orphans and widows.

54 Disclosures required under Section 22 of the Micro, Small and Medium Enterprises Development Act, 2006:-

Particulars	As at	
	31 March 2023	31 March 2022
(a) The principal amount remaining unpaid to any supplier as at the end of the year;	3.17	3.17
(b) The interest due on principal amount remaining unpaid to any supplier as at the end of the year;	-	-
(c) The amount of interest paid by the Company in terms of section 16 of the Micro, Small and Medium Enterprises Development Act, 2006 (MSMED Act), along with the amount of the payment made to the supplier beyond the appointed day during the year;	-	-
(d) The amount of interest due and payable for the year of delay in making payment (which have been paid but beyond the appointed day during the year) but without adding the interest specified under the MSMED Act;	-	-
(e) The amount of interest accrued and remaining unpaid at the end of the year; and	-	-
(f) The amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues as above are actually paid to the small enterprise, for the purpose of disallowance as a deductible expenditure under the MSMED	-	-

The above information regarding Micro and Small Enterprises has been determined to the extent such parties have been identified on the basis of information available with the Company. This has been relied upon by the Auditors.

55 Disclosure in compliance with amendment in Schedule III (Division III) to the companies act, 2013 dated 24th March 2021

(i) The Company has not entered any transactions with companies that were struck off under section 248 of the Companies Act, 2013 or Section 560 of the Companies Act, 1956.

(ii) The Company is in compliance with number of layers of companies, as prescribed under clause (87) of Section 2 of the Act read with the Companies (Restriction on number of Layers) Rules, 2017

(iii) During the year, no scheme of arrangements in relation to the Company has been approved by the competent authority in terms of sections 230 to 237 of the Companies Act, 2013. Accordingly, aforesaid disclosure are not applicable, since there were no transaction.

(iv) The Company does not have any transactions which were not recorded in the books of accounts, but offered as income during the year in the income tax assessment.

(v) The Company has not traded or invested in crypto currency or Virtual Currency during the financial year.

(vi) The Company has not been declared a willful defaulter by any bank or financial institution or other lender during the year.

(vii) The Company have not advanced or loaned or invested funds to any other person(s) or entity(ies), including foreign entities ("Intermediaries") with the understanding (whether recorded in writing or otherwise) that the Intermediary shall;
(a) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company (Ultimate Beneficiaries) or
(b) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.

(viii) The Company has not received any fund from any person(s) or entity(ies), including foreign entities (Funding Party) with the understanding (whether recorded in writing or otherwise) that the Company shall;
(a) directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party (Ultimate Beneficiaries) or
(b) provide any guarantee, security or the like to or on behalf of the Ultimate Beneficiaries.

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OXYZO FINANCIAL SERVICES PRIVATE LIMITED

(ix) The Company does not have any charges which are yet to be registered with the Registrar of Companies beyond the statutory period. In some cases, the Company has fully redeemed certain secured debentures and borrowings aggregating to Rs. 72,200.67 lakhs in respect of which the Company is in the process of preparation and submission of necessary forms for satisfaction of such charges and expects to complete the process in due course.

(x) Ratios

Particulars	Computation	As at	
		31 March 2023	31 March 2022
(a) Capital to risk-weighted assets ratio (CRAR)	Total Net owned funds / Adjusted value of funded risk assets on balance sheet items	42.65%	48.38%
(b) Tier I CRAR	Total Net owned funds/Adjusted value of funded risk assets on balance sheet items	42.21%	47.99%
(c) Tier II CRAR	ECL Stage-I provision/Adjusted value of funded risk assets on balance sheet items	0.44%	0.38%
(d) Liquidity Coverage Ratio	Current assets/Current liabilities	1.88	2.48

56 Contingent liabilities, commitments and leasing arrangements

(i) Contingent liability

Particulars	As at	
	31 March 2023	31 March 2022
Disputed claims and proceedings against the Company, which arise in the ordinary course of business	8.21	-
Income tax matters		
Appeals by the Company	133.22	-

For FY 2019-2020 (AY 2020-2021) and for FY 2020-2021 (AY 2021-2022), Income tax department issued order u/s 143(3) dated 28 September 2022 and 26 December 2022 respectively had disallowed certain expenditures and thereby reducing the amount of refund with the same in relation to under reporting of income. The Company has filed the appeal for the same on 26 October 2022 and 24 January 2023 to commissioner of income-tax (Appeals).

(ii) Capital commitment

There is no contracts remaining to be executed on capital account for the current ad previous year.

57 The Company has entered into Master Framework Agreement (MFA) with erstwhile promoters of the subsidiary to pay in the form of shares of the Company upon completion of milestones as per the terms and conditions mentioned in the MFA.

58 The Company has not granted any loans or advances in the nature of loans to promoters, Directors, KMPs and the related parties (as defined under the Companies Act, 2013), either severally or jointly with any other person that are:
(a) repayable on demand or
(b) without specifying any terms or period of repayment

Disclosure pertaining to stock statement filed with banks or financial institutions- The Company has availed of the facilities (secured borrowings) from the lenders inter alia on the condition that, the Company shall provide or create or arrange to provide or have created, security interest by way of a first pari passu charge of the loans. Security interest is created by charge creation towards security and debenture trustee on behalf of security holders and debenture holders.

59 The Company has a process whereby periodically all long term contracts are assessed for material foreseeable losses. At the year end, the Company did not have any long-term contracts except derivative contracts for which there were any material foreseeable losses need to be provided as required under any law / accounting standards. (Refer Note 16)

60 There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.

61 The Code on Social Security 2020 has been notified in the Official Gazette on 29 September, 2020. The effective date from which the changes are applicable is yet to be notified and the rules are yet to be framed. Impact, if any, of the change will be assessed and accounted in the period in which said code becomes effective and the rules formed thereunder are published.

S.R. DHAWAN & CO. LLP Gurugram Chartered Accountants

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62 There have been no events after the reporting date that require adjustment/disclosure in these financial statements.

63 Figures for the previous year have been regrouped/re-classified to confirm to the figures of the current year.

64 Amounts less than ₹ 500 have been shown at actuals against respective line items statutorily required to be disclosed.

65 The above financial statements have been reviewed by the Audit Committee at its meeting held on 22 May 2023 and approved by the Board of Directors at its meeting held on 23 May 2023.

As per our report of even date attached
For S.N. DHAWAN & CO LLP
Firm Registration No. 000050N/N500045

Rahul Singhal
Partner
Membership No: 096570

Place : Gurugram
Date : 23 May 2023

For and on behalf of the Board of Directors
Oxyzo Financial Services Private Limited

Ruchi Kalra

Whole-time director and Chief Financial Officer
DIN: 03103474

Pinki Jha
Company Secretary
M.No.: F10683

Place: Gurugram
Date : 23 May 2023

Asish Mohapatra

Director
DIN: 06666246

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To,

Date: 07th August, 2023

The Management,
Oxyzo Financial Services Private Limited

To,
The Management,
Zfirst Technologies Private Limited

Sub: - Fairness opinion on the share exchange ratio for the proposed amalgamation of the entire business and undertaking of Zfirst Technologies Private Limited ("**Zfirst**" or the "**Amalgamating Company**") with Oxyzo Financial Services Private Limited ("**Oxyzo**" or the "**Amalgamated Company**")

Dear Sir/Madam,

We, Corporate CapitalVentures Private Limited" (hereinafter referred as **CCV**), a SEBI registered Category-I Merchant Banker, understand that Zfirst Technologies Private Limited ("**Zfirst**" or the "**Amalgamating Company**") proposed to be amalgamated with Oxyzo Financial Services Private Limited ("**Oxyzo**" or the "**Amalgamated Company**") by way of share exchange. Zfirst and Oxyzo collectively referred to as the "Transacting Companies"/ "Merging Entities". As a consideration for the aforesaid proposed amalgamation, CCPS Series A1 and Series A2 of the Amalgamated Company would be issued to the shareholders of the Amalgamating Company. We further understand that Management of the Transacting Companies have undertaken valuation exercise for the Proposed Amalgamation and obtained a Valuation Report dated 05 August 2023, from Manuj Singhal, a Registered Valuer Securities or Financial Assets, with Registration No: IBBI/RV/05/2018/10425 (hereinafter referred to as "Valuer") recommending the share exchange ratio for the issuance of CCPS Series A1 and Series A2 of Oxyzo to the shareholders of Zfirst.

In this regard, CCV has been requested by the respective managements of the Transacting Companies to give a "Fairness Opinion Report" on the share exchange ratio for the Transacting Companies.

CCV has not undertaken the valuation of the Transacting Companies. The valuation exercise for the Proposed Scheme has been done by Manuj Singhal. We have examined the Valuation Report dated 05 August 2023 submitted by Valuer to the Transacting Companies. We have not independently checked or verified the assumptions made by the Valuer.

We have reviewed the historical financial and business information of the Merging Entities and certain comparable companies and other relevant information from publicly available sources, and have taken into account such other matters as we deemed necessary including our assessment of general economic, market and monetary conditions.

For arriving at the opinion, we have:

- Perused the Valuation Report issued by the Valuer
- Received and reviewed certain explanations and additional information provided by the representatives of the Merging Entities

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- Reviewed the Proposed Draft Composite Scheme of Arrangement
- Reviewed the Audited Financial statements for FY 2022 and 2023.

In addition to the above, we have had discussions with the officials of the Merging Entities on the past and current business operations of the businesses concerned. Further, we have had discussions with the Merging Entities and the Valuer on such matters which we believe are necessary or appropriate for the purpose of issuing the Fairness Opinion Report.

We assume no responsibility for the legal, tax, accounting or structuring matters including, but not limited to, legal or title concerns. Title to all subject business assets is assumed to be good and marketable and we would urge the Transacting Companies to carry out an independent assessment of the same prior to entering into any transaction, after giving due weightage to the results of such assessment.

We have assumed and relied upon, without independent verification, the accuracy and completeness of all information supplied or otherwise made available to us either in oral or written form, discussed with or reviewed by or for us. We have been informed that all information relevant for the purpose of issuing the Fairness Opinion Report has been disclosed to us and we are not aware of any material information that has been omitted or that remains undisclosed. This being so, no representation or warranty, express or implied, is or will be made, and no responsibility or liability is or will be accepted by CCV and its affiliates, its directors, employees, agents or representatives, or in relation to, the accuracy or adequacy of information contained in the Fairness Opinion Report or any other written or oral information made available to any party or their advisors in connection with such Fairness Opinion Report. We do not accept any liability to any third party in relation to the issuance of this Fairness Opinion Report.

We have not conducted any evaluation of the solvency or fair value of the Merging Entities, under any laws relating to bankruptcy, insolvency or similar matters. In addition, we have not assumed any obligation to conduct any physical inspection of the properties or facilities of the Merging Entities. We have assumed and relied upon the truth, accuracy and completeness of the information, data and financial documents provided to us; we have assumed that the same are not misleading and do not assume or accept any liability or responsibility for any independent verification of such information or any independent technical valuation or appraisal of any of the assets, operations or liabilities of the Merging Entities.

Our Fairness Opinion Report does not factor overall economic environment risk and other risks and is purely based on the information and representations provided to us. We have not assumed the risk of any material adverse change having an impact on the business of the Merging Entities. We express no view as to, and our Fairness Opinion Report does not address, the underlying business decision of any company to affect the Proposed Scheme or the merits of the Proposed Scheme nor does it constitute any kind of recommendation to any shareholder or creditor of the Transacting Companies as regards to the Proposed Scheme or any matter related thereto.

In addition, this Fairness Opinion Report does not address the fairness to, or any other consideration of, the holders of any class of securities, creditors or other [illegible] of the Transacting Companies.

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Our Fairness Opinion Report is not and does not purport to be an appraisal or otherwise reflective of the prices at which any business or securities actually could be ideally bought or sold by any party and is not indicative of actual value or actual future results that might be achieved, which value may be higher or lower than those indicated, and any investment decision should not be based solely on this Fairness Opinion Report and the buyer should carry out their own due diligence.

Our Fairness Opinion Report is not necessarily based on economic, market and other conditions as in effect on the date of issuing this Fairness Opinion Report, and the information made available to us as of, the date hereof. It should be understood that in case of any subsequent developments we do not have any obligation to update, revise, or reaffirm this Fairness Opinion Report certified to the extent that the conclusions are based on projections. We have assumed that the Financial Projections have been reasonably prepared by management and reflect management's best currently available estimates and good faith judgment of the future competitive, operating and regulatory environment and related financial performance of the Company, and that the Financial Projections and the assumptions derived therefrom provide a reasonable basis for our opinion. CCV expresses no opinion on the achievability of those forecasts.

This Fairness Opinion Report is provided solely for the benefit of the Management of the Transacting Companies and shall not confer rights or remedies upon, any shareholder of the Transacting Companies or any other person other than the members of the Board of Directors of the Transacting Companies or be used for any other purpose. Our opinion may not be used or referred to by the Company, or quoted or disclosed to any person in any matter, without our prior written consent.

This Fairness Opinion Report is only a free and fair opinion and does not constitute a commitment by CCV to underwrite, subscribe for or place any securities or to extend or arrange credit or to provide any other services. In addition, we were not requested to and did not provide advice concerning the structure, the specific amount of the consideration, or any other aspects of the Transaction, or to provide services other than the delivery of this opinion. There is no conflict of interest in our opinion and our fee is not contingent upon the opinion expressed herein.

For the purpose of the Valuation and recommending the share exchange ratio, considering the nature, stage, and size of the business and keeping in view the necessary regulatory guidelines, the Valuer has utilized the Income Approach to determine the fair value of equity shares of Zfirst and Oxyzo which we find are an appropriate methodology for the purpose of issuing the Fairness Opinion Report.

As per the valuation report dated 05 August 2023, the share exchange ratio identified by the valuer is as mentioned below:

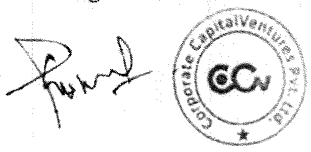
"**533,208** *0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A1* ("CCPS Series A1") *of face value INR 10 each fully paid up of* Oxyzo *for every* **2,681,062** equity shares *of face value of INR 10 each fully paid of* Zfirst *for the amalgamation of* Zfirst into Oxyzo".

"**212,789** *0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A2* ("CCPS Series A2") *of face value INR 10 each fully paid up of* Oxyzo *for every* **1,069,938** equity shares *of face value of INR 10 each* [illegible] *of* Zfirst *for the amalgamation of* Zfirst into Oxyzo".

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On the basis of and subject to the foregoing, to the best of our knowledge and belief, it is our view that, as of the date hereof, the proposed share exchange ratios set out above are fair, from a financial point of view.

For Corporate CapitalVentures Pvt. Ltd.
SEBI Registered Category – I Merchant Banker
SEBI Registration No. INM000012276



Kulbhushan Parashar
(Director)

End of Report

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Schedule-3

S.N. Dhawan & CO LLP
Chartered Accountants

2nd Floor, 51-52, Sector-18,
Phase IV, Udyog Vihar, Gurugram,
Haryana 122016, India

Tel: +91 124 481 4444

Independent Auditor's Certificate

To,

The Board of Directors
Oxyzo Financial Services Private Limited
6th Floor, Tower-A, Global Business Park,
M G Road, Gurugram-122002
Haryana, India

Sub: Certificate on the proposed accounting treatment included in the composite scheme of arrangement pursuant to the provisions of the Companies Act, 2013 and the rules made thereunder

This certificate is issued in accordance with the terms of our engagement letter dated 10 August 2023 pursuant to the provisions of section 230 to 232 of the Companies Act, 2013 ('the Act') & the rules made thereunder and Securities and exchange Board of India ('SEBI') circular SEBI/HO/DDHS/DDHS_Div 1/P/CIR/2022/0000000103 dated 29 July 2022 as amended from time to time, wherein, the management of Oxyzo Financial Services Private Limited (hereinafter referred to as "the Company or the Amalgamated Company") has requested us to certify whether:

a) the accounting treatment specified in Clause 15.1 under Part IV and 22.1 under Part V of the composite scheme of arrangement amongst Zfirst Technologies Private Limited ("the Amalgamating Company"), Ziel Financial Technologies Private Limited ("the Transferee Company") and the Company and their respective shareholders under sections 230 to 232 of the Companies Act, 2013 ("Act"), approved on 10 August 2023 by the Board of Directors of the Company ("Proposed Scheme") is in conformity with the accounting standards specified under Section 133 of the Act, read with rule 3 of the Companies (Indian Accounting Standard) Rules, 2015 ('relevant accounting standards'); and

b) the Amalgamated Company is capable of payment of interest / repayment of principal as on 31 March 2023.

Management's Responsibility

The Company's Management is responsible for the preparation of the Proposed Scheme and its compliance with the relevant laws and regulations including the accounting treatment being in accordance with relevant accounting standards specified under the Act and as per other applicable laws and regulations.

The Company's Management is responsible for preparation and maintenance of adequate accounting records in accordance with the provisions of the Act; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Proposed Scheme.

Auditor's Responsibility

Our responsibility is to examine and report on whether the proposed accounting treatments in the books of the Company specified in clause 15.1 of Part IV and clause 22.1 of Part V of the Proposed Scheme and as reproduced below is in conformity with the relevant accounting standards.

a. Proposed Accounting Treatment in the Books of Amalgamated Company under para 15.1 of the proposed scheme:

1. Upon the Scheme being effective, the Amalgamated Company shall account for the amalgamation of the Amalgamating Company into and within its books of accounts as per the "Pooling of Interest Method" in accordance with the Appendix C of Indian Accounting Standard 103 on Business Combinations

S.N. DHAWAN & CO. LLP * GURUGRAM * CHARTERED ACCOUNTANTS

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notified under Section 133 of the Act.

2. All assets, liabilities and reserves of the Amalgamating Company shall be recorded in the books of account of the Amalgamated Company at their existing carrying amounts and in the same form as recorded in the books of the Amalgamating Company. The identity of the reserves shall be preserved and shall appear in the financial statements of the Amalgamated Company in the same form in which they appeared in the financial statements of the Amalgamating Company;

3. The difference between the amount recorded as share capital issued by the Amalgamated Company and the value of assets, liabilities and reserves recorded by the Amalgamated Company shall be transferred to reserves;

4. Pursuant to the amalgamation of the Amalgamating Company into and with the Amalgamated Company, inter-company balances between the Amalgamating Company and the Amalgamated Company, if any, appearing in the books of the Amalgamated Company shall stand cancelled.

5. In case of any difference in the accounting policies between the Amalgamating Company and the Amalgamated Company, the accounting policies followed by the Amalgamated Company shall prevail to ensure that the financial statements of the Amalgamated Company reflect the financial position on the basis of consistent accounting policy.

b. Proposed Accounting Treatment in the Books of Amalgamated Company under para 22.1 of the proposed scheme:

1. The accounts representing the assets and liabilities pertaining to the Transferred Undertaking in the books of the Amalgamated Company shall stand closed upon the transfer of the Transferred Undertaking to the Transferee Company. The Amalgamated Company shall account for the transfer and vesting of the Transferred Undertaking by de-recognizing the carrying values of the assets and liabilities of the Transferred Undertaking, which will cease to be the assets and liabilities of the Amalgamated Company in accordance with applicable accounting standards.

2. The consideration receivable by the Amalgamated Company from the Transferee Company as specified in Part V of the Scheme shall be separately recorded as "Receivable Balance."

3. Any difference arising on account of excess of the net assets transferred over the consideration for Slump Sale or vice versa shall be debited or credited, as the case may be, to the statement of the profit and loss account.

We have conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) I, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Opinion

a. Based on our examination, the accounting treatment proposed in clause 15.1 of Part IV and clause 22.1 of Part V of the Proposed Scheme is in compliance with the applicable accounting standards prescribed under section 133 of the Act, read with rule 3 of the Companies (Indian Accounting Standard) Rules, 2015 and other accounting principles generally accepted in India.

b. Considered the separate audited standalone financial statements of the amalgamating and the amalgamated companies as at and for the year ended 31 March 2023 wherein the respective statutory auditors of the companies have issued an unmodified audit opinion on the above standalone financial statements vide their reports dated 19 May 2023 and 23 May 2023 respectively. Having regard to the above standalone audited financial statements of the amalgamating and amalgamated companies, considering that none of the statutory auditors have reported on the existence of any material uncertainty pertaining to going concern or solvency

S.N. DHAWAN & CO. LLP * CHARTERED ACCOUNTANTS * GURUGRAM

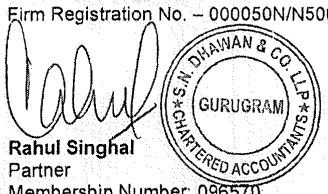
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matters in their audit reports for the year ended 31 March 2023, in our opinion, the amalgamated company is capable of payment of interest / repayment of principal. We, however, state that this is not an assurance as to the future viability of the amalgamated company. We further state that our reporting is based on the facts up to the date of this certificate and we neither give any guarantee nor any assurance that all liabilities will get discharged by the amalgamated company as and when they fall due.

Restrictions:

This certificate is issued at the specific request of the Company solely for the purpose of their record to comply with the relevant provisions of the Act and for onward submission to the relevant statutory authorities including stock exchanges in terms of Securities Exchange Board of India (SEBI) operational Circular No. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated 29 July, 2022, as may be necessary to give effect to the Proposed Scheme and is not to be filed anywhere or used for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For **S.N. Dhawan & CO LLP**
Chartered Accountants
Firm Registration No. – 000050N/N500045



Rahul Singhal
Partner
Membership Number: 096570
UDIN No: 23096570BGZCQW8899

Place: Gurugram
Date: 11 August 2023

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AMRK & Associates
Chartered Accountants

1395, Lower Ground Floor
Sector -15, Part-II, Gurgaon - 122001
Tel.: +91-124-4049898
Mobile: +91-98 10 725520
Email: raj@macroconsulting.in

Independent Auditor's Certificate

To,
The Board of Directors,
Zfirst Technologies Private Limited,
F-31, Lower Ground Floor,
Sushant Shopping Arcade Sushant Lok-1,
B Block DLF QE, Gurgaon, Haryana 122 002, India

Sub: Certificate on the proposed accounting treatment in the Composite Scheme of Arrangement in pursuance of the provisions of the Companies Act, 2013 ('The Act')

We, AMRK and Associates, the statutory auditors of Zfirst Technologies Private Limited, (hereinafter referred to as "**Company**"), have examined the proposed accounting treatment specified in clause 15 of the draft composite scheme of arrangement ("**Draft Scheme**") amongst **Zfirst Technologies Private Limited** (Amalgamating Company); **Oxyzo Financial Services Private Limited** (Amalgamated Company); **Ziel Financial Technologies Private Limited** (Transferee Company) (collectively, the "**Companies**") and their respective shareholders is in terms of the provisions of sections 230 to 232 of the Companies Act, 2013 with reference to its compliance with the applicable Accounting Standards notified under the Companies Act, 2013 and Other Generally Accepted Accounting Principles.

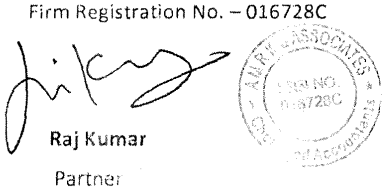
The responsibility for the preparation of the Draft Scheme and its compliance with the relevant laws and regulations, including the applicable Accounting Standards as aforesaid, is that of the Board of Directors of the Companies involved. Our responsibility is only to examine and report whether the Draft Scheme complies with the applicable Accounting Standards and Other Generally Accepted Accounting Principles. Nothing contained in this Certificate, nor anything said or done in the course of, or in connection with the services that are subject to this Certificate, will extend any duty of care that we may have in our capacity of the statutory auditors of any financial statements of the Company. We carried out our examination in accordance with the Guidance Note on Audit Reports and Certificates for Special Purposes, issued by the Institute of Chartered Accountants of India.

Based on our examination and according to the information and explanations given to us, since, upon the Scheme becoming effective, the Company shall stand dissolved without being wound up and considering no specific accounting treatment in the books of the Company has been prescribed in the Draft Scheme, in our opinion, the question of compliance of the accounting treatment in the books of Company with applicable accounting standards does not arise.

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This Certificate is issued at the request of Zfirst Technologies Private Limited in terms of *Proviso* to Section 232(3) of Companies Act, 2013. This Certificate should not be used for any other purpose without our prior written consent.

For **AMRK and Associates**
Chartered Accountants
Firm Registration No. – 016728C



Raj Kumar
Partner
Membership Number: 501863

Place: Gurgaon
Date: 10/08/2023
UDIN. 23501863BGWARY4707

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AMRK & Associates
Chartered Accountants

1395, Lower Ground Floor
Sector -15, Part-II, Gurgaon - 122001
Tel.: +91-124-4049898
Mobile: +91-98 10 725520
Email: raj@macroconsulting.in

Independent Auditor's Certificate

To,

The Board of Directors,

Ziel Financial Technologies Private Limited,

6th Floor, Tower-A, Global Business Park Sector-26, M.G Road,

Gurugram, Gurgaon, Haryana 122002

Sub: Certificate on the proposed accounting treatment in the Composite Scheme of Arrangement in pursuance of the provisions of the Companies Act, 2013 ('The Act')

We, AMRK and Associates, the statutory auditors of Ziel Financial Technologies Private Limited, (hereinafter referred to as "**Company**"), have examined the proposed accounting treatment specified in clause 22 of the draft composite scheme of arrangement ("**Draft Scheme**") amongst **Zfirst Technologies Private Limited** (Amalgamating Company); **Oxyzo Financial Services Private Limited** (Amalgamated Company); **Ziel Financial Technologies Private Limited** (Transferee Company) (collectively, the "**Companies**") and their respective shareholders is in terms of the provisions of sections 230 to 232 of the Companies Act, 2013 with reference to its compliance with the applicable Accounting Standards notified under the Companies Act, 2013 and Other Generally Accepted Accounting Principles.

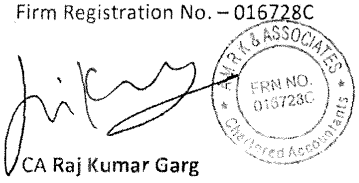
The responsibility for the preparation of the Draft Scheme and its compliance with the relevant laws and regulations, including the applicable Accounting Standards as aforesaid, is that of the Board of Directors of the Companies involved. Our responsibility is only to examine and report whether the Draft Scheme complies with the applicable Accounting Standards and Other Generally Accepted Accounting Principles. Nothing contained in this Certificate, nor anything said or done in the course of, or in connection with the services that are subject to this Certificate, will extend any duty of care that we may have in our capacity of the statutory auditors of any financial statements of the Company. We carried out our examination in accordance with the Guidance Note on Audit Reports and Certificates for Special Purposes, issued by the Institute of Chartered Accountants of India.

Based on our examination and according to the information and explanations given to us, we confirm that the accounting treatment contained in the Draft Scheme is in compliance with all the applicable Accounting Standards notified by the Central Government under the Companies Act, 2013.

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This Certificate is issued at the request of Ziel Financial Technologies Private Limited in terms of *Proviso* to Section 232(3) of Companies Act, 2013. This Certificate should not be used for any other purpose without our prior written consent.

For **AMRK and Associates**
Chartered Accountants
Firm Registration No. – 016728C



CA Raj Kumar Garg
Partner
Membership Number: 501863

Place: Gurgaon
Date: 10/08/2023
UDIN: 23501863BGWAR27014

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ZFirst Technologies Private Limited

CIN: U74999HR2022PTC101116

CERTIFIED TRUE COPY OF THE RESOLUTIONS PASSED BY THE BOARD OF DIRECTORS ("BOARD") OF ZFIRST TECHNOLOGIES PRIVATE LIMITED ("COMPANY") AT THE BOARD MEETING HELD ON THURSDAY, THE 10TH DAY OF AUGUST 2023 AT REGISTERED OFFICE AT 6TH FLOOR, TOWER A, GLOBAL BUSINESS PARK, SECTOR-26, M.G. ROAD, GURUGRAM-122002 AT 02:00 P.M

TO CONSIDER AND APPROVE THE COMPOSITE SCHEME OF ARRANGEMENT AMONGST ZFIRST TECHNOLOGIES PRIVATE LIMITED ("AMALGAMATING COMPANY" OR "COMPANY"), OXYZO FINANCIAL SERVICES PRIVATE LIMITED ("AMALGAMATED COMPANY"), ZIEL FINANCIAL TECHNOLOGIES PRIVATE LIMITED ("TRANSFEREE COMPANY") AND THEIR RESPECTIVE SHAREHOLDERS

"**RESOLVED THAT** pursuant to the provisions of Sections 230 to 232 and other applicable provisions, if any, of the Companies Act, 2013 ("**Act**"), read with Companies (Compromises, Arrangements and Amalgamations) Rules, 2016 and the other rules made thereunder (including any statutory modification(s) or re-enactment(s) or amendments thereof for the time being in force), Section 2(1B), Section 2(42C) read with any other applicable provisions of the Income-Tax Act, 1961, as amended ("**IT Act**"), Regulation 59A, 94A read with any other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**LODR Regulations**"), other applicable laws including (a) circular bearing no. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022 (as updated on December 1, 2022) issued by Securities and Exchange Board of India ("**SEBI**") for Scheme(s) of Arrangement by entities who have listed their NCDs/ NCRPS ("**SEBI NCD Circular**") read with clarification issued by SEBI *vide* circular no. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2022/170, dated December 9, 2022 and Revised Standard Operating Procedure (SOP) on application filed under Regulation 37 and 59A of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 with respect to the Scheme of Arrangements dated December 20, 2022, issued by BSE Limited ("**BSE**"); and (b) Master Direction - Non-Banking Financial Company – Systemically Important Non-Deposit taking Company and Deposit Taking Company (Reserve Bank) Directions, 2016 dated September 1, 2016 (as amended upto June 20, 2023) issued by the Reserve Bank of India, the relevant provisions of the Memorandum of Association and Articles of Association of the Company and other applicable laws, rules, regulations, bye-laws as the case may be, and subject to the approval of requisite majority of the members and/or the creditors of the Company, and necessary consents, observations, no-objections, permissions and approvals of the Reserve Bank of India, SEBI, BSE and any other statutory or regulatory authorities, as necessary, and subject to sanction the of the National Company Law Tribunal having jurisdiction over the Company ("**NCLT**"), and subject to all such conditions and modifications as may be prescribed or imposed by any of the appropriate authorities while granting such approvals, observations, no-objections, permissions and sanctions, which may be agreed to by the Company, the consent and approval of the board of directors (or any committee thereof) of the Company ("**Board**"), be and is hereby accorded to the composite scheme of arrangement amongst Zfirst Technologies Private Limited, ("**Amalgamating Company**" or "**Company**"), OXYZO Financial Services Private Limited ("**Amalgamated Company**"), Ziel Financial Technologies Private Limited, a wholly owned subsidiary of the Amalgamated Company ("**Transferee Company**"), and their respective shareholders, in terms of the draft Scheme placed before this meeting and duly initialed by the Chairman for the purpose of identification (hereinafter referred to as "**Scheme**"), which *inter alia*, contemplates the following, on and from opening of business hours on April 1, 2023, or any other date as may be ordered/directed by the NCLT ("**Appointed Date**")

Registered Office F-31, LOWER GROUND FLOOR, SUSHANT SHOPPING ARCADE SUSHANT LOK-1, B BLOCK, GURUGRAM-122002
Email: compliance@zfirst.in

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(a) the amalgamation of the Amalgamating Company into and with the Amalgamated Company, with effect from the Appointed Date, pursuant to Sections 230 to 232 and other relevant provisions of the Act read with Section 2(1B) of the IT Act, which, *inter alia*, provides for ("**Amalgamation**"):

(i) amalgamation of the Amalgamating Company into and with the Amalgamated Company;

(ii) transfer of the authorised share capital of the Amalgamating Company to the Amalgamated Company and consequential increase in the authorised share capital of the Amalgamated Company;

(iii) cancellation of all the subscribed and issued shares of the Amalgamating Company, including the shares held by the Amalgamated Company;

(iv) issuance of fully paid-up 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A1* and 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A2* by the Amalgamated Company to the shareholders of the Amalgamating Company (other than the Amalgamated Company), in accordance with the Share Exchange Ratio (*as defined hereinafter*), without any further act, instrument or deed, in accordance with Part IV of the Scheme; and

(v) dissolution of the Amalgamating Company without being wound up;

(b) consequent upon the Amalgamation, transfer of the Transferred Undertaking (*as defined in the Scheme*) as a going concern on a Slump Sale (*as defined in the Scheme*) basis, with effect from Appointed Date from the Amalgamated Company to the Transferee Company pursuant to Sections 230 to 232 and other relevant provisions of the Act, read with Section 2(42C) of the IT; and

(c) various other matter incidental, consequential or otherwise integrally connected therewith;

each in the manner as more particularly described in the Scheme.

RESOLVED FURTHER THAT the Valuation report dated August 5, 2023 issued by Manuj Singhal [IBBI/RV/05/2018/10425], Registered Valuer, on the valuation of shares and the recommendation of the Share Exchange Ratio, ("**Valuation Report**") as placed before the Board, be and is hereby accepted and taken on record.

RESOLVED FURTHER THAT for the purposes of Section 232 of the Act, the draft auditor's certificate to be issued by the statutory auditors of the Company i.e., by **AMRK & Associates LLP**, ("**Auditor's Certificate**"), certifying the accounting treatment in relation to Amalgamation transaction contained in Clause 15 of Part IV of the Scheme is in compliance with applicable Accounting Standards specified by the Central Government under Section 133 of the Act and the rules made thereunder, as placed before the Board be and is hereby accepted and taken on record.

RESOLVED FURTHER THAT in consideration of the amalgamation of the Amalgamating Company into and with the Amalgamated Company in terms of the Scheme and on the basis of the Valuation Report, the following Share Exchange Ratio be and is hereby approved by the Board:

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and in terms of the Scheme and upon the same coming into effect, the Amalgamated Company shall without any further application, act, instrument or deed, issue and allot fully paid-up compulsorily convertible preference shares *Series B* and compulsorily convertible preference shares *Series C* to the shareholders of the Amalgamating Company (other than the Amalgamated Company):

a. *5,33,208 (five lakh thirty-three thousand two hundred and eight) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A1 of the Amalgamated Company of Rs. 10 (Rupees ten) each fully paid up for every 26,81,062 (twenty-six lakhs eighty-one thousand sixty-two) equity shares of the Amalgamating Company of Rs. 10 (Rupees ten) each fully paid up; and*

b. *2,12,789 (two lakhs twelve thousand seven hundred and eighty-nine) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A2 of the Amalgamated Company of Rs. 10 (Rupees ten) each fully paid up for every 10,69,938 (ten lakhs sixty-nine thousand nine hundred and thirty-eight) equity shares of the Amalgamating Company of Rs. 10 (Rupees ten) each fully paid up.*

("**Share Exchange Ratio**")

RESOLVED FURTHER THAT 0.19887934 (zero decimal one nine eight eight seven nine three four)0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A1 shall be subject to the provisions of the memorandum of association and articles of association of the Amalgamated Company and shall have the following terms and conditions:

Particulars	Terms
Class of Preference Share	0.0001% Non-Cumulative Non-Participating Non-Voting Compulsorily Convertible Preference Shares Series A1 ("**CCPS Series A1**").
Face Value	Each CCPS Series A1 shall have a face value of Rs. 10 (Rupees ten).
Priority with respect to payment of dividend or repayment of capital vis-a-vis equity shares	The holder of each CCPS Series A1 shall be entitled to preferential dividend at the rate of 0.0001% (zero point zero zero zero one percent) per year for all the CCPS Series A1, till the time the CCPS Series A1 are outstanding.
Participation in surplus fund	The CCPS Series A1 shall be non-participating preference shares.
Payment of dividend on cumulative or non-cumulative basis	Non-Cumulative basis.
Voting rights	The holders of CCPS Series A1 shall not be entitled to exercise any voting rights, until such shares are duly converted.
Conversion of preference shares into equity shares	Subject to any adjustment on account of share split, share consolidation or issuance of bonus shares, each CCPS Series A1 shall convert into 1 (one) fully paid-up equity share of the Amalgamated Company at any time at the option of the holder of the CCPS Series A1. Subject to compliance with applicable laws, each CCPS Series A1

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Particulars	Terms
	shall automatically be converted into 1 (one) fully paid-up equity share, upon the earlier of (i) 1 (one) day prior to the expiry of 20 (twenty) years from the date of allotment of CCPS Series A1 or (ii) in connection with an IPO, prior to the filing of a prospectus (or equivalent document, by whatever name called) by the Amalgamated Company with the competent authority or such later date as may be permitted under applicable laws. Each holder of CCPS Series A1 who elects to convert the same into equity shares shall give written notice to the Company that such holder has elected to convert the same and shall state in such notice, the number of CCPS Series A1 being converted. Within 10 (ten) Business Days after receipt of such notice, the Amalgamated Company shall issue the aggregate number of equity shares issuable upon such conversion. Subject to the requirements of the applicable laws, such conversion shall be deemed to have been made immediately prior to the close of business on the date of such allotment of Equity Shares by the Amalgamated Company and the Person to whom the equity shares are allotted shall be treated for all purposes, as the record holder of such equity shares on such date.
Transfer by the holder of CCPS Series A1 (or shares issued upon conversion)	Any transfer (being any direct or indirect sale, assignment, lease, transfer, pledge, gift, encumbrance or other disposition of or the subjecting to an encumbrance of, any property, asset, right or privilege or any interest therein or thereto) of CCPS Series A1 (or shares issued upon its conversion) or any interest therein shall be subject to the following conditions: (a) all such transfer shall require prior written consent of Promoters (*as defined in the Articles of Association of the Amalgamated Company*). It is expressly clarified that all the terms and conditions set out in such consent shall be an integral part of the approval of the Promoters and shall be binding on the transferring shareholder; and (b) subject to clause (a) herein above, in the event any holder of CCPS Series A1 (or shares issued upon its conversion) desires to sell legal title to or beneficial interest in any of the CCPS Series A1 (or shares issued upon its conversion), (i) such selling shareholder shall give a written notice (**"Offer Notice"**) to each of the Promoters (collectively, **"Offering Shareholders"**), specifying therein (a) the number and class of securities such selling shareholder collectively owns; and (b) the number and class of securities proposed to be transferred (**"Sale Shares"**). (ii) Upon receipt of the Offer Notice, the Offering Shareholders shall have the option, but not obligation, to make an offer for purchase of any or all of the Sale Shares, by specifying in a notice, the price at which such Sale Shares or part of it are being

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Particulars	Terms
	proposed to be purchased and the period within which such transaction to be completed, which period shall not be lesser than 15 (fifteen) days from the issue of the proposal ("**ROFO Proposal**"). (iii) Upon receipt of the ROFO Proposal, the transferring shareholder shall have a period of 10 (ten) days to convey its acceptance or rejection of the proposal. Should the response be not received within the aforementioned period, it shall be deemed that the ROFO Proposal has been rejected. (iv) In the event the ROFO Proposal is accepted by the transferring shareholder, such transaction shall be completed within the period specified in the ROFO Proposal. (v) In the event the ROFO Proposal is rejected, or only part of the Sale Shares offered were purchased by the Offering Shareholders, such unacquired Sale Shares cannot be transferred without again obtaining prior written consent of the Promoters, which consent may be withheld at their sole discretion. Provided that, where such consent has been denied or withheld, the Promoters shall help facilitate the sale of the unacquired Sale Shares as part of any liquidation event (i.e., accompanied with any new infusion in Amalgamated Company).
Event of Default	Upon the occurrence of any of the following vis-à-vis by any holder of CCPS Series A1 (or shares issued upon its conversion) ("**Subject Person**"): (a) any act of fraud or wilful misconduct by the Subject Person, which is independently verified or investigated in the case of fraud, by top 10 accounting firm and in the case of wilful misconduct by a person with requisite experience in a judicial role; (b) Subject Person being convicted of an offence involving moral turpitude, deceit or dishonesty; (c) any act of sexual harassment by Subject Person where Subject Person has been found guilty by the internal complaints committee / local complaints committee formed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013; (d) material breach of the employment agreement, including *inter-alia* any breach of the non-compete or non-solicit provisions thereunder, which cannot or has not been remedied after giving reasonable notice as set out therein, or material breach of the Amalgamated Company's or subsidiary's policies or other documents or directions of the Amalgamated Company or its subsidiary; (e) going on or abetting any strike, lockout, go-slow or any other

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Particulars	Terms
	obstruction of the business of the Amalgamated Company or its subsidiary for a period of more than 30 (thirty) days; (f) Subject Person declared insolvent or bankrupt under applicable laws; all CCPS Series A1 (or shares issued upon its conversion) held by the Subject Person directly or through any of its affiliates, shall stand forfeited.

RESOLVED FURTHER THAT 0.19887934 (zero decimal one nine eight eight seven nine three four) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A2 shall be subject to the provisions of the memorandum of association and articles of association of the Amalgamated Company and shall have the following terms and conditions:

Particulars	Terms
Class of Preference Share	0.0001% Non-Cumulative Non-Participating Non-Voting Compulsorily Convertible Preference Shares Series A2 ("**CCPS Series A2**").
Face Value	Each CCPS Series A2 shall have a face value of Rs. 10 (Rupees ten).
Priority with respect to payment of dividend or repayment of capital vis-a-vis equity shares	The holder of each CCPS Series A2 shall be entitled to preferential dividend at the rate of 0.0001% (zero point zero zero zero one percent) per year for all the CCPS Series A2, till the time the CCPS Series A2 are outstanding.
Participation in surplus fund	The CCPS Series A2 shall be non-participating preference shares.
Payment of dividend on cumulative or non-cumulative basis	Non-Cumulative basis.
Voting rights	The holders of CCPS Series A2 shall not be entitled to exercise any voting rights, until such shares are duly converted.
Vesting	CCPS Series A2 to be issued and allotted to the Eligible Members shall be deemed to be reserved or unvested shares, until all (and not less than all) of the following milestones are achieved ("**Milestone**"): **Milestone** / **Branches** / **AuM** / **GNPA** For vesting of CCPS Series A2 / 125-150 branches as per plan / 500 / <3% The outer time limit for achievement of the Milestone shall be 5 (five) years from November 24, 2022. In case of an event of default (as specified herein below) or expiry of outer time for achieving the Milestone, then subject to discretion of Amalgamated Company, all unvested CCPS Series A2 shall stand forfeited.

ZFirst Technologies Private Limited

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Particulars	Terms
	For avoidance of doubt, if the association of Mr. Ashish Shah or Mr. Abhishek Sharma or Mr. Ashish Jha, as the case may be, in contribution to the growth of the business acquired by Amalgamated Company pursuant to the Scheme, ceases or terminates for whatever reason (including on account of death or permanent disability) prior to the achievement of Milestone, all such unvested shares held by such person (including their affiliates) shall be dealt by the Board in such manner as may be permitted under applicable law. It is hereby clarified that, all the rights associated with CCPS Series A2 Shares can be exercised only after the completion of vesting and until such period, all the rights (but not the liabilities) associated shall stand suspended.
Conversion of preference shares into equity shares	Subject to any adjustment on account of share split, share consolidation or issuance of bonus shares, each CCPS Series A2 shall convert into such number of equity shares of Amalgamated Company, as would be arrived at basis the following formula ("**Series A2 Conversion Formula**"): No. of Equity shares = pre-agreed issue price of CCPS Series A2/ fair market value of shares of Amalgamated Company as on date of achievement of the Milestone, which date shall be recorded by the Board of the Amalgamated Company. Subject to compliance with applicable laws, each CCPS Series A2 shall automatically be converted into equity share as per the Series A2 Conversion Formula, upon the earlier of (i) 1 (one) day prior to the expiry of 20 (twenty) years from the date of allotment of CCPS Series A2 or (ii) in connection with an IPO, prior to the filing of a prospectus (or equivalent document, by whatever name called) by the Amalgamated Company with the competent authority or such later date as may be permitted under applicable laws. Each holder of CCPS Series A2 who elects to convert the same into equity shares shall give written notice to the Company that such holder has elected to convert the same and shall state in such notice, the number of CCPS Series A2 being converted. Within 10 (ten) Business Days after receipt of such notice, the Amalgamated Company shall issue the aggregate number of equity shares issuable upon such conversion basis the Series A2 Conversion Formula. Where such aggregate number of equity shares includes any fractional share, such fractional share shall be disregarded. Subject to the requirements of the applicable laws, such conversion shall be deemed to have been made immediately prior to the close of business on the date of such allotment of equity shares by the Amalgamated Company and the Person to whom the equity shares are allotted shall be treated for all purposes, as the record holder of such equity shares on such date.
Transfer by the holder of CCPS Series A2 (or shares issued upon its	Any transfer (being any direct or indirect sale, assignment, lease, transfer, pledge, gift, encumbrance or other disposition of or the subjecting to an encumbrance of, any property, asset, right or privilege or any interest therein or thereto) of CCPS Series A2

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Particulars	Terms
conversion)	shares issued upon its conversion) or any interest therein shall be subject to the following conditions: (a) no CCPS Series A2 shares can be transferred until and unless the same has been vested in accordance with the provision contained herein; (b) all such transfer shall require prior written consent of Promoters (*as defined in the Articles of Association of the Amalgamated Company*). It is expressly clarified that all the terms and conditions set out in such consent shall be an integral part of the approval of the Promoters and shall be binding on the transferring shareholder; and (c) subject to clauses (a) and (b) herein above, in the event any holder of CCPS Series A2 (or shares issued upon its conversion) desires to sell legal title to or beneficial interest in any of the CCPS Series A2 (or shares issued upon its conversion), (i) such selling shareholder shall give a written notice ("**Offer Notice**") to each of the Promoters (collectively, "**Offering Shareholders**"), specifying therein (a) the number and class of securities such selling shareholder collectively owns; and (b) the number and class of securities proposed to be transferred ("**Sale Shares**"). (ii) Upon receipt of the Offer Notice, the Offering Shareholders shall have the option, but not obligation, to make an offer for purchase of any or all of the Sale Shares, by specifying in a notice the price at which such Sale Shares or part of it are being proposed to be purchased and the period within which such transaction to be completed, which period shall not be lesser than 15 (fifteen) days from the issue of the proposal ("**ROFO Proposal**"). (iii) Upon receipt of the ROFO Proposal, the transferring shareholder shall have a period of 10 (ten) days to convey its acceptance or rejection of the proposal. Should the response be not received within the aforementioned period, it shall be deemed that the ROFO Proposal has been rejected. (iv) In the event the ROFO Proposal is accepted by the transferring shareholder, such transaction shall be completed within the period specified in the ROFO Proposal. (v) In the event the ROFO Proposal is rejected, or only part of the Sale Shares offered were purchased by the Offering Shareholders, such unacquired Sale Shares cannot be transferred without again obtaining prior written consent of the Promoters, which consent may be withheld at their sole discretion. Provided that, where such consent has been denied or withheld, the Promoters shall help facilitate the sale of the unacquired Sale

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Particulars	Terms
	Shares as part of any liquidation event (i.e., accompanied with any new infusion in Amalgamated Company).
Event of Default	Upon the occurrence of any of the following vis-à-vis by any holder of CCPS Series A2 (or shares issued upon its conversion), whether vested or not, ("**Subject Person**"): (a) any act of fraud or wilful misconduct by the Subject Person, which is independently verified or investigated in the case of fraud, by top 10 accounting firm and in the case of wilful misconduct by a person with requisite experience in a judicial role; (b) Subject Person being convicted of an offence involving moral turpitude, deceit or dishonesty; (c) any act of sexual harassment by Subject Person where Subject Person has been found guilty by the internal complaints committee / local complaints committee formed under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013; (d) material breach of the employment agreement, including *inter-alia* any breach of the non-compete or non-solicit provisions thereunder, which cannot or has not been remedied after giving reasonable notice as set out therein, or material breach of the Amalgamated Company's or subsidiary's policies or other documents or directions of the Amalgamated Company or its subsidiary; (e) going on or abetting any strike, lockout, go-slow or any other obstruction of the business of the Amalgamated Company or its subsidiary for a period of more than 30 (thirty) days; (f) Subject Person declared insolvent or bankrupt under applicable laws; all CCPS Series A2 (or shares issued upon its conversion), whether vested or not, held by the Subject Person directly or through any of its affiliates, shall stand forfeited.

RESOLVED FURTHER THAT in the opinion of the Board, the draft Scheme, upon coming into effect, will be of advantage and be beneficial to the Company, its shareholders and other stakeholders and the terms thereof are fair and reasonable.

RESOLVED FURTHER THAT the Board of the Company, adopts the Report of the Board of the Company prepared in terms of the requirements of Section 232(2)(c) of the Act, the draft of which, duly initialled by the Company Secretary for the purpose of identification, was placed before this meeting.

RESOLVED FURTHER THAT the Board do hereby authorize severally, the directors of the Company, to finalize and sign for and on behalf of the Board, the said report prepared in terms of the requirements of Section 232(2)(c) of the Act. The board of directors of the Company are as under: -

S.NO.	NAME OF DIRECTORS	DIN
1.	Ashish Ojha	05112046

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2.	Abhishek Kumar Sharma	09212295
3.	Vasant Sridhar	07685035
4.	Ankush Jain	09786900
5.	Gurtej Singh	09820249

RESOLVED FURTHER THAT the directors of the Company be and are hereby authorized severally to make such modifications, amendments, alteration and changes in the Scheme as may be expedient, desirable or necessary for (i) filing the Scheme with the NCLT; or (ii) necessary for satisfying the requirements, limitations or conditions imposed by the NCLT, SEBI, BSE or any other regulatory authority; or (iii) may be necessary for solving all difficulties that may arise for carrying out in the Scheme, provided that prior approval of the Board shall be obtained for making any material changes in the said Scheme as approved in the meeting.

RESOLVED FURTHER THAT an application be made to the NCLT, under the provisions of Sections 230 to 232 and other applicable provisions of the Act for seeking directions for holding meetings of the shareholders and creditors (if required) of the Company or for seeking dispensation of the meeting, and for the purpose of considering and approving the aforesaid draft Scheme and any one of the directors be and are hereby authorized severally to:

(a) evolve, decide upon, finalize and bring into effect the Scheme and make and give effect to any modifications, changes, variations, alterations, or revision in the Scheme from time to time pursuant to any change in law or otherwise, including suspend, withdraw, transfer or revive the Scheme as may be specified by any statutory authority or may *suo moto* decide in their absolute discretion in consultation with the legal counsel(s) and do all such acts, deeds, matters and things whatsoever including settling any question, doubt or difficulty that may arise with regard to or in relation to the Scheme as it may in their absolute discretion consider necessary, expedient, fit and proper, provided that prior approval of the Board shall be obtained for making any alteration, modification or amendment which amounts to a material change in the said Scheme;

(b) make such alterations or changes or amendments to the aforesaid Scheme as may be expedient or necessary, particularly for satisfying the requirements or conditions imposed by NCLT or any statutory authority(ies) may deem fit to direct or impose or for any other reason;

(c) file petitions for confirmation and sanctioning of the Scheme by NCLT or such other competent authority(ies);

(d) file the company application(s) along with the affidavits (wherever required) before the NCLT or such other competent authorities for seeking directions as to convene and conduct meetings of the shareholders/creditors of the Company, if necessary, or to seek directions for dispensation from holding the meetings of the shareholders and creditors of the Company and other usual directions with respect to the Scheme;

(e) convene and conduct shareholders/creditors meetings, if directed in the manner directed by the NCLT;

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(f) to prepare, sign, modify, finalize and settle the draft of the notices/ affidavits for convening and conducting/ dispensing with the meetings of the shareholders and/ or creditors of the Company and to sign and file undertakings and other documents as may be necessary in this regard and finalize and issue postal ballot and e-voting and explanatory statements under Sections 230 to 232 of the Act read with the rules made thereunder, in term of directions of the NCLT and assent to such alterations, conditions and modifications, if any, as may be prescribed or imposed by the NCLT or give effect to any other modifications or amendments as they may consider necessary or desirable to give effect to the Scheme;

(g) communicate and correspond with NCLT, Reserve Bank of India, SEBI, BSE, Registrar of Companies, Regional Director – Ministry of Corporate Affairs, Official Liquidator, banks, institutions, investors, government authorities, local authorities, income tax authorities and/ or any other statutory/ regulatory authorities, where required about the Scheme, and to do all such acts, deeds, matters and things as may be at their discretion deem necessary or desirable for such purpose;

(h) to sign and issue public advertisements and to issue notices to the members or any other class of persons or creditors, as per directions of the NCLT and/ or any other statutory/ regulatory authorities;

(i) for the above purpose file all pleadings, reports, and sign and issue advertisements and notices;

(j) appoint, or engage, or ratify the appointment/ engagement of any third-party intermediaries including without limitation, valuers, auditors, accountants or any other advisors in connection with the transaction set out in the Scheme;

(k) engage and instruct advocates and if considered necessary, also engage services of counsel(s), legal experts and other concerned authority(ies), to do all things necessary and expedient in connection with the Scheme including to declare and file all pleadings, reports, and sign and issue public advertisements and notices;

(l) do all acts and things as may be considered necessary and expedient in relation thereto and for that purpose to engage any counsel(s) and sign authorizations/ vakalatnama, in their favour as may be required;

(m) correspond, make appropriate applications, filings and (as applicable) to notify, obtain no-objection/ observation letter, obtain approval from and/or represent before Registrar of Companies, Ministry of Corporate Affairs, Official Liquidator, Regional Director, Income Tax authorities, NCLT, Competition Commission of India, Reserve Bank of India, SEBI, BSE, and such other statutory authority(ies) and other governmental body(ies), in India or abroad, including the shareholders and/or creditors as may be considered necessary;

(n) settle any questions or doubts or any difficulties that may arise with regard to the Scheme, including passing of accounting entries and/or making such other adjustments in the books of account as are considered necessary to give effect to the Scheme and this resolution;

(o) accept services of notices or other processes which may from time to time be issued in connection with the matter aforesaid and also to serve any such notices or other processes to parties or persons concerned;

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(p) incur such expenses as may be necessary in relation to the above or the transaction;

(q) to obtain order of the NCLT approving the Scheme and file the same with the Registrar of Companies, so as to make the sanctioned Scheme effective;

(r) to authorise the officer(s) of the Company and/ or any other person to discuss, negotiate, finalize, execute, sign, submit and fill all required documents, deeds of assignment/ conveyance and other deeds, other documents, scheme, arrangements, forms, returns, letters, etc., including any modifications thereto, as may be deemed necessary and expedient at their absolute discretion in the above matters;

(s) produce all documents, matters or other evidence in connection with the matters aforesaid and any other proceedings incidental thereto or arising therefrom;

(t) sign all the papers, documents, writings, applications, petitions, affidavits, representations, pleadings, public advertisements, notices, reports, e-forms to be filed with the Registrar of Companies, during the process etc., which are required to be signed, executed, delivered for carrying into effect the said Scheme in all respects whatsoever and/or for obtaining directions (including but not limited to from the NCLT) and for this purpose, to appear in person and/or represent the Company before the NCLT or any other authority and to deliver a certified copy of this resolution to any concerned party or authorities and for this purpose, to appear in person and/or represent the Company before the NCLT or any other authority;

(u) sign and execute the request letters/ no objection/ sanction letters for obtaining the necessary no objection/ sanction letters for dispensation of the meeting(s) of the shareholders and/or creditors of the Company for approving the Scheme and thereafter submitting the same on receipt thereof to the NCLT or any other appropriate authority, as may be required;

(v) file requisite e-forms, returns, other documents including the Scheme with the Registrar of Companies in connection with the Scheme;

(w) take all procedural steps for having the Scheme sanctioned by the NCLT including, without limitation, filing necessary applications, petitions and signing, verifying and affirming all applications, affidavits and petitions as may be necessary; and

(x) to take all the steps necessary or incidental and considered appropriate with regard to the above applications and petitions and implementation of the orders passed thereon and generally for putting through the Scheme and completing the same.

RESOLVED FURTHER THAT any action already taken in relation to appointment of advisors, valuers, auditors, accountants and such other entity(ies) for the Scheme by the abovementioned director and/or officers of the Company authorized to take necessary actions herein, be and is hereby ratified.

RESOLVED FURTHER THAT any of the Director(s) of the Company, is hereby authorized to sign on such agreements, undertakings, deeds, documents, declarations, etc., as may be required, (including on any modifications or amendments or alterations thereto as may be required from time to time), in accordance with the provisions of the Articles of Association of the Company and be carried to any other place for affixation on aforesaid documents, as may be required.

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RESOLVED FURTHER THAT the directors, be and are hereby authorized severally to do all such acts, matters, deeds and things necessary or desirable in connection with or incidental to giving effect to the above resolutions for and on behalf of the Company, including execution and delivery of certified copies of the resolutions passed at this meeting."

For and on behalf of ZFirst Technologies Private Limited

ZFirst Technologies Private Limited

.....

Gurtej Singh
Director
DIN: 09820249
Date:10-08-2023
Place: 6th Floor, Tower A, Global Business Park, M.G. Road, Gurugram-122002

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CERTIFIED TRUE COPY OF THE RESOLUTION PASSED IN THE MEETING OF BOARD OF OXYZO FINANCIAL SERVICES PRIVATE LIMITED TO BE ON THURSDAY, 10TH AUGUST 2023 AT 09:00 A.M (IST) AT 7TH FLOOR, TOWER A, GLOBAL BUSINESS PARK, M.G. ROAD, GURUGRAM-122002

APPROVAL OF THE COMPOSITE SCHEME OF ARRANGEMENT AMONGST ZFIRST TECHNOLOGIES PRIVATE LIMITED ("AMALGAMATING COMPANY"), OXYZO FINANCIAL SERVICES PRIVATE LIMITED ("AMALGAMATED COMPANY" OR "COMPANY"), ZIEL FINANCIAL TECHNOLOGIES PRIVATE LIMITED ("TRANSFEREE COMPANY") AND THEIR RESPECTIVE SHAREHOLDERS.

"**RESOLVED THAT** pursuant to the provisions of Sections 230 to 232 and other applicable provisions, if any, of the Companies Act, 2013 ("**Act**"), read with Companies (Compromises, Arrangements and Amalgamations) Rules, 2016 and the other rules made thereunder (including any statutory modification(s) or re-enactment(s) or amendments thereof for the time being in force), Section 2(1B), Section 2(42C) read with any other applicable provisions of the Income-Tax Act, 1961, as amended ("**IT Act**"), Regulation 59A, 94A read with any other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**LODR Regulations**"), other applicable laws including (a) circular bearing no. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022 (as updated on December 1, 2022) issued by Securities and Exchange Board of India ("**SEBI**") for Scheme(s) of Arrangement by entities who have listed their NCDs/ NCRPS ("**SEBI NCD Circular**") read with clarification issued by SEBI *vide* circular no. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2022/170, dated December 9, 2022 and Revised Standard Operating Procedure (SOP) on application filed under Regulation 37 and 59A of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 with respect to the Scheme of Arrangements dated December 20, 2022, issued by BSE Limited ("**BSE**"); and (b) Master Direction - Non-Banking Financial Company – Systemically Important Non-Deposit taking Company and Deposit Taking Company (Reserve Bank) Directions, 2016 dated September 1, 2016 (as amended upto June 20, 2023) issued by the Reserve Bank of India, the relevant provisions of the Memorandum of Association and Articles of Association of the Company and other applicable laws, rules, regulations, bye-laws as the case may be, and subject to the approval of requisite majority of the members and/or the creditors of the Company, and necessary consents, observations, no-objections, permissions and approvals of the Reserve Bank of India, SEBI, BSE and any other statutory or regulatory authorities, as necessary, and subject to sanction the of the National Company Law Tribunal having jurisdiction over the Company ("**NCLT**"), and subject to all such conditions and modifications as may be prescribed or imposed by any of the appropriate authorities while granting such approvals, observations, no-objections, permissions and sanctions, which may be agreed to by the Company, the consent and approval of the board of directors (or any committee thereof) of the Company ("**Board**"), be and is hereby accorded to the composite scheme of arrangement amongst Zfirst Technologies Private Limited, ("**Amalgamating Company**"), Oxyzo Financial Services Private Limited ("**Amalgamated Company**" or "**Company**"), Ziel Financial Technologies Private Limited, a wholly owned subsidiary of the Company ("**Transferee Company**"), and their respective shareholders, in terms of the draft scheme placed before this meeting and duly initialed by the Chairman for the purpose of identification (hereinafter referred to as "**Scheme**"), which *inter alia*, contemplates the following, on and from opening of business hours on April 1, 2023, or any other date as may be ordered/directed by the NCLT ("**Appointed Date**"):

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(a) the amalgamation of the Amalgamating Company into and with the Amalgamated Company, with effect from the Appointed Date, pursuant to Sections 230 to 232 and other relevant provisions of the Act read with Section 2(1B) of the IT Act, which, *inter alia*, provides for ("**Amalgamation**"):

(i) amalgamation of the Amalgamating Company into and with the Amalgamated Company;

(ii) transfer of the authorised share capital of the Amalgamating Company to the Amalgamated Company and consequential increase in the authorised share capital of the Amalgamated Company;

(iii) cancellation of all the subscribed and issued shares of the Amalgamating Company, including the shares held by the Amalgamated Company;

(iv) issuance of fully paid-up 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A1* and 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A2* by the Amalgamated Company to the shareholders of the Amalgamating Company (other than the Amalgamated Company), in accordance with the Share Exchange Ratio (*as defined hereinafter*), without any further act, instrument or deed, in accordance with Part IV of the Scheme; and

(v) dissolution of the Amalgamating Company without being wound up;

(b) consequent upon the Amalgamation, transfer of the Transferred Undertaking (*as defined in the Scheme*) as a going concern on a Slump Sale (*as defined in the Scheme*) basis, with effect from Appointed Date from the Amalgamated Company to the Transferee Company pursuant to Sections 230 to 232 and other relevant provisions of the Act, read with Section 2(42C) of the IT Act; and

(c) various other matter incidental, consequential or otherwise integrally connected therewith;

each in the manner as more particularly described in the Scheme.

RESOLVED FURTHER THAT the valuation report dated 05 August 2023 issued by Manuj Singhal [IBBI/RV/05/2018/10425], a Registered Valuer, on the valuation of shares and the recommendation of the Share Exchange Ratio, ("**Valuation Report**") as placed before the Board, be and is hereby accepted and taken on record.

RESOLVED FURTHER THAT the fairness opinion dated 07 August 2023, issued by Corporate Capital Ventures Private Limited [*INM000012276*], a SEBI Registered Merchant Banker providing fairness opinion on the valuation of shares and the Share Exchange Ratio in the Valuation Report ("**Fairness Opinion**"), as placed before the Board, be and is hereby accepted and taken on record.

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RESOLVED FURTHER THAT for the purposes of Section 232 of the Act and SEBI NCD Circular, the draft auditor's certificate to be issued by the statutory auditors of the Company i.e., by M/s S.N. Dhawan & Co. LLP, ("**Auditor's Certificate**"), certifying the ability of payment of interest / repayment of principal by the Company and the accounting treatment contained in the Scheme is in compliance with applicable Accounting Standards specified by the Central Government under Section 133 of the Act and the rules made thereunder, as placed before the Board be and is hereby accepted and taken on record.

RESOLVED FURTHER THAT in consideration of the amalgamation of the Amalgamating Company into and with the Amalgamated Company in terms of the Scheme and on the basis of the Valuation Report, Fairness Opinion, the following Share Exchange Ratio be and is hereby approved by the Board and in terms of the Scheme and upon the same coming into effect, the Company shall without any further application, act, instrument or deed, issue and allot fully paid-up 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A1* and 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A2* to the shareholders of the Amalgamating Company (other than the Amalgamated Company):

a. *5,33,208 (five lakh thirty-three thousand two hundred and eight) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A1 of the Amalgamated Company of Rs. 10 (Rupees ten) each fully paid up for every 26,81,062 (twenty-six lakhs eighty-one thousand sixty-two) equity shares of the Amalgamating Company of Rs. 10 (Rupees ten) each fully paid up; and*

b. *2,12,789 (two lakhs twelve thousand seven hundred and eighty-nine) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A2 of the Amalgamated Company of Rs. 10 (Rupees ten) each fully paid up for every 10,69,938 (ten lakhs sixty-nine thousand nine hundred and thirty-eight) equity shares of the Amalgamating Company of Rs. 10 (Rupees ten) each fully paid up.*

("**Share Exchange Ratio**")

RESOLVED FURTHER THAT 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A1* and 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A2*, shall be subject to the provisions of the memorandum of association and articles of association of the Amalgamated Company and shall have the terms and conditions as approved by the Board of the Amalgamated Company and Amalgamating Company.

RESOLVED FURTHER THAT in consideration of the transfer and vesting of the Transferred Undertaking of the Amalgamated Company as a going concern to the Transferee Company on a Slump Sale basis, the Transferee Company shall pay a lump sum cash consideration of **Rs. 4,94,00,763** (Rupees Four crore Ninety-Four Lakhs Seven Hundred and Sixty-Three) to the Amalgamated Company, without value being assigned to the individual assets and liabilities.

RESOLVED FURTHER THAT in the opinion of the Board, the draft Scheme, upon coming into effect, will be of advantage and be beneficial to the Company, its shareholders and other stakeholders and the terms thereof are fair and reasonable.

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RESOLVED FURTHER THAT the Company hereby appoints BSE, having a nationwide trading terminal as the designated stock exchange for the purposes of all its communications and for coordinating with SEBI for the purpose of seeking necessary approval to the Scheme, in terms of Regulation 59A, 94A read with any other applicable provisions of the LODR Regulations and SEBI NCD Circular.

RESOLVED FURTHER THAT the Board of the Company, adopts the Report of the Board of the Company prepared in terms of the requirements of Section 232(2)(c) of the Act and SEBI NCD Circular, the draft of which, duly initialed by the Company Secretary for the purpose of identification, was placed before this meeting.

RESOLVED FURTHER THAT the Board do hereby authorize severally, any Director or Company Secretary, to finalize and sign for and on behalf of the Board, the said report prepared in terms of the requirements of Section 232(2)(c) of the Act and SEBI NCD Circular.

RESOLVED FURTHER THAT the draft disclosure to be submitted to BSE in connection with the proposed Scheme, for and on behalf of the Company under Regulation 51 read with part B of Schedule III of the LODR Regulations, a copy of which was tabled before the Board and duly initialed by the Company Secretary for the purpose of identification, be and is hereby approved.

RESOLVED FURTHER THAT any Director or Company Secretary be and are hereby authorized severally to make an application seeking approval of the Reserve Bank of India in accordance with Master Direction - Non-Banking Financial Company –Systemically Important Non-Deposit taking Company and Deposit Taking Company (Reserve Bank) Directions, 2016 issued by the Reserve Bank of India, for giving effect to the Scheme.

RESOLVED FURTHER THAT any Director or Company Secretary be and are hereby severally authorized to seek no-objection from the debenture trustees in terms of the provisions of SEBI NCD Circular.

RESOLVED FURTHER THAT any Director or Company Secretary be and are hereby severally authorized to send notices to the NCD holders of the Company in accordance with the SEBI NCD Circular providing them with the facility for e-voting for obtaining their approval to the Scheme, where such approval is required at any stage in accordance with the SEBI NCD Circular.

RESOLVED FURTHER THAT in the opinion of the Board, the Scheme will not have any impact on the debenture holders of the Company as the current debenture holders will continue to be served by the Company and none of the existing terms and conditions associated with the debentures are being proposed to be altered under the Scheme.

RESOLVED FURTHER THAT in the opinion of the Board, as the Scheme adequately safeguards interests of the NCD holders, no safeguards are being proposed under the Scheme, nor is any exit offer being offered to the dissenting holders of NCDs.

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RESOLVED FURTHER THAT any Director or Company Secretary be and are hereby authorized severally to make such modifications, amendments, alteration and changes in the Scheme as may be expedient, desirable or necessary for (i) filing the Scheme with the NCLT; or (ii) necessary for satisfying the requirements, limitations or conditions imposed by the Reserve Bank of India, NCLT, SEBI, BSE or any other regulatory authority; or (iii) may be necessary for solving all difficulties that may arise for carrying out in the Scheme, provided that prior approval of the Board shall be obtained for making any material changes in the said Scheme as approved in the meeting.

RESOLVED FURTHER THAT an application be made to the NCLT, under the provisions of Sections 230 to 232 and other applicable provisions of the Act for seeking directions for holding meetings of the shareholders and creditors (if required) of the Company or for seeking dispensation of the meeting, and for the purpose of considering and approving the aforesaid draft Scheme and any one of any Director or Company Secretary be and are hereby authorized severally to:

(a) sign, file, submit or present the said Scheme and related documents with BSE for approval in terms of the provisions of LODR Regulations and in accordance with the terms of the SEBI NCD Circular for obtaining observation letter or no-objection letter and provide clarifications on the Scheme (if any);

(b) evolve, decide upon, finalize and bring into effect the Scheme and make and give effect to any modifications, changes, variations, alterations, or revision in the Scheme from time to time pursuant to any change in law or otherwise, including suspend, withdraw, transfer or revive the Scheme as may be specified by any statutory authority or may *suo moto* decide in their absolute discretion in consultation with the legal counsel(s) and do all such acts, deeds, matters and things whatsoever including settling any question, doubt or difficulty that may arise with regard to or in relation to the Scheme as it may in their absolute discretion consider necessary, expedient, fit and proper, provided that prior approval of the Board shall be obtained for making any alteration, modification or amendment which amounts to a material change in the said Scheme;

(c) make such alterations or changes or amendments to the aforesaid Scheme as may be expedient or necessary, particularly for satisfying the requirements or conditions imposed by NCLT or any statutory authority(ies) may deem fit to direct or impose or for any other reason;

(d) file petitions for confirmation and sanctioning of the Scheme by NCLT or such other competent authority(ies);

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(e) file the company application(s) along with the affidavits (wherever required) before the NCLT or such other competent authorities for seeking directions as to convene and conduct meetings of the shareholders/creditors of the Company, if necessary, or to seek directions for dispensation from holding the meetings of the shareholders and creditors of the Company and other usual directions with respect to the Scheme;

(f) convene and conduct shareholders/creditors meetings, if directed in the manner directed by the NCLT;

(g) to prepare, sign, modify, finalize and settle the draft of the notices/ affidavits for convening and conducting/ dispensing with the meetings of the shareholders and/ or creditors of the Company and to sign and file undertakings and other documents as may be necessary in this regard and finalize and issue postal ballot and e-voting and explanatory statements under Sections 230 to 232 of the Act read with the rules made thereunder, in term of directions of the NCLT and assent to such alterations, conditions and modifications, if any, as may be prescribed or imposed by the NCLT or give effect to any other modifications or amendments as they may consider necessary or desirable to give effect to the Scheme;

(h) communicate and correspond with NCLT, Reserve Bank of India, SEBI, BSE, Registrar of Companies, Regional Director – Ministry of Corporate Affairs, Official Liquidator, banks, institutions, investors, government authorities, local authorities, income tax authorities and/ or any other statutory/ regulatory authorities, where required about the Scheme, and to do all such acts, deeds, matters and things as may be at their discretion deem necessary or desirable for such purpose;

(i) to sign and issue public advertisements and to issue notices to the members or any other class of persons or creditors, as per directions of the NCLT and/ or any other statutory/ regulatory authorities;

(j) for the above purpose file all pleadings, reports, and sign and issue advertisements and notices;

(k) appoint, or engage, or ratify the appointment/ engagement of any third-party intermediaries including without limitation, valuers, auditors, accountants, merchant bankers or any other advisors in connection with the transaction set out in the Scheme;

(l) engage and instruct advocates and if considered necessary, also engage services of counsel(s), legal experts and other concerned authority(ies), to do all things necessary and expedient in connection with the Scheme including to declare and file all pleadings, reports, and sign and issue public advertisements and notices;

(m) do all acts and things as may be considered necessary and expedient in relation thereto and for that purpose to engage any counsel(s) and sign authorizations/ vakalatnama, in their favour as may be required;

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Email: compliance@oxyzo.in
Website: www.oxyzo.in

(n) correspond, make appropriate applications, filings and (as applicable) to notify, obtain no-objection/ observation letter, obtain approval from and/or represent before Registrar of Companies, Ministry of Corporate Affairs, Official Liquidator, Regional Director, Income Tax authorities, NCLT, Competition Commission of India, Reserve Bank of India, SEBI, BSE, and such other statutory authority(ies) and other governmental body(ies), in India or abroad, including the shareholders and/or creditors as may be considered necessary;

(o) settle any questions or doubts or any difficulties that may arise with regard to the Scheme, including passing of accounting entries and/or making such other adjustments in the books of account as are considered necessary to give effect to the Scheme and this resolution;

(p) accept services of notices or other processes which may from time to time be issued in connection with the matter aforesaid and also to serve any such notices or other processes to parties or persons concerned;

(q) incur such expenses as may be necessary in relation to the above or the transaction;

(r) to obtain order of the NCLT approving the Scheme and file the same with the Registrar of Companies, so as to make the sanctioned Scheme effective;

(s) to authorise the officer(s) of the Company and/ or any other person to discuss, negotiate, finalize, execute, sign, submit and fill all required documents, deeds of assignment/ conveyance and other deeds, other documents, scheme, arrangements, forms, returns, letters, etc., including any modifications thereto, as may be deemed necessary and expedient at their absolute discretion in the above matters;

(t) produce all documents. matters or other evidence in connection with the matters aforesaid and any other proceedings incidental thereto or arising therefrom;

(u) sign all the papers, documents, writings, applications, petitions, affidavits, representations, pleadings, public advertisements, notices, reports, e-forms to be filed with the Registrar of Companies, during the process etc., which are required to be signed, executed, delivered for carrying into effect the said Scheme in all respects whatsoever and/or for obtaining directions (including but not limited to from the NCLT) and for this purpose, to appear in person and/or represent the Company before the NCLT or any other authority and to deliver a certified copy of this resolution to any concerned party or authorities and for this purpose, to appear in person and/or represent the Company before the NCLT or any other authority;

(v) sign and execute the request letters/ no objection/ sanction letters for obtaining the necessary no objection/ sanction letters for dispensation of the meeting(s) of the shareholders and/or creditors of the Company for approving the Scheme and thereafter submitting the same on receipt thereof to the NCLT or any other appropriate authority, as may be required;

(w) file requisite e-forms, returns, other documents including the Scheme with the Registrar of Companies in connection with the Scheme;

OXYZO Financial Services Private Limited

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OXYZO Financial Services Private Limited
Corp. Office:
#6th Floor, Tower A, Global Business Park,
M.G. Road, Gurugram-122002
Contact: 0124- 4006603
Email: compliance@oxyzo.in
Website: www.oxyzo.in

(x) to approve share certificates required to be issued on behalf of the Company in connection with the Scheme;

(y) submit the 'Report on Complaints' containing the details of complaints/comments received by the Company on the draft Scheme from various sources (complaints/comments written directly to the Company or forwarded to be by the BSE/SEBI) to the concerned BSE;

(z) take all procedural steps for having the Scheme sanctioned by the NCLT including, without limitation, filing necessary applications, petitions and signing, verifying and affirming all applications, affidavits and petitions as may be necessary; and

(aa) to take all the steps necessary or incidental and considered appropriate with regard to the above applications and petitions and implementation of the orders passed thereon and generally for putting through the Scheme and completing the same.

RESOLVED FURTHER THAT any action already taken in relation to appointment of advisors, valuers, auditors, accountants, merchant bankers and such other entity(ies) for the Scheme by the abovementioned director and/or officers of the Company authorized to take necessary actions herein, be and is hereby ratified.

RESOLVED FURTHER THAT the Company and its nominees holding shares on behalf of the Company in the Amalgamating Company and Transferee Company, be instructed to sign and submit necessary consent for the waiver of the meeting of the shareholders of Amalgamating Company and Transferee Company while moving the application for approval of the Scheme before the NCLT for seeking an order for holding/dispensing of the meeting(s) of the shareholders of the Amalgamating Company and Transferee Company and such other meetings as the NCLT may direct, for the purpose of considering and approving the aforesaid draft.

RESOLVED FURTHER THAT any Director or Company Secretary, be and are hereby authorized severally to do all such acts, matters, deeds and things necessary or desirable in connection with or incidental to giving effect to the above resolutions for and on behalf of the Company, including execution and delivery of certified copies of the resolutions passed at this meeting."

For OXYZO Financial Services Private Limited

OXYZO Financial Services Private Limited

Pinki Jha
Company Secretary & Compliance Head
Membership No. F10683
Date: 10 August, 2023
Place: Gurugram

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CERTIFIED TRUE COPY OF THE RESOLUTIONS PASSED BY THE BOARD OF DIRECTORS ("BOARD") OF ZIEL FINANCIAL TECHNOLOGIES PRIVATE LIMITED ("COMPANY") AT THE BOARD MEETING HELD ON THURSDAY, THE 10TH DAY OF AUGUST 2023 AT REGISTERED OFFICE AT 6TH FLOOR, TOWER A, GLOBAL BUSINESS PARK, SECTOR-26, M.G. ROAD, GURUGRAM-122002 AT 01:00 P.M.

TO CONSIDER AND APPROVE THE COMPOSITE SCHEME OF ARRANGEMENT AMONGST ZFIRST TECHNOLOGIES PRIVATE LIMITED ("AMALGAMATING COMPANY"), OXYZO FINANCIAL SERVICES PRIVATE LIMITED ("AMALGAMATED COMPANY"), ZIEL FINANCIAL TECHNOLOGIES PRIVATE LIMITED ("TRANSFEREE COMPANY" OR "COMPANY") AND THEIR RESPECTIVE SHAREHOLDERS

"RESOLVED THAT pursuant to the provisions of Sections 230 to 232 and other applicable provisions, if any, of the Companies Act, 2013 ("**Act**"), read with Companies (Compromises, Arrangements and Amalgamations) Rules, 2016 and the other rules made thereunder (including any statutory modification(s) or re-enactment(s) or amendments thereof for the time being in force), Section 2(1B), Section 2(42C) read with any other applicable provisions of the Income-Tax Act, 1961, as amended ("**IT Act**"), Regulation 59A, 94A read with any other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**LODR Regulations**"), other applicable laws including (a) circular bearing no. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022 (as updated on December 1, 2022) issued by Securities and Exchange Board of India ("**SEBI**") for Scheme(s) of Arrangement by entities who have listed their NCDs/ NCRPS ("**SEBI NCD Circular**") read with clarification issued by SEBI *vide* circular no. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2022/170, dated December 9, 2022 and Revised Standard Operating Procedure (SOP) on application filed under Regulation 37 and 59A of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 with respect to the Scheme of Arrangements dated December 20, 2022, issued by BSE Limited ("**BSE**"); and (b) Master Direction - Non-Banking Financial Company – Systemically Important Non-Deposit taking Company and Deposit Taking Company (Reserve Bank) Directions, 2016 dated September 1, 2016 (as amended upto June 20, 2023) issued by the Reserve Bank of India, the relevant provisions of the Memorandum of Association and Articles of Association of the Company and other applicable laws, rules, regulations, bye-laws as the case may be, and subject to the approval of requisite majority of the members and/or the creditors of the Company, and necessary consents, observations, no-objections, permissions and approvals of the Reserve Bank of India, SEBI, BSE and any other statutory or regulatory authorities, as necessary, and subject to sanction the of the National Company Law Tribunal having jurisdiction over the Company ("**NCLT**"), and subject to all such conditions and modifications as may be prescribed or imposed by any of the appropriate authorities while granting such approvals, observations, no-objections, permissions and sanctions, which may be agreed to by the Company, the consent and approval of the board of directors (or any committee thereof) of the Company ("**Board**"), be and is hereby accorded to the composite scheme of arrangement amongst Zfirst Technologies Private Limited ("**Amalgamating Company**"), OXYZO Financial Services Private Limited ("**Amalgamated Company**"), Ziel Financial Technologies Private Limited, a wholly owned subsidiary of the Amalgamated Company ("**Transferee Company**" or "**Company**"), and their respective shareholders, in terms of the draft Scheme placed before this meeting and duly initialed by the Chairman for the purpose of identification (hereinafter referred to as "**Scheme**"), which *inter alia*, contemplates the following, on and from opening of business hours on April 1, 2023, or any other date as may be ordered/directed by the NCLT ("**Appointed Date**"):

Ziel Financial Technologies Pvt Ltd.
CIN: U67190HR2021PTC095753 || email: ZielFintech@gmail.com
Office: Shop No. 6th Floor, Tower-A, Global Business Park Sector-26, M.G Road Gurugram Gurgaon HR 122002 IN

Ziel Financial Technologies Private Limited

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(a) the amalgamation of the Amalgamating Company into and with the Amalgamated Company, with effect from the Appointed Date, pursuant to Sections 230 to 232 and other relevant provisions of the Act read with Section 2(1B) of the IT Act, which, *inter alia*, provides for ("**Amalgamation**") and consequent dissolution of the Amalgamating Company without being wound up;

(b) consequent upon the Amalgamation, transfer of the Transferred Undertaking (*as defined in the Scheme*) as a going concern on a Slump Sale (*as defined in the Scheme*) basis, with effect from Appointed Date from the Amalgamated Company to the Transferee Company pursuant to Sections 230 to 232 and other relevant provisions of the Act, read with Section 2(42C) of the IT Act; and

(c) various other matter incidental, consequential or otherwise integrally connected therewith;

each in the manner as more particularly described in the Scheme.

RESOLVED FURTHER THAT for the purposes of Section 232 of the Act, the draft auditor's certificate to be issued by the statutory auditors of the Company i.e., by **AMRK & Associates LLP**, ("**Auditor's Certificate**"), certifying the accounting treatment in relation to Slump Sale transaction contained in Clause 22 of Part V of the Scheme is in compliance with applicable Accounting Standards specified by the Central Government under Section 133 of the Act and the rules made thereunder, as placed before the Board be and is hereby accepted and taken on record.

RESOLVED FURTHER THAT in consideration of the transfer and vesting of the Transferred Undertaking of the Amalgamated Company as a going concern to the Transferee Company on a Slump Sale basis, the Transferee Company shall pay a lump sum cash consideration of **Rs. 4,94,00,763 (Rupees Four crore Ninety-Four Lakh Seven Hundred and Sixty-Three)** to the Amalgamated Company, without value being assigned to the individual assets and liabilities.

RESOLVED FURTHER THAT in the opinion of the Board, the draft Scheme, upon coming into effect, will be of advantage and be beneficial to the Company, its shareholders and other stakeholders and the terms thereof are fair and reasonable.

RESOLVED FURTHER THAT the Board of the Company, adopts the Report of the Board of the Company prepared in terms of the requirements of Section 232(2)(c) of the Act, the draft of which, duly initialled by any director for the purpose of identification, was placed before this meeting.

RESOLVED FURTHER THAT the Board do hereby authorize severally, the directors of the Company, to finalize and sign for and on behalf of the Board, the said report prepared in terms of the requirements of Section 232(2)(c) of the Act. The board of directors of the Company are as under: -

S.NO.	NAME OF DIRECTOR	DIN
1	Ashish Sharma	01982122
2	Abhishek Kumar Sharma	09212295

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3	Ruchi Kalra	03103474
4	Ankush Jain	09786900

RESOLVED FURTHER THAT any director(s) be and are hereby authorized severally to make such modifications, amendments, alteration and changes in the Scheme as may be expedient, desirable or necessary for (i) filing the Scheme with the NCLT; or (ii) necessary for satisfying the requirements, limitations or conditions imposed by the NCLT, SEBI, BSE or any other regulatory authority; or (iii) may be necessary for solving all difficulties that may arise for carrying out in the Scheme, provided that prior approval of the Board shall be obtained for making any material changes in the said Scheme as approved in the meeting.

RESOLVED FURTHER THAT an application be made to the NCLT, under the provisions of Sections 230 to 232 and other applicable provisions of the Act for seeking directions for holding meetings of the shareholders and creditors (if required) of the Company or for seeking dispensation of the meeting, and for the purpose of considering and approving the aforesaid draft Scheme and any one of the director of the Company be and are hereby authorized severally to:

(a) evolve, decide upon, finalize and bring into effect the Scheme and make and give effect to any modifications, changes, variations, alterations, or revision in the Scheme from time to time pursuant to any change in law or otherwise, including suspend, withdraw, transfer or revive the Scheme as may be specified by any statutory authority or may *suo moto* decide in their absolute discretion in consultation with the legal counsel(s) and do all such acts, deeds, matters and things whatsoever including settling any question, doubt or difficulty that may arise with regard to or in relation to the Scheme as it may in their absolute discretion consider necessary, expedient, fit and proper, provided that prior approval of the Board shall be obtained for making any alteration, modification or amendment which amounts to a material change in the said Scheme;

(b) make such alterations or changes or amendments to the aforesaid Scheme as may be expedient or necessary, particularly for satisfying the requirements or conditions imposed by NCLT or any statutory authority(ies) may deem fit to direct or impose or for any other reason;

(c) file petitions for confirmation and sanctioning of the Scheme by NCLT or such other competent authority(ies);

(d) file the company application(s) along with the affidavits (wherever required) before the NCLT or such other competent authorities for seeking directions as to convene and conduct meetings of the shareholders/creditors of the Company, if necessary, or to seek directions for dispensation from holding the meetings of the shareholders and creditors of the Company and other usual directions with respect to the Scheme;

(e) convene and conduct shareholders/creditors meetings, if directed in the manner directed by the NCLT;

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(f) to prepare, sign, modify, finalize and settle the draft of the notices/ affidavits for convening and conducting/ dispensing with the meetings of the shareholders and/ or creditors of the Company and to sign and file undertakings and other documents as may be necessary in this regard and finalize and issue postal ballot and e-voting and explanatory statements under Sections 230 to 232 of the Act read with the rules made thereunder, in term of directions of the NCLT and assent to such alterations, conditions and modifications, if any, as may be prescribed or imposed by the NCLT or give effect to any other modifications or amendments as they may consider necessary or desirable to give effect to the Scheme;

(g) communicate and correspond with NCLT, Reserve Bank of India, SEBI, BSE, Registrar of Companies, Regional Director – Ministry of Corporate Affairs, Official Liquidator, banks, institutions, investors, government authorities, local authorities, income tax authorities and/ or any other statutory/ regulatory authorities, where required about the Scheme, and to do all such acts, deeds, matters and things as may be at their discretion deem necessary or desirable for such purpose;

(h) to sign and issue public advertisements and to issue notices to the members or any other class of persons or creditors, as per directions of the NCLT and/ or any other statutory/ regulatory authorities;

(i) for the above purpose file all pleadings, reports, and sign and issue advertisements and notices;

(j) appoint, or engage, or ratify the appointment/ engagement of any third-party intermediaries including without limitation, valuers, auditors, accountants or any other advisors in connection with the transaction set out in the Scheme;

(k) engage and instruct advocates and if considered necessary, also engage services of counsel(s), legal experts and other concerned authority(ies), to do all things necessary and expedient in connection with the Scheme including to declare and file all pleadings, reports, and sign and issue public advertisements and notices;

(l) do all acts and things as may be considered necessary and expedient in relation thereto and for that purpose to engage any counsel(s) and sign authorizations/ vakalatnama, in their favour as may be required;

(m) correspond, make appropriate applications, filings and (as applicable) to notify, obtain no-objection/ observation letter, obtain approval from and/or represent before Registrar of Companies, Ministry of Corporate Affairs, Official Liquidator, Regional Director, Income Tax authorities, NCLT, Competition Commission of India, Reserve Bank of India, SEBI, BSE, and such other statutory authority(ies) and other governmental body(ies), in India or abroad, including the shareholders and/or creditors as may be considered necessary;

(n) settle any questions or doubts or any difficulties that may arise with regard to the Scheme, including passing of accounting entries and/or making such other adjustments in the books of account as are considered necessary to give effect to the Scheme and this resolution;

Ziel Financial Technologies Private Limited

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(o) accept services of notices or other processes which may from time to time be issued in connection with the matter aforesaid and also to serve any such notices or other processes to parties or persons concerned;

(p) incur such expenses as may be necessary in relation to the above or the transaction;

(q) to obtain order of the NCLT approving the Scheme and file the same with the Registrar of Companies, so as to make the sanctioned Scheme effective;

(r) to authorise the officer(s) of the Company and/ or any other person to discuss, negotiate, finalize, execute, sign, submit and fill all required documents, deeds of assignment/ conveyance and other deeds, other documents, scheme, arrangements, forms, returns, letters, etc., including any modifications thereto, as may be deemed necessary and expedient at their absolute discretion in the above matters;

(s) produce all documents, matters or other evidence in connection with the matters aforesaid and any other proceedings incidental thereto or arising therefrom;

(t) sign all the papers, documents, writings, applications, petitions, affidavits, representations, pleadings, public advertisements, notices, reports, e-forms to be filed with the Registrar of Companies, during the process etc., which are required to be signed, executed, delivered for carrying into effect the said Scheme in all respects whatsoever and/or for obtaining directions (including but not limited to from the NCLT) and for this purpose, to appear in person and/or represent the Company before the NCLT or any other authority and to deliver a certified copy of this resolution to any concerned party or authorities and for this purpose, to appear in person and/or represent the Company before the NCLT or any other authority;

(u) sign and execute the request letters/ no objection/ sanction letters for obtaining the necessary no objection/ sanction letters for dispensation of the meeting(s) of the shareholders and/or creditors of the Company for approving the Scheme and thereafter submitting the same on receipt thereof to the NCLT or any other appropriate authority, as may be required;

(v) file requisite e-forms, returns, other documents including the Scheme with the Registrar of Companies in connection with the Scheme;

(w) take all procedural steps for having the Scheme sanctioned by the NCLT including, without limitation, filing necessary applications, petitions and signing, verifying and affirming all applications, affidavits and petitions as may be necessary; and

(x) to take all the steps necessary or incidental and considered appropriate with regard to the above applications and petitions and implementation of the orders passed thereon and generally for putting through the Scheme and completing the same.

RESOLVED FURTHER THAT any action already taken in relation to appointment of advisors, valuers, auditors, accountants and such other entity(ies) for the Scheme by the abovementioned directors of the Company authorized to take necessary actions herein, be and is hereby ratified.

Ziel Financial Technologies Private Limited

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RESOLVED FURTHER THAT any of the Director(s) of the Company, is hereby authorized to sign on such agreements, undertakings, deeds, documents, declarations, etc., as may be required, (including on any modifications or amendments or alterations thereto as may be required from time to time), in accordance with the provisions of the Articles of Association of the Company and be carried to any other place for affixation on aforesaid documents, as may be required.

RESOLVED FURTHER THAT any director(s) be and are hereby authorized severally to do all such acts, matters, deeds and things necessary or desirable in connection with or incidental to giving effect to the above resolutions for and on behalf of the Company, including execution and delivery of certified copies of the resolutions passed at this meeting."

For Ziel Financial Technologies Private Limited

Ziel Financial Technologies Private Limited

Ruchi Kalra
Director
DIN: 03103474
Date:10-08-2023
Place: 6th Floor, Tower A, Global Business Park, M.G. Road, Gurugram-122002

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Annexure- I

Valuation Report

as on March 31

2023

Oxyzo Financial Services Private Limited

Zfirst Technologies Private Limited

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Manuj Singhal

CFA, FRM, PGDM

IBBI Registered Valuer – Securities or Financial Assets

Date: 05th August, 2023

To,
The Management
Oxyzo Financial Services Private Limited

To,
The Management
Zfirst Technologies Private Limited

Sub: **Recommendation of share exchange ratio for the proposed amalgamation of the entire business and undertaking of Zfirst Technologies Private Limited ("Zfirst" or the "Amalgamating Company") with Oxyzo Financial Services Private Limited ("Oxyzo" or the "Amalgamated Company")**

Dear Sirs,

This is in reference to the engagement, wherein Oxyzo Financial Services Private Limited ("Oxyzo" or the "Amalgamated Company") and Zfirst Technologies Private Limited ("Zfirst" or the "Amalgamating Company") have requested Manuj Singhal ("Registered Valuer" or "Valuer"), to the determination of share exchange ratio in connection with the proposed amalgamation of the entire business and undertaking of Zfirst with Oxyzo pursuant to Sections 230 to 232 and other applicable provisions of the Companies Act, 2013 as may be applicable ("the Act") and rules made thereunder.

In this relation, Registered Valuer has performed a valuation analysis of each Company to arrive at the fair value of equity shares of both the Companies as on March 31st, 2023 (the "Valuation Date") and recommend the share exchange ratio for proposed amalgamation. Registered Valuer understands that the analysis will be used by the management of the Companies as required under Companies Act, 2013.

This cover letter is intended to provide you with an overview of the purpose and scope of Valuer analysis and conclusions. Please refer to the attached report for a discussion and presentation of the analysis performed in connection with this engagement.

26, GF, JMD Megapolis, Sector-48, Sohna Road, Gurugram-122018, Haryana, India
Telephone: +91 8285072375 | Email: manuj.singhal@proxcel.in

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Purpose and Scope

Based on discussions with the management, Registered Valuer understands that the management of both the Companies are exploring the possibility of amalgamation of the entire business and undertaking of Zfirst Technologies Private Limited ("Zfirst" or the "Amalgamating Company") with Oxyzo Financial Services Private Limited ("Oxyzo" or the "Amalgamated Company") pursuant to Sections 230 to 232 and other applicable provisions of the Companies Act, 2013 with effect from such date as may be prescribed in "Composite Scheme of Arrangement". As part of this Scheme, all the assets and properties of Zfirst of whatsoever nature and wherever situated, without any further act or deed, be and stand transferred to and vested in Oxyzo or deemed to be transferred to and vested in Oxyzo as going concern.

In this relation, Registered Valuer has been requested by the respective management of the Companies to submit a valuation report to determine fair value of equity shares of each Company based on internationally accepted valuation methodologies and recommending share exchange ratio in connection with the said transaction. Registered Valuer has carried out valuation of equity shares of both the Companies as on March 31st, 2023 (the "Valuation Date") with an object of recommending share exchange ratio for proposed scheme. This report is intended to be used solely for the purpose of regulatory compliance with respect to proposed scheme. The Report has been prepared exclusively for specified purposes as mentioned above and hence should not be used for any other purpose, without obtaining the prior written consent from Registered Valuer. This opinion should not be considered, in whole or in part, as investment advice by anyone.

Summary of Findings

The share exchange ratio has been estimated based on the relative valuation of both the companies, based on methodologies applied for their valuation (as described in this report); the qualitative factors relevant to companies, industry and business outlook, and the key underlying assumptions.

Based on the valuation analysis of the businesses of the Companies, in my assessment, the share exchange ratio for the purpose of amalgamation should be:

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Summary of computation of share exchange ratio as on March 31st, 2023 is given below:

Share Exchange Ratio between Oxyzo and Zfirst shareholders		
Oxyzo Financial Services Private Limited ("Oxyzo") Instruments to be issued (a)	CCPS Series A1	CCPS Series A2
Per Share Value for Oxyzo (a)	INR 1,125.00	INR 1,125.00
Per Share Value for Zfirst Technologies Private Limited ("Zfirst") (b)	INR 223.7393	INR 223.7393
Rounded Share Exchange Ratio - Number of Oxyzo's CCPS Series A1 for 1 Share of Zfirst	0.1988794	NA
Rounded Share Exchange Ratio - Number of Oxyzo's CCPS Series A2 for 1 share of Zfirst	NA	0.1988794
Consideration towards CCPS Series A1 / A2 (c)	INR 599,859,000	INR 239,387,114
No. of Zfirst' Shares to be Purchased (c)	2,681,062	1,069,938
No. of Oxyzo' CCPS Series A1 / A2 to be Issued (d)	533,208	212,789

Notes:

(a) CCPS Series A1 is immediately convertible upon issuance in 1:1 equity share, thus has been considered equivalent to per share value of Equity Share of INR 1125.0 as concluded in this report. Further, CCPS Series A2 will become convertible only upon certain milestone specified in the proposed commercial agreement. For fair value calculation of CCPS Series A2, refer ***Exhibit C-1***.

(b) Refer ***Exhibit B-2***.

(c) Based on the commercial understanding between the seller and the buyer, consideration of INR 599.86 million will be paid in the form of CCPS Series A1 and the remaining consideration will get paid in the form of CCPS Series A2.

(d) Based on the Share Exchange Ratio determined.

Registered Valuer has based this opinion on information provided and represented by the management of the Companies and did not independently verify the information provided and, in that regard, the validity of the valuation depends on the completeness and accuracy of the information provided by the Companies.

Registered Valuer applies valuation techniques and methods that conform to generally accepted valuation practices.

Appraiser

Manuj Singhal, CFA
Registered Valuer - S&FA
R.No - IBBI/RV/05/2018/10425
ICMAI RVO

Manuj Singhal, CFA
Registered Valuer
Category – Securities or Financial Assets
Registration No. – IBBI/RV/05/2018/10425
Membership No. – ICMAI RVO/S&FA/00022

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I. ENGAGEMENT OVERVIEW

1.1 Purpose and Scope

Based on discussions with the management, Registered Valuer understands that the management of the Companies are exploring the possibility of amalgamation of the entire business and undertaking of Zfirst Technologies Private Limited ("Zfirst" or the "Amalgamating Company") with Oxyzo Financial Services Private Limited ("Oxyzo" or the "Amalgamated Company") pursuant to Sections 230 to 232 and other applicable provisions of the Companies Act, 2013 with effect from such date as may be prescribed in "Composite Scheme of Arrangement". As part of this Scheme, all the assets and properties of Zfirst of whatsoever nature and wherever situated, without any further act or deed, be and stand transferred to and vested in Oxyzo or be deemed to be transferred to and vested in Oxyzo as going concern.

In this relation, Registered Valuer has been requested by the respective management of the Companies to submit a valuation report to determine fair value of equity shares of each Company based on internationally accepted valuation methodologies and recommending share exchange ratio in connection with the said transaction. Registered Valuer has carried out valuation of equity shares of both the Companies as on March 31st, 2023 (the "Valuation Date") with an object of determining share exchange ratio for the proposed scheme. This report is intended to be used solely for the purpose of regulatory compliance with respect to proposed scheme.

Registered Valuer has performed a valuation analysis of the businesses of the Companies as of Valuation Date as specified in this report. The exercise has been carried out in accordance with the Caveats and Limitation set out in Section VIII of this report.

1.2 Value Definition

Business valuation can be undertaken in a variety of contexts and for a variety of purposes. To begin with any valuation process, it is most pertinent to identify the type of value relevant to the transaction/case as different standards of value would yield different valuation figure for same business interest. In the given context, **Fair Value** is considered as the appropriate standard of value.

Fair value is defined as:

"The fair value of an asset (or liability) is the amount at which that asset (or liability) could be bought (or incurred) or sold (or settled) in a current transaction between willing parties, that is, other than in a forced or liquidation sale."

1.3 Premise of Value

The present valuation of the Companies is undertaken on a **Going Concern Premise** i.e., on the premise that the Companies will continue to operate in future and earn cash flows.

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1.4 Source of Information

Registered Valuer has based this Opinion on information provided and represented by the management of the Companies. My review and analysis is based on the following source of information:

- Audited financial statements of the Companies as of the Valuation Date i.e., March 31st, 2023.
- Interviews with Management concerning its assets, financial and operating history and forecasted future operations
- Analysis of existing and proposed holding patterns of the Companies.
- Analysis of future expected earnings of the Companies
- Proposed Draft Composite Scheme of Arrangement.
- Other Information and documents as provided by the management.

1.5 Valuation Date

At the request of the management, the Valuation analysis has been performed as of **March 31st, 2023.**

1.6 Conflict of Interest

There is no conflict of interest in opinion on valuation analysis of the businesses of the Companies. Fees is not contingent upon the opinion expressed herein. This report is subject to the terms and conditions of the agreement as outlined in the engagement letter between Registered Valuer and the Companies.

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II. COMPANY OVERVIEW[1]

2.1 Companies Background

Zfirst Technologies Private Limited ("Zfirst" or the "Amalgamating Company")

Zfirst Technologies Private Limited ("Zfirst" or the "Amalgamating Company") was incorporated on February 04th, 2022 as a private limited company and its registered address is located at F-31, Lower Ground Floor, Sushant Shopping Arcade Sushant Lok-1, B Block, DLF QE, Gurgaon, HR-122002. Zfirst is a subsidiary company of Oxyzo.

It is recognized as a startup by the Department for Promotion of Industry and Internal Trade (DPIIT) and is engaged, inter alia, in the business of providing the technology platform and assistance in availing loans and other financial products by various MSME customers in non-metro cities in India and acts in the capacity of a Lending Service Provider, as defined in the Guidelines on Digital Lending dated September 02, 2022 issued by the RBI and other applicable regulations, rules and amendments made thereunder.

Oxyzo Financial Services Private Limited ("Oxyzo" or the "Amalgamated Company")

Oxyzo Financial Services Private Limited ("Oxyzo" or the "Amalgamated Company") was incorporated in 2016 and has its headquarters in Gurgaon, Haryana. It operates as a subsidiary of OFB Tech Private Limited. The principal activities of Oxyzo are providing financing to Small Medium Enterprises (SMEs). Oxyzo has obtained a Certificate of Registration view Certificate No. N-14.03380 from the Reserve Bank of India (RBI) on October 18, 2017 to commence and carry on the business Non-Banking Finance Company (NBFC) without accepting public deposits. Oxyzo is the holding company of Zfirst.

Oxyzo – Quick Facts	
Incorporated	September, 2016
Headquarters	Gurgaon, India
Company Offering	SME Financing NBFC
Shareholding	Subsidiary of OFB Tech

2.2 Founding Team

Ruchi Kalra, Co-Founder, Chief Financial Officer

Ruchi Kalra currently serves as a whole time Director and Chief Financial Officer (CFO). Ruchi Kalra leads the entire efforts towards finance control, Accounts and audit, Compliance –Legal and Secretarial and capital management for optimal utilization. Ruchi has worked with numerous Banks and NBFC son turnaround projects in the past as she led the Retail and SME banking service practice for Mckinsey in India. Ruchi holds an MBA from Indian School of Business, Hyderabad and a B. Tech degree in Chemical Engineering from Indian Institute of Technology, Delhi.

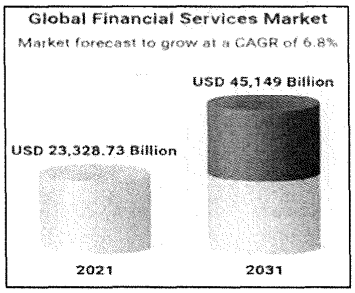
[1] *Source*: Information provided by the management of the Company.

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III. INDUSTRY OVERVIEW

3.1 Global Financial Services Market

The financial services industry was valued at USD 23,328.7 billion in 2021 and is expected to grow at a 7.4 per cent annual pace to USD 33,313.5 billion in 2026.The market is anticipated to increase at a 6.3 per cent CAGR from 2026 to USD 45,149.0 billion in 2031.



The loans and payments market accounted for 33.6 per cent of the total in 2021, making it the biggest section of the financial services industry categorised by type. The investments category is anticipate to develop at the quickest rate in the financial services market by type, with a CAGR of 9.3 per cent between 2021 and 2026.

The small and medium business market accounted for 84.5 per cent of the entire financial services market categorised by size of business. Going forward, the big business category is expected to be the fastest expanding segment in the financial services industry, with a CAGR of 7.5 per cent between 2021 and 2026.

Western Europe dominated the financial services industry, accounting for 39.0 per cent of total revenue in 2021. North America was next, followed by the other areas. Africa and the Middle East will be the fastest-growing areas in the financial services industry in the next years, with CAGRs of 8.7 per cent and 8.4 per cent, respectively. These are expected to be followed by Western Europe and South America, with CAGRs of 7.7 per cent and 7.6 per cent, respectively.

The loans and payments market category, which will increase worldwide annual sales to USD 3,470.3 billion by 2026, will offer the most prospects in the financial services industry categorised by type. The biggest prospects in the investment industry categorised by type will emerge in the wealth management market category, which will generate USD 902.5 billion in worldwide annual sales by 2026.[2]

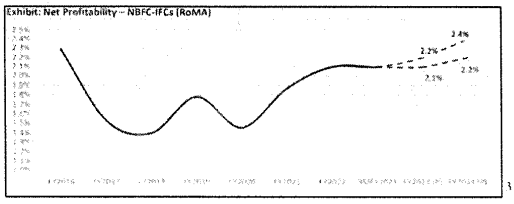
[2] Source: Report, January 2023," Financial Services Global Market" https://www.researchandmarkets.com/reports/5720992/financial-services-global-market-opportunities

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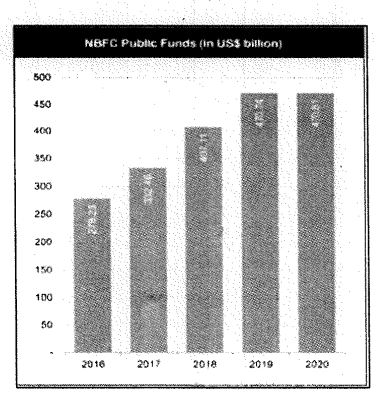
3.2 Domestic Financial Services Market

NBFC-IFCs are expected to grow by 10-12.0 per cent in FY2024, underpinned by the Government of India's sustained focus on the infrastructure sector to boost economic growth. The reported gross stage 3.0 per cent is expected to reduce by 10-30 basis points in FY2024, helped by modest slippages and book growth. The post-tax RoMA of NBFC-IFCs is expected to rise slightly to 2.2-2.4 per cent in FY2024.

Non-banking financial businesses - infrastructure finance companies (NBFC-IFCs) developed in pace with the system and held a market share of around 54.0 per cent as of December 31, 2022. NBFC-IFCs have showed a good profitability trend, with their post-tax return on assets (RoMA) expected to be 2.2 per cent for 9M FY2023.RoMA to improve further would rise to 2.2-2.4 per cent in FY2024.



Non-banking financial businesses (NBFCs) are quickly gaining popularity as retail lending intermediaries. NBFCs fund more than 80.0 per cent of equipment leasing and hire purchase operations in India. The public funding of NBFCs rose at a CAGR of 14.0 per cent from USD 278.0 billion in 2016 to USD 470.7 billion in 2020. As of January 22, 2022, the RBI had registered 9,495 NBFCs.



[1] *Source:* Report, March 2023, "Infrastructure finance NBFCs" https://www.icra.in/Media/OpenMedia?Key=1ac0f3ab-f776-4ed9-bc5f-6463bd617564

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The Reserve Bank of India issued a draught circular on dividend declaration by NBFCs in December 2020, proposing that NBFCs have at least 15.0 per cent Capital to Risk Weighted Assets Ratio (CRAR) for the last three years, including the accounting year for which it proposes to declare a dividend.

The Reserve Bank of India announced on September 30, 2021, that the relevant average base rate to be charged by non-banking financial companies - micro finance institutions (NBFC-MFIs) to their borrowers for the quarter commencing October 1, 2021, will be 7.9 per cent.

Rajya Sabha adopted the Factoring Regulation (Amendment) Bill in 2020, allowing 9,000 NBFCs to join in the factoring sector in July 2021. The measure also empowers the central bank to develop standards for enhanced regulation of the USD 6.0 billion factoring sector.[4]

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[4] *Source:* Report, February 2023," FINANCIAL SERVICES" https://www.ibef.org/download/1682311661_Financial-Services-February-2023.pdf

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IV. ECONOMIC OVERVIEW

4.1 India's Gross Domestic Product

Real Gross Domestic Product (GDP) or Gross Domestic Product (GDP) at Constant (2011–12) Prices is expected to reach a level of 159.7 lakh crore in the year 2022–23, compared to the First Revised Estimate of GDP for the year 2021–22 of 149.3 lakh crore. In comparison to 2021–2022, when GDP grew by 9.1 percent, 2022–2023 GDP growth is expected to be 7.0 per cent.

Nominal GDP or GDP at Current Prices is expected to reach a level of 272.0 lakh crore in 2022–2023 as compared to 234.7 lakh crore in 2021–2022 a growth rate of 15.9 per cent.

GDP is unchanged (2011-12) Prices are expected to increase by 4.4 per cent to reach 40.2 lakh crore in Q3 2022–23 from Q3 2021–22's 38.5 lakh crore. GDP at Current Prices is expected to reach 69.4 lakh crore in Q3 2022–23, up from 62.4 lakh crore in Q3 2021–22, representing an increase of 11.2 per cent.

Major National Income Aggregates and their % Changes

(₹ in Lakh Crore)

S.No.	Item	2019-20			2020-21		
		2nd RE	3rd RE	% change	1st RE	2nd RE	% change
At current prices							
1	GVA at basic prices	183.55	183.81	0.1	180.58	181.89	0.7
2	GDP	200.75	201.04	0.1	199.01	198.50	0.3
3	GNI	198.82	199.10	0.1	195.34	195.63	0.1
4	NNI	177.13	177.47	0.2	173.94	172.23	0.2
5	GNDI	204.22	204.51	0.1	200.86	201.15	0.1
At constant (2011-12) prices							
1	GVA at basic prices	132.19	132.36	0.1	125.85	126.81	0.8
2	GDP	145.16	145.35	0.1	135.58	136.87	0.9
3	GNI	143.74	143.93	0.1	133.68	134.97	1.0
4	NNI	126.42	126.62	0.2	118.36	119.68	1.1

[5]

4.2 Inflation Rate

The annual rate of inflation based on the all-India Wholesale Price Index (WPI) number is 4.7 per cent (Provisional) in January 2023 (over January 2022), compared to 4.9 per cent in December 2022. Mineral oils, chemicals & chemical products, textiles, crude petroleum & natural gas, textiles, and food products are primarily responsible for the decrease in the rate of inflation in January 2023.

Index Numbers and Annual Rate of Inflation (Y-o-Y in %)*

All Commodities/Major Groups	Weight (%)	Nov-22 (F)		Dec-22 (P)		Jan-23 (P)	
		Index	Inflation	Index	Inflation	Index	Inflation
All Commodities	100	152.5	6.12	150.4	4.95	150.6	4.73
I. Primary Articles	22.6	178.4	5.94	172.4	2.38	174.0	3.88
II. Fuel & Power	13.2	162.8	19.71	158.0	18.09	155.8	15.15
III. Manufactured Products	64.2	141.3	3.44	141.1	3.37	141.3	2.99
Food Index	24.4	174.9	2.52	170.3	0.65	171.2	2.95

Minerals (2.6 per cent), Non-food Articles (1.5 per cent), and Food Articles (0.9 per cent) prices all increased in January 2023 compared to December 2022. Crude petroleum and natural gas prices fell 0.9

[5] *Source:* Report, February 2023, "FIRST REVISED ESTIMATES OF NATIONAL INCOME, CONSUMPTION EXPENDITURE, SAVING AND CAPITAL FORMATION, 2021-22", https://mospi.gov.in/sites/default/files/press_release/PressNoteNAD_28feb23final.pdf

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per cent in January 2023 compared to December 2022. Prices of Mineral Oils declined by 2.1 per cent in January, 2023 as compared to December, 2022. In January 2023, up from 141.1 (provisional) in December 2022. Price increases have occurred in 12 of the 22 NIC two-digit groups for manufactured products, while price decreases have occurred in 10 groups.[6]

4.3 India's Unemployment Rate

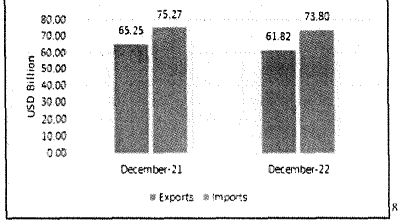
The urban unemployment rate rose to 10.1 per cent in December 2022 from 8.9 per cent in November 2022, while the rural rate fell to 7.4 per cent from 7.5 per cent. According to National Statistical Office (NSO), the unemployment rate fell to 7.2 per cent in the July 2022-September 2022 quarter from 7.6 per cent the previous quarter.

The employment rate has increased since January 2022, reaching a high of 37.1 per cent in December 2022. The unemployment rate in Rajasthan will be 28.5 per cent, 20.8 per cent in Delhi, and 37.4 per cent in Haryana in December 2022.[7]

4.4 India's Export/Import

India's total exports (Merchandise and Services combined) are expected to increase by 16.1 per cent from April to December 2022 compared to April to December 2021. Total imports in April-December 2022 are expected to increase by 25.5 per cent over the same period last year. In December 2022, India's total export (Merchandise and Services combined) will be USD 61.8 billion. Exports decreased by (-) 5.26 percent compared to the same period last year. Overall imports in December 2022 are expected to be USD 73.8 billion, representing a (-) 1.9 per cent decrease from the same period last year.

Fig 1: Overall Trade during December 2022[8]



[6] *Source:* Report, February 2023, "Index Numbers of Wholesale Price in India for the Month of January, 2023", https://eaindustry.nic.in/pdf_files/cmonthly.pdf

[7] *Source:* Report, February 2023, "Unemployment Rate of India", https://www.studyiq.com/articles/unemployment-rate-in-india/

[8] *Source:* Report, January 2023, "INDIA'S FOREIGN TRADE: December 2022", https://pib.gov.in/PressReleaseIframePage.aspx?PRID=1891626

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V. VALUATION APPROACH AND METHODOLOGY

5.1 Valuation Approaches

Valuation of a business is not an exact science and ultimately depends upon what it is worth to a serious investor or buyer who may be prepared to pay a substantial goodwill. This exercise may be carried out using various methodologies, the relative emphasis of each often varying with:

- whether the entity is listed on a stock exchange
- industry to which the Company belongs
- past track record of the business and the ease with which the growth rate in cash flows to perpetuity can be estimated
- Extent to which industry and comparable company information is available.

The results of this exercise could vary significantly depending upon the basis used, the specific circumstances and professional judgment of the valuer. In respect of going concerns, certain valuation techniques have evolved over time and are commonly in vogue. These approaches can be broadly categorized as follows:

1. Asset Approach
2. Income Approach
3. Market Approach

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5.1.1 Asset Approach

This method determines the worth of a business by the assets it possesses. It involves examining every asset held by the company, both tangible and intangible. The value of intangibles is referred to as the company's goodwill, the difference in value between the company's hard assets and its true value.

The value arrived at under this approach is based on the financial statements of the business and may be defined as Shareholders' Funds or Net Assets owned by the business. The Net Asset Value is generally used as the minimum break-up value for the transaction since this methodology ignores the future return the assets can produce and is calculated using historical accounting data that does not reflect how much the business is worth to someone who may buy it as a going concern. Pursuant to accounting convention, most assets are reported on the books of the subject company at their acquisition value, net of depreciation where applicable. These values must be adjusted to fair market value wherever possible. Further, the balance sheet values are to be adjusted for any contingent liabilities that are likely to materialize.

Intrinsic value is at the core of fundamental analysis since it is used in an attempt to calculate the value of the total assets of the business and then compare it with the fair value.

5.1.2 Income Approach

The income approaches determine fair market value by dividing the benefit stream generated by the subject or target company by a discount or capitalization rate. The discount or capitalization rate converts the stream of benefits into present value. There are several different income approaches, including Capitalization of Earnings or cash flows, Discounted Future Cash Flows ("DCF"), and the Excess Earnings Method (which is a hybrid of asset and income approach of benefit stream to which it is applied). The result of a value calculation under the income approach is generally the fair market value of a controlling, marketable interest in the subject company, since the entire benefit stream of the subject company is most often valued, and the capitalization and discount rates are derived from statistics concerning public companies

5.1.3 Market Approach

The value of a business is determined by comparing the company's accounting ratios with another company's of the same nature and size. This approach is used, where the value of a stock is estimated based upon its current price relative to variables considered to be significant to valuation, such as earnings, cash flow, book value, or sales of various business of the same nature. Business appraisal includes comparative transaction method and publicly traded company method. Through this, it derives a relationship between performance, revenues and selling price.

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5.2 Valuation Methodology Used in Oxyzo

Considering the nature, stage, and size of the business and keeping in view the necessary regulatory guidelines, in the current analysis, the Income approach- Discounted Cashflow Method has been utilized to determine the value of equity shares of Oxyzo. Once equity value has been determined, Valuer has estimated the fair value of CCPS Series A1 and Series A2 based on the terms and conditions mentioned in the CCPS agreement.

5.2.1 Income Approach – Discounted Cash Flow Method Analysis

The discounted cash flow (DCF) method is based on the following assumptions:

- A business is worth today what it can generate in future cash to its owners;
- Cash received today is worth more than an equal amount of cash received in the future; and
- Future cash flows can be reasonably estimated.

The DCF analysis is comprised of the sum of the present value of two components; projected cash flows and a residual or terminal value.

Cash flows are estimated for a future period based on projections provided by Management. These cash flows are then discounted back to their present value equivalents at a calculated discount rate or Weighted Average Cost of Capital ("WACC") and summed. A residual value based on an exit or steady state terminal multiple, which represents the future cash flows of the Company beyond the discrete projection period, is then discounted to its present value and added to the initial amount. In applying the DCF analysis it is essential that the cash flows to be discounted are clearly defined and that a discount rate appropriate for the degree of risk inherent in that return stream is established.

Free Cash Flows

The projected cash flows of Oxyzo have been provided for future years from the Valuation Date, by the management, which has been considered for the analysis. These include projected income statement, projected balance sheet, projected working capital and projected capital expenditure. Valuer has relied on the projections provided by the management and has not carried out any separate analysis for accuracy of same. Accordingly, the projected free cash flows to equity ("FCFE") have been arrived at for the purpose of valuation. Refer ***Exhibits D-1, E-1 & F-1.***

Terminal Value

The terminal value refers to the present value of the business as a going concern beyond the period of projections up to infinity. Considering that Oxyzo is still in the growth stage of development and is backed by professional VC/PE investors, we have relied on exit multiple method for the terminal value estimation.

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Exit Multiple method takes an assumption of successful exit (via IPO or M&A) at the market observed trailing multiple.

Exit Multiple – Guideline Public Comparable Multiple Analysis

Based on the size, business model, geographic location, product and industry, Registered Valuer has identified the following comparable in the non-banking financial services ("NBFC") industry, to be considered as guideline public comparable for analysis:

- Ujjivan Financial Services Limited
- Spandana Sphoorty Financial Limited
- IndoStar Capital Finance Limited
- Capri Global Capital Limited
- Poonawalla Fincorp Limited
- Shriram Finance Limited
- Muthoot Finance Limited

Oxyzo is a fast-growing NBFC, having a strong presence pan India. The Company has posted tremendous growth in loan book size in recent years and is expecting similar growth in the projected period. Therefore, based on the large size of Oxyzo, the high growth trend observed and expected during the estimation period, and the significant growth estimated in the terminal exit year, Valuer has selected the Price to Book Value multiple between the third quartile and the high range of multiples for the guideline public comparable and applied it to the book value of Oxyzo as of the Valuation Date.

Please see ***Appendix-B*** for the comparable' company description and ***Exhibit G-1*** for the multiple analysis.

Discount Factor

The Discount Factor considered for arriving at the present value of the residual income cash-flows of the Company is the Cost of Equity (Ke). The cost of equity is computed using the Capital Asset Pricing Model (CAPM) using the formula shown below:

$Ke = rf + \beta * ERP + CSRP$

Where,

- Ke= Cost of Equity,
- rf = Risk Free Return
- β = mature market Beta, a measure of Market Risk
- ERP= Equity Risk Premium
- CSRP= Company Specific Risk Premium

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Company Specific Risk Premium (CSRP) is the additional risk associated with the company pertaining to its size of operations, leverage, marketability, and other specific operational risks. Considering the forecast achievement risk, the Valuer has considered 1.0% CSRP in the analysis.

Valuer considered the cost of equity (Ke) as a discount rate in the analysis. For all inputs to the Discount rate as of the Valuation Date, please refer to ***Exhibit H-1.***

Based on the above analysis, Valuer has estimated the fair equity value of Oxyzo at **INR 82,521.0 million**, please refer to ***Exhibit B-1.***

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5.3 Valuation Methodology Used in Zfirst

Considering the nature, stage, and size of the business and keeping in view the necessary regulatory guidelines, in the current analysis, Income Approach has been utilized to determine the value of equity shares of Zfirst. Given the early stage of operations and the nature of the business, Valuer didn't find a good comparable for the multiples analysis and therefore has not relied upon Market Approach analysis.

5.3.1 Income Approach – Discounted Cash Flow Method Analysis

The discounted cash flow (DCF) method is based on the following assumptions:

- A business is worth today what it can generate in future cash to its owners;
- Cash received today is worth more than an equal amount of cash received in the future; and
- Future cash flows can be reasonably estimated.

The DCF analysis is comprised of the sum of the present value of two components; projected cash flows and a residual or terminal value.

Cash flows are estimated for a future period based on projections provided by Management. These cash flows are then discounted back to their present value equivalents at a calculated discount rate or Weighted Average Cost of Capital ("WACC") and summed. A residual value based on an exit or steady state terminal multiple, which represents the future cash flows of the Company beyond the discrete projection period, is then discounted to its present value and added to the initial amount. In applying the DCF analysis it is essential that the cash flows to be discounted are clearly defined and that a discount rate appropriate for the degree of risk inherent in that return stream is established.

Free Cash Flows

The projected cash flows of Zfirst have been provided for future years from the Valuation Date, by the management, which has been considered for the analysis. These include projected income statement, projected working capital and projected capital expenditure. Valuer has relied on the projections provided by the management and has not carried out any separate analysis for accuracy of same. Accordingly, the projected free cash flows to firm ("FCFF") have been arrived at for the purpose of valuation. Refer ***Exhibits C-2, D-2 & E-2.***

Terminal Value

The terminal value refers to the present value of the business as a going concern beyond the period of projections up to infinity. This value is estimated by taking into account expected growth rates of the equity in future, sustainable capital investments required for the business as well as the estimated growth rate of the industry and economy. Valuer has assumed the terminal growth rate for Zfirst beyond the projection

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period based on the dynamics of the sector and in discussion with the management. Refer ***Exhibit E-2*** for details.

Discount Factor

The Discount Factor considered for arriving at the present value of the residual income cash-flows of the Company is the Weighted Average Cost of Capital (WACC). The cost of equity is computed using the Capital Asset Pricing Model (CAPM) using the formula shown below:

Ke = rf +β * ERP+CSRP

WACC = Kd * (1-Tax) * D/(D+E) + Ke * E/(D+E)

Where,

- Ke= Cost of Equity,
- rf = Risk Free Return
- β = mature market Beta, a measure of Market Risk
- ERP= Equity Risk Premium
- CSRP= Company Specific Risk Premium
- Kd = Cost of Debt
- E = Shareholders Equity
- D = Total Debt

Company Specific Risk Premium is the additional risk associated with the company pertaining to its size, leverage, marketability, and other specific operational risks. Considering the forecast achievement risk, the Valuer has considered 5.0% CSRP in the analysis.

Cost of Debt: Based on a discussion with the management, the cost of debt is considered at 10.0%. Expected Debt to Equity has been considered based on guidelines public comparable companies.

Valuer considered the weighted average cost of capital (WACC) as a discount rate in the analysis. For all inputs to the Discount rate as of the Valuation Date, please refer to ***Exhibit F-2.***

Based on the above analysis, Valuer has estimated the fair equity value of Zfirst at **INR 1,280.0 million**.

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5.4 Terms and Conditions of CCPS Series A1 & Series A2

Oxyzo intends to issue Compulsorily Convertible Preference Shares (CCPS) Series A1 and Series A2 at the total consideration of INR 839.24 million as of the Valuation Date.

General terms of CCPS Series A1 based on the Agreement provided by the Management are mentioned below:

Class of Preference Shares: 0.0001% Non-Cumulative Non-Participating Non-Voting Compulsorily Convertible Preference Shares Series A1 ("CCPS Series A1").

Face Value: The CCPS Series A1 shall carry a face value of INR 10 each.

Preferential Dividend: The holder of each CCPS Series A1 shall be entitled to a preferential dividend at the rate of 0.0001% per year for all the CCPS Series A1, till the time the CCPS Series A1 is outstanding.

Terms: Each CCPS Series A1 shall convert into 1 (one) fully paid-up equity share of the Amalgamated Company at any time at the option of the holder of the CCPS Series A1.

Voting: The holders of CCPS Series A1 shall not be entitled to exercise any voting rights until such shares are duly converted.

Conversion: Each CCPS Series A1 shall be convertible into one fully paid-up equity shares at the earlier of:

a) 1 (one) day prior to the expiry of 20 (twenty) years from the date of allotment of CCPS Series A1; and
b) in connection with an IPO, prior to the filing of a prospectus (or equivalent document, by whatever name called) by the Amalgamated Company with the competent authority or such later date as may be permitted under applicable laws.

Transfer: CCPS Series A1 shall be locked in till June 30th, 2025 ("*Lock-in Period*") and subject to the other terms and conditions as specified in the proposed arrangement agreement provided by the management.

Further, please note that the following level of static GNPA is required to be maintained by the holders of CCPS Series A1 for a period of 15 months from June 30th, 2023, i.e., till September 30th, 2024 ("*Testing Period*"):

Requirements	Identified AuM (Rs. Cr)	GNPA
CCPS Series A1 holders	175	<3%

After Testing Period, the Amalgamated Company shall ascertain the requirement of GNPA on identified AuM, and the following conditions shall determine the maximum number of shares a holder of CCPS Series A1 would be able to sell post-expiry of the lock-in period:

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GNPA	No. of shares that the holder of CCPS Series A1 would be permitted to be transfer post-expiry of the lock-in period
<3%	Upto 100% of the CCPS Series A1 held by the holders of the CCPS Series A1.
>3%	Upto 50% of such CCPS Series A1 held by the holders of the CCPS Series A1. Provided that the holders shall be entitled to transfer the balance 50% subject to the terms and conditions mentioned herein, in the event, the static GNPA could be reduced to <3%, within a period of 6 months from October 1st, 2024 to March 30th, 2025. ("*Cure Period*"). In the event the static GNPA on identified AUM <3% could not be achieved within the aforesaid Cure Period i.e. 6 months period, the balance shares can only be transferred if the following milestones are achieved: a) If static GNPA of <3% is achieved on AUM of Rs. 500 crores on or before the vesting of the CCPS Series A2; or b) Where the aforesaid milestone in clause (a) could not be achieved within the period specified therein if GNPA (non-static) of <3% is achieved on AUM of Rs. 800 crores. It is further clarified that: 1. Above mentioned GNPA condition is not applicable on 180,432 identified number of CCPS Series A1 shares ("Category Milestone 0 Shares") held by each holder of shares of CCPS Series A1 and such Category Milestone 0 Shares can be sold in parts or full by the respective holder of CCPS Series A1 post expiry of Lock-in period without complying GNPA conditions. 2. in case of achievement of 800 Cr AUM and overall GNPA (not static) of <3%, the condition of GNPA shall not be applicable.

General terms of CCPS Series A2 based on the Agreement provided by the Management are mentioned below:

Class of Preference Shares: 0.0001% Non-Cumulative Non-Participating Non-Voting Compulsorily Convertible Preference Shares Series A2 ("CCPS Series A2").

Face Value: The CCPS Series A2 shall carry a face value of INR 10 each.

Preferential Dividend: The holder of each CCPS Series A2 shall be entitled to a preferential dividend at the rate of 0.0001% per year for all the CCPS Series A2, till the time the CCPS Series A2 is outstanding.

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Voting: The holders of CCPS Series A2 shall not be entitled to exercise any voting rights until such shares are duly converted.

Vesting: CCPS Series A2 to be issued and allotted to the shareholders of the Amalgamating Company (other than the Amalgamated Company) shall be deemed to be reserved or unvested shares, unless 1.5 years is completed post achieving all of the following milestones ("**Milestone**"):

Milestone	Branches	Assets under Management (AuM)	Gross Non-Performing Assets (GNPA)
For vesting of CCPS Series A2	125-150 branches	500	<3%

The outer time limit for the achievement of the Milestone shall be 5 (five) years from October 31st, 2022. In case of an event of default or expiry of outer time for achieving the Milestone, then subject to the discretion of Amalgamated Company, all unvested CCPS Series A2 shall stand forfeited.

Conversion: Each CCPS Series A2 shall convert into such number of equity shares of Amalgamated Company, as would be arrived at the basis of the following formula ("Series A2 Conversion Formula"):

No. of Equity Shares = pre-agreed issue price of CCPS Series A2/ fair market value per share of Amalgamated Company as on date of achievement of all the Milestone, which date shall be recorded by the Board of the Amalgamated Company.

Each CCPS Series A2 shall automatically be converted into equity share as per the Series A2 Conversion Formula, upon the earlier of:

a) 1 (one) day prior to the expiry of 20 (twenty) years from the date of allotment of CCPS Series A2; and
b) in connection with an IPO, prior to the filing of a prospectus (or equivalent document, by whatever name called) by the Amalgamated Company with the competent authority or such later date as may be permitted under applicable laws.

Transfer: CCPS Series A2 shall vest after 18 (eighteen) months from the achievement of the Milestone ("*Lock-in Period*") and subject to the conditions as specified in the provided agreement by the management.

Please note that, the level of static GNPA on Milestone is required to be maintained by the holders of CCPS Series A2 for a period of 15 months from the date of achievement of Milestone ("*Testing Period*"):

After Testing Period, the Amalgamated Company shall ascertain the requirement of GNPA on identified AuM, and following conditions shall determine the maximum number of shares a holder of CCPS Series A2 would be able to sell post-expiry of the lock-in period:

GNPA	No. of shares that the holder of CCPS Series A2 would be permitted to be transfer

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<3%	Upto 100% of the CCPS Series A2 held by the holders of the CCPS Series A2.
>3%	Upto 50% of such CCPS Series A2 held by the holders of the CCPS Series A2. **Provided that** the holders shall be entitled to transfer the balance 50% subject to the terms and conditions mentioned herein, in the event, the static GNPA could be reduced to <3%, within a period of 6 months from the date of the CCPS Series A2 holder approaching the Promoter for sale of CCPS Series A2 seeking approval of transfer of relevant shares. In the event the static GNPA on identified AUM <3% could not be achieved within the aforesaid 6 months period, the balance shares can only be transferred if Milestone, of Rs. 800 Cr. AUM is achieved with overall GNPA (non-static) <3%.

5.4.1 Fair Value of CCPS Series A1

Considering that the CCPS Series A1 shall immediately be convertible into equity shares and hence, the per share value of equity shares shall be the fair value for each CCPS Series A1.

5.4.2 Fair Value of CCPS Series A2

The CCPS Series A2 conversion price is dependent on some milestones i.e., branches, AuM and GNPA, and the time limit for the achievement of all the **milestones** shall be 5 (five) years from October 31st, 2022. Further, based on the current progress of the milestones and the discussion with Management, the milestone CCPS will mostly be achieved within 10 to 12 months from the Valuation Date. Considering the short time period till CCPS conversion, we have considered the undiscounted fair value of CCPS Series A2 as on the conversion date as a proxy for the fair value of CCPS Series A2. In each scenario, the Aggregate Value of Converted Equity Shares upon CCPS conversion is equivalent to the initial consideration value against which CCPS Series A2 has been issued, thus fair value per CCPS Series A2 has been considered equivalent to the pre-agreed issue price of Series A2 which is equivalent to per share value of Equity share as on the Valuation Date. Please refer ***Exhibit C-1*** for detailed analysis.

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VI. VALUATION FRAMEWORK & OPINION

6.1 Valuation Framework

This study is undertaken to determine the fair value of shares of both Companies based on Income and Market Approaches and recommend the share exchange ratio in connection with the proposed amalgamation of the entire business and undertaking of Zfirst with Oxyzo.

The broad framework used in arriving at a value of shares is as follows:

1. ***Determine the equity value of Zfirst*** by using Discounted Cash flow method. Please refer ***Exhibit B-2 and E-2*** for the detailed analysis.

2. ***Determine the total equity value of Oxyzo*** by using Discounted Cash flow method with Exit Multiple – Guideline Public Comparable Multiple Analysis for the terminal value estimation. Also, adjusted the investments and cash and cash equivalents available as of the Valuation Date. Please refer ***F-1 and G-1*** for the detailed analysis.

3. ***Determine the total equity value (including cash proceeds from options granted) of Oxyzo*** by adjusting the options proceeds from in-the-money options as of Valuation Date from the total equity value determined above in Step-2. Please refer ***Exhibit B-1.***

4. ***Determine per share value of each Company*** by dividing the number of outstanding common equity shares on a fully diluted basis for the respective Companies from the concluded fair value of equity of the respective Companies as determined in Step-1 and Step-3 above to arrive at per share value of common equity shares outstanding on a fully diluted basis (refer ***Exhibit A-1).***

5. ***Determine the share exchange ratio*** by using per share value of each Company as determined in Step-4 above. Please refer ***Exhibit A*** for detailed analysis.

6. ***Determine the Fair Value of each CCPS Series A1 and Series A2 of Oxyzo*** which will get converted on certain terms and conditions as mentioned above in **Section 5.4.2**. Refer ***Exhibit C-1*** for detailed analysis.

6.2 Valuation Opinion

The share exchange ratio has been estimated based on the relative valuation of both the companies, based on methodologies applied for their valuation (as described in this report above); the qualitative factors relevant to companies, industry and business outlook, and the key underlying assumptions.

Based on the valuation analysis of the businesses of the Companies, in my assessment, the share exchange ratio for the purpose of amalgamation should be:

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Summary of computation of share exchange ratio as on March 31st, 2023 is given below:

Share Exchange Ratio between Oxyzo and Zfirst shareholders		
Oxyzo Financial Services Private Limited ("Oxyzo") Instruments to be issued (a)	CCPS Series A1	CCPS Series A2
Per Share Value for Oxyzo (a)	INR 1,125.00	INR 1,125.00
Per Share Value for Zfirst Technologies Private Limited ("Zfirst") (b)	INR 223.7393	INR 223.7393
Rounded Share Exchange Ratio - Number of Oxyzo's CCPS Series A1 for 1 Share of Zfirst	**0.1988794**	NA
Rounded Share Exchange Ratio - Number of Oxyzo's CCPS Series A2 for 1 share of Zfirst	NA	**0.1988794**
Consideration towards CCPS Series A1 / A2 (c)	**INR 599,859,000**	**INR 239,387,114**
No. of Zfirst' Shares to be Purchased (c)	**2,681,062**	**1,069,938**
No. of Oxyzo' CCPS Series A1 / A2 to be Issued (d)	**533,208**	**212,789**

Notes:

(a) CCPS Series A1 is immediately convertible upon issuance in 1:1 equity share, thus has been considered equivalent to per share value of Equity Share of INR 1125.0 as concluded in this report. Further, CCPS Series A2 will become convertible only upon certain milestone specified in the proposed commercial agreement. For fair value calculation of CCPS Series A2, refer ***Exhibit C-1***.

(b) Refer ***Exhibit B-2***.

(c) Based on the commercial understanding between the seller and the buyer, consideration of INR 599.86 million will be paid in the form of CCPS Series A1 and the remaining consideration will get paid in the form of CCPS Series A2.

(d) Based on the Share Exchange Ratio determined.

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VII. APPRAISER BIOS AND CREDENTIALS

Manuj Singhal, Registered Valuer – Securities or Financial Assets
B.Tech, PGDM, CFA, FRM

Manuj Singhal is an engineer as well MBA graduate from Lal Bahadur Shashtri Institute of Management, Delhi and has been trained with one of the leading finance and accounting business process outsourcing company. His core area of specialization is business valuation for Merger & Acquisition, PPA allocation, Regulatory compliance, ESOP valuation, tangible assets valuation, valuation of complex securities including warrants, preferred instruments and derivatives. Presently, he is dealing with valuation requirements under regulatory, compliance, financial reporting, investments and M&A purposes, primarily for Indian corporates.

During his stint at EXL Services, he lead the valuation team for large US based analytics firm dealing with numerous valuations under Internal Revenue Code (IRC) and US GAAP including 409A Common Stock valuation, 142 Goodwill, 141 Purchase Price Allocation, 133 Derivative etc.

He is also a registered valuer in Asset Class "Securities or Financial Assets" with registration number IBBI/RV/05/2018/10425 and has conducted a large number of valuations under Insolvency and Bankruptcy code, Companies act, Income tax and other regulations.

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VIII. CONDITIONS AND LIMITATIONS

8.1 Valuation Framework

The report is prepared solely for the purpose stated in the Engagement Letter and should not be used for any other purpose. Except as specifically stated in the report, the report and its contents may not be quoted or referred to, in whole or in part, in any registration statement, prospectus, public filing, loan agreement, or other agreement or document without the prior written approval of Registered Valuer. Except as set forth in this report, the report is prepared for Client use only and may not be reproduced or distributed to any third parties without Registered Valuer's prior written consent.

8.2 Scope of Analysis

The appraisal of any financial instrument or business is a matter of informed judgment. The accompanying appraisal has been prepared on the basis of information and assumptions set forth in the attached report, its appendices, underlying work papers, and these limiting conditions and assumptions.

8.3 Nature of Opinion

Neither the opinion nor the report provided or prepared by Registered Valuer are to be construed as a fairness opinion as to the fairness of an actual or proposed transaction, a solvency opinion, or an investment recommendation, but, instead, are the expression of Registered Valuer' determination of the fair value of assets between a hypothetical willing buyer and a hypothetical willing seller in an assumed transaction on an assumed valuation date. For various reasons, the price at which the assets might be sold in a specific transaction between specific parties on a specific date might be significantly different from the fair market value as expressed in the report.

8.4 Basis of analysis and Assumptions considered

Registered Valuer's analysis:

a) is based on the present financial condition and significant future business plans of the Client and its assets as of the valuation date;
b) assumes that as of the valuation date the Client and its assets will continue to operate as configured as a going concern;
c) assumes that the current level of management expertise and effectiveness would continue to be maintained and that the character and integrity of the enterprise through any sale, reorganization, exchange, or diminution of the owners' participation would not be materially or significantly changed; and
d) assumes that the Company had no undisclosed real or contingent assets or liabilities, no unusual obligations or substantial commitments, other than in the ordinary course of business, nor had any litigation pending or threatened that would have a material effect on the analysis other than those considered for valuation calculation.

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e) is based on various representations given by the management in relation to the fair value of certain assets & liabilities and future business plans.

8.5 Lack of Verification of Information Provided

With the exception of any provisional financial statements, Valuer has relied on information supplied by the Client without audit or verification. Valuer have assumed that all information furnished is complete, accurate and reflects Client's management's good faith efforts to describe the status and prospects of the Client at the valuation date from an operating and a financial point of view. As part of this engagement, Valuer has relied upon publicly available data from recognized sources of financial, industry, or statistical information, which have not been verified. Moreover, Valuer have very limited information available in respect of fair value the non-marketable investments, hence relied on the book value of the assets. Book Value of assets may or may not be an indicator of fair value.

8.6 Subsequent Events

The terms of engagement are such that Valuer have no obligation to update this report or to revise the valuation because of events and transactions occurring subsequent to the date of the valuation unless Valuer are engaged to provide valuations in the future.

8.7 Legal Matters

Valuer assumes no responsibility for legal matters including interpretations of either the law or contracts. Valuer have not made any investigation of legal title and has assumed that all owners' claims to property are valid. Valuer have given no consideration to liens or encumbrances except as specifically stated in financial statements provided by management. Valuer have assumed that all required licenses, permits, etc. are in full force and effect. Valuer assumes that all applicable federal, state, local zoning, environmental and similar laws and regulations have and continue to be complied with by Client. Valuer assumes no responsibility for the acceptability of the valuation approaches used in report as legal evidence in any particular court or jurisdiction. The suitability of report and opinion for any legal forum is a matter for Client and Client's legal advisor to determine.

8.8 Testimony

Registered Valuer and his team, consultants and agents shall not provide any testimony or appear in any legal proceeding unless Valuer coordinates such testimony.

8.9 Other Limitations

- Registered Valuer has independent of the shareholders, directors and management of the company and do not have any financial association with the shareholders, directors and management of the company other than receipt of fees in connection with the professional services provided.

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- The report is based on the financial projections provided to us by the management of the Company and thus the responsibility for forecasts and the assumptions on which they are based is solely that of the Management of the Company and Valuer do not provide any confirmation or assurance on the achievability of these projections. It must be emphasized that profit forecasts necessarily depend upon subjective judgement.

- The valuation worksheets prepared for the exercise are proprietary to Valuer and cannot be shared. Any clarifications on the workings will be provided on request, prior to finalizing the Report, as per the terms of engagement.

- I acknowledge that I have no present or contemplated financial interest in the Company. My fees for this valuation are based upon normal billing rates, and not contingent upon the results or the value of the business or in any other manner. I have no responsibility to modify this report for events and circumstances occurring subsequent to the date of this report.

- The figures presented in the body of report may have been calculated using electronic spreadsheets which calculate figures up to a precision of several decimal points. While rounded figures are carried to the body of the report at each stage, the higher precision unrounded numbers continue to be used in the computations. Any minor difference in figures observed on manual calculation of figures within the body of the report could be attributable to such rounding off.

- I have not attempted to confirm whether or not all assets of the business are free and clear of liens and encumbrances, or that the owner has good title to all the assets.

- I have been informed by management that there are no environmental or toxic contamination problems, any significant lawsuits, or any other undisclosed contingent liabilities which may potentially affect the business, except as may be disclosed elsewhere in this report. I have assumed that no costs or expenses will be incurred in connection with such liabilities, except as explicitly stated in this report.

- The report and conclusion of value are not intended by the valuer and should not be construed by the reader to be investment advice in any manner whatsoever. The conclusion of value represents the considered opinion, based on information furnished to them by the client and other sources. Valuer does not express any opinion on the suitability or otherwise of entering into any transaction with the Company.

- Registered Valuer has made no investigation of title to property, and assume that the owner's claim to the property is valid. Valuer has not attempted to confirm whether or not all assets of the business are free and clear of liens and encumbrances or that the entity has good title to all assets.

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Valuation Exhibits for Determination of Share Exchange Ratio

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Determination of Share Exchange Ratio

Exhibit A

Valuation As of 31st March, 2023

Share Exchange Ratio between Oxyzo and Zfirst shareholders		
Oxyzo Financial Services Private Limited ("Oxyzo") Instruments to be issued (a)	CCPS Series A1	CCPS Series A2
Per Share Value for Oxyzo (a)	INR 1,125.00	INR 1,125.00
Per Share Value for Zfirst Technologies Private Limited ("Zfirst") (b)	INR 223.7393	INR 223.7393
Rounded Share Exchange Ratio - Number of Oxyzo's CCPS Series A1 for 1 Share of Zfirst	**0.1988794**	NA
Rounded Share Exchange Ratio - Number of Oxyzo's CCPS Series A2 for 1 share of Zfirst	NA	**0.1988794**
Consideration towards CCPS Series A1 / A2 (c)	**INR 599,859,000**	**INR 239,387,114**
No. of Zfirst' Shares to be Purchased (c)	**2,681,062**	**1,069,938**
No. of Oxyzo' CCPS Series A1 / A2 to be Issued (d)	**533,208**	**212,789**

Notes:

(a) CCPS Series A1 is immediately convertible upon issuance in 1:1 equity share, thus has been considered equivalent to per share value of Equity Share of INR 1125.0 as concluded in this report. Further, CCPS Series A2 will become convertible only upon certain milestone specified in the proposed commercial agreement. For fair value calculation of CCPS Series A2, refer ***Exhibit C-1***.

(b) Refer ***Exhibit B-2***.

(c) Based on the commercial understanding between the seller and the buyer, consideration of INR 599.86 million will be paid in the form of CCPS Series A1 and the remaining consideration will get paid in the form of CCPS Series A2.

(d) Based on the Share Exchange Ratio determined.

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Oxyzo Financial Services Private Limited
Zfirst Technologies Private Limited

Exhibit A-1

Determination of Equity Value per Share
Valuation As of 31st March, 2023

Amount in INR, unless stated otherwise

Valuation Approach	Oxyzo Financial Services Private Limited ("Oxyzo")		Zfirst Technologies Private Limited ("Zfirst")	
	Value per share	Weightage (%)	Value per share	Weightage (%)
Asset Approach*	Not Aplicable	0%	Not Aplicable	0%
Market Approach	Not Aplicable**	0%	Not Aplicable^^	0%
Income Approach[1]	**1125.00**	100%	**223.7393**	100%
Weighted Average Value per Common Equity share on a fully diluted basis (in INR)	**INR 1125.00**		**INR 223.7393**	
Share Exchange Ratio (Rounded)	**0.19887938**			

Exchange Ratio:

533,208 CCPS Series A1 of Oxyzo of INR 10 each fully paid up for every 2,681,062 equity shares of Zfirst of INR 10 each fully paid up. Refer to ***Exhibit A.***
212,789 CCPS Series A2 of Oxyzo of INR 10 each fully paid up for every 1,069,938 equity shares of Zfirst of INR 10 each fully paid up. Refer to ***Exhibit A***.

* The asset approach is more suitable for companies that are planning to sell their assets or liquidate, rather than companies that intend to continue operating as a going concern. Valuer understands that Oxyzo is an advanced stage company with significant operations, whereas asset approach does not captures the intrinsic value of the business in a "going concern scenario".

** Considering that the Companies are in very high growth stage. Thus, reliance over the market multiple approach has not been considered appropriate.
^^ Zfirst is in the early stage of operations and we didn't find good comparable for the multiples analysis. Hence, Valuer not relied upon Market Approach analysis.

[1] Considering the nature, stage, and size of operations and the availability of long term projections with the Management, we have given 100% weightage to Income approach. Refer to ***Exhibit B-1*** for Oxyzo ***and Exhibit B-2*** for Zfirst.

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Valuation Exhibits of Oxyzo Financial Services Private Limited

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Oxyzo Financial Services Private Limited

Exhibit B-1

Valuation Summary -Income Approach

Valuation As of 31st March, 2023

Amount in INR millions, unless stated otherwise

SHARE VALUATION SUMMARY			
S.No.	Particulars		Amount
A	**Total Equity Value (a)**	A	**78,396**
B	Plus: Cash Proceeds from Options exercise (b)	B	4,124
C	**Total Equity Value (including Cash proceeds from options granted)**	C = A+B	**82,521**
D	Number of Common Equity Shares (including CCPS and OCRPS) on fully diluted basis (c)	D	73,381,708
E	**Concluded Value per Common Equity share on a fully diluted basis (in unit INR) (Rounded)**	E = C/D	**INR 1,125.0**

Notes:

(a) Refer ***Exhibit F-1***.

(b) Option outstanding count and weight average exercise price has been considered from the FY 2023 audited statement. Further, remaining counts which are not yet granted has been considered at current stock price.

(c) As per as per the information provided by Management, number of common equity shares on fully diluted basis includes Compulsorily Convertible Preference Shares (CCPS) and Optionally Convertible Redeemable Preference Shares (OCRPS). CCPS and OCRPS or both shall be convertible into equity shares in the ratio of 1:1.

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Oxyzo Financial Services Private Limited

Exhibit C-1

Fair Value of CCPS Series A2

Valuation As of 31st March, 2023

Amount in INR, unless stated otherwise

Total Consideration (a)	839,246,114
Aggregate consideration towards CCPS Series A1 (b)	599,859,000
Remaining consideration towards CCPS Series A2 (b)	**239,387,114**
Pre-agreed issue price of CCPS Series A2 (a)	1,125
Total CCPS Series A2 to be issued	212,789

	Scenario 1	Scenario 2	Scenario 3	Scenario 4	Scenario 5
Fair Value of Equity at the time of Conversion (c) [a]	INR 500	INR 1,000	INR 1,125	INR 1,500	INR 2,000
Number of CCPS Series A2	212,789	212,789	212,789	212,789	212,789
Pre-agreed issue price of CCPS Series A2 as per board resolution (a) [b]	INR 1,125	INR 1,125	INR 1,125	INR 1,125	INR 1,125
Conversion Ratio - [b] / [a]	2.25	1.13	1.00	0.75	0.56
Number of Equity shares upon conversion of CCPS Series A2	478,774	239,387	212,789	159,591	119,694
Aggregate Fair Value of Converted Equity Shares on Conversion Date (d)	**239,387,114**	**239,387,114**	**239,387,114**	**239,387,114**	**239,387,114**

	Milestones	Within 9 Months	Between 9 to 12 months	Between 1 year and 2 year	Between 2 year and 3 year	Between 3 year and 4 year
		3/31/2024	*5/31/2024*	*5/31/2025*	*5/31/2026*	*5/31/2027*
Number of Branches	*more than 125 units*	130.00	170.00	210.00	260.00	310.00
Assets under Management (AUM)	*more than INR 500 crores*	**INR 400**	**INR 650**	**INR 900**	**INR 1200**	**INR 1500**
Gross Non-Performing Assets (GNPA)	*less than 3.0%*	<3.0%	<3.0%	<3.0%	<3.0%	<3.0%
Cumulative Probability (of achieving all milestones) (d)		80%	100%	100%	100%	100%
Term to conversion date		0.75	1.00			
Aggregate Value of Oxyzo' Series A2 CCPS upon conversion		**239,387,114**				
Consideration Value towards Series A2 CCPS agreed		**239,387,114**				
Number of shares Oxyzo's CCPS Series A2 Shares based on pre-agreed issue price		**212,789**				
Fair Value per Oxyzo's CCPS Series A2 (e)		**1,125**				

Notes:

(a) Based on fair valuation of equity of Zfirst Technologies, the consideration shares to be transferred to Oxyzo are valued at INR 839.24 million.

(b) As per bard resolution, we understand that CCPS Series A1 worth INR 599.86 million will get issued and CCPS Series A2 will be issued for the remaining consideration amount. Please refer ***Exhibit-A*** for detailed analysis.

(c) Based on the proposed commercial agreement between the seller and the buyer.

(d) Estimates are provided by the Management of the Company. Further, considering that the milestone CCPS will get converted within 1 year, we have considered undiscounted value as proxy to the fair value of CCPS Series A2.

(e) In each scenario, Aggregate Value of Converted Equity Shares is equivalent to initial consideration value towards CCPS Series A2, thus fair value per CCPS Series A2 has been considered equivalent to Equity share as on the valuation Date (ignoring time value of money being very short term (less than a year)).

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Oxyzo Financial Services Private Limited

Exhibit D-1

Profit and Loss Statement

Valuation As of 31st March, 2023

Amount in INR millions, unless stated otherwise

S.No.	Particulars	FY 2021-22	FY 2022-23	FY 2023-24	FY 2024-25	FY 2025-26	FY 2026-27
		Apr - Mar	Apr - Mar	Apr - Mar	Apr - Mar	Apr - Mar	Apr - Mar
A	**REVENUE**	**Audited**	**Audited**	**Projected**	**Projected**	**Projected**	**Projected**
	Revenue from Operations						
	Interest Income	2,984	5,351	8,827	13,364	17,525	22,027
	Fee and Commission Income	134	170	268	282	295	359
	Net Gain on Fair Value Changes	12	90				
	Total Revenue	**3,130**	**5,612**	**9,095**	**13,646**	**17,820**	**22,386**
	y-o-y Growth (%)	*NA*	*79.3%*	*62.1%*	*50.0%*	*30.6%*	*25.6%*
B	Interest Expenses	1,430	1,833	3,987	6,547	8,663	10,841
C	**Net Revenues**	**1,700**	**3,779**	**5,108**	**7,098**	**9,157**	**11,545**
D	**EXPENSES**						
	Impairment on Financial Instruments	137	277	483	381	390	399
	Employees Benefit Expenses	458	730	852	1,438	2,053	2,625
	General and Administrative Expenses			392	587	721	869
	Other Expenses	154	175	178	301	430	549
	Depreciation, Amortization and Impairment Expense	3	7	10	15	20	25
	Total Expenses	**752**	**1,189**	**1,917**	**2,722**	**3,614**	**4,468**
E	**PBT before Investment and Other Income**	**948**	**2,591**	**3,191**	**4,377**	**5,542**	**7,077**
	As a % of Revenue	*30.3%*	*46.2%*	*35.1%*	*32.1%*	*31.1%*	*31.6%*
F	Other Income	3	6	217	340	443	548
G	Investment Income			334	295	315	361
	PBT	**951**	**2,597**	**3,742**	**5,013**	**6,301**	**7,986**
H	**Tax Expenses**						
	Current Tax	271	694	942	1,262	1,586	2,010
	Deferred-tax Charge/(Benefit)	(13)	(63)				
I	**PAT**	**693**	**1,965**	**2,800**	**3,751**	**4,715**	**5,976**

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Oxyzo Financial Services Private Limited

Exhibit E-1

Balance Sheet

Valuation As of 31st March, 2023

Amount in INR millions, unless stated otherwise

S.No.	Particulars	31-Mar-22	31-Mar-23	31-Mar-24	31-Mar-25	31-Mar-26	31-Mar-27
		Audited	Audited	Projected	Projected	Projected	Projected
A	**Equity and Liabilities**						
A.1	**Shareholders' Funds**						
	Equity Share Capital	514.77	536.79	536.79	536.79	536.79	536.79
	Instruments Entirely Equity in Nature	75.58	143.83	143.83	143.83	143.83	143.83
	Other Equity	13,332.52	22,269.09	25,069.26	28,820.13	33,534.98	39,510.59
		13,922.87	**22,949.71**	**25,749.88**	**29,500.75**	**34,215.60**	**40,191.20**
A.2	**Non-Financial Liabilities**						
	Provisions	30.23	30.67	30.67	30.67	30.67	30.67
	Other Non-Financial Liabilities	30.97	51.99	51.99	51.99	51.99	51.99
	Current Tax Liabilities (Net)	25.92	80.54	80.54	80.54	80.54	80.54
		87.12	**163.20**	**163.20**	**163.20**	**163.20**	**163.20**
A.3	**Financial Liabilities**						
	Derivatives Financial Instruments	9.42	0.08				
	Borrowings	20,147.87	31,256.96	56,384.85	80,763.16	104,720.00	128,552.38
	Payables and Other Financial Liabilities	224.69	1,406.46	511.12	758.36	1,516.36	1,985.01
	Margin Money from Borrowers	*96.35*	*653.62*				
	Interest Accrued but not Due on Margin Money	*1.79*	*11.82*				
	Loans Pending Disbursement	*76.99*	*595.24*				
	Payables	*49.42*	*145.77*				
	Other Liabilities	*0.13*	-				
		20,381.98	**32,663.50**	**56,895.97**	**81,521.51**	**106,236.36**	**130,537.39**
	Total	**34,391.97**	**55,776.40**	**82,809.04**	**111,185.46**	**140,615.15**	**170,891.79**
B	**Application of Funds**						
B.1	**Non-Financial Assets**						
	Gross Fixed Assets (including Tangible and Intangible Assets)	14.47	23.02	48.46	93.56	133.86	196.16
	Less: Accumulated Depreciation (including Tangible and Intangible Assets)	6.05	8.78	18.71	33.21	53.12	78.42
	Net Fixed Assets (including Tangible and Intangible Assets)	**8.42**	**14.24**	**29.75**	**60.35**	**80.74**	**117.74**
	Investment Property and Non-Current Assets held for Sale	14.99	13.13				
	Current-tax Assets (Net)	39.79	30.60				
	Deferred-tax Assets (Net)	66.36	134.81	194.27	260.22	327.10	413.01
	Other Non-Financial Assets	8.70	6.03				
		138.25	**198.81**	**224.02**	**320.57**	**407.84**	**530.74**
B.2	**Financial Assets**						
	Derivatives Financial Instruments	2.36	23.11				
	Investments	3,364.81	7,536.26	6,532.99	8,607.11	8,897.52	11,044.58
	Receivables	11.03	-				
	Loans	25,370.50	46,600.40	73,961.67	100,725.79	128,957.88	156,486.72
	Interest Accrued on Loans	30.69	115.55	115.55	115.55	115.55	115.55
	Cash and Cash Equivalents	5,468.94	1,295.57	1,397.62	1,137.97	1,752.76	1,923.21
	Other Financial Assets	5.39	6.70	577.19	278.47	483.60	790.99
	Margin Money Against Borrowings	2.08	-				
	Interest Accrued on Margin Money Against Borrowings	0.01	-				
	Other Assets	3.29	6.70				
		34,253.72	**55,577.59**	**82,585.02**	**110,864.89**	**140,207.31**	**170,361.05**
	Total	**34,391.97**	**55,776.40**	**82,809.04**	**111,185.46**	**140,615.15**	**170,891.79**

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Oxyzo Financial Services Private Limited

Exhibit F-1

Discounted Cashflow Analysis

Valuation As of 31st March, 2023

Amount in INR millions, unless stated otherwise

S. No.	Particulars		DISCOUNTED CASH FLOW METHOD FY 23-24 Projected Apr-Mar	FY 24-25 Projected Apr-Mar	FY 25-26 Projected Apr-Mar	FY 26-27 Projected Apr-Mar
A	**PBT before Investment and Other Income**		**3,191**	**4,377**	**5,542**	**7,077**
B	Less: Current Tax		803	1,102	1,395	1,781
C	**Net Income**		**2,388**	**3,275**	**4,148**	**5,296**
D	Add: Depreciation		10	15	20	25
E	**Gross Cash Flows to Firm**		**2,398**	**3,290**	**4,167**	**5,321**
F	Period Adjustment		1.0	1.0	1.0	1.0
G	**Adjusted Cash Flows to Firm**		**2,398**	**3,290**	**4,167**	**5,321**
H	Less: Capital Expenditure		(25)	(45)	(40)	(62)
I	Add: (Incr)/Dec in Working Capital		(27,494)	(26,218)	(27,679)	(27,368)
J	Add/(Less) Net Borrowings		23,867	24,378	23,957	23,832
K	**Free Cash Flows to Equity**		**(1254)**	**1405**	**405**	**1724**
	Discount rate (a)	17.3%				
	Period (in Years)		1.00	1.00	1.00	1.00
	Mid-Year Adjustment (in Years)		0.50	1.50	2.50	3.50
	Discount Factor (Mid-Year)		0.92	0.79	0.67	0.57
L	**Discounted Cash Flows**		**(1,158)**	**1,106**	**272**	**987**
M	**PV of Annual Cash Flows**	**1,207**				
	Terminal Value Calculation					
	Terminal Year LTM Book Value	40,191				
	Selected Multiple (b)	2.95				
	Exit value	118,478				
	Discount Factor for Exit Terminal year	0.57				
N	**PV of Terminal Value**	**67,840**				
O	**Operating Equity Value**	**69,048**				
	Add: Investments (c)	7,497				
	Add: Fair Value of Investments in Zfirst (d)	441				
	Add: Cash and Cash Equivalents	1,411				
P	**Total Equity Value**	**78,396**				

Notes:

(a) Refer ***Exhibit H-1*** for discount rate calculation.

(b) Oxyzo is a fast-growing NBFC, having a strong presence pan India. The Company has posted tremendous growth in loan book size in recent years and is expecting similar growth in the projected period. Therefore, based on the large size of Oxyzo, the high growth trend observed and expected during the estimation period, and the significant growth estimated in the terminal exit year, Valuer has selected the Price to Book Value multiple between the third quartile and the high range of multiples for the guideline public comparable and applied it to the book value of Oxyzo as of the Valuation Date. Refer ***Exhibit G-1*** for guideline public comparables' multiple data analysis.

(b) As information provided by the management, the Company has recently made investments in some companies. As confirmed by the management, we have considered the book value of the investments as proxy to the fair value for our valuation analysis.

(d) Please refer ***Exhibit B-2*** for detailed analysis.

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Oxyzo Financial Services Private Limited

Exhibit G-1

Public Companies - Multiple Analysis

Valuation As of 31st March, 2023

Guideline Public Comparable *(In INR millions, except per share data)*							
	Stock Price	Market	% of 52-Week		Shares	Book Value	P/BV
Company Name	3/31/2023	Cap	High	Low	Out.	3/31/2023	Multiple
Ujjivan Financial Services Limited	256.20	31,180.0	81.8%	249.0%	–	264.9	0.97x
Spandana Sphoorty Financial Limited	532.85	37,823.4	81.5%	185.9%	71.0	436.6	1.22x
IndoStar Capital Finance Limited	104.05	14,159.1	41.3%	100.9%	136.1	228.6	0.46x
Capri Global Capital Limited	652.45	134,504.4	78.6%	120.4%	206.2	192.8	3.38x
Poonawalla Fincorp Limited	290.91	224,674.7	84.6%	139.1%	767.9	89.6	3.25x
Shriram Finance Limited	1242.02	471,722.2	82.3%	118.5%	374.4	1,162.1	1.07x
Muthoot Finance Limited	959.40	393,399.2	69.3%	105.3%	401.4	539.7	1.78x
						1st Quartile	1.02x
						Median	1.22x
						Mean	1.73x
						3rd Quartile	2.51x
						Low	0.46x
						High	3.38x

Source: S&P Capital IQ

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Oxyzo Financial Services Private Limited

Exhibit H-1

Computation of Cost of Equity
Valuation As of 31st March, 2023

	Computation of Cost of Equity					
	Cost of Equity as per CAPM Formula					
	Ke	=	RFR +	β*(EMR - RFR) +	CSRP	
	where,					
	Ke	=	Cost of Equity			
	RFR	=	Risk Free Return			
	β	=	Beta Coefficient			
	EMR	=	Expected Market Return			
	CSRP	=	Company Specific Risk Premium			
A	**RFR**					
	Risk Free Return is taken as rate of return on 10 year Zero Coupon Bonds					**7.47%**
B	**Beta is assumed to be**					**1.26**
	(source: Refer Appendix A.)					
C	**ERP**					**7.00%**
	(source: Based on various long term studies conducted internally).					
D	**Company Specific Risk Premium**					**1.0%**
	Company Specific Risk Premium or CSRP is the additional risk associated with the company pertaining to its size of operations, leverage, marketability, and other specific operational risks.					
E	**Cost of Equity**					
	Ke	=	RFR +	β*ERP+	CSRP	
		=	**17.3%**			

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Valuation Exhibits of Zfirst Technologies Private Limited

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Zfirst Technologies Private Limited

Exhibit B-2

Valuation Summary

Valuation As of 31st March, 2023

Amount in INR Mn, unless stated otherwise

SHARE VALUATION SUMMARY			
S. No.	Particulars		Amount
A	Enterprise Value	A	1,252.7
B	Add: Cash (a)	B	30.7
C	Less: Debt (a)	C	(3.4)
D	**Total Value of Equity Holders (including CCPS)**	**D = A+B+C**	**1,280.0**
E	Number of Common Equity Shares on fully diluted basis (b)	E	5,721,100
F	**Value per Common Equity Share on fully diluted basis**	**F = D/E**	**INR 223.7393**

Notes:

(a) Refer ***Exhibit D-2.***

(b) As information provided by the management, the Compulsorily Convertible Preference Shares (CCPS) of the Company will be convertible into equity shares in the ratio of 1:1. ***Refer Exhibit G-2.***

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Zfirst Technologies Private Limited

Exhibit C-2

Profitability Statement

Valuation As of 31st March, 2023

Amount in INR Mn, unless stated otherwise

S. No.	Particulars	FY 21-22	FY 22-23	FY 23-24	FY 24-25	FY 25-26	FY 26-27	FY 27-28	FY 28-29	FY 29-30	FY 30-31	FY 31-32
		Audited	Audited	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected	Projected
		4'Feb-31'Mar	Apr-Mar	Apr-Mar	Apr-Mar	Apr-Mar	Apr-Mar	Apr-Mar	Apr-Mar	Apr-Mar	Apr-Mar	Apr-Mar
A	**Revenues**											
	Income from Services	-	31.0	126.5	217.4	305.4	389.0	454.0	522.1	574.3	614.5	645.2
	Total Net Revenues	**-**	**31.0**	**126.5**	**217.4**	**305.4**	**389.0**	**454.0**	**522.1**	**574.3**	**614.5**	**645.2**
	y-o-y Growth (%)	*NA*	*NA*	*308.8%*	*71.8%*	*40.4%*	*27.4%*	*16.7%*	*15.0%*	*10.0%*	*7.0%*	*5.0%*
B	**Expenses**											
	Credit Cost	-	-	8.1	5.3	7.8	11.8	13.2				
	Employee Benefit Expenses	-	3.8	62.1	77.0	97.6	103.7	116.1				
	Other Expenses	0.9	13.7	50.1	72.4	95.3	124.0	132.7				
	Total Expenses	**0.9**	**17.5**	**120.2**	**154.8**	**200.6**	**239.5**	**262.1**	**301.4**	**331.5**	**354.7**	**372.5**
C	**EBITDA**	**(0.9)**	**13.5**	**6.3**	**62.7**	**104.7**	**149.5**	**191.9**	**220.7**	**242.8**	**259.7**	**272.7**
	As a % of Net Revenues	*0.0%*	*43.5%*	*5.0%*	*28.8%*	*34.3%*	*38.4%*	*42.3%*	*42.3%*	*42.3%*	*42.3%*	*42.3%*
	Capital Expenditure (a)	**-**	**5.2**	**18.5**	**3.5**	**36.1**	**9.0**	**3.9**	**4.5**	**5.0**	**5.3**	**5.6**
	Working Capital (a)	**1.0**	**14.9**	**25.3**	**43.5**	**61.1**	**77.8**	**90.8**	**104.4**	**114.9**	**122.9**	**129.0**
	As % of Revenue	*0.0%*	*48.0%*	*20.0%*	*20.0%*	*20.0%*	*20.0%*	*20.0%*	*20.0%*	*20.0%*	*20.0%*	*20.0%*
	Change in Working Capital	**-**	**(13.9)**	**(10.5)**	**(18.2)**	**(17.6)**	**(16.7)**	**(13.0)**	**(13.6)**	**(10.4)**	**(8.0)**	**(6.1)**

Notes:

(a) Capital Expenditure and Working Capital estimates are based on discussion with Management.

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Zfirst Technologies Private Limited *Exhibit D-2*

Balance Sheet

Valuation As of 31st March, 2023

Amount in INR Mn, unless stated otherwise

S.No.	Particulars	31-Mar-22	31-Mar-23
		Audited	Audited
A	**Equity and Liabilities**		
A.1	**Shareholders' Funds**		
	Equity Share Capital	3.1	37.5
	Compulsory Convertible Preference Shares (CCPS)	19.7	19.7
	Reserves & Surplus	(0.9)	(8.0)
		21.9	49.2
A.2	**Non-Current Liabilities**		
	Lease Liability	-	2.3
		-	2.3
A.3	**Current Liabilities**		
	Trade Payables	0.0	3.5
	Customer Repayment	-	0.9
	Others Financial Liablities	-	1.7
	Lease Liability	-	1.1
	Other Current Liabilities	0.0	1.8
		0.0	8.9
	Total	**21.9**	**60.5**
B	**Application of Funds**		
B.1	**Non-Current Assets**		
	Fixed Assets		
	Gross Fixed Assets (including RoU)	-	5.2
	Less: Accumulated Depreciation	-	1.1
	Net Fixed Assets	-	4.0
	Other Financial Assets	1.0	0.3
	Deferred-tax Assets	-	3.0
		1.0	7.4
B.2	**Net Current Assets**		
	Trade Receivable	-	16.6
	Cash and Cash Equivalents	20.9	30.7
	Other Current Assets	-	5.8
		20.9	53.1
	Total	**21.9**	**60.5**

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Zfirst Technologies Private Limited ***Exhibit E-2***

Discounted Cashflow Analysis

Valuation As of 31st March, 2023

Amount in INR Mn, unless stated otherwise

S. No.	Particulars		DISCOUNTED CASH FLOW METHOD									
			FY 23-24	FY 24-25	FY 25-26	FY 26-27	FY 27-28	FY 28-29	FY 29-30	FY 30-31	FY 31-32	Terminal
			Projected Apr-Mar	Projected Apr-Mar	Projected Apr-Mar	Projected Apr-Mar	Projected Apr-Mar	Projected Apr-Mar	Projected Apr-Mar	Projected Apr-Mar	Projected Apr-Mar	Projected
A	EBITDA		6.3	**62.7**	**104.7**	**149.5**	**191.9**	**220.7**	**242.8**	**259.7**	**272.7**	**286.4**
B	Less: Tax Depreciation		(3.5)	(6.0)	(10.6)	(14.4)	(11.2)	(8.6)	(7.2)	(6.4)	(6.1)	(6.1)
C	EBIT		**2.8**	**56.7**	**94.2**	**135.1**	**180.7**	**212.1**	**235.6**	**253.3**	**266.7**	**280.3**
D	Less: Current Tax		0.0	13.1	23.7	34.0	45.5	53.4	59.3	63.8	67.1	70.5
E	**Net Income**		**2.8**	**43.5**	**70.5**	**101.1**	**135.2**	**158.7**	**176.3**	**189.6**	**199.6**	**209.8**
F	Add: Depreciation		3.5	6.0	10.6	14.4	11.2	8.6	7.2	6.4	6.1	6.1
G	**Gross Cash Flows to Firm**		**6.3**	**49.5**	**81.0**	**115.5**	**146.4**	**167.3**	**183.5**	**196.0**	**205.6**	**215.8**
H	Period Adjustment		1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0	1.0
I	**Adjusted Cash Flows to Firm**		**6.3**	**49.5**	**81.0**	**115.5**	**146.4**	**167.3**	**183.5**	**196.0**	**205.6**	**215.8**
J	Less: Capital Expenditure		(18.5)	(3.5)	(36.1)	(9.0)	(3.9)	(4.5)	(5.0)	(5.3)	(5.6)	(6.1)
K	Add: (Incr)/Dec in Working Capital		(10.5)	(18.2)	(17.6)	(16.7)	(13.0)	(13.6)	(10.4)	(8.0)	(6.1)	(6.5)
L	**Free Cash Flows to Firm**		**(22.6)**	**27.9**	**27.4**	**89.8**	**129.5**	**149.2**	**168.1**	**182.6**	**193.9**	**203.3**
	Discount rate (a)	**13.5%**										
	Period (in Years)		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
	Mid-Year Adjustment (in Years)		0.50	1.50	2.50	3.50	4.50	5.50	6.50	7.50	8.50	
	Discount Factor (Mid-Year)		0.94	0.83	0.73	0.64	0.57	0.50	0.44	0.39	0.34	
M	**Discounted Cash Flows**		**(21.2)**	**23.0**	**19.9**	**57.6**	**73.3**	**74.3**	**73.8**	**70.7**	**66.1**	
N	**PV of Annual Cash Flows**	**437.5**										
	Terminal Value Calculation											
	Long Term Sustainable growth rate (b)	5.0%										
	Discount Rate (a)	13.5%										
	Capitalization Factor	11.8										
	Terminal Year Value	2,391.8										
O	**PV of Terminal Value**	**815.2**										
P	**Enterprise Value**	**1,252.7**										

Notes:

(a) Refer ***Exhibit F-2*** for discount rate calculation.

(b) We found long term company growth rate at par with long term GDP rate i.e. approximately 5.0%.

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Zfirst Technologies Private Limited

Exhibit F-2

Computation of Cost of Capital
Valuation As of 31st March, 2023

	Computation of Cost of Capital					
	Cost of Equity as per CAPM Formula					
	Ke	=	RFR +	β*(EMR - RFR) +	CSRP	
	where,					
	Ke	=	Cost of Equity			
	RFR	=	Risk Free Return			
	β	=	Beta Coefficient			
	EMR	=	Expected Market Return			
	CSRP	=	Company Specific Risk Premium			
A	**RFR**					
	Risk Free Return is taken as rate of return on 10 year Zero Coupon Bonds					**7.47%**
B	**Beta is assumed to be**					**1.26**
	(source: Refer ***Appendix A***).					
C	**ERP**					**7.00%**
	(source: Based on various long term studies conducted internally).					
D	**Company Specific Risk Premium**					**5.0%**
	Company Specific Risk Premium or CSRP is the additional risk associated with the Company pertaining to its early stage of development, very small size of operations, lack of market presence, forecast achievement risk embedded in high growth forecasts, and other operational risks.					
E	**Cost of Equity**					
	Ke	=	RFR +	β*ERP+	CSRP	
		=	**21.3%**			
F	**Cost of Debt**					
	Based on discussion with the Management, the cost of debt is considered at					
	K_d	**=**	**10.0%**			
G	**WACC**	=	Kd * (1-Tax) * D/(D+E) + Ke * E/(D+E)			
		=	**13.5%**			
	Based on medain capital structure of guideline public comparables. Refer ***Appendix A*** .					

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Zfirst Technologies Private Limited

Exhibit G-2

Shareholding Pattern

Amount in INR

SHAREHOLDING PATTERN				
S.No.	Particulars	No. of Shares	Face Value	Amount
A.	**Common Equity Shares**			
1	Ashish Sharma	1,752,000	10	17,520,000
2	Ashish Ojha	1,071,000	10	10,710,000
3	Abhishek K Sharma	928,000	10	9,280,000
4	Oxyzo Financial Services Private Limited	100	10	1,000
		3,751,100		37,511,000
B.	**Compulsory Convertible Preference Shares (CCPS)**			
1	Oxyzo Financial Services Private Limited	1,970,000	10	19,700,000
		5,721,100		57,211,000

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Zfirst Technologies Private Limited

Appendix A

Guideline Public Comparables - Beta Calculation

Valuation As of 31st March, 2023

COMPANY NAME	Ticker Symbol	Levered Beta (a)	Market Capitalization (MM)	Interest Bearing Debt (MM)	Total Capital	Effective Tax Rate	Unlevered Beta	Equity to Capital
Ujjivan Financial Services Limited	BSE:539874	1.53	31,180.0	46,823.3	87,150.8	25%	0.65	36%
Spandana Sphoorty Financial Limited	NSEI:SPANDANA	1.26	37,823.4	51,188.0	89,013.4	25%	0.62	42%
IndoStar Capital Finance Limited	NSEI:INDOSTAR	0.85	14,159.1	56,040.0	70,199.1	25%	0.21	20%
Capri Global Capital Limited	BSE:531595	0.70	134,504.4	63,623.9	198,128.3	25%	0.52	68%
Poonawalla Fincorp Limited	NSEI:POONAWALLA	1.98	224,624.7	124,399.1	349,056.8	25%	1.40	64%
Shriram Finance Limited	BSE:511218	1.77	471,722.2	1,011,318.3	1,483,040.5	25%	0.68	32%
Muthoot Finance Limited	NSEI:MUTHOOTFIN	1.01	393,399.2	494,328.0	892,225.2	25%	0.52	44%
	Mean	1.30				25%	0.66	44%
	Median	1.26				25%	0.62	42%

Note:

(a) 5 year beta

	Unlevered Beta	Target Equity Market Value	Target Interest Bearing Debt	Tax Rate	Relevered Beta
Mean	0.66	44%	56%	25%	1.29
Median	0.62	42%	58%	25%	1.26

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Zfirst Technologies Private Limited ***Appendix B***

Guideline Public Comparables - Business description
Valuation As of 31st March, 2023

Company Name	Description
Ujjivan Financial Services Limited	Ujjivan Financial Services Limited provides financial services to economically active poor in India. It offers micro and rural finance products, housing loans, personal loans, vehicle loans, institutional loans, gold loans, agri loans, and staff loans, as well as secured and unsecured loans to micro and small enterprises. The company also provides guarantees; and invests in bank deposits, money market instruments, and government securities. As of March 31, 2022, it operated 575 branches. The company was formerly known as Ujjivan Financial Services Private Limited and changed its name to Ujjivan Financial Services Limited in November 2015. Ujjivan Financial Services Limited was incorporated in 2004 and is headquartered in Bengaluru, India.
Spandana Sphoorty Financial Limited	Spandana Sphoorty Financial Limited engages in the microfinance business in India. It provides income generation loans for low-income households; loans against the property; personal loans for business development, purchase of livestock, house construction/renovation, and other needs; gold loans for agriculture, business, and short-term liquidity needs; and interim loans, as well as business loans. The company also offers loans for women to expand their existing income-generating activities, smoothening household cash flows, and acquiring productive assets. It serves low-income customers in semi-urban and rural areas with approximately 1,049 branches. The company was founded in 1998 and is based in Hyderabad, India.
IndoStar Capital Finance Limited	IndoStar Capital Finance Limited, a non-banking financial company, engages in the provision of various financing services to corporates, small and medium enterprises (SMEs), and individual customers in India. The company operates through four segments: Large Corporate, SME, Commercial Vehicle, and Housing Finance. It offers vehicle finance services, including loans for commercial vehicles, farm equipment, four and two-wheelers, and construction equipment, as well as housing finance. The company also provides SME lending products for working capital, business expansion, or any other financing requirement; and corporate lending products, including secured corporate lending, real estate financing, capital market financing, special situation and acquisition financing, and debt capital market solutions. It operates through 404 branches in 22 states across India. The company was incorporated in 2009 and is based in Mumbai, India. IndoStar Capital Finance Limited is a subsidiary of BCP V Multiple Holdings Pte. Ltd.
Capri Global Capital Limited	Capri Global Capital Limited, a non-banking financial company, provides financial services in India. It offers home loans; micro, small, and medium enterprises (MSME) loans; housing loans; construction finance for real estate developers; small business loans for women; emergency credit line guarantee scheme for MSMEs; and gold loan. The company was formerly known as Money Matters Financial Services Limited and changed its name to Capri Global Capital Limited in July 2013. Capri Global Capital Limited was incorporated in 1994 and is based in Mumbai, India.
Poonawalla Fincorp Limited	Poonawalla Fincorp Limited, a non-banking financial company, provides asset finance services in India. It offers loans for CA, CS, doctors, salaried and government employees, home renovation, wedding, travel, and medical emergency; business loans for working capital, MSME, proprietorship, and women; cars, medical equipment, and home loans; loan against property; and auto leasing services. The company also provides insurance products. It operates a network of 242 branches. The company was formerly known as Magma Fincorp Limited and changed its name to Poonawalla Fincorp Limited in July 2021. Poonawalla Fincorp Limited was incorporated in 1978 and is based in Pune, India. Poonawalla Fincorp Limited is a subsidiary of Rising Sun Holdings Pvt Ltd.
Shriram Finance Limited	Shriram Finance Limited, a non-banking financial company, primarily provides commercial vehicle financing services in India. The company offers commercial vehicle loans for commercial goods vehicles, passenger vehicles, tractors and farm equipment, and construction equipment, and multi-utility vehicle, three-wheeler, two-wheeler, gold, and personal loans. It also provides business loans; and working capital loans, including tyre, tax, fuel, and toll finance, as well as vehicle insurance and repair/top-up loans; and fixed and recurring deposits. In addition, the company offers challan discounting services. It serves first time buyers, small road transport operators, and individuals; and micro, small, and medium enterprises (MSMEs) customers consisting of self-employed professionals, wholesale and retail dealers, merchants, builders, small and medium scale manufacturing concerns, and service providers. The company was formerly known as Shriram Transport Finance Company Limited and changed its name to Shriram Finance Limited in November 2022. Shriram Finance Limited was incorporated in 1979 and is based in Mumbai, India.
Muthoot Finance Limited	Muthoot Finance Limited operates as a gold financing company in India. The company offers personal and business loans secured by gold jewelry, or gold loans primarily to individuals and micro finance. It also provides housing finance, gold coins, money transfer, and foreign exchange services; mutual funds and non-convertible debentures; health, home, vehicle, life, and travel insurance products; and vehicle, corporate, and SME loans. In addition, the company generates electric power through windmills in Tamilnadu. As of March 31, 2022, it operated through approximately 4,617 branches in 23 states and 6 Union Territories. The company was founded in 1887 and is headquartered in Kochi, India.

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End of Exhibits 362

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ANNEXURE-7

ZFIRST TECHNOLOGIES PRIVATE LIMITED

Party Name	Amount
Ashish Mittal Advocate	345
KUTUMB DESIGNING AND CONSTRUCTION	9,720
Punita Devi (Owner) Bharatpur	10,100
Shree Goverdhan Doverlopers (Owner) Beawar	29
Ziel Financial Technologies Private Limited	1,91,54,925
	1,91,75,119

	Oxyzo Financial Services Ltd	14,60,48,875.50
Group Code	**Party Name**	**Amount**
OXG-49	Ziel Financing Technologies Pvt. Ltd.	6,38,29,660.44
OXG-44	Ofb Tech Pvt Ltd	6,33,07,615.31
OXG-49	ZFIRST TECHNOLOGIES PRIVATE LIMITED	1,09,00,631.74
OXG-49	TransUnion CIBIL Limited	14,58,120.24
OXG-49	Vivriti Capital Pvt Ltd-Exp	13,37,649.88
OXG-49	Lodha & Co LLP	7,02,000.00
OXG-49	CRIF High Mark Credit Information Services Pvt. Ltd.	5,62,024.44
OXG-50	Andromeda Sales & Distribution P. Ltd	2,99,675.50
OXG-49	ICICI Credit Card-4007	2,56,537.12
OXG-49	Impact Printing Services	2,54,351.00
OXG-50	Star Powerz Digital Technologies Pvt. Ltd.	2,41,280.21
OXG-49	Karza Technologies Pvt Ltd.	2,39,579.44
OXG-52	ATTRACTIVE CAPITAL SERVICE PRIVATE LIMITED	2,00,000.00
OXG-50	Adam Smith Associates Pvt Ltd	1,84,490.50
OXG-50	URBAN MONEY PRIVATE LIMITED	1,64,800.00
OXG-50	LANDMARK FINSERVS	1,34,999.96
OXG-49	NORTHERN ARC CAPITAL LIMITED-Exp	87,314.00
OXG-49	Kundan Kumar Mishra & Associates	84,015.00

OXG-50	ARPIT K AND ASSOCIATES	67,500.00
OXG-50	JJC Corporate Advisory Private Limited	62,437.00
OXG-50	ANY TIME LOAN COMPANY	57,375.00
OXG-50	Triwin Corporate Services	57,374.50
OXG-49	S.N. Dhawan & Co LLP	55,027.00
OXG-50	CKD RETAILS	54,000.00
OXG-50	Moneymax Fingrow Pvt Ltd	54,000.00
OXG-50	RASHMI NEMA	52,875.00
OXG-50	Vivro Capital Advisors Private Limited	52,200.00
OXG-50	Tanvi Sinha	45,000.00
OXG-50	AUM Capital Market Private Limited	45,000.00
OXG-49	RR Madhu	44,888.00
OXG-50	AMARONS CAPITAL ADVISORS	42,749.00
OXG-50	N.S. CORP	40,500.00
OXG-50	SHASHI JAYPRAKASH GUPTA	40,500.00
OXG-49	Cholamandalam MS General Insurance Company Ltd	39,278.00
OXG-50	Bizlane Management Services	38,250.00
OXG-50	NIDHI GOEL	38,250.00
OXG-50	Shikha Bansal	37,350.00
OXG-50	K P S A & ASSOCIATES	37,125.00
OXG-50	Capgate Consultants Pvt Ltd	34,650.00
OXG-50	Mahalakshmi Kandula	33,750.00
OXG-50	BESPOKE SOURCING AND VIRTUAL ASSISTANCE	32,850.00

OXG-49	LIBERTY GENERAL INSURANCE LIMITED	32,116.00
OXG-49	Mudit Makhijani	31,680.00
OXG-50	ATM FIntech Private Limited	31,500.00
OXG-50	Rajesh Singh	28,800.00
OXG-50	TRIDHA VENTURES LLP	28,124.00
OXG-50	FINBUD FINANCIAL SERVICES PRIVATE LIMITED_Expense	27,000.00
OXG-50	March First Consultants Private Limited	27,000.00
OXG-50	Anjima Jain	24,750.00
OXG-49	One97 Communications Ltd	24,433.00
OXG-50	Vinay Kumar Aggarwal DSA	22,680.00
OXG-50	SRS Capital LLP	22,500.00
OXG-50	Rashi Associates	22,500.00
OXG-50	R.S. CONSULTANTS	22,500.00
OXG-50	Shweta A. Kundalia, Consultants	22,500.00
OXG-49	NSE Clearing Limited	22,041.00
OXG-50	MHP Services	21,600.00
OXG-50	3S Capital	20,700.00
OXG-50	M/s Ketan Shah	20,250.00
OXG-49	Prateek Jain	18,550.00
OXG-50	CHASE FLY	18,000.00
OXG-50	Manil Parikh	18,000.00
OXG-50	Narayan Dharmanna Badiger	18,000.00
OXG-50	GROWTHALLY ADVISORS PRIVATE LIMITED	18,000.00
OXG-50	BL Solutions	17,100.00
OXG-50	Varsha Agrawal	17,050.00
OXG-50	Polineni Triveni	16,706.50
OXG-50	SBJ BPO Services Ltd.	16,650.00

OXG-50	Profolis Incorporation	15,750.00
OXG-50	C.Saravanakumar	15,075.00
OXG-50	SOWJANYA VORUGANTI	14,850.00
OXG-50	JITAMITRA BUSINESS SOLUTIONS PVT LTD	14,400.00
OXG-50	Jagetia Shipa R	13,500.00
OXG-50	Swastik Capital	13,500.00
OXG-49	National E-Governance Services Ltd	13,041.00
OXG-50	V Sowjanya	12,960.00
OXG-50	Nimiety advisory Services private limited	12,600.00
OXG-50	J.MONEESHAA	12,150.00
OXG-50	Ashok Chawla	11,250.00
OXG-50	Ambhuj Ranjan Jha	11,250.00
OXG-50	NEOFINVERV TECHNOLOGIES PRIVATE LIMITED	11,250.00
OXG-50	MUKUND KUMAR SINGH	11,250.00
OXG-50	VEDIKA FINANCE PRIVATE LIMITED	11,250.00
OXG-50	DEVENDAR VERMA	10,125.00
OXG-50	Bolla Satish	9,999.50
OXG-50	Divya_DSA	9,000.00
OXG-50	SAM Associates	9,000.00
OXG-50	Ramesh Narayan	9,000.00
OXG-50	SS Enterprises DSA	9,000.00
OXG-50	Chaitanya Enterprises Exp	9,000.00
OXG-50	MIRAL RAJENDRABHAI SHAH	9,000.00
OXG-50	Ravi Babu Adusumilli	8,550.00
OXG-50	PRIYA S ADAKI	8,550.00
OXG-50	SAMEER FINANCIAL SERVICES PVT LTD	8,550.00

OXG-50	Meghav R Asawa	7,875.00
OXG-50	Rangaswamy Srinivasa Murthy	7,875.00
OXG-50	Sovereign Capital & Investment Consultants	7,200.00
OXG-50	Vimal Pandey	7,200.00
OXG-50	Cube Marketing Pvt Ltd	7,200.00
OXG-50	CAT EYE CONSULTANCY SERVICES	7,200.00
OXG-50	YSS Direct Credit Private Limited	7,200.00
OXG-50	Insight Business Services	6,750.00
OXG-50	BIG LOAN AND FINANCIAL CONSULTANTS	6,750.00
OXG-50	Vijaykumar Ishwarbhai Patel	6,750.00
OXG-50	Farzana Aziz	6,750.00
OXG-50	X FACTOR Financial Advisory Services Pvt Ltd	6,750.00
OXG-50	My Mudra Fincorp Pvt. Ltd.	6,660.00
OXG-50	Brooklynn Financial Services	6,300.00
OXG-50	V.A.S Financial Services	6,300.00
OXG-50	CAPITAL SETU PRIVATE LIMITED	6,075.00
OXG-50	Savedesk Analytics India Private Limited	5,400.00
OXG-50	Gagan Deep Singh Rathore	5,400.00
OXG-50	SKP AGENCY	5,400.00
OXG-50	ABHIJEET YASHWANT NAGRALE	5,400.00
OXG-50	Ranopriya Choudhary	5,062.00
OXG-50	Authentic Financial Services	4,950.50
OXG-50	KAUSHALYA BIYANI	4,950.00

OXG-50	Pavithra Prashanth	4,725.00
OXG-50	GA Financial Services	4,500.00
OXG-50	Elite Associates	4,500.00
OXG-50	Bochare Nagesh Shivmurti	4,500.00
OXG-50	DALAS CORPORATE SERVICES	4,500.00
OXG-50	TRICITY OCEAN	4,500.00
OXG-50	JBJ Associates(Deepak Bansal)	4,500.00
OXG-50	FINEOTERIC CONSULTING PVT LTD	4,275.00
OXG-50	Shweta Chug	3,892.00
OXG-49	Experian Credit Information Company of India P Ltd.	3,672.00
OXG-50	Jagetiya Shilpa R	3,600.00
OXG-50	K SENTHIL KUMAR	3,600.00
OXG-50	MINDFIN SER PRIVATE LIMITED	3,599.50
OXG-50	Sarita Nakra	3,375.00
OXG-50	Finepols Consulatnts LLP	3,375.00
OXG-50	Suprateek Finvest Consultancy Private Limited	3,150.00
OXG-50	VAS Financial Services DSA	3,150.00
OXG-50	VIMAL & ASSOSIATES	2,700.00
OXG-50	CHETNA BINAKIYA	2,250.00
OXG-50	Telaprolu Venkateswararao	2,250.00
OXG-50	Gaurav Bansal	2,250.00
OXG-50	CHANDRAKALA V KENCHARADDIYAVAR	2,250.00
OXG-50	KOTA YAMINI	2,137.00
OXG-50	S. Gunasekaran	2,025.00

OXG-50	RAMS CONSERV PRIVATE LIMITED	1,800.00
OXG-50	Dorathy Christina Robinson	1,350.00
OXG-49	HDFC Standard Life Insurance Co. Ltd.	1,141.91
OXG-50	Capflow Advisory Services LLP	1,125.00
OXG-50	G V Hema Latha	1,125.00
OXG-50	RHYTHM	1,012.00
OXG-50	R.Narayanan	900.00
OXG-49	NSDL E-Governance Infrastructure Limited	-4,425.00
OXG-49	ICICI Prudential Life Insurance Co. Ltd.	-14,681.00
OXG-49	Rebel Food Pvt Ltd	-22,000.00
OXG-49	CBL DATA SCIENCE PRIVATE LIMITED	-23,600.00
OXG-49	Google India Private Limited-Exp	-39,818.03
OXG-49	Google Cloud India Private Limited	-55,501.50
OXG-49	Grant Thornton India LLP	-64,000.00
OXG-49	Trustmore Technologies (P) Limited	-84,670.16
OXG-49	BSE LTD	-93,810.00

ZIEL FINANCIAL TECHNOLOGIES PRIVATE LIMITED

Party Name	Amount
Fine Care Facilities Private Limited	81200.00
FCM Travel Solutions India Pvt. Ltd.	278332.00
Neat & Clean Pest Control	2124.00
Veer Traders	178516.00
Sonax Electronics	42800.00
Yuvi Enterprises	67838.00
Quinpro Info Services Private Limited	8262.00
RDnetra Technologies Pvt. Ltd.	88489.00
Innuvis Solutions Private Limited	33351.00
Jitendra Kumar Mishra	1035.00
North Eye Advisors Private Limited	1462.00
3Dimensions Risk Management	4800.10
MYDREAM ONLINE CONSULTANT	345492.00
Mahalaxmi Construcations	10260.00
Gagan Gupta	13932.00
Ajay kumar Sharma	12960.00
KUTUMB DESIGNING & CONSTRUCTION	25110.00
PYARE LAL KHATRI	4725.00
Shreeji Architect and Construction	2475.00
RS DESIGN ASSOCITES	9828.00
DEEPAK SHARMA (Architect Globe Creations)	110376.00
	1323367.10

Contact: +91-7353013499
Email: getsupport@oxyzo.in
Website: www.oxyzo.in

List of Secured Creditors of OXYZO Financial Services Limited as on 30.09.2024

S. No.	Name of the Secured Creditor	Email	Address	Outstanding Amount as on 30.09.2024 (in Crs.) (Principal o/s + Accrued Interest)	Percentage
1	State Bank of India	bharat.mallik@sbi.co.in / rm1.cbgurgaon@sbi.co.in / sbi.04079@sbi.co.in	State Bank of India COMMERCIAL BRANCH GURGAON, Palm Court, 6TH FLOOR, near MDI GURGAON, BUILDING, Gurugram, Haryana 122001	544.47	11.68%
2	Federal Bank	ashishkumar@federalbank.co.in	The Federal Bank Ltd. | 2nd Floor, Federal Towers, 2/2 | West Patel Nagar, New Delhi | 110008	487.99	10.46%
3	Bandhan Bank	nihar.jena@bandhanbank.com / saurabh.chauhan@bandhanbank.com	2nd Floor, Platina Building, BKC, Bandra (East), Mumbai-400051	422.34	9.06%
4	Kotak Mahindra Bank	rishabh.goyal@kotak.com /vatsala.johri@kotak.com	Kotak Aerocity, First Floor, Asset Area 9, IBIS Commercial Block, Hospitality District, Delhi Aerocity, New Delhi-110037	320.33	6.87%
5	IndusInd Bank	Digvijay.Yadav@indusind.com / Sayantan.Pal@indusind.com	Indusind Bank, Peninsula Tower – Wing A, 4th Floor - Unit no 401 & 404, Peninsula Corporate Park, Ganpat Rao Kadam Marg, Off Senapati Bapat Marg, Lower Parel, Mumbai - 400013	318.81	6.84%
6	IDFC First Bank	arun.kumar4@idfcfirstbank.com / sakshi.adhir@idfcfirstbank.com	IDFC First Bank, One Indiabulls Centre, Tower 2A & 2B, 10th Floor, Senapati Bapat Marg, Lower Parel (West), Mumbai-400013	249.33	5.35%
7	SIDBI	akanksha@sidbi.in/satishnema@sidbi.in	Swavalamban Bhavan, C-11, G-Block, Bandra Kurla Complex, Bandra, Mumbai-400051	217.90	4.67%
8	HSBC Bank	reenas@hsbc.co.in / manya.girdhar@hsbc.co.in	Plot No. 68, Sector 44, Gurgaon, Haryana, India- 122 002	200.00	4.29%
9	Axis Bank Limited	Rishabh12.Jain@axisbank.com	8th Floor I Axis House I Wadia International Center I P.B. Marg I Worli, Mumbai – 400	167.70	3.60%

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10	ICICI Bank	ramakrishnan.venkatesh@icicibank.com / anil.kumar25@icicibank.com	Corporate Banking Group, ICICI Bank ,Times Tower, Mehrauli Gurgaon Road, Gurgaon	150.05	3.22%
11	Bank of Baroda	vjodel@bankofbaroda.com	Gurgaon Main Branch, Sector -15, Gurgaon	143.79	3.08%
12	RBL Bank	renu.Ahuja@rblbank.com/Deepak.Boora@rblbank.com	Upper Ground Floor, Hansalaya Building, 15, Barakhamba Road, New Delhi -110001	140.06	3%
13	Sundaram Finance Limited	muthukrishnan@sundaramfinance.in / karthee.c@sundaramfinance.in	Sundaram Finance Limited, 21 Patullos road, Chennai - 600002	111.84	2.40%
14	Indian Bank	MCB.PARLIAMENTSTREET@indianbank.co.in	Indian Bank, 2nd Floor, No - 17, Parliament Street, New Delhi - 110001	103.39	2.22%
15	Bajaj Finance Ltd	deepti.shetty@bajajfinserv.in / fig@bajajfinserv.in	4th floor, B wing, Fortune Building, Bharat nagar, Bandra Kurla Complex, Mumbai, Maharashtra 400051	99.39	2.11%
16	HDFC Bank Limited	ankur.gupta25@hdfcbank.com/aakash.agarwal3@hdfcbank.com	3rd Floor, B-6/3 Safdarjung Enclave,DDA Commercial Complex, Opp Deer Park, New Delhi-110029	93.71	2.01%
17	Yes Bank	Nivedita.Yadav@yesbank.in	YES BANK Limited. | 48 Nyay Marg Chanakyaprui, New Delhi India - 110021	90.59	1.94%
18	DBS	zeniththakur@dbs.com / rahuldeshpande@dbs.com / hiteshthakkar@dbs.com	DBS Bank, 2nd floor, Tower C, DLF Building 10, DLF Cyber City, Gurgaon - 122002	75.34	1.62%
19	Canara Bank	cb6999@canarabank.com		70.74	1.52%
20	CSB Bank	arnavsingh@csb.co.in /RIYABANSAL@csb.co.in	G-36,Mezzanine Floor,Block G, Connaught Place, New Delhi -110001	70.40	1.51%
21	Ujjivan small finance bank	shivendra.singh519@ujjivan.com	Grape Garden, 3rd A Cross, 18th Main, 6th Block, Koramangala, Bengaluru - 560 095.	63.21	1.36%
22	Utkarsh Small Finance Bank	mohit.wahi@utkarsh.bank / chandershekhar.mahto@utkarsh.bank / Tulika.Saxena@utkarsh.bank	9B, First floor, Rajendra Park, Pusa Road, New Delhi-110060	60.17	1.29%

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23	AU Small Finance Bank	ajendra.awasthi@aubank.in/ rahul.bansal4 @aubank.in	AU Small Finance Bank Limited, 19-A, Dhuleshwar Graden, Ajmer Road, Jaipur-302001, Rajasthan	57.04	1.22%
24	Nabkisan Finance Limited	manop@nabkisan.org / finance@nabkisan.org	5th Floor, B-Wing, C - 24, 'G' Block, Bandra Kurla Complex, Bandra (E), Mumbai, 400051	56.76	1.22%
25	Tata Capital Limited	popli.harshit@tatacapital.com / Saurabh.Khurana@tatacapital.com	7th Floor | Videocon Tower | Jhandewalan Extension | New Delhi 110055	55.22	1.18%
26	FIN Health Lives DAC Concent AC -responsAbility Investments AG	rudrashis.roy@responsability.com	responsAbility India Business Advisors Pvt. Ltd., Green Acre, 1st Floor, 31 Union Park Road #5, Khar West, Mumbai - 400052	54.78	1.17%
27	Indian Overseas Bank	iob1436@iob.in	Dlf Phase 2 Branch, G07 Sewa Corporate Park MG Road,Gurugram 122002	47.53	1.02%
28	Nabsamruddhi Finance Limited	deshabrata.acharya@nabsamruddhi.in/saravanan.d@nabsamruddhi.in	Ground Floor, D wing, NABARD, Maharashtra 400051	44.62	0.96%
29	THE KARUR VYSYA BANK LTD	kundans@kvbmail.com/deepak.sharma@kvbmail.com	Karur Vysya Bank Ltd. 3RD Floor, MRJ Towers, Faiz Road ,Karolbagh (New Delhi.) 110005	44.46	0.95%
30	Union Bank of India	ubin0912565@unionbankofindia.bank	Union Bank of India, Union MSME First Branch, Mayapuri, New Delhi -110064	36.66	0.79%
31	DCB Bank Ltd	anil.yadav@dcbbank.com/ kajal.sahu@dcbbank.com	DCB Bank Limited, 2nd Floor, 7/56, D.B. Gupta Road Karol Bagh, New Delhi-110005	32.09	0.69%
32	Aditya Birla Finance Limited	s.sahu@adityabirlacapital.com / sourabh.kannoje@adityabirlacapital.com	Ground Floor, Eros Corporate Tower, Nehru Place, New Delhi – 110019	28.00	0.60%
33	MAS Financial Services Ltd.	vivek_vyas@mas.co.in / bulk_crm@mas.co.in	MAS Financial Services Limited, 6, Ground Floor, Narayan Chambers, B/h Patang Hotel, Ashram Road, Ahmedabad-380009	2.50	0.05%
34	Karnataka Bank Limited	del.connaught@ktkbank.com / 537@ktkbank.com	Ground Floor, K-13, Chowdhry Building, Connaught Cir, Connaught Place, Delhi, 110001	2.00	0.04%

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35	IDBI Bank	gaurav.rehan@idbi.co.in	Specialised Corporate Branch Mittal Court, 224 'B' Wing, 2nd Floor, Nariman Point, Mumbai- 400021	1.00	0.02%
36	Hero Fincorp Limited	mayank.aggarwal@herofincorp.com	A-44, 2nd floor, Mohan Cooperative Industrial Area, Mathura Rd, New Delhi - 110044	0.28	0.01%
			TOTAL	4663.478	100

Loan Type	Lender Name	POS Outstanding 30 Sep 24	Sum of Accrued	O/s Inclu Accrued	Round Off	In Crs.	%
TL & others	State Bank of India_Term Loan	5400000000	44662507.88	5444662508	5444662508	544.47	11.68
TL & others	Federal Bank Ltd	4879870125	0	4879870125	4879870125	487.99	10.46
TL & others	Bandhan Bank	4190841924	32535839.4	4223377763	4223377763	422.34	9.06
TL & others	Kotak Mahindra Bank	3188222903	15125391.21	3203348294	3203348294	320.33	6.87
TL & others	INDUSIND BANK	3187500000	565652.8889	3188065653	3188065653	318.81	6.84
TL & others	IDFC First Bank	2493302264	0	2493302264	2493302264	249.33	5.35
TL & others	SIDBI	2168099999	10910739.32	2179010738	2179010738	217.90	4.67
TL & others	HSBC Bank	2000000000	0	2000000000	2000000000	200.00	4.29
TL & others	Axis Bank Limited	1677004284	0	1677004284	1677004284	167.70	3.60
TL & others	ICICI Bank	1500000000	468181.6853	1500468182	1500468182	150.05	3.22
TL & others	Bank of Baroda	1437500009	390282.0878	1437890291	1437890291	143.79	3.08
TL & others	RBL Bank	1400000000	559985.1426	1400559985	1400559985	140.06	3.00
TL & others	Sundaram Finance Limited	1115366351	3009494.618	1118375846	1118375846	111.84	2.40
TL & others	Indian Bank	1024999999	8922832.474	1033922831	1033922831	103.39	2.22
TL & others	Bajaj Finance Ltd	977777771.3	6116445.794	983894217.1	983894217	98.39	2.11
TL & others	HDFC Bank Limited	929999998.6	7072788.389	937072787	937072787	93.71	2.01
TL & others	Yes Bank	900000000	5851086.549	905851086.5	905851087	90.59	1.94

TL & others	DBS	750000000	3426230	753426230	753426230	75.34	1.62
TL & others	Canara Bank	705900000	1548542.069	707448542.1	707448542	70.74	1.52
TL & others	CSB Bank	704000000	0	704000000	704000000	70.40	1.51
TL & others	Ujjivan small finance bank	631951614.3	110839.6973	632062454	632062454	63.21	1.36
TL & others	Utkarsh Small Finance Bank	599729726	1996337	601726063	601726063	60.17	1.29
TL & others	AU Small Finance Bank	568243248	2162024.316	570405272.3	570405272	57.04	1.22
TL & others	Nabkisan Finance Limited	563636359	3983567.41	567619926.4	567619926	56.76	1.22
TL & others	Tata Capital Limited	550000000	2213230.934	552213230.9	552213231	55.22	1.18
TL & others	FIN Health Lives DAC Concent AC	544626677	3159394.425	547786071.4	547786071	54.78	1.17
TL & others	Indian Overseas Bank	475000001	328559.0025	475328560	475328560	47.53	1.02
TL & others	Nabsamruddhi Finance Limited	443183455	3010546	446194001	446194001	44.62	0.96
TL & others	THE KARUR VYSYA BANK LTD	441666669	2892658.91	444559327.9	444559328	44.46	0.95
TL & others	Union Bank of India	363636363.6	2958904	366595267.6	366595268	36.66	0.79

TL & others	DCB Bank Ltd	320833332.8	73912.13539	320907244.9	320907245	32.09	0.69
TL & others	Aditya Birla Finance Limited	280000007.7	35967.75749	280035975.4	280035975	28.00	0.60
TL & others	MAS Financial Services Ltd.	25000096.1	0	25000096.1	25000096	2.50	0.05
TL & others	Karnataka Bank Limited	20000000	0	20000000	20000000	2.00	0.04
TL & others	IDBI Bank	10000000	0	10000000	10000000	1.00	0.02
TL & others	Hero Fincorp Limited	2644093	153438.7018	2797531.702	2797532	0.28	0.01
	Grand Total	**46470537269**	**164245379.8**	**46634782649**	**46634782649**	**4663.478265**	**100**

Summary Report for INE04VS

BENPOS AS ON 30/09/2024

Isin_Code	Isin_Type	Holders	Securities
INE04VS07248	Debentures / Bonds	1	519
INE04VS07271	Debentures / Bonds	1	250
INE04VS07305	Debentures / Bonds	1073	4000
INE04VS07313	Debentures / Bonds	1	2000
INE04VS07321	Debentures / Bonds	79	2500
INE04VS07339	Debentures / Bonds	3	2400
INE04VS07347	Debentures / Bonds	60	10000
	Total	**1218**	

Detailed Report for INE04VS
BENPOS AS ON 30/09/2024

Ben_Date	Type	Isin	Dpid	Clid	Holder	Second	Third	Fh_Name	Add1	Add2	Add3	Add4	Pincode	Bacno	Bname	Badd1	Badd2	Badd3	Badd4	Bpin	Ecs_Micr	Ifsc_Code	Ecs_Ac_Type	Ng_Name	Pan_No1	Pan_No2	Pan_No3	Phone	Fax	Email_Id	Btype	BsubType	Category	Sebi_Regno	Rbi_Ref_No	Rbi_App_Dt	Shares	Lock_Shares	Pledge_Shares	Lock_R_Code	Lock_R_Date
30/09/2024	NSD	INE04VS07248	IN300126	11285425	GLOBAL ACCESS FUND LP				HDFC BANK LIMITED CUSTODY OPERATIONS	EMPIRE PLAZA 1 4TH FLOOR LBS MARG	CHANDAN NAGAR VIKHROLI WEST	MUMBAI	400083	502000568240 88	HDFC BANK LTD	SANDOZ HOUSE	DR A B ROAD	WORLI	MUMBAI MAHARASHTRA	400018	400240002	HDFC0000240	11		AAGAG0414M					GCHING@WATEREQUITY.ORG	14	8		INUSFP012721	AS PER DECLARATION	Aug 7 202	519				
30/09/2024	NSD	INE04VS07271	IN300749	10000012	BANK OF INDIA				TREASURY BRANCH,	HEAD OFFICE,STAR HOUSE,7TH FLOOR	C-5,'G'BLOCK,BANDRA KURLA COMPLEX	BANDRA(EAST)MUMBAI.	400051	012220110000201	BANK OF INDIA	B K C BRANCH,	STAR HOUSE,	C-5, 'G' BLOCK,	BANDRA (E), MUMBAI	400051	400013119	BKID0000012 2	11		AAACB0472C			26501131/26528919	26501168/26528958	treasury.invt@bankofindia.co.in	10	3	BNK				250				
30/09/2024	NSD	INE04VS07305	IN301080	22843004	UNIFI CAPITAL PVT LTD				NO 11 KAKANI TOWERS	15 KHADER NAWAZ KHAN ROAD	CHENNAI	CHENNAI	600006	000403400012 37	HDFC BANK	NO.759, ITC CENTRE,	ANNA SALAI,	OPP. T.V.S,	CHENNAI	600002	600240002	HDFC0000004	11		AAACU5196J			28331556	28332732	ops@unificap.com	5	33					1250				
30/09/2024	NSD	INE04VS07305	IN303719	11054463	OFB TECH PRIVATE LIMITED .				101 FIRST FLOOR VIPUL	AGORA MAULMG ROAD	GURGAON		122002	7111804992	Kotak Mahindra Bank	JMD REGENT SQUARE	MEHRAULI GURGAON ROAD			122002	110485003	KKBK0000261	11		AACCO1867C					COMPLIANCE@OFBBUSINESS.IN	5	1	LTD				198				
30/09/2024	NSD	INE04VS07305	IN300360	11131959	KARAMENDRA DAULET SINGH			SURENDRA DAULET SINGH	11 FLATS NO-5 AURANGZEB RD	NDMC NIRMAN BHAWAN	CENTRAL DELHI	DELHI	110011	52410060360	STANDARD CHARTERED BANK	CHANAKYAPURI			DELHI	110021	110036013	SCBL0036031	10	GAYATRI DAULET SINGH	AAAPS9864L		91-		kds.info@kartoucheholdings.com	1	1	PUB				160				
30/09/2024	NSD	INE04VS07305	IN300360	11131934	SURENDRA DAULET SINGH	PURNIMA DAULET SINGH		DAULET SINGH	FLAT NO 2 11 AURANGZEB RD	NDMC NIRMAN BHAWAN	CENTRAL DELHI	DELHI	110011	52410040254	STANDARD CHARTERED BANK	CHANAKYAPURI			DELHI	110021	110036013	SCBL0036031	10	KARAMENDRA DAULET SINGH	BGWPS6297Q	AASPS0361G	91-		sds.info@kartoucheholdings.com	1	1	PUB				100				
30/09/2024	NSD	INE04VS07305	IN300360	11135961	DAVE KWOK SING CHANG			NORMAN KWOK SING CHANG	27 B O-BLOCK S/F	JANGPURA EXTENSION	SOUTH DELHI	DELHI	110014	52410564776	STANDARD CHARTERED BANK	CHANAKYAPURI			DELHI	110021	110036013	SCBL0036031	10	VIVEK SAHNI	ADXPC6888N		91-		davechangfamilyoffice@gmail.com	1	1	PUB				60				
30/09/2024	CDS	INE04VS07305	81600	1208160006716062	TAMA RISH SINHA				B-403 321/1 RAJDANGA MAIN	ROAD NEAR KASBA NEW	MARKET CIRCUS AVENUE E.K.T	South 24 Parganas	700107	2912320382	KOTAK MAHINDRA BANK LTD	JMD REGENT SQUARE	MEHRAULI GURGAON ROAD	OPPOSITE BRISTOL HOTEL	NEW DELHI		110485002	KKBK0000261	10		FZAPS7711G			8319395621		TAMARISHSINHA@GMAIL.COM	21	69	PUB				59				
30/09/2024	CDS	INE04VS07305	81600	1208160005950974	BHUVAN KUMAR GUPTA				Flat 8A Tower J Belgravia, Sector 48 Central Park 2	Resorts Sector 48 Hero Honda Road Sector 48		GURGAON	122018	2311688069	KOTAK MAHINDRA BANK LTD	JMD REGENT SQUARE	MEHRAULI GURGAON ROAD	OPPOSITE BRISTOL HOTEL	NEW DELHI		110485002	KKBK0000261	10	MONICA GUPTA	AFYPG0566Q			9810002584		BHUVANGUPTA@GMAIL.COM	21	3	PUB				52				

30/09/2024	CDS	INE04VS07305	81600	1208160010173563	RITESH KUMAR				S/O Swaran Lata RZD 88A Dabri Extension New Delhi	Near Love and Care Dispensary Palam Village Dabri		SOUTH WEST DELHI	110045	50100184666469	HDFC BANK LTD	GROUND FLOOR	MANEKJI WADIA BUILDING	NANIK MOTWANI MARG, FORT	MUMBAI	400001	400240015	HDFC0000060	10	SWARAN LATA	CHOPK1520N			9711961081		RITESHKUMARDCE12@GMAIL.COM	21	3	PUB				42				
30/09/2024	NSD	INE04VS07305	IN300360	11134004	JAYANTIKA DAVE			ANIL KUMAR DAVE	214 B THE MAGNOLIAS	DLF PHASE V	SECTOR 42	GURGAON	122009	52410564733	STANDARD CHARTERED BANK	CHANAKYAPURI			DELHI	110021	110036013	SCBL0036031	10	RUSHALI BURMAN	AAFPB4100M			91-		jdhjfamilyoffice@gmail.com	1	1	PUB				40				
30/09/2024	NSD	INE04VS07305	IN300360	11135752	NANAKI NIKHIL ARORA	NIKHIL ARORA		SURENDER DAULAT SINGH	21 WHITE HOUSE	PEDDAR ROAD	CUMBALLA HILL	MUMBAI	400026	24110042258	STANDARD CHARTERED BANK	KEMPS CORNER			MUMBAI	400036	400036011	SCBL0036059	10	TARA ARORA	AAAPS9860Q	ADZPA4608C		91-		nnafamilyoffice@gmail.com	1	1	PUB				40				
30/09/2024	NSD	INE04VS07305	IN300360	11141948	VIVEK MUNISH SAHNI			RABINDRA NATH SAHNI	20 AMRITA SHER GILL MARG	N D M C	SOUTH DELHI	NEW DELHI	110003	52410567961	STANDARD CHARTERED BANK	CHANKYAPURI			DELHI	110021	110036013	SCBL0036031	10	DAVE KWOK SING CHANG	AAQPS9636L			91-		viveksahnifamilyoffice@gmail.com	1	1	PUB				40				
30/09/2024	NSD	INE04VS07305	IN300360	11139627	HANUT SINGH			ARUN SINGH	A-7 WEST END COLONY	WEST END COLONY	DELHI	DELHI	110021	52410383070	STANDARD CHARTERED BANK	13 MALCHA MARG	CHANAKYAPURI		NEW DELHI	110021	110036013	SCBL0036031	10	DEVAKI SINGH	AASPS8489D			91-		hanutfamilyoffice@gmail.com	1	1	PUB				30				
30/09/2024	NSD	INE04VS07305	IN300360	11140316	URVASHI PRASAD JHA			VISHWANATH PRASAD	E-24 DEFENCE COLONY	RING ROAD FACING FLYOVER	SOUTH DELHI	DELHI	110024	52410565438	STANDARD CHARTERED BANK	CHANKYAPURI			NEW DELHI	110021	110036013	SCBL0036031	10	SIDDHARTH NAND JHA	AEIPJ4635E			91-9811029310		spjfamilyo@gmail.com	1	1	PUB				30				
30/09/2024	CDS	INE04VS07305	81601	1208160103881171	REEMA JAWAHAR DHRONA				W/OJawahar Ratanshi Dhrona Flat No 713 Building No	35 A Milton Apartments CHS LTD Juhu Azad Road	Santacruz West Mumbai	MUMBAI SUBURBAN	400049	369102010815579	UNION BANK OF INDIA	JUHU TARA ROAD (JUT)			MUMBAI		400026054	UBIN0536911	10	Hardik Dhrona	AHOPD7824Q			9820768752		REEMA.DHRONA2@GMAIL.COM	21	3	PUB				27				
30/09/2024	CDS	INE04VS07305	81600	1208160019274651	PRITI PRAKASH SHAH	PRASHANT PRAKASH SHAH			601/602 CAIRO SKYLINE OASIS	PREMIER ROAD VIDYA VIHAR WEST	GHATKOPAR WEST	MUMBAI	400086	50100228871098	HDFC BANK LTD	1ST FLR, SANGHAVI SQUARE	M G ROAD	GHATKOPAR WEST	MUMBAI	400086	400240132	HDFC0001473	10	BHARATI SMITESH SHAH	AAPPS7139B	AGLPS7780C		9326491300		P.SHAH.MUM.BAI@GMAIL.COM	21	3	PUB				24				
30/09/2024	NSD	INE04VS07305	IN304633	20105393	KANAK DEVI BHADANI			Sohanlal Chopra	WO Laxmi Pat Bhadani C602 Dharam pal	ace Near National PBorivali East			400066	05461160000273	HDFC BANK	KALINA				400098		HDFC0001573	10	arpit bhadani	ADPPB5126N					arpit.bhadani@gmail.com	1	1	PUB				21				
30/09/2024	NSD	INE04VS07305	IN301549	66301566	VYAKARNAM ANJANEYA SASTRY	SHARADA SASTRY		VENKATA SASTRY	HDFC BANK LIMITED CUSTODY OPERATIONS	EMPIRE PLAZA 1 4TH FLOOR LBS MARG	CHANDAN NAGAR VIKHROLI WEST	MUMBAI	400083	50100590910275	HDFCBANK	FORT				400001	400240015	HDFC0000060	10	RAVEEN SASTRY VYAKARANAM	AFAPS4638D	AKKPS1351C				SASTRYVA123@GMAIL.COM	1	1	PUB				20				

30/09 /2024	CDS	INE04 VS073 05	81600	12081600 04579038	VIKRA M SHIVA NNA SHETT Y				BALAJI TOWE RS FLAT NO	1001 10TH FLR J K MEHT A RD	OFF LINK ROAD	MUM BAI	400054	157910000211 82	HDFC BANK LTD	NEAR DALSU KH BHAI JEWEL LERS	S V ROAD	SANTA CRUZ	MUM BAI		400240138	HDFC0 00157 9	10	ANKIT A SHETT Y	AVQP S4969 R			8169807805		VIKRA M_SH ETTY @HOT MAIL. CO.UK	21	3	PUB				15				
30/09 /2024	CDS	INE04 VS073 05	86700	12086700 11236170	ADARS H MEHT A			ARJAN DASS MEHT A	S O Arjan Dass Mehta House No	317 8 Marla Colon y Patel	Nagar Hisar Hisar Haryana 125001	HISAR	125001	015510600007 71	HDFC BANK LTD	SOUT H CITY II BRAN CH	SHOP NO 4 TO 8, D BLOCK	COM MERCI AL SHOP PING CENTE R	GURG AON	122002	110240222	HDFC0 00172 1	10	SIMM Y MEHT A	AGVP M262 8M			9599209971		adarsh mehta 007@ gmail. com	21	3	PUB				15				
30/09 /2024	NSD	INE04 VS073 05	IN3013 48	20176997	DAVIN DER SINGH BRAR			MALKI YAT SINGH BRAR	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIR E COMP LEX	414 S B MARG LOWER PAREL	MUM BAI MAHA RASHT RA	400013	402605000470	ICICI BANK LTD	215 FREE PRESS HOUS E	FREE PRESS MARG	NARI MAN POINT	MUM BAI MAHA RASHT RA	400021	110229289	ICIC00 04026	11	INDRA N BRAR	AAGP B0665 A					jatind erpan esar@ gmail. com	1	1	PUB				15				
30/09 /2024	NSD	INE04 VS073 05	IN3002 14	27457906	TEABU SH FINAN CE PRIVA TE LIMITE D				CITY MALL 2ND FLOOR PUNJA BI PARA	MORE SEVOK E RD DARJE WEST BENG AL		DARJE ELING WEST BENG AL	734001	290402000088 45	BANK OF BARO DA	SILIGU RI MAIN BRAN CH SILIGU RI			Siliguri	734401	734012002	BARB0 SILIGU	11		AAICT 6237F					BHUT U2014 @GM AIL.CO M	5	1	LTD				14				
30/09 /2024	NSD	INE04 VS073 05	IN3013 48	20280404	SAUR ABH HEMA NT SONA WALA			HEMA NT SHAN TILAL SONA WALA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIR E COMP LEX	414 S B MARG LOWER PAREL	MUM BAI MAHA RASHT RA	400013	041405009048	ICICI BANK LTD	81 BARO DAWA LA MANS ION	DR AB ROAD	WORLI	MUM BAI MAHA RASHT RA	400018	400229055	ICIC00 00414	11	BHAKT I SAUR ABH SONA WALA	ABTPS 7808L					saurab h@hin ditron. com	1	1	PUB				14				
30/09 /2024	NSD	INE04 VS073 05	IN3013 48	20288476	KRISH NAKA NT G PITTIE	KAVIT A K PITTIE		GOPA LLAL PITTIE	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIR E COMP LEX	414 S B MARG LOWER PAREL	MUM BAI MAHA RASHT RA	400013	624005025110	ICICI BANK LTD	FP 195 CTS 853	SIGNA TURE BHAM BURD A SHIVA JI NAGE R	BHAN DARK AR ROAD	PUNE MAHA RASHT RA	411004	411229006	ICIC00 06240	11	SHAIL AJA KRISH NAKA NT PITTIE	AAIPP 6778L	AIPPP 2655K				kgp19 46@h otmail .com	1	1	PUB				14				
30/09 /2024	NSD	INE04 VS073 05	IN3046 33	20118679	MADH U S PURA NIK			G S Srikan th	SO Srikan ta G S 308 Gajan and Mandi r	Apart ment 2nd FloorV idyara nyapu ra			560097	501001198700 14	HDFC Bank	VIDYA RANY APUR A				560097		HDFC0 00156 9	10		CPBPP 0617J					madh uspur anik@ gmail. com	1	1	PUB				14				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 03569581	NITIN MISRA				BUILDI NG 100 WEST FLAT 35	SILVER OAK APART MENT S	DLF PHASE 1	GURG AON	122002	002901047631	ICICI BANK LTD	GREAT ER KAILA SH BRAN CH	W 57	GREAT ER KAILA SH 1	NEW DELHI	110048	110229004	ICIC00 00029	10		APZP M204 1K			9818094158		NITIN MISRA 1976 @GM AIL.CO M	21	69	PUB				12				
30/09 /2024	NSD	INE04 VS073 05	IN3004 76	40890330	UDAY KAPO OR	SHOB HA UDAY KAPO OR			A 103 EDEN III	HIRAN ANDA NI S GARD EN	POWAI	MUM BAI	400076	023910000075 43	HDFC BANK LTD	PRUD ENTIA L BUILDI NG	GROU ND FLOOR	HIRAN ANDA NI BUSIN ESS PARK, POWA I	MUM BAI	400076	400240039	HDFC0 00023 9	10	ISHAN KAPO OR	AAFPK 2146J	ABHP K5040 N		022 25702325		udayk apoor 345@ gmail. com	1	1	PUB				12				

30/09/2024	CDS	INE04VS07305	33300	12033300 01445395	SANGEETA DAGA			HARI RAM SABOU	8 SOUTH END PARK GOLPARK RKM INSTT	Sarat Bose Road SO		KOLKATA	700029	945297190	KOTAK MAHINDRA BANK LTD	GR, DEVALAYA	3A, GARIAHAT ROAD		KOLKATA	700019	700485032	KKBK0006578	10	MUKUND DAGA	ADUPD6997N			9830061218		daga.mukund@gmail.com	21	3	PUB				11					
30/09/2024	CDS	INE04VS07305	81600	12081600 87648154	SREEDEVI GOTTAM				W/O Gottam Nagaraja Rao 7-6-5c vayunandana press	street		KAVALI	524201	030910011032768	UNION BANK OF INDIA	KAVALI			NELLORE	524201	524026029	UBIN0803090	10	Nagaraja rao Gottam	BQZPG8214J			9493239508		SREEDEVI71.G@GMAIL.COM	21	3	PUB				11					
30/09/2024	CDS	INE04VS07305	88700	12088700 78449603	SOMA AICH			MONINDRA BHOWAL	A1961NO AZAD HIND NAGAR AGAR	PARA PANIHATI MAGAR PARA	.	NORTH 24 PARGANAS	700109	917010069105441	AXIS BANK LTD	75-2, FEEDER ROAD	BELGHORIA		KOLKATA	700056	700211060	UTIB0001229	10	PRASENJIT AICH .	BOSPA3043Q			7003947818		somaaich88@gmail.com	21	3	PUB				11					
30/09/2024	CDS	INE04VS07305	81600	12081600 01145247	MRIDULA PODDAR				508 ALTA MONTE TOWER -A	CTS NO-821 OFF WESTERN EXPRESS	HIGHWAY NEAR SHANTA RAO TALAVO	MALAD(EAST) MUMBAI	400097	00471000089586	HDFC BANK LTD	SHOP 3/4, ARBOUR	180-A, MARVE ROAD	MALAD WEST	MUMBAI	400064	400240012	HDFC0000047	10	NIRMAL PODDAR	ASWPP3471E			9870294991			21	3	PUB				10					
30/09/2024	CDS	INE04VS07305	81600	12081600 01502865	VIGNESH CHANDRAKANTH PRABHU				NO 1199 3RD CRS 18TH MN	2ND PHASE		BENGALURU	560078	17581140020260	HDFC BANK LTD	NO 20, VENUGOPAL SWAMY LAYOUT	INTERMEDIATE RING ROAD	KORAMANGALAM	BANGALORE	560067	560240061	HDFC0001758	10	JYOTHI C PRABHU	BRYPP3736L			9164121241		VIGNESH234@GMAIL.COM	21	3	PUB				10					
30/09/2024	CDS	INE04VS07305	81600	12081600 14065221	VASANT SRIDHAR				NO 28 WEST CIT NAGAR	1ST CROSS STREET		CHENNAI	600035	6311668182	KOTAK MAHINDRA BANK LTD	JMD REGENT SQUARE	MEHRAULI GURGAON ROAD	OPPOSITE BRISTOL HOTEL	NEW DELHI		110485002	KKBK0000261	10		CTZPS8124H			8008688200		VASANT91@GMAIL.COM	21	69	PUB				10					
30/09/2024	CDS	INE04VS07305	81600	12081600 19857935	VIVEK BANGALORE NIRANJAN				108 D 29TH CROSS 7 TH BLOCK	JAYANAGAR		BENGALURU	560070	2611700027	KOTAK MAHINDRA BANK LTD	TUNGA COMPLEX, 32A CROSS	7 BLOCK, JAYANAGAR		BANGALORE	560082	560485021	KKBK0008039	10	B.R NIRANJAN	AZAPN6518R			7349523756		ME@BNVIVEK.COM	21	3	PUB				10					
30/09/2024	CDS	INE04VS07305	81600	12081600 23917001	DEEKSHA BISHT				C/O: Aditya Singh Bisht First Floor, House No 452 .	Sector 2 Mansa Devi Complex . Panchkula		PANCHKULA	134109	50100015777930	HDFC BANK LTD	H-2, POONAM COMPLEX	89-93,CO-OP HSG SOC,BLDG NO.92	SHANTI PARK, MIRA ROAD (E)	THANE	401107	400240078	HDFC0000665	10	Aditya Singh Bisht	AZKPD3608G			9867346190		DEEKSHABISHT1028@GMAIL.COM	21	3	PUB				10					
30/09/2024	CDS	INE04VS07305	81600	12081600 24047171	MAKIMANE JAVALI MADHUJKAR RAO				31 D CROSS	TEMPLE ROAD ROOPANAGAR		MYSORE	570026	50100016496670	HDFC BANK LTD	2940-D-8, SHWETHA COMPLEX	GR FLR, TEMPLE ROAD	V V PURAM	MYSORE	570002	570240003	HDFC0001272	10	Usha Shenoy	AANPM4695C			9731930702		MADHUKAR583@YAHOO.COM	21	3	PUB				10					

30/09/2024	CDS	INE04VS07305	81600	1208160030842017	ABHISHEK AWASTHI				D 16/17 Second Floor	Ardee City Sector 52		GURGAON	122002	501000538945 64	HDFC BANK LTD	A 12, THE SHOPPING MALL	DLF QUTUB ENCLAVE	PHASE 1	GURGAON	122002	110240006	HDFC0000004	10	Neha Sharma	AIUPA3499B			9560729699		ABHISHEK.AWASTHI@OUTLOOK.COM	21	3	PUB				10					
30/09/2024	CDS	INE04VS07305	81601	1208160107517811	HARDIK JAWAHARDHRONA				C/OJawahar Dhrona FLT No713 BLDG No 35/A Milton	Appartment CHS LTD Judu Azad Road NR SNDT Collage	Santacruz West Mumbai	MUMBAI SUBURBAN	400049	369102010815792	UNION BANK OF INDIA	JUHU TARA ROAD (JUT)			MUMBAI		400026054	UBIN0536911	10		HSXPD6345D			8976091279		HRDHRONA07@GMAIL.COM	21	69	PUB				10					
30/09/2024	NSD	INE04VS07305	IN301549	53207243	SHAMPA BHATTACHARYYA			SHAMPA JOYTI CHAKRAVARTY	HOUSE NO A 218 FF	TODAYS BLOSSOMS 1 SECTOR 47	NEAR BAANI SQUARE	GURGAON HARYANA	122001	501000870227 80	HDFC BANK LTD	THE PEACH TREE,	C-BLOCK,SUSHANT LOK1		GURGAON	122002	110240249	HDFC0000268	10	DEBAPRASAD BHATTACHARYYA	ADSPB8555G					SHAMPA303@GMAIL.COM	1	1	PUB				10					
30/09/2024	NSD	INE04VS07305	IN304633	20112903	PRADEEP BHIKAJI PARTE			Bhikaji Kashinath Parte	831 Soham Park Tower No3 Hari Om Nag	ar Mulund East BehiMulund East			400081	913010028071 833	AXIS BANK	THANE				400601		UTIB0000061	10		AAFPP0647P					hod.pradeep@gmail.com	1	1	PUB				10					
30/09/2024	CDS	INE04VS07305	57800	1205780000048760	S J TOWER PRIVATE LIMITED				95A, PARK STREET	4TH FLOOR	UNIT NO- 4C	KOLKATA	700016	127705000144	ICICI BANK LTD	12	HEMCHANDRA NASKAR ROAD		KOLKATA	700010	700229055	ICIC0001277	11		AAICS6061J			9073997153		jainkolkatas@gmail.com	25	12	LTD				9					
30/09/2024	CDS	INE04VS07305	81601	1208160104516222	ADITYA BHAVESH DAVE				PLOT NO-314 MANGAL MURTI PARK	NEAR SECTOR 8 SHOPPING GANDHINAGAR		GANDHINAGAR	382007	1111517258	KOTAK MAHINDRA BANK LTD	SHOP 6-7,SIDHI VINAYAK COMPLEX	SHIVRANJINI CHARRASTA	SATELLITE	AHMEDABAD	380015	380485004	KKBK0000810	10	BHAVESH DAVE	EXXPD3946Q			8980519357		ADITYABHAVESHDAVE@GMAIL.COM	21	3	PUB				9					
30/09/2024	NSD	INE04VS07305	IN304633	20163894	KHUSHBOO GUPTA			Praful Gupta	CO VINAY GUPTA D95 PREET VIHAR Nirma	n Viahr Laxmi Nagar Laxmi Nagar east	Delhi		110092	112601003066	ICICI BANK	NEW DELHI GANDHI NAGAR BRANCH	Ix/1617 MAIN ROAD GANDHI NAGAR	NEW DELHI, DELHI		110017	110229161	ICIC0001126	10		ANAPG4123B					khushboogupta3110@gmail.com	1	1	PUB				9					
30/09/2024	CDS	INE04VS07305	81600	1208160005668096	ANIRUDH GUPTA				4/172 SUBHASH NAGAR	SHUKLAGANJ		UNNAO	209861	002401564845	ICICI BANK LTD	JMC HOUSE	OPP. PARIMAL GARDEN	OFF CG ROAD	AHMEDABAD	380006	380229002	ICIC0000024	10	ANUBHUTI GUPTA	AVMPG2285L			8977023833		ANIRUDHRUDR@GMAIL.COM	21	3	PUB				8					
30/09/2024	NSD	INE04VS07305	IN302902	46631990	RAJESH KUMAR MAURYA			SHIV MURTI MAURYA	NO SC 201 SHRI RAM SURABHI APT	SOUTH BLOCK OFF KANAKPURA ROAD	MALLASANDRA THALAGHATTAPURA	BANGALORE KARNATAKA	560062	025301538301	I C I C I BANK	SUPER TECH SHOP PRIX	C 134 B SEC 61	NOIDA	UTTAR PRADESH	201307	110229036	ICIC0000253	10	Ekta Maurya	AOVPM4066P			5224079689		rajeshm1982@yahoo.co.in	1	1	PUB				8					

30/09/2024	NSD	INE04VS07305	IN304633	20134210	ARUN KUMAR			Manoj kumar	SO Manoj Kumar ward n 04 Hansa ka203	Rewari Majra SheoraMajra Sheoraj			123401	501002982597 57	HDFC BANK	INDAPUR				413106		HDFC0004354	10		HIEPK6755H				arunmlnc02@gmail.com	1	1	PUB				8				
30/09/2024	CDS	INE04VS07305	81601	1208160101476036	NIKKY SAINI				KASHI RAMPUR MALLA kashirampur malla NEAR RAILWAY LINE	Kotdwara		PAURI GARHWAL	246149	39995250110	STATE BANK OF INDIA	DEV SANSKRITI VISHVAVIDHYALA		GAYATRIKUNJ	-		249002007	SBIN0010588	10		HSCPS3715K			7060759292		ITSNIKKYSAINI@GMAIL.COM	21	69	PUB				7				
30/09/2024	CDS	INE04VS07305	81801	1208180165437311	ALI MURTUZAB HAI LOKHANDWALA			MURTAZABA DRUD DINLO KHAN DWALA	ALIF BLOCK NUMBER 153 STREET	NUMBER 4 RAVA PAR ROAD AVENUE	PARK MORBI MDG MORVI	RAJKOT	363641	15885885881	IDFC FIRST BANK LTD	LALPAR BRANCH RAJKOT			RAJKOT	360001		IDFB0040443	10	Afzal Lokhandwala	AVLPL9407A			9099269996		alokhandwala15@gmail.com	21	3	PUB				6				
30/09/2024	CDS	INE04VS07305	20600	1202060001715059	KAUSTUBH KALE			ROHIT SATISH KALE	H NO 5, DOONGAJI COLONY B H	ANNUPAM GARDEN, GE ROAD	RAIPUR C G	RAIPUR	492001	501001802212 12	HDFC BANK	RAIPUR			RAIPUR	999999		HDFC0003656	10	ROHIT SATISH KALE	JGZPK2786M			9479000474		KAUSTUBH.KALE2001@GMAIL.COM	21	3	PUB				5				
30/09/2024	CDS	INE04VS07305	81600	1208160003002221	DEEPAK MALHOTRA				14 SURAJ NAGR	18E CHB		JODHPUR	342008	240616100041 14	HDFC BANK LTD	Ascendas IntNL Tech Park	Csir Road,	Taramani,	Chennai	600112	600240087	HDFC0002406	10		BVPPM8892P				9538230066		DEEPAK28290@GMAIL.COM	21	69	PUB				5				
30/09/2024	CDS	INE04VS07305	81600	1208160004372503	JANAK VOHRA				KF-111 A KAVI NAGAR			GHAZIABAD	201001	001921910062 89	PUNJAB NATIONAL BANK	WRIGHT GANJ			GHAZIABAD	201001	110024589	PUNB0001910	10	JAI VOHRA	AAZPV3318F			9891434541		JAIRREE@GMAIL.COM	21	3	PUB				5				
30/09/2024	CDS	INE04VS07305	81600	1208160009439212	MUTHIAHRAJU SHAMIAH RAJU CHANDRASHEKAR RAJU				336 11TH CROSS 30 MAIN JP NAGAR	PHASE 1 BANGALORE		BENGALURU	560078	073041113006	HSBC BANK	7, MAHATMA GANDHI ROAD			BANGALORE	560001	560039002	HSBC0560002	10	V Geetha Raju	AHYPC3915B			9945477844		RAJOFRAJ@GMAIL.COM	21	3	PUB				5				
30/09/2024	CDS	INE04VS07305	81600	1208160012852067	POOJA ONKARNATH BHANI				RAMKAMAL 2 PADMARASI K SHAHA	VIDYAMANDIR JAVALSANGAMNER	GANESH NAGAR	AHMEDNAGAR	422605	636401051578	ICICI BANK LTD	PLOT NO160	NEHRU ROAD	-	JAYSINGPUR	416101	416229162	ICIC0006364	10	SOURABHAMANDHANA	AYPPB8963N			9970049040		POOJABHANI11@GMAIL.COM	21	3	PUB				5				

30/09/2024	CDS	INE04VS07305	81600	1208160014044904	RAMKRISHNA DINKAR KELKAR				S/ODinkar Ramkrishna Kelkar 502 Apsara Chs Ram	Maruti Cross Road No 3 Naupada Ghantali Naupada Thane		THANE	400602	10033277142	IDFC FIRST BANK	THANE BRANCH	GROUND FLOOR SHOP NO 6&7		THANE	400602	400751011	IDFB0040112	10	CHINMAY R KELKAR	ACPPK7219L			9029472887		RDKELKAR@HOTMAIL.COM	21	3	PUB				5					
30/09/2024	CDS	INE04VS07305	81600	1208160019012149	SUDIPTA GHOSH				23/5 P.K.GANGULI ROAD	BALLY HAORA BALLY		HOWRAH	711201	4349034443	KOTAK MAHINDRA BANK LTD	SRI NIWAS	ABUL KALAM AZAD ROAD	P O GOLABARI, HOWRAH	KOLKATA	711101	700485016	KKBK0006566	10	SINCHAN GHOSH	AEBPG1180L			9830125238		SWARNAVAGHOSH4@GMAIL.COM	21	3	PUB				5					
30/09/2024	CDS	INE04VS07305	81600	1208160023788534	APARNA MEENATCHI SUNDARAM				34 LOS CHURCH ROAD	5 E S P L UMA APARTMENTS		CHENNAI	600004	5800536114	AXIS BANK LTD	LINK ROAD KHAR MUMMH			MUMBAI	400052	400211239	UTIB0005114	10	MATHANGI .	BNKPM0587N			9840953902		APARNASUNDARAM07@GMAIL.COM	21	3	PUB				5					
30/09/2024	CDS	INE04VS07305	81600	1208160023901346	MANSI AGARWAL				8-2-293/82/A/839/O	ROAD NO 44 JUBILEE HILLS		HYDERABAD	500033	501002322451 66	HDFC BANK LTD	GROUND FLOOR, KALPAVRUSKHA	BESIDES LAXMI HYUNDAI SHOWRM	HIMAYATNAGAR MAIN RD	HYDERABAD	500029	500240005	HDFC0000081	10		CLPPA7199J			9160507000		MANSIIAGARWAL138@GMAIL.COM	21	69	PUB				5					
30/09/2024	CDS	INE04VS07305	81600	1208160030547641	VIJIT JAIN				96 VISHVASAKHA COLONY			KHARGONE	451001	8711718368	KOTAK MAHINDRA BANK LTD	PLOT NO C 27 BLOCK 9	BANDRA KURLA COMPLEX	BANDRA E MUMBAI	MUMBAI	400051	400485081	KKBK0001368	10	Revati Bargale	ANDPJ7087J			9769583170		VIJIT.VJ@GMAIL.COM	21	3	PUB				5					
30/09/2024	CDS	INE04VS07305	81600	1208160036787388	LATA MORESHWAR PAWANKAR				waard no 1 belekar layout kalmeshwar waard no 1	belekar layout kalmeshwar behind tel ghni waard no 1	belekar layout kalmeshwar	NAGPUR	441501	501002977064 84	HDFC BANK LTD	MATOSHRI, PLOT NO 6	OPP BOI KATOL ROAD		NAGPUR	441501	440240021	HDFC0000474 9	10	Tushar Pawankar	CVMPP8203R			9028162474		TUSHARPAWANKAR@GMAIL.COM	21	3	PUB				5					
30/09/2024	CDS	INE04VS07305	81600	1208160039013207	SANGEETA SONI				K - 83,	SECTOR - 25, JALVAYU VIHAR		NOIDA	201301	501003564120 61	HDFC BANK LTD	PLOT NO 118	BLOCK D	SECTOR 26	NOIDA	201301	110240012	HDFC0000651	10	Karan Soni	AYVPS1378Q			9871152403		SANGITA2SONI2@GMAIL.COM	21	3	PUB				5					
30/09/2024	CDS	INE04VS07305	81600	1208160039899857	REENA .				C/OSelvaraj 4/165 MADURAI CENTRAL BANK COLONY	MADURAI MADURAI MADURAI		MADURAI	625019	000101581287	ICICI BANK LTD	ACHAMPATHU BRANCH	39/9C, THENI MAIN ROAD	ACHAMPATHU	MADURAI	625019	625229018	ICIC0006148	10		ALQPR2948M			8438679550		REENI123@GMAIL.COM	21	69	PUB				5					
30/09/2024	CDS	INE04VS07305	81600	1208160060316725	ANUSHA THIMMAPPA BELLARY				32 MALLAGADDE SORAB TQ SHIMOGA			SHIMOGA	577434	501000397554 99	HDFC BANK LTD	GROUND FLR AND FIRST FLR	NO 3284, K R ROAD, BANASHANKARI	2ND STAGE, NEAR UPHAAR SAGAR	BANGALORE	560070	560240028	HDFC0000875	10		BIUPB0230N			9972205620		ANUSHA.MALALAGADDE@GMAIL.COM	21	69	PUB				5					

30/09 /2024	CDS	INE04 VS073 05	81600	12081600 61859835	CHIRA G CHAW LA				T-5, 701, Rampr astha Green s , Vaisha li , Sector -7 Civit	Near Vaisha li Metro Statio n		GHAZI ABAD	201010	100119738624	INDUS IND BANK LTD	GR FLR, SUPER TECH AVAN T GRAN DE	PLOT NO 1 SEC 5	VAISH ALI	GHAZI ABAD	201010	110234083	INDB0 00081 7	10	Deepi ka .	APPPC 5549G			9953109469		CHAW LA.CHI RAG19 89@G MAIL. COM	21	3	PUB				5				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 81906827	RISHA BH RAWA T				11/6S KYSCR APER BLDG WEST ERN RAILW AY FLAT AL.	NAIR ROAD		MUM BAI	400008	501005514938 90	HDFC BANK LTD	BLDG NO 3, WING G	THAK UR ENCLA VE SANK UL	THAK UR COMP LEX, KANDI VALI EAST	MUM BAI	400101	400240035	HDFC0 00018 2	10		CJIPR5 776H			9920676215		RISHA SNL@ GMAIL .COM	21	69	PUB				5				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 89640711	DODD BELE ASWA THA NARA YANA DIVYA SHREE				D/OAs hwath a Naray ana C #247A nanda giri Extens ion	Hebba l 7th Cross Anand agiri Extens ion Hebba l S S A	Road Anandag iri Extensio n Hebbal	BENG ALUR U	560024	916010000861 583	AXIS BANK LTD	NEW BEL ROAD BRAN CH	-	-	BENG ALUR U	560054	560211055	UTIB0 00259 6	10		CJFPD 2639Q			9972839657		CHAIT U.DIV YA@O UTLO OK.CO M	21	69	PUB				5				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 91058619	MEEN A LAMB A				D/OVe dpal h.no 202qu tabgar h lamba panna qutab garh	govt ration shop qutab garh		NORT H DELHI	110039	32868849074	STATE BANK OF INDIA	03184 BALAP UR X ROAD S	H NO 9 190- 1 FIRST FLOOR	BALAP ORE CROSS ROAD S	Hyder abad	500079	500002011	SBIN0 00318 4	10	Thiru moort hy S	AXXP M963 5K			8333946880		MEEN A1827 @GM AIL.CO M	21	3	PUB				5				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 93895419	PRASA TH PAND URAN GAN HUF				NO 7 2ND STREE T SBI COLO NY	NELLIT HOPP E S O		PONDI CHERR Y	605005	100700100147	EQUIT AS SMALL FINAN CE BANK LTD	NO -4 & 5,VALL AR SALAI	45 FEET ROAD		PONDI CHERR Y	605011	605756002	ESFB0 00100 5	10		AASHP 3834K			8925662164		RANG ANPR ASATH @GM AIL.CO M	21	4	HUF				5				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 96526242	JESSIC A VINOD DAWD A				FLAT NO 9 REGE NCY APART MENT NEAR MOU NT CARM EL SCHO OL	LULLA NAGA R PUNE CITY		PUNE	411040	501004029262 44	HDFC BANK LTD	TAIN SQUA RE, BUILDI NG - A	SHOP NO -.22	WANO WRIE	PUNE	411013	411240021	HDFC0 00083 7	10		CAHP D8519 C			9970317903		JESSIC A.DA WDA @GM AIL.CO M	21	69	PUB				5				
30/09 /2024	CDS	INE04 VS073 05	81601	12081601 00899267	RAJEN DRA DUGA R				C/OBN emi Chand E-703 Ashian a Green wood Jagatp ura	Jaipur		JAIPU R	302017	677501008686	ICICI BANK	PRAKR IT BHART I ACAD EMY THE BAN	K OF RAJ GURU NANA K ROAD MALVI Y	A NAGA R JAIPU R 30201 8	JAIPU R	302018	474485003	ICIC00 06775	10	NEETI DUGA R	ADUP D7332 F			9314800999		DUGA R.NEE TIRAJ @GM AIL.CO M	21	3	PUB				5				

30/09/2024	CDS	INE04VS07305	81601	1208160115281368	MARY MORAES				202Kamla Park Building No.2 Near Post Office	Bhayandar West		PALGHAR	401101	99070100001905	BANK OF BARODA	BHAYANDER WEST BRANCH	SUDAMA KUTIR STATION RD		MUMBAI	401101	400012263	BARB0DBBHAW	10	Roshan Moraes	BIUPM5678K			7977314738		HENRYMORAES1950@GMAIL.COM	21	3	PUB				5					
30/09/2024	CDS	INE04VS07305	81601	1208160117396184	ABHILASH SAHOO				Station Headquarters New Military Station Gangtok	Ganju Lama Dwar Tadong Tadong		EAST SIKKIM	737102	436010100002721	AXIS BANK LTD	BARR ACKP ORE BRANCH	DISHA EYE HOSPITAL & RESEARCH	CENTRE, 99-1,S N BENERJEE ROAD	BARR ACKP ORE	743101	700211030	UTIB0000436	10	Manisha Sahoo	ADIPS8303H			9545181498		ABHILASHSAHOO25@GMAIL.COM	21	3	PUB				5					
30/09/2024	CDS	INE04VS07305	81601	1208160121058111	FOUR DEGREE WATER SERVICES				NO 86/1 YELLAPPA REDDY LAYOUT	BANNERGHATTA ROAD ARAKERE	BANGALORE	SOUTH BENGALURU	560076	5747047684	KOTAK MAHINDRA BANK LTD	10/7, UMIYA LAND MARK	LAVOLLE ROAD	NEXT TO CHANCERY HOTEL	BANGALORE	560001	560485002	KKBK0000422	11		AAFCF2028P			8861217554		OPERATIONS-COMPLIANCE@WINTWEALTH.COM	25	104					5					
30/09/2024	CDS	INE04VS07305	81601	1208160121176229	GOURAV ROY				H No 2010/1 Sector 45C			CHANDIGARH	160047	04111140042608	HDFC BANK LTD	CHINA LINK GROUND FLOOR OPP	GOREGAON SPORT CLUB LINK RD	MALAD WEST	MUMBAI	400064	400240055	HDFC0000411	10		AGNPR0070L			8095503120		GOURAV.ROY15@ICLOUD.COM	21	69	PUB				5					
30/09/2024	CDS	INE04VS07305	89400	1208940005033874	AMRESHWAR SHARAN SHUKLA			RAM SHARAN SHUKLA	C/O: RAM SHARAN SHUKLA	2/290 VIVEK KHAND- 2	GOMTINAGAR	LUCKNOW	226010	628101077226	ICICI BANK	LUCKNOW			LUCKNOW	226001	226229002	ICIC0006281	10	RASHMI SHUKLA	ARIPS0196E			7068011182		amreshwars@gmail.com	21	3	PUB				5					
30/09/2024	NSD	INE04VS07305	IN301348	20268141	SURESH KUMAR SETHI	REETI SETHI		TILAK RAJ SETHI	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	041405008853	ICICI BANK LTD	81 BARODAWALA	MANSION DR A B	ROAD WORLI	MUMBAI	400018	400229055	ICIC0000414	10		AXZPS6778D	BBOPS7095B					suresh.sethi@gmail.com	1	1	PUB				5					
30/09/2024	NSD	INE04VS07305	IN301549	31045728	MAHESH PARASURAMAN			V PARASURAMAN	VILLA 51 PRESTIGE OZONE	HAGDUR MAIN ROAD	WHITEFIELD	BANGALORE	560066	00161000134892	HDFC BANK LTD PALI HILL	LAND MARK BUILDING	PALI NAKA PALI HILL	BANDRA WEST	MUMBAI	400050	400240010	HDFC0000016	10	RAMYA V G	AAWPP1502E					mahesh.parasuraman@gmail.com	1	1	PUB				5					
30/09/2024	NSD	INE04VS07305	IN302679	34371552	RAVISHANKAR SIDDANANJAPPA			CHIKANNA SIDDANANJAPPA	982	66TH CROSS 18TH MAIN	5TH BLOCK RAJAJINAGAR	BANGALORE	560010	015901003974	I C I C I BANK	1740 17TH CROSS RD	VIJAYNAGAR		BANGLORE	560040	560229010	ICIC0000159	10	Madhumathi Yajaman Sidda	AAQPR4891Q			8023357063		ravisiddan@yahoo.com	1	1	PUB				5					
30/09/2024	NSD	INE04VS07305	IN303028	62306304	GIRISH KUMAR SINGHAL			SHYAM SUNDER SINGHAL	A 20 SHIVALIK MALVIYA NAGAR DELHI		,DELHI	DELHI, INDIA	110017	018901533895	I C I C I BANK	2 1, GROUND FLOOR, POPULAR HOUSE,	ASHRAM ROAD,		AHMEDABAD	380009	380229007	ICIC0000189	10	SUGANDHA SINGHAL	ANAPS3966N					gksinghal@gmail.com	1	1	PUB				5					

30/09/2024	NSD	INE04VS07305	IN304633	20112413	RACHNA RAKESH CHOUDHARI			Ramgopal Churiwala	WO Rakesh Choudhari 1 D Malabar Apar	tments Nepean Sea RCum balla Hill			400026	3711111164	KOTAK MAHINDRA BANK LIMITED	MUMBAI NAPEANSEA				400006		KKBK0000637	10		ADJPR6338Q					rakesh_choudhari@hotmail.com	1	1	PUB				5				
30/09/2024	NSD	INE04VS07305	IN304633	20126113	SNEHA GANESH GAIKWAD			Sharad	1204 vrindavan valley Khadakpadacir	cle kalyan w oppvansKalyan Dc			421301	20007991528	BANK OF MAHARASHTRA	KHADAKPADA				421301		MAHB0001298	10		APEPG5325B					sneha.g.gaikwad@gmail.com	1	1	PUB				5				
30/09/2024	NSD	INE04VS07305	IN304633	20173476	REEJU DATTA			Suhas Datta	SO Suhas Datta 34C Plot No C72 Nilgi	ri 1 Sector 34 NoidNoida			201301	501000661114 51	HDFC BANK	K G MARG				110001		HDFC0000003	10	Preetha Datta	BROPD5913M					reeju.datta@gmail.com	1	1	PUB				5				
30/09/2024	CDS	INE04VS07305	81600	12081600 00000089	SAJESH KUMAR R			RAMAKRISHNAN NAIR	NO 542 ANNAPURNESHWARI NILAYA	13TH MAIN 10TH CROSS PADMANABH		BENGALURU	560070	000910502506 13	HDFC BANK LTD	EAST WING BRANCH	KHB BUILDING	KG ROAD	BANGALORE	560009	560240002	HDFC0000509	10	DIVYA C	ALSPR3793E			9620709457		SAJESHKUMAR_R@HOTMAIL.COM	21	3	PUB				4				
30/09/2024	CDS	INE04VS07305	81600	12081600 02131493	PRADEEP CHAND				0403 PRESTIGE ST JOHNS	WOOD NO 80 TAVEREKERE	MAIN RD	BENGALURU	560029	000911400203 13	HDFC BANK LTD	KASTURBA GANDHI MARG BRANCH	24/3 HDFC HOUSE	NO 51 KASTURBA ROAD	BANGALORE	560001	560240002	HDFC0000009	10		AAFPC7650R			9845594254		PCHAND01@YAHOO.COM	21	69	PUB				4				
30/09/2024	CDS	INE04VS07305	81600	12081600 11451269	MADHU SRIKANTA PURANIK				NO 308 GAJANAND MANDIR APT	3RD CROSS VENKATSW AMAPA LYT		BENGALURU	560097	501001198700 14	HDFC BANK LTD	21 NTI LAYOUT	NARASIPURA VIDYARANGAPURA		BANGALORE	560097	560240049	HDFC0001569	10	MANUS	CPBPP0617J			9620657926		MADHUSPURANIK@GMAIL.COM	21	3	PUB				4				
30/09/2024	CDS	INE04VS07305	81600	12081600 20856751	PRANAB DHARCHAUDHURI				FD-3, Flat-2 Sector-3 Salt Lake City Bidhannagar(M)			KOLKATTA	700106	001810001818 55	HDFC BANK LTD	BB 22, SECTOR 1	SALT LAKE CITY		KOLKATA	700064	700240004	HDFC0000018	10	RANJIT DHARCHAUDHURI	AGPPC6701R			9916991212		PRANAB.DC@GMAIL.COM	21	3	PUB				4				
30/09/2024	CDS	INE04VS07305	81600	12081600 23492421	REEJU DATTA				34-C PLOT NO-C-72 SECTOR	34 NILGIRI-1		NOIDA	201301	501000661114 51	HDFC BANK LTD	209-214	KAILASH BUILDING	26 KASTURBA GANDHI MARG	NEW DELHI	110001	110240001	HDFC0000003	10	Preetha Datta	BROPD5913M			9560604733		REEJU.DATTA@GMAIL.COM	21	3	PUB				4				
30/09/2024	CDS	INE04VS07305	81600	12081600 28688906	VIVEKA NANDYAGNAMOORTHY				NO 6 THIRD STREET KODAMBAKKAM	MODEL LANE	DHARMAPURAM T NAGAR	CHENNAI	600017	910010019232 769	AXIS BANK LTD	NO 9	M G ROAD	BLOCK A	BANGALORE	560001	560211002	UTIB0000009	10	JANAVI VENKATESAN	ABZPY2260Q			9742643144		Y.VIVEKANAND@GMAIL.COM	21	3	PUB				4				

30/09 /2024	CDS	INE04 VS073 05	81600	12081600 33731891	LEENA SHRID HAR POL				W/O GERAL D ANTH ONY MENE ZES G 702 SPRIN GFIEL DS	APART MENT 19/20 SARJA PURA ROAD OPP SP ENCER SMALL BELLA N		BENG ALUR U	560102	007719300080 51	HDFC BANK LTD	G-01, DISCO VERER BLDG	I T PARK	WHITE FIELD ROAD	BANG ALORE	560066	560240006	HDFC0 00007 7	10	Gerald Antho ny Menez es	ADJPP 1347B			9945471717		LEENA .POL@ GMAIL .COM	21	3	PUB				4				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 38498586	YUDH AJIT MITRA				BH 77 SEC II SALT LAKE			KOLKA TA	700091	001811400109 26	HDFC BANK LTD	BB 22, SECTO R 1	SALT LAKE CITY		KOLKA TA	700064	700240004	HDFC0 00001 8	10		ANNP M008 1F			9740833317		SCHM UCKSD IE@G MAIL. COM	21	69	PUB				4				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 41306018	MANA PETTY PADM ANAB HAN				S/OM V Rama n Mana petty House Alathu r Anand apura m P	O Oppos ite L P School Nellayi		THRIS SUR	680305	000000017769 41696	CENTR AL BANK OF INDIA	.	7 ROAD, ADJAC ENT TO SHAN THI HOS	PITAL, KODA KARA	TRISS UR		281CBI330	CBIN0 28133 0	10		AEQP P3319 H			9447960660		PADM ANAB HAN.A LATHU R@G MAIL. COM	21	69	PUB				4				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 43977823	ANIL KUMA R MADD ELA				S/O Madd ela Balakri shna 2-4- 771 No-2 New Nagol e	Colon y		RANG A REDDY	500035	027010100379 595	AXIS BANK LTD	TARN AKA			HYDER ABAD	500007	500211003	UTIB0 00002 7	10	Priyan ka Madd ela	AMLP M646 4B			9611002143		ANILK UMAR .M@O UTLO OK.CO M	21	3	PUB				4				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 44652560	ABHIN AV KOHLI				B2/10 03Mo nt Vert Finess e Baner- Pasha n Link Road	Pasha n Near H D F C Bank		PUNE	411021	628401046490	ICICI BANK	SHOP NO. 2, ATRIA	SAI PRESTI GE	BANE R ROAD	PUNE	411045	411229015	ICIC00 00985	10		AKYPK 0331L			9881100678		ABHIN AV.KO HLI@ GMAIL .COM	21	69	PUB				4				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 53058579	ANKU R SINGH				S/O Akhile sh Kumar Singh Villa- 349 House of	Hirana ndani Kasab a Hobli Sanne Amani kere		BENG ALUR U RURAL	562110	007616101150 62	HDFC BANK LTD	BANG ALORE BRAN CH	POST BOX 5106 M G ROAD	SHAN KARN ARAYA N BLDG 25 1	BANG ALORE	560001	560240007	HDFC0 00007 6	10	Shalu Saxen a	CBOPS 5962C			8416919911		ANKU RSING HISM U@G MAIL. COM	21	3	PUB				4				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 60904571	AVICH AL SAHAI				Flat 303 Tower 7 East End Apart ments Mayur	Vihar 1 Extens ion Near Ashok Nagar Metro Statio n Kondi		DELHI	110096	055201527949	ICICI BANK LTD	INFOS YS TECHN OLOGI ES LIMITE D	PLOT NO. 44, ELECT RONIC CITY	HOSU R ROAD	BANG ALORE	560100	560229031	ICIC00 00552	10		FYGPS 9948G			9900283548		SAHAI AVICH AL@G MAIL. COM	21	69	PUB				4				

30/09/2024	CDS	INE04VS07305	81601	1208160109682592	PRABHA SAHU				C/O DHANIRAM SAHU HOUSE NO-258/42GOKUL NAGAR NEAR	SIMRAN CITYWARD NO-60MATHPURENA		RAIPUR	492013	31619034143	STATE BANK OF INDIA	W NO 52	OPP BOB	AZAD WARD	RAIPUR	492001	492002068	SBIN0061097	10	Amit Sahu	HCAPS2533H			9755699459		01PRABHASAHU@GMAIL.COM	21	3	PUB				4					
30/09/2024	CDS	INE04VS07305	88700	1208870060052857	MOLLY WILSON			HENCILY ANTHOOR VALAPIL	W O GEORGE VILSON MOUNT	CARMEL PARUTHIPRA PARUTHIPRA	SHORANUR SHORANUR PALAKKAD	PALAKKAD	679121	31000235341	STATE BANK OF INDIA	THADATHIL BLDS., SHORNUR-679121			SHORANUR		000SBI000	SBIN0000760	10	RONALD WILSON .	AFFPW3162D			7034549188		molywilson2020@gmail.com	21	3	PUB				4					
30/09/2024	NSD	INE04VS07305	IN300476	41725907	JAYASREE DEVINENI	D MADHUSUDANA RAO		D MADHUSUDANA RAO	82 SANGEETH NAGAR			HYDERABAD	500082	05211000008236	HDFC BANK LTD	6-3-248/1/1/A, BHASKAR PLAZA,	ROAD NO 1, BANJARA HILLS		HYDERABAD	500034	500240002	HDFC0000521	10	ADUSUMILLI GARGI	AAHPD8624L	AAHPR8334F		040 23310511	011 040 23551861	jayasreedeveni@yahoo.co.in	1	1	PUB				4					
30/09/2024	NSD	INE04VS07305	IN301348	20228240	GURMIT SINGH CHUGH			KARTAR SINGH CHUGH	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	244605001022	ICICI BANK LIMITED	SPAZE PLAZO	UNIT NO 103 104	SEC 69	GURGAON HARYANA	122018	110229225	ICIC0002446	11	HARKERAT KAUR CHUGH	AACPC2223M					GURMIT@TRANSLUMINA.IN	1	1	PUB				4					
30/09/2024	NSD	INE04VS07305	IN301348	20228258	PUNITA SHARMA			SHARDA CHARAN SHARMA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	244605001021	ICICI BANK LIMITED	SPAZE PLAZO	UNIT NO 103 104	SEC 69	GURGAON HARYANA	122018	110229225	ICIC0002446	11	DEEPAK ARORA	AOOPS5266E					PUNITA@TRANSLUMINA.IN	1	1	PUB				4					
30/09/2024	NSD	INE04VS07305	IN301348	20247068	BOBBY KANUBHAI PARIKH	BELA BOBBY PARIKH		KANUBHAI NATWARLAL PARIKH	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	041405008649	ICICI BANK LTD	81 BARODA WALA MANSION	DR A B ROAD	WORLI	MUMBAI MAHARASHTRA	400018	400229055	ICIC0000414	11		AABPP6062C	AABPP6037D				BOBBYKPARIKH@GMAIL.COM	1	1	PUB				4					
30/09/2024	NSD	INE04VS07305	IN301348	20274295	VARMORA RAMANBHAI JIVRAJBHAI	NARANBHAI HANSRAJBHAI PATEL		JIVRAJBHAI SHIVABHAI PATEL	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL (W)	MUMBAI MAHARASHTRA	400013	249805001073	ICICI BANK LIMITED	GROUND FLOOR, SHOP NO. 11-14,	ISHAN CERAMIC ZONE,	NATIONAL HIGHWAY 8-A,	LALPUR, MORBI	363642	363229022	ICIC0002498	11		AAIFV4165F	AAIFV4165F				AMIT@VARMORA.COM	1	1	PUB				4					
30/09/2024	NSD	INE04VS07305	IN301348	20275187	CORPORATE WARRANTIES (INDIA) P LTD				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL (W)	MUMBAI MAHARASHTRA	400013	435905000783	ICICI BANK LIMITED	M 42	MANDIR MARG	SAKET	DELHI	110017	110229318	ICIC0004359	11		AAACC8896R					ACCOUNTS@WARRANTY.CO.IN	5	1	LTD				4					

30/09/2024	NSD	INE04VS07305	IN301549	38492078	RUTIKA RAMDAS PUNDEKAR			RAMDAS	MAHARASHTRA KNOWLEDGE CORP LTD	ICC TRADE TOWER A WING 6TH FLR	SENAPATT BAPAT ROAD SHIVAJI NAGAR	PUNE	411016	00291140039472	HDFC BANK LTD - KONDHWE KHURD	3 4 MAYURPANKH	SURVEY NO 8 MITHANAGAR	KONDHWE KHURD	PUNE	411048	411240003		10	RAMDAS ANNAJI PUNDEKAR	BLIPP3127R					rutika.pumba@gmail.com	1	1	PUB				4				
30/09/2024	NSD	INE04VS07305	IN301549	66221810	NIMESH BHAGWANJI SACHDE	SNEHAL NIMESH SACHDE		BHAGWANJI JERAMDAS SACHDE	1204 RUNWAL GREENS TOWER 2 MAPLE	MULUND GORE GAON LINK ROAD NEAR	FORTIS HOSPITAL	MUMBAI	400078	50100196801863	HDFC Bank	HDFC Bank Ltd	5/6/7, JALARAM ASHISH CO-OP.HSG.SOC		MUMBAI	400080	400240099	HDFC0000652	10	VATSAL YOGESH SACHDE	AKMPS1627H	POAPS5539P				SACHDE.NIMESH@GMAIL.COM	1	1	PUB				4				
30/09/2024	NSD	INE04VS07305	IN302679	35272210	NAYANA PRADYUMAN RATHOD			PRADYUMAN RATHOD	15/2-F105 NAGARJUNA GREEN RIDGE	19TH MAIN 27TH CROSS SEC 2	HSR LAYOUT	BANGALORE	560034	035701504837	I C I C I BANK	ICICI BANK LTD NO 420	27TH MAIN HSR LAYOUT	SECTOR 1	BANGALORE	560034	560229024	ICIC0000357	10		ALZPR0337H		41691204		pr_rathod@yahoo.com	1	1	PUB				4				
30/09/2024	NSD	INE04VS07305	IN304633	20065938	ASHOK PHERUMAL DHANWANI			Pherumal	Rosalie Complex Cwing FlatNo 301 Godr	ej Hill Road KhadakKalyan Dc			421301	18041000009850	HDFC BANK	KHADAKPADA				421301		HDFC0001804	10	Ravi Dhanwani	AEBPD9836L					ravi.adhanwani@gmail.com	1	1	PUB				4				
30/09/2024	NSD	INE04VS07305	IN304633	20132724	RESHMA LASRADO			Elias Lasrado	onila GERUKATTE Kaliya Belthangady	Gerukatte DakshinaGerukatte			574217	50100379847182	HDFC BANK	BALLAL BAGH				583230		HDFC0001269	10		AODPL1414N					newton555666@gmail.com	1	1	PUB				4				
30/09/2024	NSD	INE04VS07305	IN304633	20140612	GAJALAKSHMI S			SADASIVAM	WO Kumar 41A 1st Main Prashanth Layo	ut Kodigehalli KaduKadugodi			560067	00000020020209498	STATE BANK OF INDIA	HOODI BANGALORE				560048		SBIN0016234	10		BUHPG6262Q					Gaja.sivam@gmail.com	1	1	PUB				4				
30/09/2024	CDS	INE04VS07305	12400	1301240002947322	ASMITA MUKUND KARANJE			MUKUND KRISHNA KARANJE	403/74 SAI VISAVA GORAI 2		BORIVLIW	MUMBAI	400091	04111610061644	HDFC BANK LTD	CHINA LINK GROUND FLOOR OPP	GOREGAON SPORT CLUB LINK RD	MALAD WEST	MUMBAI	400064	400240055	HDFC0000411	10		AXBPK0580H		8884100513		ASMITAKARANJE@GMAIL.COM	21	69	PUB				3				
30/09/2024	CDS	INE04VS07305	14301	1601430102632401	SHAILAJA GUPTA			JEETENDRA GUPTA	CE 70 BLOCK CE SALTLAKE FLR	SECT 1 BIDHANNAGAR NORTH NORTH	24 PARGANAS	CALCUTTA	700064	005701569439	ICICI BANK	GROUND FLOOR, KALA ACADEMY	RAVINDRA NATYA MANDIR	PRABHADEVI	MUMBAI	400028	400229013	ICIC0000057	10		BRPPG8108J		9748000511		shailaja.gupta@iciciprulife.com	21	69	PUB				3				
30/09/2024	CDS	INE04VS07305	81600	1208160000244895	ANUGRAH SHRIVASTAVA			MANMODHAN PRAKASH SHRIVASTAVA	69 AHILYA NAGAR EXTENSION	ANNPURNA RD		INDORE	452009	17711930001137	HDFC BANK LTD	6 A, SECTOR A	BHAWANIPUR COLONY	ANNAPURNA ROAD	INDORE	452009	452240009	HDFC0001771	10		CIBPS4187F		7899378699		ANUGRAH@SMALLCASE.COM	21	69	PUB				3				

30/09/2024	CDS	INE04VS07305	81600	12081600 01183306	NEERAJ SHARMA				H NO 102 KAILASH NAGAR	SECTOR 2	VRINDABAN BANGAR	VRINDABAN	281121	107001536522	ICICI BANK LTD	NOIDA SECTOR-1 BRANCH	B-11 AND 12	SECTOR-1	NOIDA	201301	110229112	ICIC0001070	10		EARPS9554N			9268344796		NEER.1304@GMAIL.COM	21	69	PUB				3				
30/09/2024	CDS	INE04VS07305	81600	12081600 04654607	SANJAY PANDEY				LOHA GHAT CHIRIA DUNGA	CHAMPAWAT		CHAMPAWAT	262524	017101529825	ICICI BANK	SAKET BRANCH	E-30, SAKET		NEW DELHI	110017	110229014	ICIC0000171	10	Gunjan Pandey	CAZPP3564R			9958917838		MNNIT.SANJAY@GMAIL.COM	21	3	PUB				3				
30/09/2024	CDS	INE04VS07305	81600	12081600 04904799	DINESHBHAI NARAYANBHAI PATEL				RAYANNAM AL	DHANSURA SABAR	KANTHA	MODASA	383310	364001500767	ICICI BANK LTD	DEHGAM ROAD	DHASNURA		DHANSURA	393310	383229501	ICIC0003640	10	GAURIBEN D PATEL	BQJPP9712N			9428771253		DINESHNPATEL1965@GMAIL.COM	21	3	PUB				3				
30/09/2024	CDS	INE04VS07305	81600	12081600 05203420	JOHANN JOHN ANDREW				FLAT NO 104 AMAR SAJJAN TOWERS	MANGALWARI BAZAR SADAR	NAGPUR (URBAN) NAGPUR	NAGPUR	440001	501001684102 20	HDFC BANK LTD	FIDAVI TOWER GR FLR OPP SARAF	MOUNT ROAD		NAGPUR	440001	440240005	HDFC0001248	10	JEREMIAH ANDREW	AWNPA9641G			9766970059		JOHANN.ANDREW19@GMAIL.COM	21	3	PUB				3				
30/09/2024	CDS	INE04VS07305	81600	12081600 06408162	ACHYUTA AICH				AICH BULD PARSUDIH MAIN RD	NR RLY CROSSING DHALBHUMGARH	TATANAGAR BAGJATA E SINGHBHUM	JAMSHEDPUR	831002	501002041441 81	HDFC BANK LTD	A 12, THE SHOPPING MALL	DLF QUTUB ENCLAVE	PHASE 1	GURGAON	122002	110240006	HDFC0000044	10		BFAPA7784R			8789390921		SEND2AICH@GMAIL.COM	21	69	PUB				3				
30/09/2024	CDS	INE04VS07305	81600	12081600 13777536	JEYAPRAKASHFERNANDO ALEXANDER				70 ARTY CENTRE MKD LINES			HYDERABAD	500008	036511501435 60	HDFC BANK LTD	SGM MALL 12-2-825 & 826	MEHDIPATNAM		HYDERABAD	500028	500240011	HDFC0000365	10		ACIPC0202A			8143909723		JVALEX.314@GMAIL.COM	21	69	PUB				3				
30/09/2024	CDS	INE04VS07305	81600	12081600 24731330	VIPUL GARG				D 2/119 SECTOR 11	ROHINI NORTH WEST DELHI		DELHI	110085	048801004834	ICICI BANK LTD	S D SHOPPERS ARCADE	PLOT NO 1, COMMUNITY CENTRE	SECTOR 9 ROHINI	NEW DELHI	110085	110229065	ICIC0000488	10		BIFPG1223H			9811534568		VIPULGARG.11@GMAIL.COM	21	69	PUB				3				
30/09/2024	CDS	INE04VS07305	81600	12081600 24734365	SUGUMARAN RAGHAVI				PLOT 50 F3 VENKATRAMAN	NAGAR 1ST STREET HASTHINAPURAM		CHENNAI	600064	001710503423 29	HDFC BANK LTD	ANNANAGAR BRANCH	AG 21/23 4TH AVENUE SHANTHI CL	ANNANAGAR	CHENNAI	600040	600240004	HDFC0000017	10	Sankarganesh Eswaran	BETPR4703K			9566945838		RAGHAVISUKUMAR@GMAIL.COM	21	3	PUB				3				
30/09/2024	CDS	INE04VS07305	81600	12081600 26645210	MUDIT KUMAR JAIN				183 Ward No 13 Ambika Nagar	Ward No 13 - Ambika Nagar		SHAJAPUR	465333	105710000138 25	HDFC BANK LTD	PATLAWDA BHAVAN	AMBIKA BAZAR	MG ROAD,	SHUJALPUR	465333	465240002	HDFC0001057	10		AKGPJ8221N			9953509562		MUDITJ@GMAIL.COM	21	69	PUB				3				
30/09/2024	CDS	INE04VS07305	81600	12081600 35315545	SUNITA KOTHARI				P 72 LAKE ROAD	FLAT 14 3RD FLOOR		KOLKATA	700029	011010100121 866	AXIS BANK LTD	GOL PARK	20, GARIAHAT ROAD		KOLKATA	700019	700211003	UTIB0000011	10	NIKHIL KOTHARI	AFOPK1314E			9330918640		SUNITAK1804@GMAIL.COM	21	3	PUB				3				

30/09/2024	CDS	INE04VS07305	81600	120816005147963 8	REENA BINDRA				C/O Arun Bindra B-411 Sunny view complex Sector 125	Sunny Enclave Kharar		SAS NAGAR	140301	096501500170	ICICI BANK LTD	SCO-08	PHASE-5		MOHALI	160059	160229033	ICIC0001896	10		AOVPB9540F			9888829716		REENABINDRA97@GMAIL.COM	21	69	PUB				3					
30/09/2024	CDS	INE04VS07305	81600	120816005853432 5	ASHA AGRAWAL				, be-narayan gate k andar be-narayan gate k andar			BHARATPUR	321001	10064209709	IDFC FIRST BANK	ASHOK BHAWAN BLDG	52 2 SANJAY PLACE	NEAR SHAHEED SMARAK	AGRA	282002	282751002	IDFB0021291	10	Kapil Kumar Agrawal	ABCPA5951H			9413122448		ASHADEEPBHAVAN@GMAIL.COM	21	3	PUB				3					
30/09/2024	CDS	INE04VS07305	81600	120816006834770 9	SUSHANT GOEL				B 2/32 GOYAL INTER CITY THALTEJ NR SAL HOSPITAL			AHMEDABAD	380054	125401505519	ICICI BANK LTD	VAISHALI BRANCH, SHOP NO 4	PLOT NO 18, ANJARA LAND MARK	SECTOR 4, VIASHALI	GHAZIABAD	201010	110229117	ICIC0001254	10		ASIPG4812G			8527846633		SUSHANTGOEL70@GMAIL.COM	21	69	PUB				3					
30/09/2024	CDS	INE04VS07305	81600	120816008227715 5	SUSHILA VIJAY KALE				HOUSE NO 68 67 MUMBAI PUNE ROAD	OPPOSITE JAIN MANDIR	BAZAR PETH KHANDALA	PUNE	410301	9511629113	KOTAK MAHINDRA BANK LTD	GR FLR & MEZZANINE FLR	SHOP NO7 &8, KUMAR RESORT	LONAVALA WARD B,MUMBAI PUNE RD	LONAVALA, PUNE	410401	410485001	KKBK0001998	10	MITESH KALE	AHPPK3254J			7276820363		KALEGROUPKHANDALASUSHILA@GMAIL.COM	21	3	PUB				3					
30/09/2024	CDS	INE04VS07305	81600	120816008534967 9	MOHNISH HEMANT SAMANT				TrimurtiFlat no110 111th FloorShivaji Park,	Dadar West 64Keluskar Road (South Shivaji Park,	Dadar West Shivaji ParkDadar West Shivaji ParkDadar Wes	MUMBAI	400028	3811554526	KOTAK MAHINDRA BANK LTD	AMARKUNJ CHS	VEER SAVARKAR MARG ,CADELL ROAD	SHIVAJI PARK, DADAR-(W)	MUMBAI	400028	400485085	KKBK0001376	10	Terjani Samant	DOJPS1331Q			9726266214		MOHNISHSAMANT@GMAIL.COM	21	3	PUB				3					
30/09/2024	CDS	INE04VS07305	81600	120816008580440 2	SHUBHAM .				FLAT NO H-1/3VASUNDHARA VINAYAK APPARTMENT,	SECTOR-9 VASUNDHARA VASUNDHARA VASUNDHARA		GHAZIABAD	201012	20197368627	STATE BANK OF INDIA	VASUNDHARA (201012)	GHAZIABAD		GHAZIABAD	110001	110002236	SBIN0004326	10		HHWPS4848N			9450375502		SHUBHAM_STJOHNS@OUTLOOK.COM	21	69	PUB				3					
30/09/2024	CDS	INE04VS07305	81600	120816008932945 4	RADHA KRISHNAN ABIRAMI				C/O W/O Eswaran PLOT NO 50 F3 SUMUKA APPTS,	VENKATRAMAN NAGAR FIRST STREET VENKATRAMAN NAGAR	VENKATRAMAN NAGAR VENKATRAMAN NAGAR	CHENNAI	600064	501004076389 28	HDFC BANK LTD	CHENNAI			CHENNAI	999999	600240151	HDFC0007195	10	Sankarganesh Eswaran	AFPPA4912B			8098430098		SANKARGANESHESWARAN@GMAIL.COM	21	3	PUB				3					

30/09/2024	CDS	INE04VS07305	81600	1208160089653714	NIRMAL KORAH GEORGE				S/OKorah George P Parakalathil Kalamassery	Municipality A K G Road Kalamassery Municipality	Kalamassery Municipality Kalamassery Municipality	ERNAKULAM	682024	00531050055107	HDFC BANK LTD	KORAMANGLA INDLAYOUT	KORAMANGLA		BANGALORE	560095	560240004	HDFC0000053	10	Aswathy Zachariah	AFOPG4854R			9633111481		NIRMALGEORGE@GMAIL.COM	21	3	PUB				3				
30/09/2024	CDS	INE04VS07305	81600	1208160091075947	ASHISH AGARWAL HUF				101 E WING 1ST FLOOR ASHOK GARDEN T J ROAD	SEWREE VTC		MUMBAI	400015	59101600000315	HDFC BANK LTD	SANDOZ HOUSE	DR. A B ROAD	WORLI	MUMBAI	400018	400240002	HDFC0000240	10		AAUHA3430Q			9967573342		ASHISHA@GMAIL.COM	21	4	HUF				3				
30/09/2024	CDS	INE04VS07305	81600	1208160097288211	ANNA SKARIA				PARUTHUMALI PUTHANPURAYIL KAVALANGADNELLIMATTAM P	OKUTTAMANGALAMERNAKULAMKERALA686693		ERNAKULAM	686693	12380100192832	FEDERAL BANK LTD	SOUTH BRANCH			KOCHI	682016	682049005	FDRL0001153	10	Anold Sajan	HPZPS7874P			9400515127		ANNASKARIA16@GMAIL.COM	21	3	PUB				3				
30/09/2024	CDS	INE04VS07305	81601	1208160109414882	AMOL GOEL				C/O Chhavi Goel H.NoA-602 Prateek Wisteria	Appartment Sector-77 Noida Noida		NOIDA	201301	236001519923	ICICI BANK LTD	DLF CYBER CITY, BLOCK 3	MAIN ROAD, KHUNTI	APHB COLONY, GACHIBOWLI	HYDERABAD	500019	500229073	ICIC0002360	10	jyoti garg	AQRPG9167H			8800129609		AMOLGE@GMAIL.COM	21	3	PUB				3				
30/09/2024	CDS	INE04VS07305	81601	1208160118670854	AASHISH VAISHNAVA				S/O Arvind Kumar Vaishnava HNo2/3 Anant Vihar,	Sea View Estate Gallinte Bogmalo		SOUTH GOA	403806	017101018902	ICICI BANK LTD	PLOT NO 7, GR FLR	MARSHAL PINTO ROAD		CHICALIM VASCO	403711	403229031	ICIC0002629	10	Ruchika Vaishnava	AEFPV6382M			9650653223		AASHISHVAISHNAVA@GMAIL.COM	21	3	PUB				3				
30/09/2024	CDS	INE04VS07305	81601	1208160119647028	PAWAN PARMANAND AHUJA				T3-1202 PINE A RUNWAL FORESTS LBS MARG KANJURMARG	WEST NEAR MANGATRAM PETROL PUMP BHANDUP WEST		MUMBAI	400078	50100590884246	HDFC BANK LTD	HUMA MALL, LBS ROAD	KANJURMARG WEST		MUMBAI	400078	400240196	HDFC0004272	10	Abhijit Dulaji Tawde	AGGPA2466G			9920189882		PAWAN.AHUJA1978@YAHOO.COM	21	3	PUB				3				
30/09/2024	CDS	INE04VS07305	81601	1208160136425588	AMBIUM FINSERVE				PLOT NO 182/83 INDUSTRIAL AREA	PHASE 1	CHANDIGARH	CHANDIGARH	160001	4848447751	KOTAK MAHINDRA BANK LTD	SCO 239 SECTOR 20		PANCHKULA	HARYANA	134112	160485017	KKBK0004353	11		AAPCA3271R			9840075987		ANSHUL@WINTWEALTH.COM	25	12	LTD				3				
30/09/2024	CDS	INE04VS07305	88700	1208870015961730	SADDAM HUSSAIN			MOHMMAD HUSSAIN	SOMOHAMMAD HUSSAIN HOUSE NO	112 NEAR Q NO CB3J WARD 21	AMBEDKAR NAGAR CAMP1 SUPELA	DURG	490023	000000329702 13564	STATE BANK OF INDIA	BHILAI STEEL PLANT AREA	OLD ADMIN BUILDING	DIST : DURG	BHILAI	490001	490002010	SBIN0002833	10	GAJALA NAZ.	AIZPH2760D			9691929182		786saddamh@gmail.com	21	3	PUB				3				

30/09/2024	CDS	INE04VS07305	88700	12088700 95861138	SASIREKA DHANABALAN			DHANABALAN	B2 DILLIBABU NAGAR 1ST CROSS	ST AMBAL NAGAR EXTENSION	PALLIKARANAI	KANCHIPURAM	600100	1296010000190 74	INDIAN OVERSEAS BANK	VELACHERY			CHENNAI	600001	600020074	IOBA0001296	10	ABIRAMI .	AGGPS2616E			9443320389		dsasireka@gmail.com	21	3	PUB				3						
30/09/2024	CDS	INE04VS07305	88702	12088702 28739715	UMESH GIRI			RAJENDRA PRASAD GIRI	309 A LTB AASHISH APARTMENT JHARAPADA CANAL ROAD	JAGANNATH NAGAR JAGANNATH AVENUE APARTMENT G G P	COLONY SO G G P COLONY KHORDA ODISHA	KHORDA	751025	0000000200205 92050	STATE BANK OF INDIA	KOLKATA			KOLKATA	999999		SBIN0009985	10	SUNITA DASH .	AJEPG1137F			7439159210		umesh_tcs@hotmail.com	21	3	PUB				3						
30/09/2024	CDS	INE04VS07305	88800	12088800 00435531	PERIANAYAGAM DAVIDRAJ			Periayagam .	DOOR NO 156 RAJAJI COLONY ATTUR SALEM			SALEM	636102	11189754905	STATE BANK OF INDIA	6-68A MP TOWERS	SALEM-CHENNAI NH	THALAIVASAL	SALEM	636112	636002113	SBIN0012785	10	RANIM	AGEPD4171D			9787172090		davvidrajgeorge@gmail.com	21	3	PUB				3						
30/09/2024	NSD	INE04VS07305	IN301348	20252563	RAJEEV BAJAJ			SURINDER KUMAR BAJAJ	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	244605001091	ICICI BANK LTD	SPAZE PALAZO UNIT NO 103	104 105 SEC 69	GURGAON	GURGAON HARYANA	122018	110229225	ICIC0002446	11	SONIA BAJAJ	AANPB4626N					bajaj.rajeev@gmail.com	1	1	PUB				3						
30/09/2024	NSD	INE04VS07305	IN302679	33760582	KASINATHAN JAYARAMAN			JAYARAMANARAYANASWAMY	NO 106	8TH MAIN ROAD	MALLESHWARAM WEST	BANGALORE	560055	007801026421	I C I C I BANK	123 (OLD NO 37) 13TH CROSS	MARGOSA ROAD	MALLESHWARAM	BANGALORE	560003	560229005	ICIC0000078	10	MATHANGI KASINATHAN	ABYPK8491N			23341325		kasinathanj@gmail.com	1	1	PUB				3						
30/09/2024	NSD	INE04VS07305	IN303028	28271517	VIKRAM HINDUPUR PRATAP SIMHA			RAGHAVENDRA SIMHA	NO 215,3RD MN RD VIJAYA BANK	LAYOUT,BH I I M B,BANNERGHATTA RD	,BENGALURU	KARNATAKA,INDIA	560076	317801001170	ICICI BANK	ICICI BANK LTD NO 1051	VIJAYA BANK LAYOUT BILLEKALLI	BANNERGHATTA ROAD	BANGALORE	560076	560229127	ICIC0003178	10		BKAPS4135H					vikksimha@gmail.com	1	1	PUB				3						
30/09/2024	NSD	INE04VS07305	IN304633	20002991	KRISHNAKUMARI			Kuttiappan	W/O: Chidambaram,13/38,SOUTH STREET,	VIJAYAPURAM,TiruppuTiruppur			641606	106101002140	ICICI BANK LIMITED	TIRUPPUR - PALLADAM MAIN				641603		ICIC0001061	10		EMSPK7485K					kumarichidambaram58@gmail.com	1	1	PUB				3						
30/09/2024	NSD	INE04VS07305	IN304633	20031630	JATIN JHA			JHA	MANOJ KUMAR JHA H NO 1153 SECTOR 10A	Gurgaon Gurgaon GuGurgaon			122001	501001110261 36	HDFC BANK	GURGAON - DLF - HARYANA				122002		HDFC0000004 4	10	Manoj Kumar Jha	AVMPJ6743Q					jatinjha@gmail.com	1	1	PUB				3						

30/09/2024	NSD	INE04VS07305	IN304633	20033826	ANOOP BALAN CHAMMANCHERY			BALAN	SO K V Balan 205 balaji pristine whi	tefield main road oRamagondanahalli			560066	000201073501	ICICI BANK LIMITED	BANGALORE - M G ROAD A				560025		ICIC0000002	10		ADSPC9281C					anoop.balan@gmail.com	1	1	PUB				3				
30/09/2024	NSD	INE04VS07305	IN304633	20127921	RUCHIN KUKREJA			Kishor	B4 1405 Wadhwa the address Lbs Marg	Ghatkopar west Oppo Ghatkopar West			400086	102201533737	ICICI Bank	MUMBAICHANDIVALI				400072		ICIC0001022	10		CCRPK1611G					ruchinkukreja@gmail.com	1	1	PUB				3				
30/09/2024	NSD	INE04VS07305	IN304633	20132923	SUREKHA HAREN VORA			Jayantilal	4C1502 Whispering Palms Akurli Road	Lokhandwala TownshiKandivali East			400101	10179835078	IDFC FIRST BANK LTD	THAKUR VILLAGE-KANDIVALI E BRANCH	MUMBAI			400101	0	IDFB0040141	10	Zeal Vora	ACUPV4533B					surekhaharenvora@gmail.com	1	1	PUB				3				
30/09/2024	NSD	INE04VS07305	IN304633	20137568	ARCHANA			Babu Rajendran	DO Babu Rajendran 293B BABA NAGAR 5T	H STREET VILLIVAKKAMillivakkam			600049	218401501816	ICICI Bank	CHENNAIKOLATHUR				600099		ICIC0002184	10		BBCPA0444A					arch.seven94@gmail.com	1	1	PUB				3				
30/09/2024	NSD	INE04VS07305	IN304633	20179938	PRAGYANDIPTA MISHRA			Prady umna Kumar Mishra	SO Prady umna Kumar Mishra Flat No 20	5 A SLV SUHAS CELES Chikkabanavara			560090	000000322076 57409	State Bank of India	COMMERCIAL BRANCH BANGALORE				560001		SBIN0004196	10		CCGPM5225F					pragyan23101997@gmail.com	1	1	PUB				3				
30/09/2024	NSD	INE04VS07305	IN304633	20187729	THIRUGNANASAMBANDAM SHANMUGANANDAM			Thirug nanas amba ndam	SO Thirug nanas amba ndam 4 bajana i kov	il street NaravarikRed Hills			600052	501002918831 01	HDFC Bank	BHIWANDITHANE				400601		HDFC0000733	10		DLCPS7832G					ganeshbalaji9490@gmail.com	1	1	PUB				3				
30/09/2024	CDS	INE04VS07305	10600	1201060004495254	PRERNA LOHIA			MURARILAL AGARWAL	L 31 SRILA PARK	PRIDE HYDERNAGA		HYDERABAD	500049	064210001104 78	HDFC BANK LTD	SRINIVASA NAGAR COLONY	SANJEEVA REDDY BUS STOP	OPP. SANJEEVA REDDY NAGAR	HYDERABAD	500038	500240003	HDFC0000642	10		ABAPL0557G				9885861754		LOHIAPRERNA2017@GMAIL.COM	21	69	PUB				2				
30/09/2024	CDS	INE04VS07305	10900	1201090008073527	RADHIKA KEDIA.			PRADEEP RAMCHNADRA MEHADIA	B2-1704 L AND T SOUTH CITY	OFF BANNERGHATTA ROAD	AREKERE MICO LAYOUT	BANGALORE	560076	166901000286	ICICI BANK LTD	BANGALORE URBAN			BANGALORE		560229053	ICIC0001669	10	RISHI KEDIA	AHNPM7351E				9008614960		KEDIARISHI@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	12400	1301240005738688	TILOCK CHAND SEVTA			BADARI RAM SEVTA	17-E-544	CHOOPASANI HOUSING BOARD	JODHPUR NEAR CHOOPSANI HOUSE	JODHPUR	342008	501002581891 10	HDFC BANK LTD	SHOP NO 18	SRI GANGANAGAR ROAD	HANUMANGARH JUNCTION	HANUMANGARH	335512	335240005	HDFC0004211	10		ABQPS3087G				8955588714		TCSEVTA@GMAIL.COM	21	69	PUB				2				

30/09/2024	CDS	INE04VS07305	14301	1601430101620711	NEHA RATHI			SATYANARAYAN MUNDRA	ROW HOUSE C MANGALAM APT	THAKUR COMPLEX KANDIVALI E		MUMBAI	400101	107401503799	ICICI BANK LTD	SHOP NO 54 AND 55	SARAF CHOUDHARY NAGAR	THAKUR COMPLEX, KANDIVALI EAST	MUMBAI	400101	400229056	ICIC0001074	10		APJPM8125J			9820566890		nehamundra15@gmail.com	21	69	PUB				2					
30/09/2024	CDS	INE04VS07305	20600	1202060001467198	PUNEET SABHERWAL			SHEENA SAINI SABHERWAL	2002 BASILIA ACME OZONE PHASE-2	MANPADA THANE (W)		THANE	400610	07620100017803	BANK OF BARODA	BHANDUP (BHP)			MUMBAI		400012007	BARB0BHABOM	10	SHEENA SAINI SABHERWAL.	AOEPS1966B			9321180575		PUNEET@PADMAVATIAGENCIES.COM	21	3	PUB				2					
30/09/2024	CDS	INE04VS07305	20600	1202060001536381	KAMAL KISHORE AGARWAL HUF.				AMARS PRIDE APTS 2ND FLOOR	FLAT NO.2078 CHELAPURA	CHARMINAR	HYDERABAD	500002	62458792276	STATE BANK OF INDIA	HUSSAINI ALAM			HYDERABAD	500001	500002321	SBIN0020068	10		AAKHK8298N			7729833871		KISHOREKAMAL.KK8@GMAIL.COM	21	4	HUF				2					
30/09/2024	CDS	INE04VS07305	20600	1202060001651411	OM PRAKASH HUF.				R5/40 RAJ NAGAR			GHAZIABAD	201002	00385200000324	YES BANK LTD	GR. IST, IIND AND IIIRD FLOOR	C 37 RAJNAGAR	DIST. CENTRE	GHAZIABAD	201002	110532012	YESB0000038	10		AABHO3485J			9999109069		omarora2507@gmail.com	21	4	HUF				2					
30/09/2024	CDS	INE04VS07305	20600	1202060001718581	ROHIT SATISH KALE (HUF).				ANAAMAYAM VIP STREET VIP ROAD	OPP ISHITA PARADISE		RAIPUR	492001	59109893022100	HDFC BANK LTD	USHA PRIDE	NEAR OVER BRIDGE	MOWA	RAIPUR	492004	492240008	HDFC0003656	10		AAXHR7663F			9893022100		ROHIT.KALE@ZEROMILE.IN	21	4	HUF				2					
30/09/2024	CDS	INE04VS07305	20600	1202060001762080	SARANSH SHARAN			RAVINDRA SHARAN	B 99 MANSAROVER GARDEN			NEW DELHI	110015	05511930000238	HDFC BANK	DELHI			DELHI	999999		HDFC0000551	10	SAVINA SHARAN.	CABPS6574G			9910052457		SARANSH@ARTIFACTS-INDIA.COM	21	3	PUB				2					
30/09/2024	CDS	INE04VS07305	33200	1203320009598688	ESHA RAMESH RAO			RAMESH HARIHAR RAGVENDRARAO	FLAT 2003 20TH FLR LOTUS HGTS	SHANKAR LANE ORLEM TANK RD NR	LIBERTY LA CLASSIQUE HOTEL	MALAD W MUMBAI	400064	911010003037210	AXIS BANK LTD	NO 9	M G ROAD	BLOCK A	BANGALORE	560001	560211002	UTIB0000009	10	SWAPNIL LIMAYE PRAKASH.	APFPR1755K			9869406718		rao.esha@gmail.com	21	3	PUB				2					
30/09/2024	CDS	INE04VS07305	33300	1203330001373958	KARAN BARMECHA HUF.				FLAT 102 BLOCK B 64 IRON SIDE ROAD	OPP BIRLA MANDIR	BALLYGUNGE	KOLKATA	700019	09189010000366	YES BANK LTD	UNIT NO 004, GR FLR	OLD AIRPORT ROAD	KODIHALLI	BANGALORE	560008	560532025	YESB0000918	10		AAMHK9941G			8971236363		KARANBARMECHA90@YAHOO.COM	21	4	HUF				2					
30/09/2024	CDS	INE04VS07305	33300	1203330001857457	PARUL PANDEY			ANIL KUMAR PANDEY	A 408 Manar Elegance Sector No 2	HSR Layout Bangalore Near	Somasundar Palya Lake Bangalore	BENGALURU	560102	915010040263489	AXIS BANK LTD	MALLESWARAM	BANGALORE (KT)	-	BANGLORE	560003	560211009	UTIB0000227	10		AOZPP9910R			9341839833		parul.parulpandey123@gmail.com	21	69	PUB				2					
30/09/2024	CDS	INE04VS07305	36000	1203600001904585	REJOE KOSHY			P J KOSHY	118A FAKIR PARA ROAD BEHALA	BEHALA	NEAR SHAW PUBLIC SCHOOL	KOLKATA	700034	060501502397	ICICI BANK LTD	BIRENU TRADE CENTRE	67, PENNAR ROAD	(OPP. HOTEL KANCHAN) AAM BAGAN	JAMSHEDPUR	631001	831229004	ICIC0000605	10		BCBPK2809K			9433040644		koshy.rejoe@gmail.com	21	69	PUB				2					

30/09 /2024	CDS	INE04 VS073 05	36000	12036000 06694168	HIRA DATTA RAY HAJAR E			BANK AR YASH WANT KERU	W/O DATTA TRAY HAJAR E 167 BEHIN D RENA VIKAR MANG AL	KARYA LAY NAGA R MAN MAD ROAD		AHME DNAG AR	414003	000501591103	ICICI BANK	A WING	SHAN GRILA GARD ENS	BUND GARD ENS ROAD	PUNE	411001	411229002	ICIC00 00005	10	Vijay Dattat ray Hajare	AAJPH 6106R			9860304413		hdhaja re1@g mail.c om	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	47200	12047200 02440350	HARS HA VARA DARAJ			SUDA RSAN VARA DARAJ	227 1 RACE	COUR SE		COIM BATO RE	641018	30205632128	STATE BANK OF INDIA	BANK ROAD	PO BOX NO 3860,		COIM BATO RE	641018	641002002	SBIN0 00082 7	10	SRINID HI GURU SWA MY	ACKPH 1239A			9894324444		varada raj.har sha@g mail.c om	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	47200	12047200 10175427	MANI SH GUPT A			SANG AM LAL GUPT A	H NO RB VI 404	A RAILA WAY COLO NY	HABIBG ANJ	BHOP AL	462024	30001593971	STATE BANK OF INDIA	DRM OFFIC E	HABIB GANJ BHOP AL	HABIB GANJ	BHOP AL	462024	462002041	SBIN0 01014 6	10	YOGIT A GUPT A	AEQP G0078 L			9302316852		manis h.irse1 999@ gmail. com	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 00473850	RAME SH RAME SH KUMA TAGI			BASAV ARAJ RAMA NNA KUMA TAGI	NO 351 S K NAGA R	TALIK OTI		BIJAP UR	586214	916010019637 412	AXIS BANK LTD	NO 119, 80 FEET ROAD	7TH BLOCK INDUS TRIAL LAYO UT	KORA MANG ALA	BANG ALORE	560095	560211008	UTIB0 00019 4	10	PARV ATI B KUMA TAGI	DPSPK 3103N			9916570369		rames hbk00 9@gm ail.co m	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 00490566	MANE ESH MENO N .			MOHA N EASH WARD AS MENO N	OMQ- 42-A OFFIC ERS QUAT ERS	AIR FORCE KHERI A		AGRA	282008	4449002731	KOTAK MAHI NDRA BANK LTD	VEER MAHA L CHS LTD, G/F	DR BABAS AHEB AMBE DKAR ROAD	LALBA UG, PAREL	MUM BAI	400012	400485046	KKBK0 00064 0	10		BAEP M481 5L			9930410943		mane esh.bit s@gm ail.co m	21	69	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 01052802	JAYAR AMAN NAGA RAJAN			RAMA IAH NAGA RAJAN	D-604 JARDI NE BLOCK	BRIGA DE GARD ENIA	JP NAGAR 8TH PHASE	BANG ALORE	560078	007516101973 46	HDFC BANK LTD	GOLD EN TOWE R	AIRPO RT ROAD	KODIH ALI	BANG ALORE	560017	560240005	HDFC0 00007 5	10	GAYAT HRI JAYAR AMAN . .	ABPP N9122 L			9845578723		jayara man1 973@ gmail. com	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 01509569	RAJES H KUMA R				GAYAT HRI NILAY AM HN 11	6TH CRS 2ND FLR SHRIDI SAI	TEMPLE RD MUNEK OLALA MARAT HAHA	BENG ALUR U	560037	005311402510 61	HDFC BANK LTD	KORA MANG LA IND LAYO UT	KORA MANG LA		BANG ALORE	560095	560240004	HDFC0 00005 3	10	Ekta Gauta m	BTXPK 7455E			9844227590		KUMA R31RA JESH@ GMAIL .COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 02128708	BONY SUNN Y				MALIY ECKAL HOUS E	MUTH ALAKO DAM P O		THOD UPUZ HA	685605	000000334709 73717	STATE BANK OF INDIA	PERSO NAL BANKI NG BR	THOD UP	SUDA RSHA N TOWE RS	THOD UPUZ HA	685584	685002005	SBIN0 01688 7	10	Maria Sebast ian	BLIPB 9296H			8197218613		BONY SUNN Y16@ GMAIL .COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 02490626	KALAI SELVI SIVALI NGAM PUHA ZHENT HI				5 41 BAJAN I KOVIL ST	QRAM AR TEMP LE	ANGALA KURICHI	POLLA CHI	642007	000901578317	ICICI BANK LTD	110, PRAKA SH PRESI DIUM,	UTHA MAR GAND HI SALAI	NUNG AMBA KKAM HIGH ROAD	CHEN NAI	600034	600229003	ICIC00 00009	10	Mahal akshm i M	AQVP P8408 L			9677225798		KS_PU HAZH @HOT MAIL. COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 03331448	NARA SIMHA N RAJAG OPAL				S/ORaj agopal Devan athan F 1 Sri Sunda ram Flats 62	Nallat hambi Street Chenn ai Triplic ane		CHEN NAI	600005	000101606129	ICICI BANK	CHEN NAI BRAN CH	459/1 ANNA SALAI ROAD	TEYNA MPET	CHEN NAI	600018	600229002	ICIC00 00001	10		BBHPR 5458J			9940229930		NARA SIMHA N3329 @GM AIL.CO M	21	69	PUB				2				

30/09/2024	CDS	INE04VS07305	81600	1208160003605781	SASABINDU ACHARYA				#75C 9th Cross, Kambathahalli Main Road Pavamana	Nagar Kambathahalli Main Road Gottigere Kambathahalli	Main Road	BANGALORE RURAL	560083	040101001331	ICICI BANK LTD	J P NAGAR BRANCH	75/A 100 FEET ROAD	J P NAGAR, 6TH PHASE	BANGALORE	560078	560229027	ICIC0000401	10	SMITA ACHARYA	ADWPA4800B			9845325490		JD.ACHARYA@GMAIL.COM	21	3	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160004131933	ASHISH BANKA				32COMMERCIAL COMPLEX BHILAI	NEHRU NAGAR EAST DURG MOTILAL	NEHRU NAGR	BHILAI	490020	10000678855	IDFC FIRST BANK	BANGALORE RESIDENCY ROAD	RESIDENCY BUILDING	-	BANGALORE	560025	560751002	IDFB0080151	10	SANJAY BANKA	BIBPB6901K			8123081581		ASHISHBANKA@YMAIL.COM	21	3	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160004132046	ANKIT BANSAL				H NO 996	CHANDPUR ROAD KOTHIYAT	NEAR SAINT MOMINA SCHOOL	BULANDSHAHAR	203001	04851140341935	HDFC BANK LTD	B-1, VANIJYA KUNJ, ENKAY TOWER	UDYOG VIHAR	PHASE V	GURGAON	122001	110240077	HDFC0000485	10	Priyanka Seth	ARJPB1717B			9999015322		ANKIT0613@GMAIL.COM	21	3	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160006097771	SUMITH RAJAGOPALAN				RJ 005 PURVA RIVIERA	MARATHALLI		BENGALURU	560037	016901017395	ICICI BANK LTD	INDIRA NAGAR BRANCH	SALARPURIA HOUSE, 496	C M H ROAD	BANGALORE	560038	560229013	ICIC0000169	10	Pawana Muraleedharan Nair	AGGPR7749K			7337770006		SUMITH.RAJAGOPALAN@GMAIL.COM	21	3	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160006105213	GEETA JAIN				PLOT NO 275 3RD FLOOR	PKT B 4 SEC 7 ROHINI		NEW DELHI	110085	19410100007963	BANK OF BARODA	VISHAKA ENCLAVE (VEN)			Delhi		110012033	BARB0VISDEL	10		AAIPJ6975H			8368015936		GEETAJAINZER@GMAIL.COM	21	69	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160007935532	PRAJAL KULKARNI				FLAT NO-3/F-2 ANTONITA CO-OP	HSG SOC NEAR GOA STATE	CO-OP BANK LTD BORDA	SOUTH GOA	403602	910010033525467	AXIS BANK LTD	NIFT CAMPUS C A SITE NO 21	27 TH MAIN SECTOR 1	HSR LAYOUT	BANGALORE	560102	560211024	UTIB0000785	10	Maisy Dos reis Antao	BQCPK4572Q			9738302731		PRAJALKULKARNI@GMAIL.COM	21	3	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160008008763	NIKKI AGARWAL				BD-4 1st Floor Sector 1 Salt Lake Bidhannagar CC	Block BidhannagarM		NORTH 24 PARGANAS	700064	4711724859	KOTAK MAHINDRA BANK LTD	BLDG NO 1 JOGENDRA KAVIRAJ ROW	NR KALAKAR STREET POST OFFICE	BURRABAZAR	KOLKATA	700007	700485012	KKBK0006562	10		AZLPA2919C			9903653656		AGARWAL.NIKKI2012@GMAIL.COM	21	69	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160009954761	SHOBHIT SINGH				1700 NEW RAJENDRA	NAGAR ORAI STADIUM ROAD		ORAI	285001	9612279613	KOTAK MAHINDRA BANK LTD	C-25/SG-16, STELLAR IT PARK	SECTOR-62	GAUTAM BUDDH NAGAR	NOIDA	201309	110485093	KKBK0005032	10		CKMPS6944K			8585936383		SINGH.SHOBHIT25@GMAIL.COM	21	69	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160010919770	KETAN MEHRA				SAKALKUA MEHRA	BUILDING BUS STAND		VIDISHA	464001	501006310609032	HDFC BANK LIMITED	KAROND			BHOPAL	462038	462240025	HDFC0006309	10	Aastha Mehra	BWIPM8249Q			9827572577		DOCKETANMEHRA@GMAIL.COM	21	3	PUB				2					

30/09 /2024	CDS	INE04 VS073 05	81600	12081600 11192592	DHRU VA SHREE AGRA WAL				K 042 DLF NEW TOWN HEIGH TS	SECTO R 86 SIKAN DERP UR	NAWAD A FATEHP UR 112	GURG AON	122004	501002057134 72	HDFC BANK LTD	FIRST INDIA PLACE	MEHR AULI GURG AON ROAD		GURG AON	122002	110240027	HDFC0 00028 0	10	RITIKA GOYA L	AINPA 0092R			9910385586		DHRU VA.S.A GARW AL@G MAIL. COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 16252272	UJJWA L MAHE SHWA RI				29 TARU N SOCIE TY	GOTRI ROAD		VADO DARA	390007	5507450817	AXIS BANK LTD	RANG A COMP LEX			BENG ALUR U	560001	560211163	UTIB0 00515 7	10	PANK AJ MAHE SHWA RI	CUGP M716 5N			9574226170		UJJWA LM29 @GM AIL.CO M	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 18150334	DIGVIJ AY GUSAI N				125/9 KH NO 406/1 FLAT F 2 1ST	FLOOR IGNO U ROAD NEB SARAI		SOUT H WEST DELHI	110068	912010032471 473	AXIS BANK LTD	KOTD WAR BRAN CH	UTTAR AK PAU UT		PAURI	246149	246211802	UTIB0 00208 7	10	DEEPS HIKHA .	AVQP G7200 F			8860791363		DIGVIJ AYGU SAIN @YM AIL.CO M	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 20246484	SAHIL LAKSH MANA N				FLAT NO 3/A BERYL APART MENT	TS BERYL CHS LTD 42 VERO NICA ROAD BAND RA WEST		MUM BAI	400050	044210000228 10	HDFC BANK LTD	BAND RA OCEA N VIEW COOP HSG SOC	HILL ROAD	NR MEHB OOB STUDI O, BAND RA (W)	MUM BAI	400051	400240065	HDFC0 00044 2	10	GAYAT RI DIVEC HA	ACSPL 2135P			9820995304		SAHIL. LAKSH MANA N@G MAIL. COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 21232960	SAIJEE RAO TAM MINEE DI				NO 245 7TH MAIN RD BCC LAYO UT	NR CHAN DRA LAYO UT VIJAYA NAGA R EXTN		BENG ALUR U	560040	10049110796	IDFC FIRST BANK LTD	CHAN DRA LAYO UT BRAN CH			BANG ALORE	560040	560751017	IDFB0 08017 5	10	TAM MINEE DI NALIN I DEVI	AASPT 2335H			9900725614		SAIJEE _RAO @YAH OO.CO M	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 21354466	SIDHA RATH JAIN				NO 101 SEC- 8/A	CHAN DIGAR H		CHAN DIGAR H	160001	001599000002 327	YES BANK LTD	SHOP CUM OFFIC E SCO NO 151 152	SECTO R 9C	MADH YA MARG	CHAN DIGAR H	160017	160532001	YESB0 00001 5	10		ANWP J2120 P			9779901101		SOCSI DDHA RTH@ GMAIL .COM	21	69	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 23525906	SHAR UN ALIPU RIA				122 SETH HUKA M CHAN D COLO NY			JALAN DHAR	144008	133210000363 68	HDFC BANK LTD	PLOT NO-2	MAQS UDAN	-	JALAN DHAR	144008	144240008	HDFC0 00133 2	10	PAYAL MAHE SHWA RI	AHWP A2922 N			8588843946		SHAR UN.AL IPURI A@G MAIL. COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 24756269	DINKA R VISWA NATH BAKRE				299 SHIRS HIREM BORI M	NORT H GOA		POND A	403401	921010018015 619	AXIS BANK LTD	SHOP NO 13 TO 18 G/F	RAJDE EP GALLE RIA	POND A MADG AON ROAD	POND A	403401	403211007	UTIB0 00105 4	10	Manoj Bakre	ADWP B3217 B			9420690028		DINKA R.BAK RE@G MAIL. COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 24808601	RISHA BH LALAN I				41/2B FL-2 KOLKA TA MUNC IPAL	CORP ORATI ON EKBAL PUR	DIAMO ND HARBO UR ROAD	KOLKA TA	700027	030501514766	ICICI BANK LTD	BIDHA NNAG AR BRAN CH	AD-59 SECTO R,1, SALT LAKE CITY	24 PAGA NAS - NORT H	KOLKA TA	700064	700229083	ICIC00 06950	10	Vijay Kumar Lalani	ADDPL 9257E			9652914373		LOVOL OGISTI CS@G MAIL. COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 24843233	BHART I CHAN DRA				A-401 LAKSH ADEEP PALAC E OPP	RAJVI R PALAC E PIMPL E SAUD AGAR		PUNE	411027	501002562187 69	HDFC BANK LTD	BANN ERGH ATTA ROAD	UMA ADMI RALTY NO 1	BANN ERGH ATTA ROAD	BANG ALORE	560029	560240023	HDFC0 00051 4	10	RAVI SHAN KER KUMA R	AHTPC 2742D			8668460252		BHART I.CHA NDRA @HOT MAIL. COM	21	3	PUB				2				

30/09 /2024	CDS	INE04 VS073 05	81600	12081600 25453976	VIKRA M BOPP ANAD U RAO				S/O Boppa nadu Rajash ekar Rao No 201 Anugr aha 9th	Main 9th Block Nagar bhavi 2nd Stage Nagar bhavi	Bangalo re North	BENG ALUR U	560072	000201500039	ICICI BANK	ICICI TOWE RS	G FLR, COM MISSA RIAT RD1		BANG ALORE	560025	560229002	ICIC00 00002	10	ASHW INI DHRU VARAJ	AFMP R3295 P			9008922544		WIKR UM@ GMAIL .COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 27433365	DEEPA NSH AGRA WAL				D A 104 DEOD AR A WING SALAR PURIA	GREE NAGE BOM MANA HALLI NEXT TO OXFO RD	ENGG COLLEG E BEGUR BOMMA NAHALLI	BANG ALORE RURAL	560068	052316100475 14	HDFC BANK LTD	NO 8/24, SALCO CENTR E	RICH MON D ROAD		BANG ALORE	560025	560240022	HDFC0 00052 3	10	Deepti Agraw al	ANHP A4095 P			9742772041		DEEPA NSHA GRAW AL@G MAIL. COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 28633402	PRATE EK RAJAN GUPTE				RAJDE EP 143 LT DILIP GUPTE	MARG MAHI M		MUM BAI	400016	055501526225	ICICI BANK LTD	91, LADY JAMS HEDJI ROAD	NEXT TO PARA DISE CINEM A	MAHI M (W)	MUM BAI	400016	400229040	ICIC00 00320	10	Kirti Pooni a	AMGP G3707 N			9820773017		PRATE EKGU PTE@ GMAIL .COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 30026555	PRATA P JANAR DHAN AN				S 205 POOJA RESID ENCY 39/10 3C MAIN ROAD	9 CROSS JP NAGA R I PHASE		BENG ALUR U	560078	014010500235 16	HDFC BANK LTD	GROU ND FLOOR NO 178-A BRAN CH	MATA DAHA LLI	RT NAGA R MAIN ROAD	BANG ALORE	560032	560240009	HDFC0 00014 0	10		AFQPJ 5896L			9886311703		PJ141 281@ GMAIL .COM	21	69	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 30965314	RACH ANA AKSHA Y RANA DE				c-503 rohan kritika survey no 117/a /1 117b sinhga d	road pune near p l deshp ande garde n Pune City		PUNE	411030	645101001227	ICICI BANK LTD	SADAS HIV PETH			PUNE	411030	411229019	ICIC00 06451	10	AKSHA Y ARVIN D RANA DE	AQDP P6541 J			9850502676		CARAC HANA @RAC HANA RANA DE.CO M	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 31847707	SYED AZHA R JIFRI				C 905 SMR VINAY GALAX Y	HOOD I CIRCLE WHITE FIELD ROAD		BENG ALUR U	560048	10001819435	IDFC FIRST BANK	BANG ALORE RESID ENCY ROAD	RESID ENCY BUILDI NG	-	BANG ALORE	560025	560751002	IDFB0 08015 1	10		BYBPS 3832C			9840461988		AZHA R_JIFR I@YA HOO.C O.IN	21	69	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 32110232	YESH WANT JANAR DAN KARA NDE				RH - I / M - 59 NEAR MODE RN SCHO OL	SECTO R 7 VASHI		NAVI MUM BAI	400703	015101031890	ICICI BANK LTD	VASHI BRAN CH, SHREE GANE SH CO-	OP HSG SOCIE TY, SHOP NO. 14,15	,16, PLOT- 9, SECTO R-1, VASHI	NAVI MUM BAI	400703	400229015	ICIC00 00151	10	Jyoti Karan de	AGUP K1589 N			9552707077		YESH WANT .KARA NDE@ GMAIL .COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 33373299	ROHIN I GOEL				CARE OF GANA PATI JEWEL LERS	12-B SURAJ MARK ET H B ROAD / FANCY BAZAR , GUWA HATI		GUWA HATI	781001	916010015765 140	AXIS BANK LTD	DUGA R COMP LEX	AT SC ROAD	NEAR RANI SATI MAND IR	KAMR UP METR OPOLI TAN	999999	781211015	UTIB0 00304 8	10	AMIT BANS AL	BSCPG 3607C			9706131925		GOELR OHINI 94@G MAIL. COM	21	3	PUB				2				

30/09/2024	CDS	INE04VS07305	81600	12081600 34424665	SATYARTHA DIXIT				D-52 West Jyoti Nagar West Jyoti Nagar			NORTH EAST DELHI	110094	10426132009	STATE BANK OF INDIA	PLOT NO 6-7, BLOCK-D	CENTRAL MARKET	PRASHANT VIHAR	NEW DELHI	110085	110002217	SBIN0004040	10		ASBPD7264L			9739000972		DIXIT.SATYARTHA@GMAIL.COM	21	69	PUB				2				
30/09/2024	CDS	INE04VS07305	81600	12081600 35053903	ANSHIKA KAPOOR				C-48 NEAR IHM	SECTOR-G ALIGANJ		LUCKNOW	226024	068316101446 10	HDFC BANK LTD	A1/21 SECTOR SECTOR B	OPP NEHTRU BAL VATIKA	ALIGANJ LUCKNOW 226024	LUCKNOW	226024	226240004	HDFC0000412	10		CGJPK0202K			8090713370		ANSHIKAKAPOOR1990@GMAIL.COM	21	69	PUB				2				
30/09/2024	CDS	INE04VS07305	81600	12081600 36701529	SHIBNARAYAN MISHRA				Chandrasekhar Lane Near Bayababa Matha	At Dharaghapatna Po Kalyani Nagar		CUTTACK	753013	10150459387	STATE BANK OF INDIA	KALYANI NAGAR			CUTTACK	753013	753002013	SBIN0007930	10		AHSPM7989D			9819519839		MISHRAVWGO@YAHOO.IN	21	69	PUB				2				
30/09/2024	CDS	INE04VS07305	81600	12081600 37004339	SARITHA RAMCHANDRA KAMATH				#J501 PRIDE PRISTINE VASUNDHARA LAYOUT	ANANTHNAGARA PHASE-03 BANGALORE SOUTH		BENGALURU	560100	999996862287 55	HDFC BANK LTD	NO 201	GREEN GLEN LAYOUT	BELLANDUR	BANGALORE	560103	560240073	HDFC0002565	10	Jigar Nitish Vora	BHDPK6068H			9686228755		SARITHARKAMATH@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	81600	12081600 37456928	REVATHI .				NO 2B GLOBAL SPRINGS NO 1	BAI GARDEN 1ST AVENUE MADAMBAKKAM		CHENNAI	600073	455700010002 1119	PUNJAB NATIONAL BANK	TAMBARAM (BIHER)			.		600024038	PUNB0455700	10	Rajaram Jaganathan	CLKPR5465F			9789065040		RAJARAMVISCOM@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	81600	12081600 37891156	AAKASH JOTIRAM BHOSALE				B/002 SERENE APARTMENT MANVELPADA	ROAD NEAR BRAHMA COMPLEX, VIRAR EAST		PALGHAR	401305	501002900437 80	HDFC BANK LTD	CHINA LINK GROUND FLOOR OPP	GOREGAON SPORT CLUB LINK RD	MALAD WEST	MUMBAI	400064	400240055	HDFC0000411	10	Rajashree Bhosale	CQLPB6323C			8806798062		AAKASHBHOSALE007@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	81600	12081600 38667686	KARAN SONI				K-83 SECTOR-25	JAL VAYU VIHAR		NOIDA	201301	003101218826	ICICI BANK LTD	NOIDA SECTOR-18 BRANCH	K-1, SENIOR MALL	SECTOR 18	NOIDA	201301	110229005	ICIC0000031	10	Sangita Soni	COGPS2841D			9910861497		KARANSONI14@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	81600	12081600 39826021	RAKESH RAJASEKHARAN PILLAI				S/OK P Rajasekharan Pillai Kausthubham Kulanada P O	Kaipuzha		PATHANAMTHITTA	689503	10127839415	IDFC FIRST BANK LTD	ITPB BRANCH			BANGALORE	999999		IDFB0080179	10		APEPP4307A			9620878885		RAKESH.RAJASEKHARAN@GMAIL.COM	21	69	PUB				2				

30/09/2024	CDS	INE04VS07305	81600	1208160047262789	SARIKA JAIN				W/O, Manish Jain B-203 Aparna Sarovar Grande Kanchi	Gachibowli RoadNallagandla Hyderabad Near Citizen	Hospital	HYDERABAD	500019	0220101003390 70	AXIS BANK LTD	BANER			PUNE	411045	411211010	UTIB0000338	10	Manish Jain	AAOPG5321J			9503299576		SARIKAJAIN0308@GMAIL.COM	21	3	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160053512502	MAMTA KUMARI SINGHAL				D/O Devendra Kumar Singhal A-61 Sector 26 Gautam	Buddha Nagar		NOIDA	201301	003101615999	ICICI BANK LTD	NOIDA SECTOR-18 BRANCH	K-1, SENIOR MALL	SECTOR 18	NOIDA	201301	110229005	ICIC0000031	10		FHBPS8004R			9871997055		MAMTAK1129@GMAIL.COM	21	69	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160053690781	AMAL PRASAD				C/O Diksha Kumari Prasad A-1 FOREST OFFICERS COLONY	NEAR DORANDA POST OFFICE		RANCHI	834002	5010035318878 9	HDFC BANK LTD	RANCHI MAIN ROAD	NEAR MAHAVIR TEMPLE,		RANCHI	834002	834240005	HDFC0002063	10		EAWPP5675J			8210977226		AMALPRASAD5010@GMAIL.COM	21	69	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160054373422	FOUR DEGREE WATER CAPITAL				PLOT NO 2 KRUSHNA COLONY NEAR	MSEB COLONY JAIL ROAD	NASHIK ROAD	NASHIK	422101	1314188224	KOTAK MAHINDRA BANK LTD	SHOP NO. 1 & 2 'PAYAS'	OFFICE NO. 1,2& 3,THATTE NAGAR	OPP. B.Y.K. COLLEGE	NASHIK	422005	422485002	KKBK0000694	11		AAECF0352P			7020573641		AJINKYA@WINTWEALTH.COM	25	12	LTD				2					
30/09/2024	CDS	INE04VS07305	81600	1208160058663176	MEETU CHAKRAWARTI				, shrddhanand path bus stand shrddhanand path bus stan	ward -12 house no -39/05		VIDISHA	464001	1445193000042 5	HDFC BANK LTD	G/F,NARSINH CENTRE, APTE ROAD	DECCAN GYMKHANA	SHIVAJI NAGAR	PUNE	411004	411240027	HDFC0001445	10	Kapil Mehra	AGTPC8092K			9022338918		MEHRA.MEETU@GMAIL.COM	21	3	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160060348825	MANOJ KUMAR MEENA				73/236 TAGORE LANE SHIPRA PATH MANSAROVAR			JAIPUR	302001	10061546760	IDFC FIRST BANK LTD	GR FLR GRS TOWERS SURVEY 18	2A SARJAPUR MAIN	ROAD BELLANDUR	SARJAPURA ROAD	560102	560751009	IDFB0801518	10		ASPPM1232R			9650608405		MMANOJ.IITD@GMAIL.COM	21	69	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160061637716	CHARU JAIN				W/O ALOK KUMAR JAIN	276 PHASE-1 SURENDRA NAGAR		MUZAFFARNAGAR	251001	0333000100441346	PUNJAB NATIONAL BANK	NEW MANDI	.	.	MUZAFFARNAGAR	251001	251024002	PUNB0033300	10	ALOK JAIN	AAOPJ3192J			7017250975		CHARU19JAIN@GMAIL.COM	21	3	PUB				2					

30/09/2024	CDS	INE04VS07305	81600	1208160065119491	PRACHI SAMIDH PATEL				H 5 KASLIWAL HERITAGE	SHREYNAGAR NEAR PAWAN GAS GODOWN		AURANGABAD(MH)	431001	1414249008	CENTRAL BANK OF INDIA	KRANTI CHOWK			AURANGABAD	431001	431016005	CBIN0280679	10	SAMIDH PATEL	ALDPP1807C			9890044596		PRACHI.PATEL@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	81600	1208160065511010	AJAI MARU AJITA				5-9-42, YAPRAL MARU FARMS YAPRAL BEHIND D D Y R	FUNCTION HALL YAPRAL		SECUNDERABAD	500087	501004781014 12	HDFC BANK LTD	MANUS AROHA CHAMBERS PLOT NO	A-16 RUKMIPURI ABOVE SPENCERS	SAINIKPURI MAIN ROAD	HYDERABAD	500062	500240006	HDFC0000126	10	Ajai Maru	AVCPA4595R			8074546294		AJITAMARU@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	81600	1208160066261236	MAYANK PREMCHAND SAVLA				B - 401 AMBIKA PLAZA	90 FEET ROAD MULUND (E)		MUMBAI	400081	913010018529889	AXIS BANK LTD	J P NAGAR	BANGALORE	-	BANGALORE	560076	560211012	UTIB0000333	10	Pratima Dongre	AXNPS2136F			9820200266		MAYANK.SAVLA@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	81600	1208160067091556	YUGMA HEMANT BAMBAL				32 Haridwar Santaji Nagar Near Shankar Nagar Rukhmini	Nagar		AMRAVATI	444606	10067060774	IDFC BANK LTD	CHAPRU NAGAR			NAGPUR	440008	440751003	IDFB0042503	10	Ajinkya Bambal	AXAPB6366K			8446161668		AJINKYA.ZERODHA.TRADING@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	81600	1208160068057269	PRASAD ARUN JOSHI				703, Wing 2, Ahad Euphoria Sarjapur Main Road			BENGALURU	560035	10021099160	IDFC FIRST BANK	BANGALORE RESIDENCY ROAD	RESIDENCY BUILDING	-	BANGALORE	560025	560751002	IDFB0080151	10	Mrudula Inamdar	AGIPJ7205L			9820234930		PRASAD13JOSHI@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	81600	1208160069923146	SARITA KUMAWAT				D/O: Vinod Kumawat			JHUNJHUNU	333303	20238009968	STATE BANK OF INDIA	BTM 4TH STAGE BANGLORE	48/107 80 FEET DOUBLE ROAD	2ND FLOOR 4TH STAGE BTM LAYOUT	BANGLORE	560076	560002176	SBIN0014512	10	Amit Kundalwal	CUZPK6811L			9035045523		KUMAWATSARITA395@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	81600	1208160070090770	SENTHILNATHAN HUF				14 7 S3 COLOR NEST KANNIAPPAN STREET	NEAR GANGAI AMMAN KOVIL		CHENNAI	600094	10133427696	IDFC FIRST BANK LTD	GROUND FLOOR BLOCK	NO 2		CHENNAI	600037	600751024	IDFB0080144	10		ABGHS2845L			9790860999		SENTHILI4U@GMAIL.COM	21	4	HUF				2				

30/09 /2024	CDS	INE04 VS073 05	81600	12081600 76449411	YELLA PPAG OUDA .				F NO-203 SRI SAI SUDH A TOWE RS 33 CROSS LAWY ER PET	EXTEN SION RAJEE V NAGA R ONGO LE		ONGO LE	523002	248701000034 20	BANK OF BARO DA	ONGO LE BRAN CH	OLD GOVT HOSPI TAL ROAD	OPP. DISTRI CT LIBRA RY	PRAKA SAM	523001	523012002	BARB0 ONGO LE	10	Patil Anura dha Yellap pagou da	AAVPY 1871A			9866189765		LATTE PPA@ GMAIL .COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 76922761	ISHA GUPT A				188 Phulki an Enclav e Near Mini Secter iate			PATIA LA	147001	099150700000 587	YES BANK LTD	GR FL PLOT NO 23	DLF COLO NY	TRIPA RI SAIDA N	PATIA LA	147001	147532003	YESB0 00099 1	10	Gaura v mittal	BNQP G6841 R			8427761003		ISHA2 1.89@ GMAIL .COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 77724325	MANO J VISWA NATH MOHA N				Flat No706 6Ebon y BlockV ajarah alli Sobha Forest	View1 00 Ft Road Vajara halli Karnat aka Vajara halli		BENG ALUR U	560062	5712010361	KOTAK MAHI NDRA BANK LTD	HSR LAYO UT			BANG ALORE	560102	560485095	KKBK0 00807 2	10	Srividh ya Sunda raram an	ALAP M579 0N			9972877229		MANO J.VISW ANAT H@G MAIL. COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 82020387	NIRM AL GOVIN DAN				F-03Pea rl Regal Apart ment Doopa nahalli 39/1	Doopa nahalli Main Road Doopa nahalli Indira Nagar 100	Ft Road Arch Doopan ahalli	BENG ALUR U	560008	004701021654	ICICI BANK LTD	KORA MANG ALA BRAN CH	NO 5 80 FEET ROAD	KORM ANGA LA 7TH BLOCK	BANG ALORE	560095	560229003	ICIC00 00047	10	ANUR ADHA BALAS UBRA MANI AM	ABBP N5488 K			9535437562		GNIR MAL@ GMAIL .COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 82578337	VIDHY A SUBB URAT HINA M				C2 KURIN JI NAGA R 2ND MAIN ROAD			CHEN NAI	600089	30023078218	STATE BANK OF INDIA	472/4 E A V S COMP LEX	80 FT PERIP HERAL RD	4TH BLOCK KORA MANG ALA LAYO UT	BANG ALORE	560034	560002078	SBIN0 00416 3	10	Vivek Subra mania n	BJQPS 9148K			9944889547		VIDHY A.SUB BURA THINA M@G MAIL. COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 83571717	ANJAL I BASAV RAJ DHAN NE				D/O Basavr aj653 A north kasba 653 A north kasba	653 A north kasba 653 A north kasba		SOLAP UR	413007	114701506601	ICICI BANK LTD	GURG AON SECTO R-57 BRAN CH	SHOP NO.- G1, GR FLR	SUSHA NT LOK-2 SEC-57	GURG AON	122002	110229197	ICIC00 01147	10		BSHPD 4552J			9066154392		ANJAL I.DHA NNE@ GMAIL .COM	21	69	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 87144214	KAUS HIK MADA KASIR A				S/OM Vijaye ndra #6377 th Block 2nd Phase 1st A	Cross 7th Block 2nd Phase 7th Block 2nd Phase 7th	Block 2nd Phase	BENG ALUR U	560085	501004444345 34	HDFC BANK LTD	HOSA KEREH ALLI MAIN ROAD	4TH PHASE , GIRIN AGAR		BANG ALORE URBA N	560085	560240117	HDFC0 00413 2	10		BYLP M748 9R			9008453130		KAUS HIKM MAIL @GM AIL.CO M	21	69	PUB				2				

30/09/2024	CDS	INE04VS07305	81600	1208160089170138	A NEELOTHPALA				PLOT NO 11 GAGANVIHAR COLONY	BEGUMPET HYDERABAD		SECUNDERABAD	500016	912010002734050	AXIS BANK LTD	HYDERABAD			HYDERABAD		500211041	UTIB0001454	10	A NARASIMHACHARLU	ADJPA2936M			9391384706		NEELOTHPALA@GMAIL.COM	21	3	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160089400537	ADHITHYA VENKATESH				S/OVenkatesh 16A/31 LAKSHMI NAGAR 1st STREET	VELACHERY		CHENNAI	600042	1255155000130546	KARUR VYSYA BANK LTD	NANGANALLUR			CHENNAI	600001	600053021	KVBL0001255	10		EFIPA4057Q			9566286279		ADHITHYAV33@GMAIL.COM	21	69	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160093491030	LEENA PATIDAR				16 ASPEN GREENS NIRVANA COUNTRY SOUTH CITY 2			GURGAON	122001	000000313624 41364	STATE BANK OF INDIA	S3,4&5 B BLOCK	COMMERCIAL MARKET	SOUTH CITY II	GURGAON	122001	110002461	SBIN0011444	10	Diya Patidar	AJQPP1003M			9911708802		LEENAPATEL9@GMAIL.COM	21	3	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160096550970	AISHWARYA SHRIDHAR				W/OSHRIDHAR56/7NAINIAPPA MAISTRY STREETPARK	TOWN		CHENNAI	600003	058001511513	ICICI BANK LTD	KUMARAN NAGAR	SHOLINGANLLUR		CHENNAI	600119	600229034	ICIC0000580	10	Shridhar TL	LUIPS6025G			8056155638		SHRIDHAR_TL@YMAIL.COM	21	3	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160097264678	SIDDHARTH KANNAN				S/OR Kannan NO 17/1 8TH MAIN ROAD KASTHURI BAI	NAGAR ADAYAR		CHENNAI	600020	6811868136	KOTAK MAHINDRA BANK LTD	JMD REGENT SQUARE	MEHRAULI GURGAON ROAD		GURGAON	122002	110485003	KKBK0000261	10	Geetha K	EKWPK9116H			9962045676		SIDDHARTH.NIKE@GMAIL.COM	21	3	PUB				2					
30/09/2024	CDS	INE04VS07305	81600	1208160098949771	RANI SAD				C/O Ashok Kumar Sad F-69 Sanfran Ashok Valley In	Front of Mustra Railway Station		JHANSI	284128	024901544854	ICICI BANK LTD	JHANSI BRNACH	KANIKA HOTEL	GROUND FLOOR, KUTCHERY ROAD	JHANSI	284001	284229002	ICIC0000249	10		NQVPS4891B			9452400014		JHS.RANISAD@GMAIL.COM	21	69	PUB				2					
30/09/2024	CDS	INE04VS07305	81601	1208160101038961	SHASHI RAMESH GUPTA				ROOM NO 201 A WING SUNIT APPARTMENT S V ROAD OPP	SUNDER NAGAR MALAD WEST		MUMBAI SUBURBAN	400064	211123423257 4794	AU SMALL FINANCE BANK	MUMBAI S V RD SHOP NO 8 TO 12	GR FLR MADINA MANZIL BUILDING	S V ROAD GORE GOAN WEST	MUMBAI	400104	400765006	AUBL0002342	10		AYDPG2138G			9821679775		GUPTARSHASHI@GMAIL.COM	21	69	PUB				2					

30/09/2024	CDS	INE04VS07305	81601	1208160101197235	JAIBOY JACOB				S/O KODATH ABRAHAM JACOB B-1101R AHEJA SHERWOOD,	WESTERN EXPRESS HIGHWAY GOREGAON EAST BEHIND HUB	MALL MAHARASHTRA	MUMBAI SUBURBAN	400063	037205000000 5036	THE SOUTH INDIAN BANK LTD	ANDHERI			MUMBAI	400058	400059013	SIBL0000372	10	USHA JACOB	AFGPJ7351A			9820039180		JAIBOYJACOB@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	81601	1208160105077475	PRAKASH CHANDRA JAIN				67-68Main Road Hiran Magari Sec-8Udaipur Saweena	RuralUdaipur		UDAIPUR	313002	591094141565 35	HDFC BANK	BAPU BAZAR			UDAIPUR	999999	313240033	HDFC0007112	10	Nikhil Jain	AAVPJ3696E			9414156535		NIKHILJAIN140791@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	81601	1208160106257981	SHANTI KRISHNAN				C/O Sunil Tharangini Govindaru F13/47Icloud Homes,	Nimbus Cloud Villas Nellimoodu Murukumpuzha Veiloor		THIRUVANANTHAPURAM	695302	912010017164 307	AXIS BANK LTD	A K COMPLEX	POLICE STATION	KAZHAKUTTAM	THIRUVANANTHAPURAM	695582	695211006	UTIB0000802	10		CZNPK3188F			7012189604		SHANTI.SUNIL@GMAIL.COM	21	69	PUB				2				
30/09/2024	CDS	INE04VS07305	81601	1208160106624039	NAVALDEVI GURUPADAPPA PADSHETTY				House n-F5/8 N-7 ayodhya nagar Near gardan Cidco	Colony		AURANGABAD	431003	62243087235	STATE BANK OF INDIA	APMC COMPLEX	NEW MONDHA JADHAVWADI		AURANGABAD	431001	431002008	SBIN0003950	10		GGYPP4073C			9730879917		NAVALDEVIPADSHETTY@GMAIL.COM	21	69	PUB				2				
30/09/2024	CDS	INE04VS07305	81601	1208160107495915	SHALINI AGARWAL				56AGARWAL BHAVAN2ND MAIN ROAD KAGGADASPURAC V	RAMAN NAGAR		BENGALURU	560093	005311400075 64	HDFC BANK LTD	KORAMANGLA IND LAYOUT	KORAMANGLA		BANGALORE	560095	560240004	HDFC0000053	10	AARUSHI AGARWAL	AAJPA4219N			9945222679		SHAL.AGARWAL@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	81601	1208160107790432	KIRANVITTAL POOJARY				S/O Vittal Poojary C-207Dhup Chaon Off 4 Bungalows	Road, Navkiran Marg 4 Bungalows Opp Good Shepherd	Church Andheri West	MUMBAI SUBURBAN	400053	064201100006 31	KOTAK MAHINDRA BANK LTD	MANISH GARDEN CHS LTD	J P ROAD	MANISH NAGAR	MUMBAI	400053	400485096	KKBK0001384	10		ALEPP0763E			9820140416		POOJARYK@GMAIL.COM	21	69	PUB				2				

30/09 /2024	CDS	INE04 VS073 05	81601	12081601 08316408	SOMA SEKHA R MARA DANI				241 TREAS URE DR SAN MARC OS CA 92078			CALIF ORNIA	92078	038201077022	ICICI BANK LTD	514, ROAD NO 12	BANJA RA HILLS		HYDER ABAD	500034	500229020	ICIC00 00382	10	RANG AVALL I GHAN TA	BJMPS 8290N			9741222002		SOMA .STOC KS@G MAIL. COM	24	11	NRI				2				
30/09 /2024	CDS	INE04 VS073 05	81601	12081601 09278231	VIJAYA KUMA R				C/OR Muniy andi Alis Chand ran No 1094 Z Block 13th	Street Villiva kkam Anna Nagar		CHEN NAI	600040	501005483712 11	HDFC BANK LTD	NO. 40 NUNG AMBA KKAM HIGH ROAD			CHEN NAI	600034	600240006	HDFC0 00008 2	10	muniy andi alis chand ran	ASDPV 2718F			9940071000		VIJAY2 81990 @YAH OO.CO M	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81601	12081601 10969115	NATH ANIEL SAMS ON MEND OZA				S/O Seigfr ed Mend oza A-202Ra ghu Vihar CHS Off Link	RoadO ppSai Compl exDah isar West		MUM BAI SUBU RBAN	400068	056401519994	ICICI BANK LTD	MAHA PE MUM BAI PLOT NO	NO X513 TECHN OCITY	NEXT TO SARO VAR PORTI OO	MUM BAI	400701	400229034	ICIC00 00564	10		BXVP M953 1P			9167068439		SAMS ON27 94@G MAIL. COM	21	69	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81601	12081601 11168301	KRUS HN VITTH ALBHA I SAVAL IYA				S/O VITTH ALBHA I B 401 TULSI VISHT A GOVIN D PARK-1 NANA	MAUV A MAIN ROAD ALAY TOWE R STREE T		RAJKO T	360005	005201041370	ICICI BANK LTD	RAJKO T RING ROAD BRAN CH	CONV ENTIO N CENTE R	NR HARIB HAI HALL	RAJKO T	360001	360229004	ICIC00 00848	10		AWZP S7009 N			9712746926		DRKR USHN 192@ GMAIL .COM	21	69	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81601	12081601 11797404	ABHIL ASH AJME RA HUF				D 1 GALTA ROAD NEAR SURAJ POLE GATE GALTA ROAD			JAIPU R	302003	501005116324 58	HDFC BANK LTD	JOHAR I BAZAR			JAIPU R	302003	302240003	HDFC0 00028 9	10		AAVH A5262 K			9414137656		ABHIL ASH_A JMER A@OU TLOOK .COM	21	4	HUF				2				
30/09 /2024	CDS	INE04 VS073 05	81601	12081601 12389376	SUBB URAJ ARUN KUMA R				S/OSu bburaj 4//17 1 2 G H ROAD ANDIP ATTI	KADA MALAI KUND U Kada malaik undu		THENI	625579	20098770330	STATE BANK OF INDIA	285, PERIY AKULA M ROAD	DIST. THENI		THENI	625531	625002125	SBIN0 00227 7	10	Subbu raj Muthu samy	BADP A8076 N			9003893863		SARU NDEEE @GM AIL.CO M	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81601	12081601 12956662	VILAK KATH ARA APPU AGITH KUMA R				VILAK KATH ARA HOUS E KAIRA LI NAGA R K S E B ROAD	ALAG APPA NAGA R P O Ambal lur		THRIS SUR	680302	67160037428	STATE BANK OF INDIA	PUDU KKAD	P B NO 2	DILBA RGH BUILDI NGS	THRIS SUR	680301	680002971	SBIN0 07017 3	10	SUDH A C A	AQHP A4002 F			9349523290		HRIDY ASARA TH@G MAIL. COM	21	3	PUB				2				

30/09 /2024	CDS	INE04 VS073 05	81601	12081601 13698131	SUBB U CHITH RA				W/O Subbu 1/423 CHELL AMPA TTU ROAD KALLA KURIC HI,TAL UK	KARA DICHIT HUR,P OST Karadi chittur		VILLU PURA M	606207	10102733245	IDFC BANK	KALLIA PILLAI THOP PU	OPP PONN USAM Y KALYA NA MAND APAM	SKS HOSPI TAL	SALE M	999999	636751002	IDFB0 08059 1	10	CHINN ADUR AI ANNA MALAI	CCCPC 8196B			9159836834		CSKCH INNAA 1980 @GM AIL.CO M	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81601	12081601 15136537	KIRTI AROR A				H NO 1410 ST NO14 GURB AX COLO NY			FATEH GARH SAHIB	147001	501002045356 65	HDFC BANK LTD	8 NEELA DRI NAGA R RD	PHASE 1 ELECT RONIC CITY		BANG ALORE URBA N	560100	560240101	HDFC0 00378 1	10		BMLP A3621 D			8360188597		AROR AKIRTI 94@G MAIL. COM	21	69	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81601	12081601 23254044	CHER UVAN NIKOT E PUDIE DATH E VIJAYA RAGH AVAN				NO 2 9 12TH STREE T TANSI NAGA R VELAC HERY			CHEN NAI	600042	262001001482 780	CITY UNIO N BANK LTD	VELAC HERY NO 1	CRAN DRAM AN	KOL STREE T	CHEN NAI	600042	600054032	CIUB0 00026 2	10	Anush ree Vijaya raghav an	ABUP V5988 P			9790888168		CPVIJA YRGH VN@G MAIL. COM	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81601	12081601 27103929	PRABI R KUMA R SAHA				C/OHa rendra Nath Saha 81 CHAR U CHAN DRA SINGH A LANE	Haora (M.Co rp)		HOWR AH	711101	830501000052 89	BANK OF BARO DA	HAOR A			HAOR A	999999	700012174	BARB0 DBGT RO	10		AMAP S5843 D			8910433144		PRABI RSAHA PRESS @GM AIL.CO M	21	69	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81800	12081800 06857685	PHILIP ALPH ONSU S PINTO			ROBE RT DONA LD PINTO	F NO 8071 PRESTI GE FERNS	RESID ENCY HARAL UR	VILLAGE VARTHU R HOBLI	BENG ALUR U	560102	004410001189 39	HDFC BANK LTD	AMBA LIPUR A HARAL UR RD	OFF SARJA PURA RD		BANG ALORE URBA N	560102	560240165	HDFC0 00919 6	10	Aparn a Dasgu pta Pinto	AJPPP 3232P			9972043560		philip1 6ap@ gmail. com	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81800	12081800 29177494	BANSR EE PATEL			SANT OSH KUMA R PATE	DHULI YAN KANC HANT ALAKA MAT	SAMS ERGA NJ		MURS HIDAB AD	742202	20320338672	STATE BANK OF INDIA	MURS HIDAB AD State: WEST BENG AL	Pin : 74220 2	.	MURS HIDAB AD		742002010	SBIN0 00693 2	10		CYSPP 7158J			8637045945		opatel 2929 @gma il.com	21	69	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81800	12081800 49217491	SEEM A RAWA T			KEDAR SINGH RAWA T	D 5 THIRD FLOOR BACK SIDE	EAST ARJUN NAGA R SHAH DARA	KARKAR DOOMA	DELHI	110092	065691900000 319	YES BANK LTD	GR FLR, 123, HARG OBIND ENCLA VE	KAKAR DOO MA		NEW DELHI	110092	110532127	YESB0 00065 6	10		BMW PR168 1R			9711447896		mohit aswal 99@g mail.c om	21	69	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	81801	12081801 12434382	LINET ANDR EWS			ANDR EWS KM	NO 93 4TH A CROSS 2ND MAIN	POTH ALAPP A GARD EN, ADUG ODI		BENG ALUR U	560030	921010021675 198	AXIS BANK LTD	BANA SHAN KARI	BANG ALORE (KT)	-	BANG ALORE	560085	560211005	UTIB0 00010 2	10		ASSPA 9951C			9900272553		linetel sit@g mail.c om	21	69	PUB				2				

30/09/2024	CDS	INE04VS07305	88700	1208870009642509	BUSHRA SIDDIQI			ABDUL JALEEL	1394 KATRA BIJWARIAN	BALLIMARAN BAZAR BALLIMARA	DELHI 6 G P O NORTH DELHI	DELHI	110006	910010027612494	AXIS BANK LTD	230B, 231,232 & 230A, CORONATIO			DELHI		000UTI000	UTIB0000254	10	MOHD AFFAN SIDDIQI .	BMDPS3648N			9015165593		tariqsiddiqui87@gmail.com	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	88700	1208870022657369	MANIMALA KUNDALWAL			MALIRAM KARGWAL	36GANGA VIHAR COLONY HANUMAN RMADA	JAIPUR JAIPUR	.	JAIPUR	302013	501004908997 84	HDFC BANK LTD	PLOT NO CP 47 ROAD NO 1D	VKI INDUSTRIAL AREA		JAIPUR	302013	302240020	HDFC0003774	10	AMIT KUNDALWAL .	BOYPK9433G			9145945559		manimalakundalwal@gmail.com	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	88700	1208870024045249	RIDDHIBEN JITENDRAKUMAR MANSATA			JITENDRAKUMAR	D O JITENDRABHAI 5300	KOTHARIWAD GODHRA NEAR MAKAN	KUWA GODHRA GODHRA GODHRA	PANCH MAHALS	389001	085401506205	ICICI BANK LTD	GROUND FLOOR	DEV DEEP COMPLEX	NIZAMPURA	BARODA	390002	390229006	ICIC0000854	10		BWIPM3659J			8971967111		pratik409@gmail.com	21	69	PUB				2				
30/09/2024	CDS	INE04VS07305	88700	1208870042720398	ALIASMUDAKARA SUNNY			M V SUNNY	S O SUNNY MUDAKARA HOUSE	CHOONDY AIKARANAD SOUTH	ERNAKULAM KERALA	ERNAKULAM	682308	5611889969	KOTAK MAHINDRA BANK	HOUSE 10 576 AA1 THURUTHUMMEL	PRIM KUZHIKATTUMOOLA JUNCTION	INFOPARK RD KAKKANAD	KOCHI	682030	682485009	KKBK0000593	10	ANJITHA JIJI .	FOQPS5980N			9447704795		aliaschoondy@gmail.com	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	88700	1208870061451639	VARUN RAVI RAMCHANDANI			RAVI	B204I NLAKSNAGAR 15 YARI	ROAD VERSOVAA NHERI W	.	MUMBAI	400061	913010028172059	AXIS BANK LTD	MUMBAI			MUMBAI	400092	400211112	UTIB0001702	10	RIKTA RAMCHANDANI .	BSXPR7682H			9821753082		varun.ramchandani@gmail.com	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	88700	1208870066329356	SAYURI ROHIT GUNDECHA			AJEET GANDHI	PLOT NO N1 SECTOR 6	CIDCO	.	AURANGABAD	431003	004401041489	ICICI BANK	AURANGABAD BRANCH	RAGHUVIR COMPLEX	OPP DISTRICT COURT	AURANGABAD	431001	431229003	ICIC0000044	10	ROHIT GUNDECHA .	AJZPG2785N			9112819289		rohitgundecha29@gmail.com	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	88700	1208870088188121	RAJDEEP ROY			FATICK KUMAR ROY	KALYAN GRAM PALTA NORTH	BARRACKPORE M LAND MARK NEAR	MANIK SEN SHOP	NORTH 24 PARGANAS	743122	20400152697	STATE BANK OF INDIA	22/1 AND 22/3 SREEPALLY PALTA	PO BENGAL, ENAMEL	DIST. 24 PARGANAS (N)	PALTA	743122	700002312	SBIN0010091	10	KAKALI ROY .	BXXPR4658G			8250184021		rrajdeep2@gmail.com	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	88700	1208870090007115	ANKIT GARG			VARINDER KUMAR GARG	H NO 567 BAJWA COLONY STREET	NO 3 BAJWA COLONY GREEN PARK	BAJWA COLONY	LUDHIANA	142026	501000111531 86	HDFC BANK LTD	37/953, 24TH MAIN	2ND PHASE	J P NAGAR	BANGALORE	560076	560240008	HDFC0000133	10		AKMPG1387L			9686344977		ankitgarg84@gmail.com	21	69	PUB				2				
30/09/2024	CDS	INE04VS07305	88700	1208870090381767	NARAYANAN RAGAVANDRAN			NARAYANAN	28 SECOND CROSS STREET	JAWAHAR NAGAR BOOMIANPETTAI	.	PONDICHERRY	605005	182417500000 0200	KARUR VYSYA BANK LTD	PLOT NO 21 22 NH 45A	VILLUPURAM ROAD	REDDIYARPALAYAM	PONDICHERRY	605010	605053019	KVBL0001824	10	ABIRAMI NARAYANAN .	ARVPR5138A			9944393443		ragavnarayanan@gmail.com	21	3	PUB				2				
30/09/2024	CDS	INE04VS07305	88701	1208870119645338	SRINITA SONALIN			ANADICHARAN SAHOO	M I G B17 NAYAPALLI BRIT COLONY NAYAPALLI S O	KHORDHA ODISHA	.	KHORDA	751012	32476610075	STATE BANK OF INDIA	GOVT TREASURY			BHUBANESWAR	751001	751002006	SBIN0009027	10	NAVNISH CHAUDHURY .	GQYPS3692N			9439341122		srinita17@gmail.com	21	3	PUB				2				

30/09 /2024	CDS	INE04 VS073 05	88701	12088701 34473180	THAN KAM MA VARG HESE			PATHR OSE MATH AI	W O VARG HESE KOSHY BETHE SDA BHAV AN MELO OD P O	PERIN GANA DU PATH ANAM THITT A KERAL A	.	PATH ANAM THITT A	691523	099001505348	ICICI BANK LTD	NADA N PLAZA , MARK ET JUNCT ION,	KOTTA RAKAR RA		KOLLA M	691506	691229102	ICIC00 00990	10	SANIA VARG HESE .	AKFPV 9735L			9400670152		reach drsaja n@gm ail.co m	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	88702	12088702 14916401	ANUR ADHA GUPT A			JAYAN TI PRASH AD GARG	W O ASHO K KUMA R GUPT A B 1007 APJA DRON AGIRI	APART MENT PLOT GH 1 11 SECTO R 11 VASU NDHA RA	BHAGW AN PARSHU RAM CHOWK VASUND HRA VASUND HRA	GHAZI ABAD	201012	695601539795	ICICI BANK LTD	GHAZI ABAD			GHAZI ABAD	999999		ICIC00 06956	10	VIPUL GUPT A .	AKJPG 7701K			9953097419		anura dhagu ptap@ gmail. com	21	3	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	88800	12088800 17273636	ASHA AGAR WAL			Sedhu Ram Gupta	W/O Anil Agarw al,38A /41, Jyotis h Roy Road, New	Alipor e,New Alipor e S.O,Ko lkata, West Bengal		KOLKA TA	700053	013601036928 2	PUNJA B NATIO NAL BANK	SOUT H 24 PARG ANAS			AMTA LA TWEN TY FOUR PGS	999999		PUNB 00136 20	10		BCYPA 5485J			9748602729		ashaa garwal 924@ gmail. com	21	69	PUB				2				
30/09 /2024	CDS	INE04 VS073 05	89400	12089400 00299297	KUZH ALISAI M			JAGHA N	15 SANN ATHI STREE T ANAK APUT HUR	KANC HEEPU RAM	CHENNA I	CHEN NAI	600070	912010043875 503	AXIS BANK LTD	NO 18, M G ROAD	NEAR ADYA R BUS DEPO T	SHAST RI NAGA R, ADYA R	CHEN NAI	600041	600211006	UTIB0 00008 2	10	JAGHA N S	CPAPK 4904A			9789942425		kuzhal isaijag han@ gmail. com	21	3	PUB				2				
30/09 /2024	NSD	INE04 VS073 05	IN3001 26	10345779	AMIT CHHE DA			CHHA GANL AL CHHE DA	1501 ATRI TOWE R	SAPTA RSHI PARK , OFF L B S MARG	MULUN D WEST	MUM BAI	400080	001510000555 52	HDFC BANK	MULU ND INDL SERVI CES COOP SOC LTD	OPP. GALA NAGA R, NAHU R ROAD	MULU ND WEST	MUM BAI	400080	400240007	HDFC0 00001 5	10	CHAR MI AMIT CHHE DA	ACZPC 4658B			25649063		shashi n62@ gmail. com	1	1	PUB				2				
30/09 /2024	NSD	INE04 VS073 05	IN3002 14	38665603	RATHI NASA BAPAT HY PALAN IAMM AL			VARA DHAR AJU	W/O RATHI NASA BAPAT HY 20 NEER ODU M STR	EETM UDALI ARPET PUDU CHERR Y		MUDA LIARP ET PUDU CHERR Y	605004	8345265276	KMBL	SHOP NO. 27 OLD NO. 25/A MUTH UMAR	IAMM AN KOLI STREE T PINDI CHERY PIN 6	50	PONDI CHERR Y	605001	605485002	KKBK0 00053 2	10	RATTI NASSA BABA DY	FVEPP 4993 M					SABAP AZANI @GM AIL.CO M	1	1	PUB				2				
30/09 /2024	NSD	INE04 VS073 05	IN3005 13	22543603	NEELE SH ANIL DESHP ANDE			SHRIK ANT VASA NT DESHP ANDE	C-1704, Nihari ka Co-op	Housi ng societ y Glady Alwar es	Road Near Hiranan dani Meado ws	THAN E MAHA RASHT RA INDIA	400610	014610001032 60	HDFC BANK LTD	SHARA D KUNJ DR MOOS E ROAD	OPP GADK ARI RANG AYATA N	TALAO PALI	THAN E THAN E MAHA RASHT RA	400602	400240029	HDFC0 00014 6	10	SONAL NEELE SH DESHP ANDE	AHFP D0847 G			91981923716 5		dneele sh@g mail.c om	1	1	PUB				2				
30/09 /2024	NSD	INE04 VS073 05	IN3005 13	83020948	GEETH A SUDH AKAR AN NAIR			KUTTA N PRAB HAKA R	PLOT NO 11 PADM ALAYA C RLY MENS WELF	ARE CHS KALYA N ROAD TILAK NAGA R DOMB	IVLI EAST THANE NEAR SHIVAM HOSPITA L	THAN E MAHA RASHT RA	421201	641401510365	ICICI BANK LTD	DOMB IVALI BRAN CH			THAN E THAN E MAHA RASHT RA	421201	400229014	ICIC00 00088	10	ABHIS HEK NAIR	AEPPN 1932D					gsnair 24@g mail.c om	1	1	PUB				2				

30/09/2024	NSD	INE04VS07305	IN301151	24857635	YUVARAJ			ELUMALAI	1 CHELLIAMMAN KOIL STREET	YASOTHA NAGAR	KEELKATTALAI	CHENNAI	600117	00821610010094	HDFC BANK LTD NUNGAMBAKKAM	NO 40	NUNGAMBAKKAM HIGH ROAD	NUNGAMBAKKAM	CHENNAI	600034	600240006	HDFC0000082	10	Y RENUKA DEVI	ABIPY3545M			9840551816		eyuvaraj@gmail.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN301549	51078678	ISHITA DAS ROY			NIHAR KUSUM DUTT	P 112/2 C I T ROAD	P O/P S ENTALLY	NEAR SANDHAYA SWEETS	KOLKATA	700014	501000576943 36	HDFC BANK LTD	2/6, Sarat Bose Road	CENTRAL PLAZA		Kolkata,	700020	700240003	HDFC0000014	10	RISHIKA DAS ROY	AAIPR3964Q					ishitadasroy@gmail.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN302679	33528725	SIKKANDAR BADHUSHA			ABDUL SALAM	NEW NO 59	GUJJI NAICKEN IIND STREET	EAST ANNA NAGAR	CHENNAI	600102	000901002228	I C I C I BANK	110 PRAKASH PRESIDIUM	c HIGH ROAD		CHENNAI	600034	600229003	ICIC0000009	10		APEPS8249C			26446365		sikkandar_b@hotmail.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN302902	40370515	PRAMOD MANOHARRAO MANKAR			MANOHARRAO RAMBHAUJI MANKAR	A 5 602 SURVEY NO 55 KUMAR PRIMAVERA	OFF MUNDHWA HADAPSAR BYPASS	WADGAON SHERI	PUNE MAHARASHTRA	411014	000401532480	I C I C I BANK	215	FREE PRESS HOUSE	NARIMAN POINT	MUMBAI	400021	400229002	ICIC0000004	10	SUNANDA MANKAR	AHGPM7500G			2027040062		pramodmankar@gmail.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN302902	43000405	PUNAM MITHAL			ANIL MITHAL	C-802 PIONEER PARK		SECTOR 61	GURGAON	122001	032201514315	ICICI BANK LTD	ICICI Bank Ltd, A1/15	Safdarjung Enclave	New Delhi	Delhi	110029	110229044	ICIC0000322	10	ABHINAV ANEEL	AATPM3045L			9818315052		punammithal@gmail.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN302902	46723696	RAKESH RAGHAVAN			THOVARAYI RAGHAVAN	B 20 ASHIRWAD POONAM NAGAR	OFF MAHAKALI CAVES ROAD	ANDHERI EAST MUMBAI	MAHARASHTRA INDIA	400093	054401002077	I C I C I BANK	TRANS TRADE CENTRE	NEAR FLORAL DECK PLAZA	SEEPZ, MIDC ANDHERI E	MUMBAI	400093	400229087	ICIC0000544	10	SWAPNA RAO	AKHPR3073K			2228372035		df_interiors@yahoo.co.in	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN302902	49451777	SWAPNA C RAO			C D RAO	D-503 RAHEJA VISTAS RAHEJA VIHAR	COMPLEX OFF CHANDIVALI FARM ROAD	OPPPOSITE BOMBAY SCOTTISH SCHOOL	ANDHERI EAST	400072	120401501421	I C I C I BANK	6 BRINDAVAN BLDG	POONAM NAGAR OPP MAHAKALI CAVES	ANDHERI MUMBAI	MAHARASHTRA	400093	400229141	ICIC0001204	10	YAASHNA RAKESH	AHSPR6582P					swapna895@gmail.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN302902	49785883	SANDEEP KUMAR KATIYAR			SUBHASH CHANDRA KATIYAR	C 129 PLOT NO 44 KIRPAL APARTMENT	I P EXT	NEW DELHI	DELHI, INDIA	110092	000401646708	I C I C I BANK	215	FREE PRESS HOUSE	NARIMAN POINT	MUMBAI	400021	400229002	ICIC0000004	10	Punam	ASYPK6265H					sandip.katiyar@gmail.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN303028	60308608	HEMANT BISHT			PAN SINGH BISHT	E 7 OLD E 88 NEW STREET NO 4 BHATI	CHOWK EAST VINOD NAGAR	DELHI	DELHI INDIA	110091	602601540488	I C I C I BANK	7	BAZULIAH ROAD	T NAGAR	CHENNAI	600017	600229010	ICIC0006026	10		AJPPB7224H					delhihemant@gmail.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN303028	70671855	GAYATHRI RAJAGOPAL			RAJAGOPAL BALASUBRAMANIAN	B 28 TORANA CHS RAM NAGAR RM BHATTAD	ROAD BORIVALI WEST	,MUMBAI	MAHARASHTRA,INDIA	400092	000401748054	I C I C I BANK	215	FREE PRESS HOUSE	NARIMAN POINT	MUMBAI	400021	400229002	ICIC0000004	10	M RAJAGOPAL BALASUBRAMANIAN	BISPR0357L					rgayathri.37@gmail.com	1	1	PUB				2				

30/09/2024	NSD	INE04VS07305	IN303028	80073719	POONAM GHARE			DHAIRYASHEEL RAMRAO GHARE	1004D BUILDING CRYSTAL GARDEN BANER	WINDS	WINDS, PUNE	MAHARASHTRA,INDIA	411021	098501558792	ICICI BANK	GROUND FLOOR, SHOP NO. 2,	ATRIA, SAI PRESTIGE,	ABNER RD,	PUNE	411045	411229015	ICIC0000985	10		AJJPG4303L					manish.nikam@gmail.com	1	1	PUB				2					
30/09/2024	NSD	INE04VS07305	IN303028	84673925	PRADEEP DHYANI			PRADEEP DHYANI	S O C P DHYANI ,24 A F 1	,VAISHALI ,SECTOR 92, VAISHALI	,GHAZIABAD	UTTAR PRADESH,INDIA	201012	5929009225	AXIS BANK	GROUND FLOOR ,DLF CAPITOL POINT ,BABA	KHARAK SINGH ROAD, CONNAUGHT PLACE				110211389	UTIB0005140	10		AHDPD5626K					pradeepdhyani@gmail.com	1	1	PUB				2					
30/09/2024	NSD	INE04VS07305	IN304633	20011225	RAJENDRA CHANDRAKANT NAIK			CHANDRAKANT	A4/602 Lunkad Amazon,Vimannagar,Near	Reliance Fresh, PunDukirkline			411014	08821930006529	HDFC Bank	VIMAN NAGAR			411014		HDFC0000882	10		ADVPN8755B					rcnaik@yahoo.com	1	1	PUB				2					
30/09/2024	NSD	INE04VS07305	IN304633	20012210	ANIKESH GIRISH BHANDARKAR			GIRISH	S/O Girish Bhandarkar, 7/51/52,Vishak	ha Apartment CHS,AdJogeshwari West			400102	50100252164819	HDFC BANK	INDRALOK BUILDING			400042		HDFC0001357	10		BZLPB2399L					anikeshb2012@gmail.com	1	1	PUB				2					
30/09/2024	NSD	INE04VS07305	IN304633	20026675	DILEEP S			S	NIGATHIL VEEDU PALLIYIL LANE Kochi M	GRoad SO ErnakulamKochi MGRoad SO			682016	10063537345	IDFC FIRST BANK LTD	M.G. ROAD, KOCHI BRANCH			682016		IDFB0080514	10		GCVPD4426E					Deepu781997@gmail.com	1	1	PUB				2					
30/09/2024	NSD	INE04VS07305	IN304633	20030037	SANYAM JAIN			JAIN	SO Arvind Pratap Jain 50 Mandakini V	iharNear Jain DegrSaharanpur			247001	104501512467	ICICI BANK LIMITED	MUMBAI - POWAIA			400076		ICIC0000020	10		ALVPJ6553D					sanyam.iitk@gmail.com	1	1	PUB				2					
30/09/2024	NSD	INE04VS07305	IN304633	20035694	VASANT KRISHNA VAZE			KRISHNA	SO Krishna Vaze FLAT NO3 2ND FLOORS	HIVAKANCHI BUILDINGThane			400602	00000035998801631	STATE BANK OF INDIA	PANCHPAKHADI BR., THANE			400602		SBIN0011674	10		AACPV7659L					vkv25@hotmail.com	1	1	PUB				2					
30/09/2024	NSD	INE04VS07305	IN304633	20043223	ALANKAR KAMALAKAR DHURI			KAMALAKAR	Room no 10 Plot no 144 Omkar CHS RSC	13 Charkop Sector Kandivali West			400067	50100241738880	HDFC Bank	KAZHAKKOOTA - TRIVANDRUM			695001		HDFC0000683	10		BTTPD3310D					alankardhuri@gmail.com	1	1	PUB				2					
30/09/2024	NSD	INE04VS07305	IN304633	20053047	MARTINA CLEETUS			CLEETUS	WO Arun Anthony A 503 Lords Plot No	3535 A Sector 15 CBKonkan Bhavan			400614	102201507729	ICICI BANK LIMITED	MUMBAI CHANDIVALI			400072		ICIC0001022	10		AIJPC5100A					raphaelmartinacleetus@gmail.com	1	1	PUB				2					

30/09/2024	NSD	INE04VS07305	IN304633	20056869	RAGINI UMESH SHAH			UMESH	wife of Shah Umesh A604 Satyam Tower	Sai Shukan ResidenVadodara			390001	50100686715408	HDFC Bank	BARODA MANJALPUR				390011		HDFC0000275	10		AUUPS7020C					raginishah1712@gmail.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN304633	20058616	JASKARAN SINGH TANEJA			SINGH	SO Ramanjeet Singh Taneja 6A Eastwoo	d Layout Haralur RoBellandur			560103	923010051655311	AXIS BANK	HARALURROAD				560102		UTIB0003199	10		CPTPT0533F					jaskarantaneja01@outlook.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN304633	20061927	APOORV AGARWAL			Rahul Agarwal	SO Rahul Agarwal Flat no107 Ganpati	Apartment KashipurKashipur			244713	59208057989577	HDFC Bank	KASHIPUR UTTARAKHAND				244713		HDFC0000808	10		BRRPA9479G					aapoorv41@gmail.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN304633	20066369	THUNUGUNTLA SAI UTTEJ			T Venkata Padma Kumar	SO T Venkata Padma Kumar 202507E2 NE	W 592 MARUTHI NAGARTIRUPATHI URBAN			517501	040901509408	ICICI Bank	HYDERABAD				500019		ICIC0000409	10		AZCPT5129J					saiuttej0708@gmail.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN304633	20077693	PRIYARANJISH MANOMOHAN KOLANDHRA			Manomohan Kolanthra	MUKKULAM HOUSE PULLUR P O Pullurpar	t Thrissur Kerala 6Pullur part			680683	50100213274040	HDFC BANK	IRINJALAKUDA				680121		HDFC0000347	10		AVHPK3860A					mgranjish@gmail.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN304633	20082019	PHILIP ALPHONSUS PINTO			Robert Donald Pinto	SO R D Pinto House No 8071 Prestige	Ferns Residency HarHsr Layout			560102	00441000118939	HDFC BANK	HARALUR ROAD SARJAPURA				560102		HDFC0009196	10	Aparna Dasgupta Pinto	AJPPP3232P					philip16ap@gmail.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN304633	20092686	DIPAL JAIN			Nagendra Jain	CO Saksham Taletiya 281 IBlock Aadin	ath Nagar Hiran MagUdaipur H Magri			313002	746001000176	ICICI BANK LIMITED	HIRAN MAGRI SECTOR				313001		ICIC0007460	10	SAKSHAM TALETIYA	BKAPJ5188F					dipaljaintaletiya@gmail.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN304633	20093732	MANIMALA KUNDALWAL			Mali Ram Kumawat	WO Lalu Ram 36 ganga vihar colony Ha	rmada Amber AkhepurAkhepura			302013	50100490899784	HDFC BANK	VISHWAKARMA INDUSTRIAL AREA JAIPUR				302013		HDFC0003774	10	Amit kundalwal	BOYPK9433G					ManiMalakundalwal@gmail.com	1	1	PUB				2				
30/09/2024	NSD	INE04VS07305	IN304633	20102096	SHIVDAYAL DHANARAM KAUSHIK			Dhanaram Kaushik	Plot no 124 Jaidurga Layout 3 Somalw	ada Near Manish NagNagpur			440015	7212158451	KOTAK MAHINDRA BANK LIMITED	JHARSUGUDA BRANCH				768201		KKBK0007321	10	SACHIN KAUSHIK	ACTPK3243L					arabpatisachin@gmail.com	1	1	PUB				2				

30/09 /2024	NSD	INE04 VS073 05	IN3046 33	20123418	NISSA NTH MITTA L			Shank ar Mittal	SO Suma n Mittal 1672 J P Nagar a 2nd	Phase Near Bangal orJ P Nagar			560078	912010034323 831	Axis Bank	KORA MANG ALA 4 TH BLOCK PREMI UM BRAN C	H			560095		UTIB0 00150 6	10	Suma n	BADP M078 2M					nissan th.mit tal@g mail.c om	1	1	PUB				2				
30/09 /2024	NSD	INE04 VS073 05	IN3046 33	20131379	KANC HAN KUMA RI			Makes hwar Singh	WO Ram Shara n Singh NO 6 D 2 KRISH NA	NAGA R APART MENT S ANVi mana pura			560017	10065607845	IDFC FIRST BANK LTD	JEEVA N BIMA NAGA R BRAN CH				560075		IDFB0 08018 4	10		BSNPK 6740H					rathor e.kanc hanku mari@ gmail. com	1	1	PUB				2				
30/09 /2024	NSD	INE04 VS073 05	IN3046 33	20134130	VIMAL KUMA R BHOGI LAL PATEL			Bhogil al Patel	B19 Royal Villa Duple x BH Mahas hnaga	r D Ring RD Lifelin Soma Talav			390025	45510366229	Stand ard Charte red Bank	2325 M G ROAD				400001		SCBL0 03604 6	10		ANIPP 7936R					vimalp atel2u @gma il.com	1	1	PUB				2				
30/09 /2024	NSD	INE04 VS073 05	IN3046 33	20136949	SOMA N NAIR			Krishn an Nair	SO Krishn an Nair 50 BIJILI NAGA R PRI	VATE COLO NY GOVIN DPGov indpur a			462023	000000300565 34478	STATE BANK OF INDIA	GAND HI MEDIC AL COLLE GE BHOP AL				462001		SBIN0 01014 0	10		AAMP N3216 F					sujata soman 63@g mail.c om	1	1	PUB				2				
30/09 /2024	NSD	INE04 VS073 05	IN3046 33	20159734	NAVJO T SINGH SIDHU			Narind er Singh	SO Narind er Singh Hathi Colon y Opp T	ruck Union Giddar baGid derba ha			152101	918010101247 435	AXIS BANK	GIDDE RBAH A				152101		UTIB0 00330 3	10		CUGP S7638 E					navisi dhu12 3@gm ail.co m	1	1	PUB				2				
30/09 /2024	NSD	INE04 VS073 05	IN3046 33	20171579	ALOK LOHIA			Sumer Chand Lohia	CO SCLohi a Flat No02 Groun d Floor To	werKa pil Griha PravN oida			201301	002901007098	ICICI BANK LIMITE D	NEW DELHI GREAT ER KAILA SHA				110048		ICIC00 00029	10		ABBPL 8519R					alok_l ohia@ rediff mail.c om	1	1	PUB				2				
30/09 /2024	NSD	INE04 VS073 05	IN3046 33	20184108	LALIT HAM MA NARA YANA GOW DA GADD AMBA CHALL I			Naray anago wda	WO Devar aja N M 11 M M Sadan a 3rd Cr	oss Bhoop asandr a MaRm v Extens ion Ii	Stage		560094	233601505478	ICICI Bank	SANJA Y NAGA R				560094		ICIC00 02336	10		ACTPL 6373N					lalitha mma. g.n@g mail.c om	1	1	PUB				2				
30/09 /2024	NSD	INE04 VS073 05	IN3046 33	20185447	ISHAR TH MISHR A			Paresh Misra	SO Paresh Mishr a House Numb er H 601	Sector 4 Ajnara lanIes ahibab ad			201010	125401505702	ICICI BANK LIMITE D	VAISH ALI GHAZI ABAD				201010		ICIC00 01254	10		HKRP M742 6N					ishart hmish ra@ya hoo.c om	1	1	PUB				2				

30/09/2024	NSD	INE04VS07305	IN304633	20199733	RAHUL KISHORBHAI MAKHIJA			KISHORBHAI MAKHIJA	SO Makhija Kishorbhai Mitharam 28 Sa	i Banglows OppLalesPatan			384265	501001256292 92	HDFC BANK	HSR LAYOUT III BANGALORE				560102		HDFC0004094	10	SHILA KISHORBHAI MAKHIJA	AZQPM5336A					rahul.makhija_in@yahoo.com	1	1	PUB				2					
30/09/2024	CDS	INE04VS07305	10600	12010600 05152565	SRISHTI KHANNA			RISHABH MAHAJAN	F 1602 TOWER 6 EXPERION	WINDCHANTS DWARKA EXPRESSWAY	SECTOR 112 CHOMA 62	GURGAON	122017	114501529025	ICICI BANK LTD	UDYOG VIHAR GURGAON BRANCH	PLOT NO B, VINIJYA NIKUNJ	ENKAY TOWERS, UDYOG VIHAR	GURGAON	122001	110229118	ICIC0001145	10	RISHABH MAHAJAN	CHFPK3948D			8130599397		RISHABHM90@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	10900	12010900 17075221	SATISH KUMAR PUTHANHOUSL			MADHAVAN KUTTY PUTHANHOSL	S O MADHAVAN KUTTY P 135 3RD	MAIN 1ST BLOCK KORAMANGALA	BANGALORE SOUTH BANGALORE KARNATAKA 560034	BENGALURU	560034	007615300029 12	HDFC BANK LTD	BANGALORE BRANCH	POST BOX 5106 M G ROAD	SHANKARNARAYAN BLDG 25 1	BANGALORE	560001	560240007	HDFC0000076	10		ANDPP5276D			7736639699		P.SATISHNAIR@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	10900	12010900 23499465	RAJENDRA CHANDRAKANT NAIK			CHANDRAKANT VITTALRAO NAIK	A4 602 LUNKAD AMAZON NEAR	RELIANCE FRESH VIMANNAGAR 411014		PUNE	411014	088219300065 29	HDFC BANK LTD	SHOP NO 2 &3, FLORENCE BLDG	VIMAN NAGAR	OFF PUNE NAGAR HIGH WAY	PUNE	411014	411240022	HDFC0000882	10		ADVPN8755B			7219692444		RCNAIK@YAHOO.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	12400	13012400 01214022	S SRINATH			SRINIVASAN	B-2 FIRST FLOOR SRI HARSHA	C B I COLONY FIRST CROSS ST	KANDANCHAVADI PERUNGUDI	CHENNAI	600096	187116100095 01	HDFC BANK LTD	NO 16/24 SRINIVASARAGHAVAN ROAD	NEW PERUNGALATHUR		CHENNAI	600063	600240060	HDFC0001871	10	SWATHY L	CCQPS7708K			9884748882		srinboss@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	12400	13012400 04317185	JIGNISHA PARESH DEVALIA			DHANSUKH PARMAR	4TH WADI NEW CHAWL	DHARAVI	KUMBHARWADA DHARAVI	MUMBAI	400017	501001825339 83	HDFC BANK LTD	PAL RESIDENCY SHOP NO 2	PLOT NO 358 BHANDARKAR ROAD	OPP RAM TEMPLE MATUNGACR	MUMBAI	400019	400240063	HDFC0000424	10		CSIPD0488F			8898228947		JP.JIGNISHA@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	14301	16014301 01585057	DHANESH SHARAD GAIKWAD			SHARAD YANKATRAO GAIKWAD	RB IV BLDG NO 03 ROOM NO 05	CENTRAL RAILWAY OFFICERS	QUARTERS NESBITT RD MAZGAON	BYCULLA EAST MUMBAI	400010	603801559352	ICICI BANK LTD	CHENNAI MOUNT ROAD BRANCH	MADHAR SHA TOWERS, 1ST FLR	NO.298, ANNA SALAI	CHENNAI	600006	600229017	ICIC0006038	10	ALKA GAIKWAD	ANZPG8550F			9819136970		dhaneshgaikwad@rediffmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	18000	12018000 00548943	ARPAN VIPULBHAI SHAH HUF			.	SHAKTI COLONY	B/H AG OFFICE	KISHAN PARA CHOWK	RAJKOT	360001	10060992261	IDFC FIRST BANK	KALAWAD ROAD	JANKI PARK MAIN ROAD	OPP GONDHIA HOSPITAL	RAJKOT	395001	360751002	IDFB0042421	10		ABGHS6171K			9426310547		arpanshahsm@gmail.com	21	4	HUF				1					
30/09/2024	CDS	INE04VS07305	20600	12020600 01488347	NITIN KHANNA			NAVEEN KHANNA	C/O NAVEEN KHANNA, 31/29, SEC 5/	RAJENDRA NAGAR, SAHIBABAD		GHAZIABAD	201005	063121910029 42	PUNJAB NATIONAL BANK	CHIKAMBERPUR			GHAZIABAD	201005	110024559	PUNB0063110	10	NAVEEN KHANNA	BJOPK2739N			9871880084		KHANNANITIN1990@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	20600	12020600 01536945	ARPIT ARORA HUF.				R-5/40 RAJ NAGAR			GHAZIABAD	201002	003852000003 191	YES BANK LTD	GR. IST, IIND AND IIIRD FLOOR	C 37 RAJNAGAR	DIST. CENTRE	GHAZIABAD	201002	110532012	YESB0000038	10		AAVHA2977D			9560049069		A.ARORA20587@GMAIL.COM	21	4	HUF				1					

30/09 /2024	CDS	INE04 VS073 05	20600	12020600 01682746	ARUN A PITTI			BIRBA L DAS AGAR WAL	21-6- 715- 720 AND 721/A	AMAR PRIDE APPT APPTS F207	CHELAP URA GHANSI BAZAR CHARMI NAR	HYDER ABAD	500002	011001100016 039	ANDH RA PRADE SH MAHE SH CO OP URBA N BANK LTD	SIDDIA MBER BAZAR BRAN CH	15-9- 363 TO 367, 1FLOO R		HYDER ABAD	500012	500142011	APMC 00000 11	10	KARTH IK PITTI .	AKBPP 9127A			7013281405		ARUN APITTI 775@ GMAIL .COM	21	3	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	20600	12020600 02189742	SHRID EVI MURA LIDHA RAN NAIR			KESHA VAN NAIR	1006, TORA NA CHS LTD,B UILDI NG 1 WING E2,SA MATA	NAGA R,NEA R THAK UR COLLE GE OF SCIEN CE		MUM BAI	400101	016510110013 901	BANK OF INDIA	MUM BAI			MUM BAI	999999		BKID0 00016 5	10	VIVEK NAIR .	AKHP N7148 M			8097419670		SHRID EVINAI R2512 @GM AIL.CO M	21	3	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	29800	12029800 00399117	PRASA D THOM AS .			K M THOM AS	4 C1, COND OR DAFFO DILS	KOWD IAR P O	KURAVA NKONA M	THIRU VANA NTHA PURA M	695003	132810400002 2552	IDBI BANK	ASSISS I BUSIN ESS CENTR E	MANA CAUD	TRIVA NDRU M	THIRU VANA NTHA PURA M	695009	695259006	IBKL00 01328	10	KURIE N NOEL KEEYA TH .	ADUP T5463 H			9846014525		prasad reni@ gmail. com	24	11	NRI		YBL/PI S/201 7- 2018/ RPI/20 18	08- JUN- 201	1				
30/09 /2024	CDS	INE04 VS073 05	31400	12031400 00092041	ALKA AGRA WAL			R.K.AG RAWA L	60	ARJUN NAGA R SOUT H	GOPALP URA BYEPASS	JAIPU R	302015	661310100007 427	BANK OF INDIA	BARKA T NAGA R BRAN CH	KISAN MARG		JAIPU R	302015	302013005	BKID0 00661 3	10	RADH A KRISH AN AGRA WAL	AKNP A6965 H			9462163536			21	3	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	32300	12032300 05674719	RUCHI AHUJA .			RAJIN DER KUMA R BHUT ANI	A3 SAMHI TA CRESC ENT	KAGG ADASP URA	MAIN ROAD	BENG ALUR U	560093	5752206807	AXIS BANK LTD	RANG A COMP LEX			BENG ALUR U	560001	560211163	UTIB0 00515 7	10		AFFPB 6068P			8105101607		ruchi_ 456@ yahoo. com	21	69	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	33200	12033200 16374061	ROHIN I GARG			RAME SHWA R DAS	WARD NO15 C80 KRANT I CHOW K	KRANT I CHOW K KRANT I CHOW K	DHURI SANGRU R PUNJAB	SANG RUR	148024	3280208609	CENTR AL BANK OF INDIA	CBD BELAP UR PLOT NO 26	SECTO R 11 OPP BELAP UR RLY STAT	NEW MUM BAI	NEW MUM BAI	400614	400016089	CBIN0 28315 4	10	PUNE ET JINDA L	BKQP G7671 A			7303770796		GARG. ROHIN I1791 @GM AIL.CO M	21	3	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	33200	12033200 31929273	GAUR AV GULAT I			VINES H GULAT I	289/2 72 MOTI NAGA R	RAJEN DRA NAGA R S O	NEAR DAV COLLEG E	LUCKN OW	226004	165001519211	ICICI BANK LTD	BHOG AL BRAN CH	113 MASJI D ROAD		NEW DELHI	110014	110229201	ICIC00 01650	10		BVLPG 0146E			9044142401		GAUR AVGU LATI13 04@G MAIL. COM	21	69	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	33200	12033200 35497637	MADA LASA VENK ATARA MAN			VENK ATARA MAN .	A 405 NATAS HA GOLF VIEW	APART MENT S # 2 INNER RING	ROAD DOMLU R DOMLU R BANGAL ORE BANGAL ORE NORTH	BENG ALUR U	560071	272910000004 17	HDFC BANK LTD	NO 94 AMAR JYOTH I	LAYO UT DOML UR		BANG ALORE	560071	560240075	HDFC0 00272 9	10		ACJPV 2684E			9886672019		VMAD ALASA @GM AIL.CO M	21	69	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	33200	12033200 47154492	MEEN A RAJES H PATW A			SHRIK ANT APPA KARA DE	W/O RAJES H VIR BHAD RA MAND IR	1092, NORT H KASBA SOLAP UR NORT H	SOLAPU R CITY SOLAPU R SOLAPU R	SOLAP UR	413007	012210100002 067	THE LATUR URBA N CO OP BANK LTD	RAMG OPALJI RATHI BUSIN ESS	CENTR E SHIVA JI NAGA R		LATUR	999999	413804053	IBKL04 97LUC	10	RAJES H PATW A	AHEPP 1275D			9423591112		MEEN A0328 @GM AIL.CO M	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	33200	1203320049839437	BHYRAPPA G S			Shivaiah G S	EWS 6 KHB COLONY KUNIGAL RURAL	TUMKUR		TUMKUR	572130	39901678815	STATE BANK OF INDIA	SANDEEP VIHAR F NO 403	T E 18 ARMY WELFARE HSG	CLY KANNAMANGALA	BANGALORE	560067	560002275	SBIN0018789	10		DBJPB9318H			9964257010		byrappags@gmail.com	21	69	PUB				1							
30/09/2024	CDS	INE04VS07305	33200	1203320049846404	NAGARATHNA .			BYRAPPA GS	EWS 6 KHB COLONY KUNIGAL	KUNIGAL RURAL		TUMKUR	572130	501005658027 12	HDFC BANK LTD	NO 32 1 KADUBESANAHALLI	SARJAPUR	MARATHAHALLI RD	BANGALORE URBAN	560087	560240102	HDFC0003636	10		BIWPN2362P			9019535297		nagarathna.kgl63@gmail.com	21	69	PUB				1							
30/09/2024	CDS	INE04VS07305	33200	1203320050464814	SMITA SUDHAKAR CHAUDHARY			SUDHAKAR RAJARAM CHAUDHARY	OPP GODREJ PETROL PUMP F7 14	GODREJ HILLSIDE COLONY	PIROJSHA NAGAR VIKHROLI WEST	MUMBAI	400079	246010100195126	AXIS BANK LTD	HUMA MALL, LBS MARG	STATION ROAD	KANJURMARG (WEST)	MUMBAI	400078	400211139	UTIB0002511	10		AGEPC3187E			9833718150		smituchaudhary@gmail.com	21	69	PUB				1							
30/09/2024	CDS	INE04VS07305	33200	1203320056424634	PRIYANKA SAINI			BALKISHAN SAINI	481 HARDEV PURI	GAUTAM NAGAR	NEAR FATHER AGNEL SCHOOL	NEW DELHI	110049	30181396692	STATE BANK OF INDIA	SOUTH EXTN.II (SEX)			Delhi		110002117	SBIN0003219	10	ANIL KUMAR KUNDALIA	BXPPS8902J			9990794245		PIYA_SAINI21@YAHOO.COM	21	3	PUB				1							
30/09/2024	CDS	INE04VS07305	33200	1203320069074736	TANUMOY GHOSH			TARUN KUMAR GHOSH	3 MOHAN BAGAN ROW SHYAMBAZAR	MAIL KOLKATA WEST BENGAL	P.S.-SHYAMPUKUR	KOLKATA	700004	10127156053	IDFC FIRST BANK	KOLKATA SHYAMBAZAR BRANCH	GROUND FLOOR	123 WARD NO 7	KOLKATA	700004	700751018	IDFB0060143	10	REKHA GHOSH	AURPG1284D			8240048370		GHOSH.TANUMOY24@GMAIL.COM	21	3	PUB				1							
30/09/2024	CDS	INE04VS07305	33201	1203320107177454	GOPALAKRISHNAKURUPSURESH			GOPALAKRISHNA KURUP	D302 UMIYA QUATRO PLOTD OPP	GOA AIRPORT NR KESHAV SMRUTI	SCHOOL DABOLIM AP DABOLIM	SOUTH GOA	403801	000901047257	ICICI BANK LTD	CHENNAI			CHENNAI	999999		ICIC0000009	10	Dhanya Geetha	AQMPS4644Q			9475817107		GKKSURESH@GMAIL.COM	21	3	PUB				1							
30/09/2024	CDS	INE04VS07305	33201	1203320115659663	ANANTH RAGHAV P			PARAMESH S	B 318 AND B 320 ULLALU	UPANAGARA SHETTY LAYOUT	ULLALU	BENGALURU	560056	911010046506214	AXIS BANK	UPPER GROUND FLOOR 321 JAWAH			BANGALORE	560098		UTIB0004631	10		BFLPR8793C			9886912161		ANANTHRAGHAVP@GMAIL.COM	21	69	PUB				1							
30/09/2024	CDS	INE04VS07305	33201	1203320138342990	MOHAMED NAJIB UDHEEN			SHEICK PAKKIRI ISMAIL	A001 BM HOMES GROUND FLOOR	NEAR THUBARHALLI BUS STOP	THUBARAHALLI FIRST MAIN ROAD,	BENGALURU	560066	013316100813 53	HDFC BANK	BANGALORE			BANGALORE	999999		HDFC0000832	10	SHIFFAYA ABDULWAHAB	AFAPN1294A			9900503995		REACHNAJI@GMAIL.COM	21	3	PUB				1							
30/09/2024	CDS	INE04VS07305	33300	1203330000607714	SHEELA RASHMIKANT MODI	RASHMIKANT RAMANLAL MODI		PRAVINCHANDRA BALKRISHNA MEHTA	39 DEVRATH BUNGLOWS	NR SWAGAT BUNGLOWS OPP GOVT TE	CHANDKHEDA SABARMATI	GANDHINAGAR	382424	002401544426	ICICI BANK LTD	JMC HOUSE	OPP. PARIMAL GARDEN	OFF CG ROAD	AHMEDABAD	380006	380229002	ICIC0000024	10	BHARGAV R MODI	AEWPM9522M	AEWPM9527Q		9723078078		MODIBHARGAV21@OUTLOOK.COM	21	3	PUB				1							
30/09/2024	CDS	INE04VS07305	33500	1203350002638839	ANITA JAIPRAKASH GUPTA			GIRRAJPRASAD BADRIPRASAD GUPTA	D 501 SHREEOM JAY MAHESHWAR	NEAR DAHISAR BRIDGE	KANDARPADA BAPU BHAGVE ROAD	MUMBAI	400068	7413081107	KOTAK MAHINDRA BANK LTD	SURBHI APPARTMENT	MANDPESHWAR ROAD	BORIVALI (WEST)	MUMBAI	400092	400485072	KKBK0001357	10	SACHIN JAIPRAKASH GUPTA	AJXPG8984F			8828395408			21	3	PUB				1							

30/09/2024	CDS	INE04VS07305	36000	1203600001981992	SUMIT SUNIL SHARMA			SUNIL OMPRAKASH SHARMA	C 101 PRATAP NAGAR	DAFTARY ROAD MALAD EAST	MUMBAI MALAD EAST SO	MUMBAI	400097	03981140006833	HDFC BANK LTD	SHOP 1 - 4, MONICA ARCADE	SUBHASH LANE, OFF DAFTARY ROAD	MALAD (E)	MUMBAI	400097	400240054	HDFC0000398	10	Radhika Sharma	BKZPS8357N			9987848036		1331sumit@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	40100	1204010000067071	M. USHA .			SHIVANAGESWARA RAO VADLAMUDI	NO. 17,	JANAKIRAM COLONY,	ARUMBAKKAM	CHENNAI	600106	10360100001776 9	INDIAN OVERSEAS BANK	ARUMBAKKAM (ABK)			Chennai		600020056	IOBA0001036	10	MANISH RAMAKRISHNAN .	AWHPK7828H			9840755834		manish.ramakrishnan@hotmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	41400	1304140000854240	ALKA DILIP DOSHI	DILIP TRAMBAKLAL DOSHI		DILIP	C 1301 TRIDEV APT BHAKTI	MARG MULUND W		MUMBAI	400080	00151000124246	HDFC BANK LTD	RATAN GALAXIE	JUNCTION OF J N ROAD	AND GOSHALA ROAD MULUND WEST	MUMBAI	400080	400240007	HDFC0000015	10		AABPD8632L	AABPD8631K		9833920904		alkad96@gmail.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	41400	1304140009934325	ROHIT GHANSHYAM VAIDYA			GHANASHYAM MADHAV VAIDYA	321 KARNATAKA HEALTH	INSTITUTE GHATAPRABHA	GOKAK RURAL	BELGAUM	591306	37653921301	STATE BANK OF INDIA	BLDE CAMPUS BRANCH			BUAPUR	586103	586002005	SBIN0014429	10		ALUPV9054G			9972166461		ROHITGVAIDYA@YAHOO.CO.IN	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	47200	1204720001474545	K KAUSHIK RAJ			KRISHNA MURTHY	113/2 MARUTHY NILAYA 6TH MAIN	ROAD B NARAYANA PURA		BENGALURU	560016	20034934862	STATE BANK OF INDIA	NO 41 GROUND FLOOR	RESIDENCY ROAD	NEXT TO GALAXY THEATRE	BANGALORE	560001	560002043	SBIN0008598	10	VEENA KRISHNA	BPOPK1154D			9900223244		kaushikrajkv@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	47200	1204720001630393	DIANA S FARNANDES			DAVID LOUIS DSOUZA	206; Shakti Excellency	Alvares Road	Mallikatta	DAKSHINA KANNADA	575002	20159426891	STATE BANK OF INDIA	MALLI KATTA			MANGALORE	575002	575002009	SBIN0003823	10	DANIEL FERNANDES	AAOPF1140L			8867660821		dferns2013@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	47200	1204720003950333	SURINDER SINGH			PRITAM SINGH	FLT NO 301 NISARG DARSHAN CHS	PLT NO 43 44 SEC 28 NERUL		NAVI MUMBAI	400706	11211506335	STATE BANK OF INDIA	AT VARVATWE	IPCL MINI TOWNSHIP	TAL .ROHA , DIST. RAIGAD	ROHA	402106	402002953	SBIN0008237	10	DEVINDER KAUR	AEEPS4281B			9970050018		surindersingh57@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	47200	1204720005417781	DEVKINANDAN M RATHI			MOHANLAL RATHI	AT POST WADI ADAMPUR	TQ TELHARA DIST AKOLA TELHARA		AKOLA	444108	34608012652	STATE BANK OF INDIA	TELHARA	.	.	AKOLA		444002766	SBIN0004818	10	ANAND DEVKINANDAN RATHI	BVBPR0582H			9860221093		rathidevkinandan@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	47200	1204720010874318	SUNIL SHARMA			SHIVRAM GADDI SHARMA	1ST AMAR JYOT	G V SCHEME ROAD	MULUND EAST	Mumbai	400081	10366504112	STATE BANK OF INDIA	PEDDAR ROAD (PDR)			MUMBAI		400002065	SBIN0000510	10	SUNITA SUNIL SHARMA .	AVCPS6071J			9821335493		sunil.sharma@jsw.in	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	47200	1204720021543941	MAMATHA TUMMEPALLI LAKSHMI			LAKSHMI APPARAO KOTA	4 44 KONAKANCHI	PENUGANCHIPROLU		KRISHNA	521178	40121231874	STATE BANK OF INDIA	NANDIGAMA TALUKA	DISTRICT KRISHNA	.	PENUGANCHIPROLU	521190	520002822	SBIN0002781	10		AKXPT5284G			9963677207		mamathabrahmam8@gmail.com	21	69	PUB				1					

30/09/2024	CDS	INE04VS07305	47200	12047200 26396951	ARUNKRISHNANPARAYILMANAMGOTTU			RAMACHANDRAN	Sreeshylam	Near Chothavoor High School	Kannur	KANNUR	670694	67258036399	STATE BANK OF INDIA	NORTH PARUR			ERNAKULAM	683513	682002928	SBIN0070153	10	SLIMCY SHYLEN	BBGPM8705G			9677607415		arunkrishnanmp16@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	48800	12048800 00503830	PONRAJ ABISHEK			PONRAJ A	S/O: PONRAJ, 2/23A, SOUTH STREET, MAIPPARAI	MAIPARAI		TIRUNELVELI	627713	10143547922	IDFC FIRST BANK	GR FLR ANMOL CARLSON COURT	FLAT NO G2	WHITEFIELD OPP LOURDES CHURCH	BANGALORE	999999	560751005	IDFB0080153	10	RAMAA BHARATHI .	AVTPA8196K			7842520845		abishek.ponraj@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	48900	12048900 00139073	MUGDHA HARSHAD DESHPANDE			VIVEK BHORE	W/O HARSHAD DESHPANDE, NEAR	BHAGATSING CHOUK FLAT NO 3	DIVYA APPARTMENT BORBAN,	VAZIRABAD, NANDED	431601	62267395899	STATE BANK OF INDIA	VAZIRABAD			NANDED	431604	431002105	SBIN0020050	10	HARSHAD ARVIND DESHPANDE	BPYPD2926Q			8237731266		mugdhabhore@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	54200	12054200 01189356	HARSHAL PRABHAKAR BHOSALE			PRABHAKAR KESHAV BHOSALE	SN580/1A/2/2 VAINTAY SOCPL INTH	NO A6 M YARD PUNE B/H AUDUMBAR	SOCIETY BIBVEWADI KONDHWA RD,	PUNE	411037	033701506885	ICICI BANK LTD	SOMSHANK CHAMBERS	SURVE NO 46, PLOT NO 1	PUNE SATARA ROAD	PUNE	411009	411229010	ICIC0000337	10	RATNAPRABHA HARSHAL BHOSALE	ABAPB2001P			9922999173		BHOSALEHP@YAHOO.CO.IN	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	58100	12058100 00153616	NARENDRA SADASHIV PANDIT			SADASHIV DINKAR PANDIT	PLOT NO 1 SHAILESH SOCIETY NR	ALANKAR POLICE CHOWKI KARVE	NAGAR NAVASAHYADRI PO	PUNE	411052	111519300003870	HDFC BANK LTD	S NO 18/B, PLOT NO 6, G/F	AARAGYA APT, KARVENAAGAR	NR. ALANKAR POLICE CHOWKY	PUNE	411038	411240029	HDFC0001115	10	ANAGHA B DANDEKAR	AAZPP3505C			9766600422		nari_pandit@yahoo.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	64200	12064200 00553981	GAURI CHINTAMANI LIMAYE			ANIL JAGANNATH MEHENDALE	OM SIDDHIVINAYAK KRIPA CHS,	ROOM NO-03, GANESH NAGAR,	SHIVAJI ROAD, DOMBIVALI (WEST)	DOMBIVLI	421202	008801514609	ICICI BANK LTD	GR FLR, AASTHA HOSP PREMISES	TATA LANE, OFF MANPADA ROAD	DOMBIVALI EAST	THANE	421202	400229084	ICIC0000950	10	CHINTAMANI MUKUND LIMAYE	AFUPL8875R			9082890716			21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	64200	12064200 03003226	PRAKASH KONNUR			KRISHNA SHAMRAO KONNUR	B-601 KAPIL AASMANTH SUS ROAD	OPP RELIANCE FRESH	SUS ROAD PASHAN ARMAMENT	PUNE	411021	00521610011598	HDFC BANK LTD	AUNDH BRANCH	93 ANAND PARK RAJYOG CREATIONS	OFF ITI ROAD	PUNE	411007	411240005	HDFC0000052	10	INDUMATHI KONNUR INDUMATHI KONNUR	AWUPK3267F			9923054145		PRAKASH_KONNUR@YAHOO.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	64200	12064200 04464992	PRAGATI PRAMOD RUMDE			PRAMOD SHANKAR RUMDE	4/404 TRIMURTHI SADAN SACHIN	TENDULKAR SANKUL	MAHATMA PHULE NAGAR THANE	THANE	400606	007110100035546	THANE JANATA SAHAKARI BANK LTD	VARTAK NAGAR,THANE (VTN)			Thane		400109007	TJSB0000007	10	AMIT PRAMOD RUMDE	AQWPR7282H			9833659474		RUMDEAMIT@ICLOUD.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	64200	12064200 11812257	SNEHA HARIBHAU HARAWANE			HARIBHAU BANSIHARAWANE	63/1/39 RAMNAGAR NR KOKATE HOS	PITAL PIMPLE GURAV		PUNE	411061	086601516955	ICICI BANK LTD	KAZHAKUTTOM BRANCH	NEAR POLICE STATION	GANGA TOWER	THIRUVANANTHAPURAM	695582	695229005	ICIC0000866	10	SHUBHANGI HARIBHAU HARAWANE	AJDPH1326C			9604171632		SNEHAHRWNE@GMAIL.COM	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	64200	1206420012997942	SHRIKANT BHAIRAMBHAT JOSHI			BHIRAV GURUNATH BHATT JOSHI	2H 9ADITYA A GARDEN CITY NEAR	MES COLLEGE WARJE CHANDNI	CHOWK ROAD PUNE CITY WARJE	PUNE	411058	003901073002	ICICI BANK LTD	SHIVAJI NAGAR BRANCH	SABHAMANDAP GHOLE RD	SHIVAJI NAGAR	PUNE	411005	411229003	ICIC0000039	10	SHILPA SHRIKANT JOSHI	AEAPJ7902G			9739096229		SB_JOSHI74@REDIFFMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	78300	1207830000048593	POOJA OAK .				F-N-9,GANARAJ HOUSOC,S.N-35/3	/3 MOHAN NAGAR,LAXMI PROVISION	STORE JAWAL, DHANAKWADI	PUNE	411043	50100044108792	HDFC BANK LTD	B U BHANDARI PREMISES	1182/13 F C ROAD	OPP HOTEL LALIT MAHAL	PUNE	411005	411240007	HDFC0000103	10		AAZPO7783R			7387134630		poojaoak3@gmail.com	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	78300	1207830000130876	ARUNKUMAR M S .				325, 6TH MAIN ROAD,	M S RAMAIAH CITY,	J P NAGAR 8TH PHASE,	BANGALORE	560078	025101503558	ICICI BANK LTD	AJ TOWERS, NO 509	8TH CROSS, WEST KANAPURA ROAD	JAYANAGAR, 7TH BLOCK	BANGALORE	560082	560229016	ICIC0000251	10	HARISH M S .	BBHPS9620K			9740077335		arun.muchellavari@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160000029919	KISHANBHAI GONDALIYA			PRAFULBHAI NAGJIBHAI GONDALIYA	VISHWAS GORDHAN VASTA STREET	JAWAHAR ROAD		JUNAGADH	362001	2313231546	KOTAK MAHINDRA BANK LTD	SHOP 6-7,SIDHI VINAYAK COMPLEX	SHIVRANJINI CHARRASTA	SATELLITE	AHMEDABAD	380015	380485004	KKBK0000810	10	Vilasben Gondaliya	BGNPG0256Q			9409249394		kishanpgondaliya@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160000049566	AQUIBUR RAHMAN MD			MOHAMMAD ASIFUR RAHMAN	HARRAHI	MAHAMDIA		PURNIA	854330	50100061754160	HDFC BANK LTD	SECTOR 63	GAUTAM BUDH NAGAR		NOIDA	201306	110240129	HDFC0000975	10	MD ASIFUR RAHMAN	ASYPR2801G			7840846222		p12maquibur@iimahd.ernet.in	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160000086864	ABHIJITH K			KRISHNA MOORTHY	ABHIJITHA HOUSE SIVANAGAR 78	PUNTHALATHAZHAM KILIKOLLUR P O		KOLLAM	691004	20193238502	STATE BANK OF INDIA	KADAPPAKKADA BRANCH	WEST BANK KADAPPAKKADA		KOLLAM	691008	691002010	SBIN0012879	10		DBPPK2237E			7293401512		abhijith972@gmail.com	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160000525110	ANAND R HARDAS			RATNAKAR BHASKAR HARDAS	B 806 MEGHDOOTA CHS	SHAHAJI RAJE MARG	VILE PARLE EAST	MUMBAI	400057	201010100069492	AXIS BANK LTD	KANDIVALI WEST			MUMBAI	400067	400211023	UTIB0000201	10	SIDDHI PRABHU	ACTPH6835R			9820871989		anandrhardas@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160000696601	DEEPAK KUMAR P			PARTHASARATHY	66 MARUTHI LAYOUT KRISHNARAJAP	BANGALORE NORTH	MARATHAHALLI COLONY	BANGALORE	560037	08311050012478	HDFC BANK LTD	R C P BUILDING 8C BRANCH	GROUND FLOOR OPP GHANSOLI	RAILWAY STATION THANE BELAPUR	NAVI MUMBAI	400701	400240086	HDFC0000831	10		AOPPD4596K			7760996808		kumargeo@gmail.com	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160000708922	AMUDHADEVI AMUDHADEVI .			SONAIMOOPANAR LAKSHMANAN	H 03 RANK RESIDENCY 6TH GCRS	SUPER MARKET BALAJILYT	KAGGADASAPURA CV RAMANNGR	BANGALORE	560093	166901000108	ICICI BANK LTD	BANGALORE URBAN			BANGALORE		560229053	ICIC0001669	10	POOVANNAN RENGANATHAN	AIPPA9795B			8147960264		AMUDHADEVI.POOVANNAN@GMAIL.COM	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160000781011	DEEPAK ABBOT			DARSHANLAL ABBOTT	Deepak Abbot E004 DLF Crest Park Drive DLF 5 Gurgaon	Sector 56 Gurgaon Sector 54		GURGAON	122011	00031050041139	HDFC BANK LTD	209-214	KAILASH BUILDING	26 KASTURBA GANDHI MARG	NEW DELHI	110001	110240001	HDFC0000003	10		ACUPA8798H			9560086252		DABBOT@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160000903702	SHAH PURVA MUKESH KUMAR			MUKESH KUMAR SHAH	NEAR GANESH MANDIR HATTE NAGAR	SATSANG SOC LATUR		LATUR	413512	39199820358	STATE BANK OF INDIA	SHANKARLAL RAMESHCHANDRA	MAIN ROAD, GANDHI CHOWK		JAISINGPUR	416101	416002590	SBIN0011136	10		FBHPS1519D			8879868576		PURVASHAH24@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160000953224	BEJESH A			ATHRAYIL BHASKARAN	44 3 GROUND FLOOR OPP TO 3RD C	BYRASANDRA MAIN ROAD C V RAMAN		BANGALORE	560093	00000020083761888	STATE BANK OF INDIA	C. V. RAMAN NAGAR			BANGALORE	560093	560002030	SBIN0003994	10	DIVYA V S	BEHPB2562J			8147773008		abejesh@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160000991361	SANDEEPAN.			BANARSI DASS	Pelican 908, Salarpuria Sattva Celesta, Bidarahalli	Hobli, Bangalore East Taluk Tc Palaya Main Road ,	Near Bhattarahalli Signal Bidarahalli Hobli, Bangalore	BENGALURU	560049	100801506442	ICICI BANK LTD	NO.86, 1ST BLOCK,	1ST CROSS	KORMANGLA	BANGALORE	560034	560229037	ICIC0001008	10		CLZPS9460G			9535487113		SANDEEPAN1986@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160001082048	VENUGOPAL MOTUKURI			PRAKASH MOTUKURI	H NO 1 11 111 S V S NAGAR KUSH	HYD KEESARA RANGA REDDY		HYDERABAD	500001	50100007381698	HDFC BANK LTD	6 3 248/1/1A BHASKAR PLAZA	GROUND FLOOR ROAD NO 1	BANJARA HILLS	HYDERABAD	500034	500240002	HDFC0000521	10	MOTUKURI PRAKASH	ATHPM1969J			9490318919		mvenuec@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160001148778	ARUN S				NO 257 1 ANNA VI NGR NORTH ST	MANAPPARAI		MANAPARAI	621306	263701506085	ICICI BANK LTD	RAJARAJESHWARI ENGING OF COLL	KUMBALAGODU NO 14	ROMO JHALLI CROSS MYSORE ROAD	BANGALORE	560074	560229075	ICIC0002637	10	Vishnupriya Raveepragh ash	BREPA9701Q			9206095700		ARUNSENTHIL1993@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160001171837	TARUN KAKKAR				C38 UPPER GROUND	SHAM NGR		NEW DELHI	110027	50100331304260	HDFC BANK LTD	APPOLO HOUSE 4A/4	OPP PILLAR NO 504	TILAK NAGAR	NEW DELHI	110018	110240172	HDFC0001443	10	Kanupriya .	BLRPK0868F			9650343694			21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160001186058	KATIRA PIYUSH HASHMUKH				PLOT NO 45 SUNDERVAN	HIRAWADI ROAD KSHIRSGAR	COLONY	NASHIK	422003	50100073902332	HDFC BANK LTD	LAUKIK APARTMENTS	G-F, PLOT NO.3, CTS NO. 870	BHANDARKAR ROAD	PUNE	411004	411240002	HDFC0000007	10		CMEPK5869B			9623782618			21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160001237467	M AGNITEJA				PL NO 52 MADHAVARAM NAGAR	CLY NR VENKAIAH RESIDENCY	KUKATPALLY	HYDERABAD	500072	92301001980286 7	AXIS BANK	BANGALORE			BANGALORE	999999	560211148	UTIB0004821	10	Sai Pramoda Yenugu	BFAPM4356R			9900862266			21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160001313311	ARUN M				JAYA VIJAYA NILAYA	KUMBARONI HARIHAR		DAVANGERE	577601	04300030154500	KOTAK MAHINDRA BANK LTD	87 148 MAYUR GREENS	KORAMANGALA 1ST BLOCK	JAKKASANDRA	BENGALURU	560034	560485011	KKBK0000430	10	Rajeshwari Kenchappanavar	AKBPA4016D			9008415895			21	3	PUB				1					

30/09 /2024	CDS	INE04 VS073 05	81600	12081600 01333653	SWATI NAIK				P NO 46 INDRA PRAST HA CO OP	HSG SOC NR SWA MI SAMR ATH	TEMPLE GARKHE DA AREA	AURA NGAB AD	431009	055801567274	ICICI BANK LTD	INFOS YS PHASE II PUNE BRAN CH	24, RAJIV GAND HI INFOT ECH PARK	PHASE II, HINJE WADI	PUNE	411057	411229029	ICIC00 00570	10	MITES H VIJAY KALE	AHYP N2665 D			8007331998			21	3	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 01350090	B LAKSH MI VARA PRASA D				3 134 A BALLA VARI GROU P	SIVAK ODU RAZOL E		RAZOL E	533244	000000308817 04487	STATE BANK OF INDIA	RAZOL E	P. B. NO. 1, ST RAVI PRASA D	MARG , MAIN ROAD	GODA VARI EAST	533242	533002662	SBIN0 00091 0	10	BOLLA PRAG ADA N S MURA LI KRISH NA	CDGP B7909 E			9441752285			21	3	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 01488062	OLAKK AL VELAY UDHA N SUDHI R				36 1593 HARIP RIYA	MARA KKAT PARA MBA	VENGER I	KOZHI KODE	673010	000000102619 79956	STATE BANK OF INDIA	KALLAI ROAD			CALIC UT	673001	673002005	SBIN0 00225 2	10		AMVP S9924 L			9495317630		SUDHI ROLAK KAL@ YAHO O.CO.I N	21	69	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 01514674	ANEES H GOEL				1173 SEC 9 U E			KARN AL	132001	501000549986 57	HDFC BANK LTD	NO 2- 41/2/ A,PAV AN	PRIYA NKA PLAZA KOTH AGUD A	CROSS RDS,K ONDA PUR	HYDER ABAD	500084	500240043	HDFC0 00201 9	10	Shina m Bansal	AYNP G9418 P			7667317542		GOEL ANEES H22@ GMAIL .COM	21	3	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 01663609	BHAVI N GIRISH KOTAK				AT PO MOTI GANJ	PS TOWN DIST		BALAS ORE	756003	055801629535	ICICI BANK	NO 350, HEBBA L INDUS TRIAL AREA	HOOT AGALL I		MYSO RE	570018	570229005	ICIC00 00558	10		DDJPK 5840R			8093611910		BHAVI NKOT AK07 @GM AIL.CO M	21	69	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 01731590	ASHW IN BALAR AM B				NO 2 198 LAXMI NARA SIMHA 7TH CR	JAYAN THINA GAR KARKA LA		KARKA LA	574104	143101501701	ICICI BANK LTD	KARKA L BRAN CH	SRINIV AS BLDG, A S ROAD	KARKA L	UDUPI	574104	575229006	ICIC00 01431	10	Geeth a .	BXNPB 2219R			9632747103		ABRA M103 1995 @GM AIL.CO M	21	3	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 01910105	KAMI NIBEN RASES HBHAI PATEL				8 MADH UVAN SOCIE TY	B/H T B HOSPI TSTAF FS QUAR TERS	GOTRI ROAD	VADO DARA	390021	501001681692 09	HDFC BANK LTD	SHINE PLAZA	NEAR BHAI CIRCLE	GOTRI ROAD	VADO DARA	390007	390240006	HDFC0 00038 4	10	RASES H B PATEL	BBQP P9863 G			9427590239		KAMI NIRPA TEL19 66@G MAIL. COM	21	3	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 01958456	PRIYA NKA M				13 THIRU VALLU R NAGA R	KORA NAD	MAYILA DUTHUR AI	MAYIL ADUT HURAI	609001	004801598017	ICICI BANK LTD	GROU ND FLOOR	62 SD ROAD		SECUN DERAB AD	500003	500229004	ICIC00 00048	10		BFSPP 2543H			9566760408		WISEF INANZ @GM AIL.CO M	21	69	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 02013365	KUSH ANK JOSHI				NR BEERS HEBA SCHO OL	JOSHI BHAW AN		PITHO RAGA RH	262501	031401554461	ICICI BANK LTD	SUSHA NT LOK BRAN CH	005 A, UNITE CH TRADE CENTR E	SECTO R RD,SU SHAN T LOK PHASE -1	GURG AON	122002	110229042	ICIC00 00314	10		ARHPJ 1283G			9560524399		KUSH ANKKJ OSHI @GM AIL.CO M	21	69	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 02113142	MAHA LAKSH MI NAGA RAJAN				B2ANT ONY GREE NLAN D APTS	4 EXTN VIGNA RAJAP URAM RD	VENGAI VASAL	CHEN NAI	600073	3511286581	KOTAK MAHI NDRA BANK LTD	BLOCK Q 100, PLOT NO 3698	3RD AVEN UE	ANNA NAGA R	CHEN NAI	600040	600485011	KKBK0 00046 9	10	Balach andar Kalaic helvan	AQHP N2832 N			9894383960		MAHA INSHA REMK T@G MAIL. COM	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160002355548	VAISHALI JAIN				12 NAGAR NIGAM MARKET	KATRA BAZAR		SAGAR	470001	07941610122464	HDFC BANK LTD	SURVEY NO 244/3 4 5	RAJIV GANDHI INFOTECH PARK	NR TATA JOHNSON CONTROLS	PUNE	411027	411240018	HDFC0000794	10	SIDDHARTH JAIN	AQYPJ8362L			7987365102		VAISHALIJAIN113@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160002401091	ROHAN K PATEL				A 403 SHRI PATIDAR CHSL	PANDITDINDAYAL NAGAR PARVATI	CINEMA VASAI ROAD	THANE	401202	119601522585	ICICI BANK LTD	GODREJ IT PARK BRANCH	GODREJ IT PARK P2	PHIROJSHAH NAGAR VIKHROLI	MUMBAI	400079	400229197	ICIC0001196	10	KESHAVALAL KANJI PATEL	BYRPP0876P			8655165689		ROHAN.PATEL002@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160002475371	SRIDHAR GUNDAIAH				1096 16TH CROSS 25TH MAIN	BANASHANKARI		BANGALORE	560070	04270040000994	KOTAK MAHINDRA BANK LTD	SHOP NO.58 &59, SREE COMPLEX	BHAVANI HSG CO-OP SOCIETY LTD	T'BLOCK, BANASHANKARI 3RD STAG	BANGALORE	560085	560485007	KKBK0000427	10	Sushma George	AKGPG8212Q			9980004542		SRIDHAR.GUNDAIAH@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160002576800	NIKHIL SUKHNANI				A 124 Babji Nagar Baran	Near PWD Office		BARAN	325205	50100062342228	HDFC BANK LTD	SEC 23 A	-	-	GURGAON	122017	110240109	HDFC0000616	10	PUSHPA SUKHNANI	CLAPS6932G			9999698194		NIKHILSUKHNANI@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160002672661	AJAYSINGH RATHORE				S/ODilipsingh 22krushnanagar Sargam Park	krushnanagar Nrnobal school krushnanagar		AHMEDABAD	382345	20102238611	STATE BANK OF INDIA	KRISHNAGAR ROAD	SAHIJPUR BOGHA (AHMEDABAD)		AHMEDBAD	382345	380002044	SBIN0000304	10		AMTPR2429M			7665149667		MERTIYA.RATHOREAJAYSINGH1.29@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160002693082	CHINMAY KRISHNA BHAT				504 A ABHIMANYU CHS	ANAND NAGAR NL COMPLEX	DAHISAR	MUMBAI	400068	124101001121	ICICI BANK LTD	GR FLR, JAYA APARTMENT	RAMKUMAR THAKUR ROAD	DAHISAR EAST	MUMBAI	400068	400229160	ICIC0001241	10	Krishna Bhat	CLIPB8826N			7710930955		CBHAT5@OUTLOOK.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160002814176	MANJU GOEL				W/O Dr Deepak Goel 3-5-694/1 Flat no-202 Samvai	Towers Narayanaguda street no-9		HYDERABAD	500029	30003726162	STATE BANK OF INDIA	OLD MLA QTR	HIMAYATNAGAR		HYDERABAD	500029	500002029	SBIN0001880	10		AIWPG5998H			9390008109		DRDEEPAKGOEL@YAHOO.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160002981126	PARNEET SINGH HARMEET SINGH SONI				B / 1703, Daffodil , B.R. Road Opp, Model Town Mumbai			MUMBAI	400080	02391610052222	HDFC BANK LTD	PRUDENTIAL BLDG	GROUND FLOOR	HIRANANDANI, POWAI	MUMBAI	400076	400240039	HDFC0000239	10	Gurinder Kaur Soni	BZVPS7753M			9819325441		SONIPARNEET@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160002997339	JEEJO RAVINDRAN				D-004HABITAT SPLENDOUR	ITPL ROAD KUNDALAHALLI		BENGALURU	560037	5908434805	AXIS BANK LTD	RANGA COMPLEX			BENGALURU	560001	560211163	UTIB0005157	10	Mahima Thayadath Palleri	ADSPR2847P			9900076310		JEEJORAVINDRAN@OUTLOOK.COM	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160003080075	NAYAN MADAN KUBASADGOUDAR				21 SANMAN COLONY	KRISHNAPUR EXTN HUBLI		HUBLI	580024	00000033876937281	STATE BANK OF INDIA	HUBLI			HUBLI	580020	580002002	SBIN0000846	10	Rajeshwari Kubasadgoudar	CRZPK5413R			9738916630		iamnayanmk@gmail.com	21	3	PUB				1								
30/09/2024	CDS	INE04VS07305	81600	1208160003316214	HARSHUL VOHRA				K F III A KAVI NAGAR			GHAZIABAD	201001	910010028457980	AXIS BANK LTD	PLT NO D 46	RAJ NAGAR	DIST CENTRE	GHAZIABAD	201002	110211079	UTIB0001082	10	JAI VOHRA	AIKPV9203A			9990191910		HARSHULVOHRA@GMAIL.COM	21	3	PUB				1								
30/09/2024	CDS	INE04VS07305	81600	1208160003583178	CHARANPREETSINGH SARABJITSINGH SEHGAL				ST RD BR L C MANEK HOSPITAL	201 BADRINATH APPT SHIVPURI	COLONY PLOT NO 01 CHEMBUR	MUMBAI	400071	00000035336196162	STATE BANK OF INDIA	CHEMBUR (CHE)			MUMBAI		400002016	SBIN0000533	10		BMZPS7414Q			9930838056		CHARAN_SEHGAL@HOTMAIL.COM	21	69	PUB				1								
30/09/2024	CDS	INE04VS07305	81600	1208160003616301	NIKHIL DWIVEDI				GEETA COLONY STATION ROAD	CHANDAUSI		BILARI	202414	02870040013103	KOTAK MAHINDRA BANK LTD	SCO 16, SECTOR 14	URBAN ESTATE		GURGAON	122001	110485027	KKBK0000287	10	KUSUM DWIVEDI	AHOPD2841H			9873163415		NIKHILDD@GMAIL.COM	21	3	PUB				1								
30/09/2024	CDS	INE04VS07305	81600	1208160003883890	SEETHARAMAN SURESH				9125TH ST MOHAN NAGAR	PADMAVATHY NAGAR EXTENSION	MADAMBAKAM	CHENNAI	600126	039501000286	ICICI BANK LTD	OLD NO 664, NEW NO 13	SCHOOL ROAD	ANNANAGAR WEST	CHENNAI	600101	600229028	ICIC0000395	10		ABYPS3184Q			9940058607		SURESHGEETH@YAHOO.COM	21	69	PUB				1								
30/09/2024	CDS	INE04VS07305	81600	1208160004129584	NEHA MAKKAR				H.N.393/20 SUBHASH NAGAR	NAGAR HANSI		HISAR	125033	20178791895	STATE BANK OF INDIA	HANSI BRANCH	UTTAM NAGAR	-	HANSI	125033	125002202	SBIN0000647	10		ATSPN9291R			7042222687		NEHAMAKKAR93@GMAIL.COM	21	69	PUB				1								
30/09/2024	CDS	INE04VS07305	81600	1208160004194350	VELIKAVILAKATHU HARIKUMARAN UNNIKRISHNAN				S/O Harikumaran M T C 33/1170PLR A-78,Sankaragiri	Pulimoodu Lane		THIRUVANANTHAPURAM	695013	05451140171290	HDFC BANK LTD	PLOT NO 18 GRD FLR HARDHIK	CROWN HUDA TECHNO ENCLAVE	OPP CYBERPEARL MADHAPUR	HYDERABAD	500081	500240002	HDFC0000545	10		AAZPU0894R			6238877640		VH.UNNIKRISHNAN@GMAIL.COM	21	69	PUB				1								
30/09/2024	CDS	INE04VS07305	81600	1208160004278859	SANDESH PRABHU NETTANIGE				4 963 PATRA O HOSPITAL ROAD	NR NANDINI MILK SOCIETY	DARBE PUTTUR	PUTTUR	574202	50100176688891	HDFC BANK LTD	NO 321 KADU BESANAHALLI	SARJAPUR	MARATHAHALLI RD	BANGALORE URBAN	560087	560240102	HDFC0003636	10		APEPN4091F			7795299102		SANDESHPRABHU.N@GMAIL.COM	21	69	PUB				1								
30/09/2024	CDS	INE04VS07305	81600	1208160004651171	DHINAKARAN KARTHIK				LIG 540 OLD A S T C HUDCO	HOSUR HOSUR HOSUR		HOSUR	635109	361100020050 4897	PUNJAB NATIONAL BANK	LINGHI CHETTI STREET (LCS)			Chennai		600024021	PUNB0361100	10	MEERA R	CBPPK5365N			9442481631		KARTHIK21D@GMAIL.COM	21	3	PUB				1								
30/09/2024	CDS	INE04VS07305	81600	1208160004681261	PRANAV PRAMODRAO KHAMBAYATKAR				B-602 N D PASSION APARTMENTS	HARLUR ROAD KUDLU NEAR SOBHA	CINNAMON BOMMANAHALLI	BENGALURU	560068	5077487807	AXIS BANK LTD	RANGA COMPLEX			BENGALURU	560001	560211163	UTIB0005157	10		AURPK3577B			9886153136		PRANAVINBITS@GMAIL.COM	21	69	PUB				1								

30/09/2024	CDS	INE04VS07305	81600	12081600 04752347	SIDDARTH KRISHNA KUMAR .				2297 24th main 16th Cross HSR Layout Sector -1 Opp	Bangalore One Center Hsr Layout H S R Layout		BENGALURU	560102	100901503138	ICICI BANK LTD	NO 208 & 209, 100 FEET ROAD	BANASHANKARI 3RD STAGE	OPP STERLING APARTMENTS	BANGALORE	560085	560229036	ICIC0001009	10		BJGPK7018G			9845045398		sidk949@msn.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 04862447	NOOKALA SANJIT KRISHNA				14 POLICE LINE	STREET THAZHAIYATHAM	GUDIYATHAM GUDIYATTAM	GUDIYATTAM	632602	0950101021640	CANARA BANK	NO.20, GOLDEN HOUSE, THALAYATH	AM BAZAR, GUDIYATHAM 632602	.	VELLORE		632015302	CNRB0000950	10		GXTPS4113L			9976542345		SANJIT.KRISHNA007@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 04977530	MOHIT NARULA				J 5 161 SECOND FLOOR	RAJOURI GARDEN TAGORE	GARDENSO	NEW DELHI	110027	000000200983 76877	STATE BANK OF INDIA	RAJOURI GARDEN (RGJ)			Delhi		110002104	SBIN0001705	10	Shilpa Goel	AIQPN0145B			9555551552		MOHIT.NARULA87@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 05367714	MANISHABEN MAJITHIYA				BLOCK NO - 106 VRAJBHUMI	APPARTMENT AIRPORT ROAD	MARUTI NAGAR - 1 KOTDA SANGANI	RAJKOT	360001	138301504888	ICICI BANK LTD	8, VARDHAMAN NAGAR CORNER	PALACE ROAD		RAJKOT	360001	360229006	ICIC0001383	10		CGXPM4607C			8149683468		LISITKUMART@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 05597764	NIKHIL RAJKUMAR GUPTA				34/383 PRATAP NGR	NR KENDRIYA VIDHALAYA NO 6	SANGANER	JAIPUR	302033	501002607757 39	HDFC BANK LTD	21 BHAGAT SINGH CIRCLE			ALWAR	301001	301240002	HDFC0000409	10		BCQPG6343B			9172512106		NIKHILGUPTA3001@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 05821460	DURGAVEN KATASIVA NAGESWARARAO MAMIDI				D NO 43-111-20 P AND T COLONY	NEW AJITH SINGH NAGAR		VIJAYAWADA	520015	111701501763	ICICI BANK LTD	STONE RIDGE CENTER BRANCH	OPP GOOGLE MAIN ROAD	KONDAPUR	HYDERABAD	500033	500229003	ICIC0000040	10		AVSPM1669A			9491478321		MDVSNAGESWAR@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 06908868	RAHUL PARSHURAM KARPE				AT/POST-WADZIRE	TAL-PARNER		AHMEDNAGAR	414302	0007104000699266	IDBI BANK	DYNANESHWAR PADUKA CHOWK	FERGUSSON COLLEGE ROAD	-	PUNE	411004	411259001	IBKL0000007	10	MAYURI POTGHAN	CCMPK2284A			8983320796		RAHUL.KARPE007@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 07253737	PAWAN KUMAR AGARWAL				105 JER MASJID JAYASTILOI			RAIBARELI	229001	097701503037	ICICI BANK LTD	BAREILLY			JAIS	229305	229229501	ICIC0000977	10	Ankur Agrawal	CCKPA9809B			9312985511		ANKURHARIDWAR@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 07259758	ESWARAN .				C/O S/O Natarajan FLAT NO 50 F3 SUMUGA APARTMENT 1ST	MAIN ROAD VENKATRAMAN NAGAR 1ST MAIN ROAD 1ST MAIN	ROAD 1ST MAIN ROAD	CHENNAI	600064	501004076389 93	HDFC BANK LTD	CHENNAI			CHENNAI	999999	600240151	HDFC0007195	10	Sankaganesh Eswaran	ABHPE0487D			9787459467		SANKAR.555E@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160007366969	PRASUNGUPTA HUF				459 BAGICHI HETRAM	SHERAN WALA GATE		PATIALA	147001	151107022010	INDUSIND BANK LTD	PATIALA			PATIALA		147234002	INDB0000149	10		AANHP6724R			8847045180		PRASUN.GUPTA@GMAIL.COM	21	4	HUF				1					
30/09/2024	CDS	INE04VS07305	81600	1208160007404091	SONALI MISRA				100/35 SILVER OAK	APARTMENTS GURGAON	DLF PHASE 1	GURGAON	122001	5157228228	AXIS BANK LTD	DLF CAPITOL POI DEL DL	NEW DELHI		NEW DELHI	110001	110211389	UTIB0005140	10		AFYPM3236R			9971002191		SONMISRA@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160007561183	SUBHAM KUMAR MISHRA				A-18 LIGNITE SHAKTI NAGAR			BIKANER	334402	20258447047	STATE BANK OF INDIA	NEYVELI LIG PR-BARSINGSAR	NLP BARSINGSAR		BIKANER	334402	334002125	SBIN0009614	10	POONAM MISHRA	BYTPM2126F			8209337263		itsmesubham03@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160007685826	YUGANSH MITTAL				C/O Lalit Kumar Mittal 16 u2 sector 76 door mall	Nimka 96		FARIDABAD	121004	004601572236	ICICI BANK LTD	33	COMMUNITY CENTRE	NEW FRIENDS COLONY	NEW DELHI	110025	110229007	ICIC0000046	10		BJLPM9225L			9953519871		MITTALYUGANSH1@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160007708477	SRIHARSHA BODA				BODA SRIHARSHA D NO 15-91	SUBBA REDDY COLONY		JANGAREDDYGUDEM	534447	3211443673	KOTAK MAHINDRA BANK LTD	BANGALORE - INDIRANAGAR			BANGALORE URBAN	560038	560485012	KKBK0000431	10		BZDPB5785L			9731166299		BODASRIHARSHA@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160007789135	SUMIT KUMAR BASANTRAY				RB 2 10 3 ROAD NO 3 H	RAILNAGAR SADAR KHETRAJPUR	KHETRAJPUR	SAMBALPUR	768003	501001408056 31	HDFC BANK LTD	NO 1066, AECS LAYOUT	A BLOCK, SINGASANDRA	HOSUR MAIN ROAD	BANGALORE URBAN	560068	560240138	HDFC0000411 8	10		BOWPB4777E			7022000720		SUMITBASANTRAY@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160007921648	RAHUL MISHRA				H NO 161 4 MANAS CITY	POILICE STATION		LUCKNOW	226016	501001962345 31	HDFC BANK LTD	KORAMANGLA IND LAYOUT	KORAMANGLA		BANGALORE	560095	560240004	HDFC0000053	10		CAIPM6084Q			8967754451		MISHRA.RAHUL1712@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160008176491	GOVINDSUBRAMANYA BHAT				NO 202 SANJANA RESIDENCY	SUBRAMANYAPURA POST		BENGALURU	560061	10014796295	IDFC FIRST BANK	BANGALORE RESIDENCY ROAD	RESIDENCY BUILDING	-	BANGALORE	560025	560751002	IDFB0080151	10	Godavari Bhat	ALBPB0853E			9901944888		GOVINDSBHAT@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160008183190	VIKRAM BAPAT				HIG B10 PANDIT DINDAYAL	PURAM CIVIL LINES	NR STADIUM BALAGHAT	BALAGHAT	481001	071811400223 59	HDFC BANK LTD	DN-1 ETERNITY BUILDING	SECTOR V	SALT LAKE CITY	KOLKATA	700091	700240028	HDFC0000718	10		AQIPB6178J			9007803408		VIKKYBAPAT@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160008433880	AMIT SHARMA				D 9CWPRS STAFF COLONY	KIRKATWADI	KHADAKWASLAR SPUNE CITY	PUNE	411024	040901507287	ICICI BANK LTD	GACHIBOWLI	-	-	MANIKONDA	500001	500229021	ICIC0000409	10	Rajni Sharma	ENFPS1567E			9542226010		AMITSHARMA249@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160009043219	GIRISH VISVESVARAVIJAYAPURA				40 2ND CROSS BEML LAYOUT 4TH STAGE	BANGALORE SOUTH		BENGALURU	560098	007716100621 77	HDFC BANK LTD	G-01, DISCOVERER BLDG	I T PARK	WHITEFIELD ROAD	BANGALORE	560066	560240006	HDFC0000077	10	SHUBHASHREE SRINIVAS	AAPPV2562D			9341966365		GIRISHVV123@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160009044271	KESHAV BHARDWAJ				S/O Ajit Kumar Thakur House No 3071 Sector 6/B Bokaro	Steel City Sector-VI Haslata		BOKARO	827006	08851610002549	HDFC BANK LTD	NO 71, 1ST CROSS, 2ND STAGE	BTM LAYOUT	KARANTH HOSPITAL	BANGALORE	560071	560240029	HDFC0000885	10		AVQPB7994P			9742124658		BHARDWAJKESHAV.CSE@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160009115186	CHITTAYIL SREENARAYANAN				SREENILAYAM	WEST KADUNGALLUR PO		ERNAKULAM	683110	338302010010021	UNION BANK OF INDIA	BINANIPURAM			ERNAKULAM	682001	682026030	UBIN0533831	10		AKMPS4848L			9567083709		SREECHITTAYIL@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160009384284	SURAJ MINALBHAI SOMANI				S/O: Minalbhai shree jalaram kutir, sutarvada samudri	mandir street sutarvada near nagdev temple sutarvada	BANGALORE	PORBANDAR	360575	916010046046199	AXIS BANK LTD	INDIRA NAGAR BRANCH	276,HAL II STAGE,100 FT ROAD	INDIRA NAGAR	BANGALORE	560038	560211007	UTIB0000114	10	Shreya Sharma	ECRPS0479G			9967609133		SURAJMSOMANI@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160009569787	PRATYUSHA MAITRA				1/A A. C. PAUL STREET	ARIADAHA		KOLKATA	700057	07941130004798	HDFC BANK LTD	SURVEY NO 244/3 4 5	RAJIV GANDHI INFOTECH PARK	NR TATA JOHNSON CONTROLS	PUNE	411027	411240018	HDFC0000794	10		AZQPM8630F			9831234324		PRATYUSHA.ECE@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160009764056	MOHIT AGRAWAL				AARA MACHIN NEW MANDI	BHARATPUR		BHARATPUR	321001	50100376475912	HDFC BANK LTD	JASORIYA APT	EXHIBITION ROAD		BHARATPUR	321001	321240002	HDFC0001055	10	Anchal Goyal	BHNPA6744A			7737731593		MOHIT.AG0193@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160009899692	AYUSH ARORA				801/16 GALLERIA DLF-IV	GURGAONNAI BASTI		GURGAON	122001	13550100105047	FEDERAL BANK LTD	JAIL RD CHANDAN PALACE			GURGAON	122006	110049007	FDRL0001355	10		CPPPA8317A			8826662164		AYUSHARORA17785@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160009911501	BOBBY JOSEPH SAMUEL				402/780 LILLY VILLA SEETHAPPA	COLONY NEW THIPPASANDRA		BENGALURU	560075	5130832808	AXIS BANK LTD	RANGA COMPLEX			BENGALURU	560001	560211163	UTIB0005157	10	PRASEETHA V CHACKO	APHPS1289P			6362479901		BOBBYSAMUELJR@YAHOO.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160009944468	PURUSHOTTAM HANAMANT DESHPANDE				426 ABCD SAI PLAZA APTS	TILAK WADI NR CONGRESS WELL		BELAGAVI	590006	00531140218852	HDFC BANK LTD	KORAMANGLA IND LAYOUT	KORAMANGLA		BANGALORE	560095	560240004	HDFC0000053	10	CHANDRIKA DESAI	AOUPD2219L			9986003779		BORNFREEPARRY@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160010084874	BALVINDER SINGH				415 MISSION ST FLOOR 35			SAN FRANCISCO	94105	31366452178	STATE BANK OF INDIA	SME BRANCH KASHIPUR	KASHIPUR		KASHIPUR	244712	244002001	SBIN0000668	10	NARENDRA SINGH	FLBPS8424P			7042765587		BALVINDER786SINGH@GMAIL.COM	24	11	NRI				1				
30/09/2024	CDS	INE04VS07305	81600	1208160010191272	RAUNAK BHIWAL				C-354 KINGS ROAD	NIRMAN NAGAR		JAIPUR	302019	7511992046	KOTAK MAHINDRA BANK LTD	SOHNA ROAD	GURGAON		GURGAON	122018	110485128	KKBK0004266	10	Saloni Jain	AOIPB7268R			8955180077		P16RAUNAKB@IIMA.AC.IN	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160010192660	AKSHAY JAYANT KULKARNI				S/OJayant Shankar Kulkarni C51814,	Sector 1A CBD Belapur Sector 1A CBD Belapur Sector 1A	CBD Belapur Sector 1A CBD Belapur	NAVI MUMBAI	400614	087301503570	ICICI BANK LTD	PLOT NO.42A,SHOP NO.14,15,	SECTOR 11, BALAJI BHAVAN	BELAPUR-CBD STATION	NAVI MUMBAI	400614	400229088	ICIC0000873	10		AUMPK3174B			9819868861		AKSHAY.J.KULKARNI@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160010327064	UTTAMKUMAR SHANKARBHAI CHAUDHARI				160 MADHALI VAS	VISNAGAR KADA		MAHESANA	384305	40830100001273	BANK OF BARODA	MANAV ASHRAM	CHOKDI	MAHSANA	MAHESANA	384001	384012005	BARB0MANMEH	10	SHANKARBHAI CHAUDHARI	BMPPC3914B			8140453507		CHAUDHARYUTTAM36@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160010650335	AARTI AKSHAY PANDARE				1730 KSHITIJ HUDCO COLONY	SHIRUR SHIRUR		PUNE	412210	918010078306993	AXIS BANK LTD	HOTEL SURAJ EXECUTIVE	OLD PUNE-NAGAR HIGHWAY SHIRUR		PUNE	412210	412211025	UTIB0002094	10		BRJPP0930M			9730118004		RTPHALE@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160010781768	SAHIL CHUGH				JD-28B PITAM PURA			NORTH WEST DELHI	110034	14421000013262	HDFC BANK LTD	499, KOHAT ENCLAVE	PITAM PURA		NEW DELHI	110034	110240174	HDFC0001442	10	Payal Chopra	AOKPC7956B			9700831831		SAHIL.C@SAHILCHUGH.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160010959011	ASHOKKUMAR ARUNKUMAR				NO 82	NEW TEMPLE LAND HUDCO		KRISHNAGIRI	635109	000000020052288907	STATE BANK OF INDIA	GUDUVANCHERI BRANCH	22, GANDHI ROAD	GUDUVANCHERI	CHENGALPET	603202	600002179	SBIN0012932	10		ANBPA7026J			8511677051		P12ARUNKUMARA@IIMA.AC.IN	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160011218951	YADUKUMAR CHANDRASHEKARA				C/O B Chandra Shekar Flat No 23175 Prestige Jindal	City Building-2 Tower - 3Tumkur Road	Chikkabidarakallu Nagasandra	BENGALURU	560073	64049011158	STATE BANK OF INDIA	DR AMBEDKAR VEEDHI			BANGALORE	560060	560002438	SBIN0040022	10	PARVATHAMMAS	AIDPC3832F			9480311072		YADUKUMAR.C@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160011434612	LAKKUR MANJUNATH				NO 308 MAA BRINDAVAN APTS SEETHARAM APALYA	MAIN ROAD B/H SAPLA BS WHITE FIELD BLR NORTH		BENGALURU	560066	00771610077384	HDFC BANK LTD	G-01, DISCOVERER BLDG	I T PARK	WHITE FIELD ROAD	BANGALORE	560066	560240006	HDFC0000007	7	10		AIUPM2331E			9741849580		LMNATH@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160011548814	KEWAL MITESHBHAI ZANZMERIA				CHHAYA BAJAR	MODH KHADKI		JUNAGADH	362001	10120991409	IDFC FIRST BANK	DRIVE IN RD			AHMEDABAD	380052	380751009	IDFB0040313	10	Vaishali Zanzmeria	AAPPZ1169G			8866238252		Z.KEWAL@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160011855685	PENAKA PHANIGOBERU				F-36 MIMS ARDENDALE	KANNAMANGALA VILLAGE		BANGALORE RURAL	560067	10791610002995	HDFC BANK LTD	9/2, 2ND CROSS	SANKEY ROAD, SADASHIVNAGAR	LOWER PALACE ORCHARDS	BANGALORE	560080	560240050	HDFC0001079	10	SUPRIYA GOBERU	AFFPG3545N			9972308815		PENAKAPHANI@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160012114529	GRANDHI SAILAKSHMI ANUJA				9-60-91A GANAPATHI RAO	ROAD KOTHAPETA	VIJAYAWADA (URBAN) VIJAYAWADA	KRISHNA	520001	10058027103	IDFC BANK	MADHUSREE BUILDING, 61-3/1-12	SERVICE ROAD, NH-5	BALAJI NAGAR	KRISHNA	999999	520751002	IDFB0080391	10		BVMPA3017K			9177803330		VSLANUJA@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160012245121	DIVYA KASIVIREDDI				W/O: Bhima Mallikarjuna Reddy 202 b block pavani	elite apartment, adithya nagar 3rd street ramji nagar	adithya nagar adithya nagar adithya nagar	NELLORE	524002	232401000411	ICICI BANK LTD	NO11 01, 24 MAIN JP NAGAR	1ST PHASE		BANGALORE URBAN	560078	560229083	ICIC0002324	10		ASKPK7427K			8790514530		DIVYA_KASIVIREDDI@HOTMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160012379901	MANDAR VIJAY GODSE				A-103 MORAYA HEIGHTS	NEAR JANSEVA BANK	WARJE	PUNE	411058	003901216785	ICICI BANK LTD	SHIVAJI NAGAR BRANCH	SABHA MANDAP GHOLE RD	SHIVAJI NAGAR	PUNE	411005	411229003	ICIC0000039	10		AGUPG3602N			9881109445		GODSE_MANDAR@YAHOO.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160012419762	PALLAVI .				C/O Pradhuman Singh C 101 Reliaable Acacia Apartment	Green Glen Layout Near Statesman Building Bellandur	Bellandur	BENGALURU	560103	33720100008863	BANK OF BARODA	GEN NEXT BRANCH			NOIDA	201301	110012129	BARB0GENOID	10		BQEPP0774R			9654015101		PALLAVI0906@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160012855072	VARUN MUNDRA				MADAN LAL JI MUNDRA	22/23 KASHI DHAM COLONY		CHITTORGARH	312001	910010026284801	AXIS BANK LTD	G/F FLR, PLOT NO A-2	SUKHADIA MARKET	SECTOR 1	CHITTAURGARH	312001	312211002	UTIB0000893	10	AAKANKSHA MALOO	AOLPM1262P			9829368002		VARUNMUNDRA5@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160012948452	ABHINAV KUMAR POKHARNA				113-B 1 GANDHI	NAGAR CHITTORGARH		CHITTORGARH	312001	5791682226	AXIS BANK LTD	DLF CAPITOL POINT DELDL	NEW DELHI		NEW DELHI	110001	110211389	UTIB0005140	10		CDBPP6573P			9462005148		HIABHINAV7@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160013016569	NITIN CHANDAK				131/A APC ROAD KOL			KOLKATA	700006	50100155500047	HDFC BANK LTD	SUPERTECH SHOP PRIX MALL	SECTOR 61, NOIDA		GAUTAM BUDDHA NAGAR	201301	110240411	HDFC0004263	10	Shiv Chand Chanak	AMPPC4997D			9088790288		NITIN.CHANDAK.29@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160013133334	ASURI SRIVATSAN				S/O Bharath A40Sapthagiri Malleshwaram West	Park Road Malleshwaram Between 13th and 14th Cross	Malleshwaram	BENGALURU	560003	10058005815	IDFC BANK	MALLESHWARAM BRANCH	GROUND MEZZANINE FLOOR		BANGALORE	560003	560751007	IDFB0080154	10	Lavanya V	KIFPS3308A			9900004356		SRIVATSAN035@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160013162199	NIKHIL DNYANESHWAR KONDE				B2 401 RUTU PARK NEAR	VRINDAVAN THANE WEST		THANE	400601	004801605989	ICICI BANK LTD	THANE MAJIWADE BRANCH	SHOP NO 40, 10, MAJIWADE	GOLDEN PARK BLDG, THANE WEST	THANE	400601	400229131	ICIC0001492	10	PRIYANKA KONDA	AWMPK2206L			9869446661		DRNIKHILKONDE@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160013211811	NIRMALA LEO				29 A BLOCK 1ST FLOOR F2 MICETICH COLONY	SRI DURGA ADESH FLATS		CHENNAI	600060	38811638338	STATE BANK OF INDIA	NO 86 MADHAVARAM	REDHILLS HIGH ROAD	MADHAVARAM	CHENNAI	600060	600002291	SBIN0018637	10		ANXPL2479E			8778076533		NIMI.CD1988@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160013386467	PUSHPA MADHAVA NAIK				438 8TH B MAIN ROAD 1ST BLOCK	HRBR LAYOUT KALYANANAGAR		BANGALORE	560043	029801504915	ICICI BANK LTD	KAMANHALLI BRANCH, #4M 417	80 FEET ROAD, HRBR 3RD BLOCK	NEXT TO FOOD WORLD, KALYAN NAG	BANGALORE	560043	560229021	ICIC0000298	10	RAGHAVENDRA MARDI	AOTPP1336B			9482012132		PUSHPAMN01@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160013469218	DILPREETSINGH SONI				B 1703 DAFFODILS OFF B R ROAD	MULUND WEST		MUMBAI	400080	002001529103	ICICI BANK LTD	GALLERIA SHOPPING MALL	HIRANANDINI GARDENS	POWAI	MUMBAI	400076	400229004	ICIC0000020	10		AWQPS0980H			9769209227		SONIDILPREET@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160013506937	NAVEEN GUPTA				193 BHAGUVAPURA			DATIA	475673	40105310121	STATE BANK OF INDIA	Y. N. ROAD BRANCH	5, YESHWANT NEWAS ROAD		INDORE	452003	452002045	SBIN0030115	10	Gita Gupta	CMXPG4140E			9630439489		NAVGUPTA98@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160013772139	SUNDARAMURTHY HARSHA				PRAMATHA 645	7TH CROSS 7TH MAIN	VIJAYANAGAR IST STAGE	MYSORE	570017	54007371636	STATE BANK OF INDIA	JSS COLLEGE			MYSORE	570004	570002037	SBIN0040249	10	MANGALAMN	ABWPM8599F			9343524478		DRHARSHANEUR@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160013943504	MYSORE CHENDRASHEKARAIAH NAGARAJU				380 1ST FLOOR 4TH MAIN T K LAYOUT	MARUTHI TEMPLE ROAD		MYSORE	570009	79600100000981	BANK OF BARODA	DHATTAGALLI			MYSORE	570023		BARB0VJDHAT	10	Vishwas Nagaraju	ARGPN2199G			9731022787		VISHWAS.NAGARAJU@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160014288473	YUVRAJ GOPAL JADHAV				A/P AURWAD TAL SHIROL	DIST KOLHAPUR		KOLHAPUR	416105	098501512606	ICICI BANK	SHOP NO. 2, ATRIA	SAI PRESTIGE	BANER ROAD	PUNE	411045	411229015	ICIC0000985	10		AMMPJ9519M			9890175152		YUVRAJ.JADHAV@OUTLOOK.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160014295780	ANIRUDDHA VISHWANATH BONDE				B-303 NISARG KIRAN SHRI	KRISHNA COLONY S NO 32/3/2	RAHATANI	PUNE	411027	040611400011161	HDFC BANK LTD	SHOP NO A/2 OPP SHREYAS TALKIE	KAILASH ESPLANDE	LBS MARG	MUMBAI	400086	400240060	HDFC0000406	10	Minal Bonde	AJPPB9131M			9689469773		ANI.BOND25@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160014829393	SIVASANKAR ARUMUGAM				F1201 MANTRI SYNERGY	1/124 B RAJEEV GANDHI SALAI OMR		CHENNAI	603103	42410351373	STANDARD CHARTERED BANK	CATHEDRAL ROAD BRANCH	GOPALAPURAM	-	CHENNAI	600086	600036004	SCBL0036072	10	RISHVANTH SIVASANKAR	AEMPA1623H			9677030428		SIVASAN@HOTMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160014900894	HARSSH MAHAJAN				E-66 ANAND NIKETAN			NEW DELHI	110021	03361000029665	HDFC BANK LTD	C-17, ANAND NIKETAN			NEW DELHI	110021	110240054	HDFC0000336	10	KIRTI MAHAJAN	BIFPM8059P			9999409590		MAHAJANHARSSH@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160015075552	RISHABH AGRAWAL				GAJANANDPURAM	HOUSE NO. 16	RAIGARH RAIGARH	RAIGARH	496001	50100205230847	HDFC BANK LTD	NO 50, 1ST MAIN ROAD	CIT NAGAR	NANDANAM	CHENNAI	600035	600240080	HDFC0002043	10		BTDPA4562J			8681902904		RISHABH120296@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160015402231	SNEHA RAHAR				121 LIONS LANE 200 FEET BYEPASS SE PAHLE	NEAR KHIRNI PHATAK		JAIPUR	302012	20098227281	STATE BANK OF INDIA	IIT KANPUR			KANPUR NAGAR	208017	208002041	SBIN0001161	10		BZXPR5026A			8765696281		SNEHARAHAR@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160015619190	CONEY DONGRE				69 AHILYA NAGAR EXT			INDORE	452009	17711000012658	HDFC BANK LTD	6 A, SECTOR A	BHAWANIPUR COLONY	ANNAPURNA ROAD	INDORE	452009	452240009	HDFC0001771	10		ATYPD5878Q			9993077737		CONEY.DONGRE@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160015755221	FIROJ ADAM KAMIRKAR				54 Durga Colony Dange Chowk	Serve No 18/9 Chinchwad		PUNE	411033	09981140009699	HDFC BANK LTD	DHEERAJ KAWAL	G/F, LBS MARG	VIKHROLI (W)	MUMBAI	400079	400240106	HDFC0000998	10		BWIPK2277E			9589856505		FIROJKAMIRKAR@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160015796431	ABHISHEKKUMAR KISHOR BHAI GEDIYA				001 SIDHHI VINAYAK SOCIETY	NEAR OPERA PALACE BHADA GAM KHOLVAD		SURAT	394190	10133027620	IDFC FIRST BANK LTD	RAM CHOWK	61 SUBHASH NAGAR SOCIETY	GHODDOD ROAD	SURAT	360005	395751002	IDFB0042261	10	Arpana Gediya	BICPG5870R			9825266331		ABGEDIYA.INVEST@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160015876572	RAMESH VALALU				2190 KESHAVA KRUPA 11 TH MAIN A	BLOCK RAJAJI NAGAR 11 STAGE.		BENGALURU	560010	625101046075	ICICI BANK LTD	RAJAJI NAGAR BRANCH	1693-A/32 DR RAJKUMAR ROAD	RAJAJI NAGAR	BANGLORE	560010	560229023	ICIC0000296	10		ABTPV5147K			9448107592		RVALALU@HOTMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160015984029	DEEPAK KUMAR				C-117 SHASTRI NAGAR NEAR	KHATU SHYAM TEMPLE		BHILWARA	311001	50100212135770	HDFC BANK LTD	SATHYA SADA, NO. 17/1	BELLANDUR GATE SARJAPUR	MAIN ROAD, AGRA POST	BANGALORE	560034	560240015	HDFC0000354	10		EBCPK9363K			9620004915		PATWA.DEEPAK@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160016178321	ANUJ BABA RAO CHOUDHARI				WARUD TAL SHIVAJI NAGAR NRPA RAG PRIN	TERS AMRAVATI		AMRAVATI	444906	07941610094456	HDFC BANK LTD	SURVEY NO 244/3 4 5	RAJIV GANDHI INFOTECH PARK	NR TATA JOHNSON CONTROLS	PUNE	411027	411240018	HDFC0000794	10	Payal Pachgade	AMUPC6484C			8886232420		ANUJCHOUDHARI26@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160016211987	AMARESH KUMAR SINGH				FLAT NO-707 AMBROSIYA	APARTMENT LANKA VARANASI		VARANASI	221005	218101000771	ICICI BANK LTD	NO 937 SK 147,	HOPE FARM WHITE FIELD		BANGALORE	560066	560229066	ICIC0002181	10		COOPS0577Q			9838720437		COOLAMRESH88@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160016406533	BIKASH KUMAR SINHA				H NO 2241 SEC 12 F			BOKARO	827012	07941610118668	HDFC BANK LTD	SURVEY NO 244/3 4 5	RAJIV GANDHI INFOTECH PARK	NR TATA JOHNSON CONTROLS	PUNE	411027	411240018	HDFC0000794	10	Astha Keerthi	DLJPS5564L			8698972830		BIKASH2241@GMAIL.COM	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160016995317	SACHIN VIJAY ZADE				A 502 SHEWALKAR GARDAN	GOPAL NAGAR RANA PRATAP NAGAR		NAGPUR	440022	11072746849	STATE BANK OF INDIA	V.R.C.E. (VRC)			Nagpur		440002005	SBIN0006702	10	AKSHAY ZADE	AABPZ3959L			9822239942		AKSKET2000@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160017045334	SUMAN PAL				1 11 NETAJI NAGAR			KOLKATA	700092	004201501942	ICICI BANK LTD	PLOT NO BJ 40	SECTOR LI	SALT LAKE CITY	KOLKATA	700091	700229004	ICIC0000042	10	Snigdha Pal	AKOPP4700C			9051099226		SUMANPAL78@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160017285177	RAJESH KUMAR				C-105A C-block Uttam Nagar	Vishwas Park		WEST DELHI	110059	34021543383	STATE BANK OF INDIA	UTTAM NAGAR BRANCH			NEW DELHI	110059	110002153	SBIN0001679	10	Himanshu Goyal	ASAPK6264E			8285068511		VIKASGOYAL.IPU@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160017386927	MATHIGHATTA CHANDRASHEKARA KIRAN				L I G 15 3RD B MAIN I BLOCK RAMAKRISHNA NAGAR			MYSORE	570022	504250012037 3901	KARNATAKA BANK LTD	KUVEMPU NAGAR			MYSORE	570009	570052007	KARB0000504	10	CHANDRASHEKARA M M	BOHPK5312R			8880591105		KIRANMC.MYS@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160017529901	SHYAM SUNDER				I 8 ASSOCIATED APARTMENT PLOT	NO 83 I P EXTENSION	KARKARDOOMA SHAKARPUR GANDHI	EAST DELHI	110092	092215600000 25	HDFC BANK LTD	LOCAL SHOPPING COMPLEX BRANCH	NEAR MAX BALAJI HOSPITAL	I P EXTENSION PATPARGANJ	NEW DELHI	110092	110240123	HDFC0000922	10	SUNITA SHARMA	ASKPS6262L			9953277535		SSUNDER65@YAHOO.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160017623100	YOGENDER CHOUKSEY				Duplex No.4 Priyadarshini Rishi Valley E-8 Extension	Duplex No - 4 - Priyadarshini Rishi		BHOPAL	462039	31209225156	STATE BANK OF INDIA	GULMOHAR COLONY	TRILANGA	NEAR RAJEEV GANDHI COLLEGE	BHOPAL	462016	462002038	SBIN0004415	10	Ritu Chouksey	AEBPC3587K			9425028432		YOGI.CHOUKSEY@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160017735795	VIJENDRA KUMAR JANGID				PLOT NO 14 GANESH COLONY	HANUMAN VATIKA	JALMAHAL	JAIPUR	302002	10051053390	IDFC BANK	1ST FLR PLOT NO 34 BL H 1 A	GAUTAMBUDH NAGAR	NOIDA SECTOR 63	NOIDA	999999	110751010	IDFB0021331	10	KESHAV JANGID	APBPJ5212M			9468860724		DR.VIJENDRAJANGID@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160017887108	HARSHAD ARVIND DESHPANDE				PRAYAG BLDG PLOT NO 223 OPP MAHALE HOSPITAL	BORBANVA ZIRABAD NANDED		NANDED	431601	522010080737	KOTAK MAHINDRA BANK LTD	GURU KRIPA MARKET	NEAR MAHAVIR CHOWK	GURU GOBIND SINGH ROAD	NANDED	431601	431485101	KKBK0002037	10	Mugdha Deshpande	AJUPD0006C			9823389849		DEARHARSHAD@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160017895516	RUDRAPPA MOHAN				C/O: Rudrappa Sulivara Basavarajaiah No 7 2nd B Main	Road Sapthagiri Layout Near Hanumagiri Temple	Nagarbhavi	BENGALURU	560072	50100444327350	HDFC BANK LTD	NO 13 80 FEET ROAD	NGEF LAYOUT	NAGARBHAVI	BANGALORE URBAN	560072	560240122	HDFC0004178	10	Akshaya M	CDGPM1606K			9731106111		MOHANR.2108@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160018248026	JEFF TOM THOMAS				833/2 (24/1837)	THEKKEVEETIL 11		THIRUVANANTHAPURAM	695003	00000057004300600	STATE BANK OF INDIA	ANUGRAHA T C 11 673 1	STANLEY SATHYANESAN RD		TRIVANDRUM	695003	695002950	SBIN0070690	10	THANKAMMA THOMAS	AKEPT7415Q			9500026393		JEFFTHOMAS200@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160018729092	SANTANU DATTA				1/C S.C.C. SARANI			HOOGHLY	712203	32873459441	STATE BANK OF INDIA	SHEORAPHULI BRANCH	ZAMINDER ROAD		HOOGHLY	712223	700002195	SBIN0001769	10		BTNPD3788D			9748616664		DATTASANTANU7@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160019119544	RAJESH KUMAR BEHERA				MATI MANDAP SAHI	NAGENDRAM BHAWAN BHOGAJAGA		PURI	752001	100801502513	ICICI BANK LTD	NO.86, 1ST BLOCK,	1ST CROSS	KORMANGLA	BANGALORE	560034	560229037	ICIC0001008	10	TRUPTIMAYEE BEHERA	ALOPB8474A			9035012045		RAJESHBEHERAMCA@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160019147878	VISHVAGANDHA PUNDALIK PEDENEKAR				25 NAVRATNA CHS	2 ND FLOOR 420 MOGAL LANE OPP DEV DARSHA	SOCIETY MAHIM	MUMBAI	400016	398402010004854	UNION BANK OF INDIA	SARAS APARTMENT	FLAT NO TPS IIMORI ROAD	MAHIM	MUMBAI	401203		UBIN0808563	10	VRUTTANT PEDNEKAR	AAEPP2534L			9869325000		VISHVAGANDHA15@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160019184232	ANILKUMAR SAMA				4-17/C MUSKANIPET	KARIMNAGAR		KARIMNAGAR	505402	05181070050227	HDFC BANK LTD	NO 3-1-783 PLOT NO 78	SIVARAMAKRISHNA HOSPITALS	JAGITIAL ROAD	KARIMNAGAR	505002	505240002	HDFC0000518	10	MEGHANA ALLAKONDA	BQLPS8101C			8886498880		ANILKUMAR.SAMA@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160019467306	AJINKYA PADMAKAR SOMWANSHI				SAMYUKTA' HOSPITAL UNIVERSITY	ROAD CAMP		AMRAVATI	444602	28441140003252	HDFC BANK LTD	DAHANUKAR REGENCY	GROUND FLR	DAHANUKAR COL, KOTHRUD	PUNE	411029	411240046	HDFC0002844	10		CNYPS3793K			9972398808		SOMVANSHI.AJINKYA@HOTMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160019672204	ARUN KUMAR				WARDN 04	HANSAKA203		REWARI	123401	50100298259757	HDFC BANK LTD	MAIN ROAD	VILLAGE JONAWAS	PO DUNGERWAS	REWARI	123401	123240007	HDFC0004466	10		HIEPK6755H			9306401147		AY538647@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160019685849	ASHOK KUMAR VINUBHAI SAPOLIYA				63 KANABI PARUA JUNI MORWAD	TA CHUDA		SURENDRANAGAR	363410	50100079187341	HDFC BANK LTD	NR BHAKTINANDAN CIRCLE	80 FEET ROAD	GIDC WADHWAN	WADHWAN	363035	363240002	HDFC0003026	10		EUTPS4863L			8758500024		ASHOKBAPS@GMAIL.COM	21	69	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160020055102	KISHEN SREEHARI				B6 APSARAS APARTMENTS NO 9 SRIRAM N	AGAR SOUTH STREET	BEHAND CROWNE PLA ZA TEYNAMPET	CHENNAI	600018	142101502839	ICICI BANK LTD	CUNNINGHAM ROAD BRANCH	60, SRT ROAD, 11 A/22	CUNNINGHAM ROAD	BANGALORE	560042	560229051	ICIC0001421	10		AYVPK8295Q			9901537946		KISHEN@THEWEBPLAYBOOK.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160020176816	VINAY KUMAR AGARWAL				M-95A SF-2 MAHENDRA ENCLAVE	NEW RAJ NAGAR		GHAZIABAD	201002	20301873157	STATE BANK OF INDIA	GOVINDPURAM	A/32-33, COMMERCIAL COMPLEX	GOVINDPURAM	GHAZIABAD	201001	110002462	SBIN0011469	10	Sunil Kumar Agarwal	BQUPA6485J			8447911261		VKA0797@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160020636545	ANKUR SAXENA				D-4 ATUL VIHAR-2 STATE BANK	COLONY ROAD NEAR HATHITAL	RAILWAY CROSSING GORAKHPUR	JABALPUR	482001	50100278801011	HDFC BANK	Tower 2 C Adjacent To Food	Court Embassy Tech Village	Outer Ring Road Bangalore	Bangalore	560037	560240173	HDFC0009400	10		EFRPS0552B			7721966154		ANKURKSAXENA08@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160021001254	VISWANARENDRA REDDY PANATI				H NO 134 ROAD NO 6 NEAR	VEMANA PARK VEMANA COLONY REDDY COLONY	CHANDANAGAR	TIRUMALAGIRI	500050	50100245468642	HDFC BANK LTD	GR FLR PLOT NO 15	AMEENPUR VILL RD	CHANDANA GR SERLINGAMAPALLY	MEDAK	502032	500240503	HDFC0009147	10	Laxmi Bai Panati	EDIPP8687P			7036130040		VISWANARENDRA10@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160021121166	RAJEEV MUKUND NARSHANA				R 1206 PURVA VENEZIA MAJOR	SANDEEP UNNIKRISHNAN ROAD YELAHANKA NEW TOWN		BENGALURU	560065	43343117078	STATE BANK OF INDIA	SAHARKARNAGAR			BANGALORE	560092	560002094	SBIN0005191	10	Akshay Rajeev Narshana	ABWPN2537J			9900195640		RNARSHANA@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160021798136	SHROTIKA YEOTE				124SIDHESHWAR NIWAS CHAITANY NAGAR ROAD	NEAR SAIBABA MANDIR	LAXMINARAYAN NAGAR TARODA BK NANDED	NANDED	431605	918010027993090	AXIS BANK LTD	INFOSYS CAMPUS MYSKT BRANCH			MYSURU	570027	570211005	UTIB0002788	10		ALPPY5141C			8149880256		SHROTIKAYEOTE@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160021809651	SHRADDHA DEEPAK SULE				G 1305 NEW MHADA COLONY MULUND EAST	OPP NAVGHAR POLICE STATION		MUMBAI	400081	20209247783	STATE BANK OF INDIA	SHOP NO 1/2/3/4, CHINTAMANI CO	OP HSG SOCIETY, BABANRAO	KULKARNI MARG, MULUND EAST	MUMBAI	400081	400002165	SBIN0004210	10		IWDPS4585M			8788418598		SHRADDHA_SULE@LIVE.IN	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160021816095	GIRISH GOPALKRISHNA DAYAL				TB2-2 SUN UNIVERSE NEAR NAVALE BRIDGE	SURVEY NUMBER 51 NARHE	NEAR UNION BANK	PUNE	411041	10363979383	STATE BANK OF INDIA	HINGNE (KHURD), VITHALWADI	VRISHIDETU SINGHAGAD ROAD		PUNE	411051	411002017	SBIN0007159	10	VAISHALI DAYAL	ABRPD8533D			9881988833		DAYALGIRISH@HOTMAIL.COM	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160022026251	JAYNISHA RAJESHKUMAR MODI				A 58 GOVERDHAN PARK	BH GANGESWAR MAHADEV	ADAJAN SURAT CITY	SURAT	395009	31807945606	STATE BANK OF INDIA	RIDDHI RESIDENCY	L P SAVANI SCHOOL ROAD	NEAR PETROL PUMP ADAJAN	SURAT	395009	395002021	SBIN0009165	10	DEEP MODI	AGWPM2552K			9099969198		DEEPVEER0369@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160022180154	KRISHNAMOORTHY KARTHIKRAJ				1/400 AYYANAR NAGAR GUNDUR			TIRUCHIRAPPALLI	620007	352401501969	ICICI BANK LTD	DOOR NO 3 620, 1 FLR	AMARA ANANTHA	COMMERCIAL COMPLEX	CHENNAI	600041	600229121	ICIC0003524	10	LALITHA MANOHARAN	DTAPK7716M			8056756218		COLKAR99@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160022372303	UDAY KANAKSINH CHAVDA				802 SAGE GROVE GARDEN GROVE COMPLEX	BUILDING NO 6 BORIVALI WEST NEAR PADMA NAGAR	CHIKUWADI	MUMBAI	400092	01451050088159	HDFC BANK LTD	BORIVALI WEST CHAMUNDA CIRCLE	SHREE RAM TRADE CENTRE SVP ROAD	CHAMUNDA CIRCLE OPP JAIN TEMPL	MUMBAI	400092	400240027	HDFC0000145	10	AMRUTA CHAVDA	ADTPC3583E			9819044741		UDAYCHAVDA@HOTMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160022491002	ROY TAVARES				H No 122 Cantor-Ward Cantor-Ward	Cantor-Ward - Cantor-Ward		SOUTH GOA	403806	147801503205	ICICI BANK LTD	PIMPRI CHINCHWAD BRANCH	SURVEY NO 265 HISSA NO 1/2	CITY SURVEY NO 4711 PIMPRI CIR	PIMPRI CHINCHWAD	411018	411229035	ICIC0001478	10	NELISHA VAZ	ANOPT3136B			7798284000		TAVARESROY@OUTLOOK.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160022569594	PADMA RAMESH MENON				W/O Ramesh Menon #001 suja enclaveJ C nagar #3rd	cross marappa thota J C nagar behind st johns church	J C nagar	BENGALURU	560006	918010006535507	AXIS BANK LTD	GROUND FLOOR, NO 174	MLA LAYOUT	R T NAGAR	BANGALORE	560032	560211013	UTIB0000363	10		DDRPM9870F			9739919666		PADMARMENON@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160023205154	SATISH BABU THULVA				21 SRI DATTANILAYA 1ST FLOOR	MUNESHWARA TEMPLE STREET	1ST MAIN ROAD VENKATEGOWD	BENGALURU	560024	50100012213667	HDFC BANK LTD	NO 47 MARGOSA ROAD	NEXT TO BSNL OFFICE 15TH CROSS	MALLESHWARAM BANGALORE	BANGALORE	560003	560240003	HDFC0000041	10		ATKPT9714B			7406890436		SATHYA691@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160024031237	SHANTHI JAYARAMAN				NO. 47	V G P NAGAR MOGAPPAIR		CHENNAI	600037	602701539012	ICICI BANK LTD	PLOT NO 10 BLOCK NO 6	GROUND FLOOR	MOGAPPAIR WEST	CHENNAI	600037	600229074	ICIC0001901	10	S N JAYARAMAN	ATGPS2157R			7708693509		NNSHAN@YAHOO.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160024131996	JANARTHANAM PAVITHRA				4/10 KUPPUSAMY STREET ASHOK NAGAR	SEKAR NAGAR		CHENNAI	600083	31749404253	STATE BANK OF INDIA	ARCOT ROAD, THIRUVATTIPURAM, T	IRUVANNAMALAI DISTT., TAMILNA	DU 604407	TIRUVANNAMALAI		604002001	SBIN0000267	10		BTAPP0270M			9486054506		PAVITHRA10391@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160024690491	SANDEEP SRINIVASAMURTHY BANGALORE				124 4TH BLOCK 4TH MAIN	THYAGARAJ NAGAR		BENGALURU	560028	20110589910	STATE BANK OF INDIA	SPL PERSONAL BANKING BRANCH	ST. MARKS ROAD		BANGALORE	560001	560002076	SBIN0006866	10		ASYPB1644B			9844830405		SANDEEPSETTY@HOTMAIL.COM	21	69	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160024804128	GODWIN GIRIDHARA GOPAL JANET				4/145 ANANDA IYENGAR STREET	ASHOKAPURAM		COIMBATORE	641022	085401000844	ICICI BANK LTD	GROUND FLOOR	DEV DEEP COMPLEX	NIZAMPURA	BARODA	390002	390229006	ICIC0000854	10	JENITHA CHRISTINAL	ARMPG3178Q			9611841860		GJ.GODWIN@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160024869551	ANAGH PRASAD				A1 FORESH OFFICERS COLONY DORANDA	POST OFFICE DORANDA		RANCHI	834002	20178907313	STATE BANK OF INDIA	I.I.T.HAUZ KHAS (IIT)			Delhi		110002156	SBIN0001077	10		CNAPP2297P			9667857738		ANAGHPRASAD95@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160025149589	KIRAN KUMAR BADALA				3-150 BAYO MOTA VADA KATLA KUNTA			KARIMNAGAR	505453	20160866567	STATE BANK OF INDIA	DODDANEKUNDI			BANGALORE	560037	560002196	SBIN0015615	10		BCEPB1451M			9986987666		BADALA.KIRAN@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160025189683	MOLY BISWAS				F 105 ROSHNI ENCLAVE	12TH MAIN PUTTENAHALLI JP NAGAR 7TH PHASE		BENGALURU	560078	314161541	KOTAK MAHINDRA BANK LTD	JP NAGAR 6TH			BANGALORE	560078	560485023	KKBK0008043	10	Gourango Biswas	APWPB1050L			9980772528		MOLYBISWAS.79@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160025250350	SYAMA SUNDAR ASANGARI				S/O ASANGARI RAMUDU H NO 15 12B 7	1 SAIBABA PETA NANDIKOTKUR KURNOOL		KURNOOL	518401	277701506161	ICICI BANK LTD	PLOT NO 195 A	ADDAGUTTA	KUKATPALLY	KUKATPALLY	500072	506229066	ICIC0002777	10	Uppari Saraswathi	BMMPA1213Q			9490994537		SYAMASUNDAR557@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160025257092	VIRENDER SINGH				D-110,New Arohi Apartments Plot 13Sector 12 Near	Metro Station Sector 12		NEW DELHI	110078	007101045778	ICICI BANK LTD	GREEN PARK BRANCH	H - 2	GREEN PARK EXTENSION	NEW DELHI	110016	110229009	ICIC0000071	10		APRPS0348K			9899116858		VIRENDERSI@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160025552221	BHAVIN DINESHBHAI CHAUHAN				B 16 GANGA PARK SOCOPP	TRIBHOVAN PARK VASNA ROAD		VADODARA	390015	917010050878839	AXIS BANK LTD	GOL PARK	20, GARIAHAT ROAD		KOLKATA	700019	700211003	UTIB0000011	10		AZAPC9228R			9428008832		BHAVIN.CHAUHAN12@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160025571517	SHRIKANT SHRIPAD VAISHAMPAYAN				FLAT NO A 202 RUTURANG	NEAR BHARATIVIDYA SCHOOL KOTHRUD		PUNE	411038	108201001260	ICICI BANK LTD	OKKIYAM THORAIPAKKAM BRANCH	NO 19, BALAMURUGAN GARDEN	OLD MAHABALIPURAM ROAD	THORAIPAKKAM	600097	600229046	ICIC0001082	10	Saanvi Vaishampayan	AFBPV8561M			9884834604		SVAISHAMINDIA@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160025862091	AKASH PAL				309 MAHALAKSHMI APTS ALLAHABAD POST SUBHASH NAGAR	bharat scout guide school		ALLAHABAD	211002	50100245395468	HDFC BANK LTD	NAYA KATRA			ALLAHABAD	999999	211240509	HDFC0004664	10	SADHANA PAL	DJLPP5139L			9454086446		AKASHPALFORWORK@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160025906632	PRONOB ROY				C-10 NCL AMLORI	PROJECT		SINGRAULI	486887	10060072764	IDFC BANK	6B, GOVIND GARDEN	OPP VIDYUT NAGAR	RAISEN ROAD	BHOPAL	999999	462751001	IDFB0041381	10		ACIPR9026M			9407039856		PRONOBROY133@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160026551595	ESWARAN SANKARGANESH				PLOT 50 F3 VENKATRAMAN NAGAR	1ST STREET HASTHINAPURAM		CHENNAI	600064	12251050064776	HDFC BANK LTD	ANNA NAGAR 5 TH AVENUE	NEW NUMBER 16/1	GROUND FLOOR	CHENNAI	600040	600240038	HDFC0001225	10	Raghavi Sugumaran	DERPS5090Q			7539957680		SANKAR.E555@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160026596991	ARUN KUMAR PANDEY				C/O Romesh Chandra Pandey C-1/2 First Floor Aditi	Apartments Janakpuri Janakpuri C-4 Janakpuri C-4		WEST DELHI	110058	016401502296	ICICI BANK LTD	DEHRADUN BRANCH			DEHRADUN	248001	248229002	ICIC0000164	10	Nishi Pandey	AGDPP7149L			9798369625		ARUNPANDEY66@HOTMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160026987070	ASHVINI DATTAPRASAD JOSHI				W/O Dattaprasad Joshi A-2AsmitaLinking Road EXT	opp Shastri nagar		MUMBAI SUBURBAN	400054	020901506713	ICICI BANK LTD	SANTACRUZ BRANCH	INDRAPRASTHA LINKING ROAD	SANTACRUZ WEST	MUMBAI	400054	400229023	ICIC0000209	10	Avadhoot Joshi	AHNPJ1530A			9820804765		ASHVINIJOSHI@YAHOO.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160027714596	SOMAN DILEEP				NIKATHIL HOUSE	PALLIYIL LANE MG ROAD PO KOCHI		ERNAKULAM	682016	10063537345	IDFC FIRST BANK LTD	MG ROAD KOCHI BRANCH	GROUND FLOOR NO 1335/1	ERNAKULAM	ERNAKULAM	682016	682751003	IDFB0080514	10		GCVPD4426E			9048819693		DEEPU781997@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160027798289	ROBIN SAMUEL				N-241 JALVAYU VIHAR	SECTOR-25		NOIDA	201301	50100169488912	HDFC BANK LTD	4 STAR CITY MALL	PLOT NO 1, A MAYUR PLACE	DT CENTER	NEW DELHI	110091	110240388	HDFC0004139	10		GVUPS7126C			9810118370		RSROBINSAMUEL@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160027802321	PRADEEP CHANDRAMOULI				328, 4TH CROSS IDEAL HOMES TOWNSHIP	RAJARAJESHHARI NAGAR		BENGALURU	560098	6012505304	KOTAK MAHINDRA BANK LTD	R V C E CAMPUS	8TH MILE		BANGALORE	560059	560485068	KKBK0008053	10	bhramaramba .	AOFPC7508G			9663322699		PRADEEPCHANDRAMOULI@GMAIL.COM	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160029476476	SIDDHARTH MAHANOT				1502 TOWER 16	THE SOUTH CLOSE NIRVANA COUNTRY SECTOR 50		GURGAON	122018	10047000966	IDFC FIRST BANK	GURGAON GOLF COURSE ROAD	ONE HORIZON CENTRE	GF PLAZA	GURGAON	122003	110751002	IDFB0021001	10	Yashvi Mahanot	ACYPM5640E			9810778780		SIDDHARTH MAHANOT@GMAIL.COM	21	3	PUB				1							
30/09/2024	CDS	INE04VS07305	81600	1208160029521131	RATHEESH KAITHAKKAMURIYIL KRISHNANKUTTY				KAITHAKKAMURIYIL THURUTHI TEMPLE ROAD	MARADU P O		ERNAKULAM	682304	8213279305	KOTAK MAHINDRA BANK LTD	40 1021/1022 GROUND FLOOR	KANDAMKULATHY TOWERS	M G ROAD	KOCHI	682011	682485004	KKBK0009014	10		AZPPK6030J			9895083378		KK.RATHEESH@GMAIL.COM	21	69	PUB				1							
30/09/2024	CDS	INE04VS07305	81600	1208160029576399	SATYENDRA KUMAR				VILL DHAMNI POST PS NAGAR UNTARI	WARD 8		PALAMU	822121	11485024427	STATE BANK OF INDIA	P.O.-NAGAR UNTARI	.	.	GARHWA		822002040	SBIN0003440	10		AIJPK0014H			6386038723		SKJAISWAL55@GMAIL.COM	21	69	PUB				1							
30/09/2024	CDS	INE04VS07305	81600	1208160029581675	GALLA SNEHITH				House Number 3-122/3 Jayanagar Colony Ballepalli 11th	Street		KHAMMAM	507002	20362354754	STATE BANK OF INDIA	NIIT			TRICHY	620015	620002009	SBIN0001617	10	KOTTE MARIYAMMA	CYPPG0796N			9629894531		SNEHITH347@GMAIL.COM	21	3	PUB				1							
30/09/2024	CDS	INE04VS07305	81600	1208160029679143	ARPANA RAMESHBHAI PATEL				001 SIDDHI VINAYAK SOCIETY BHADA GAM NEAR OPERA	PALACE Kholvad		SURAT	394190	10133493422	IDFC FIRST BANK LTD	RAM CHOWK	61 SUBHASH NAGAR SOCIETY	GHOD DOD ROAD	SURAT	360005	395751002	IDFB0042261	10	Abhishekkumar Gediya	DLGPP8388J			9825266330		APGEDIYA.INVEST@GMAIL.COM	21	3	PUB				1							
30/09/2024	CDS	INE04VS07305	81600	1208160029691931	TEJAS AGARWAL				BHAWANI ENCLAVE KASHIRAMPUR NAJIBABAD ROAD	NEAR JANKI NAGAR		PAURIGARHWAL	246149	35307728104	STATE BANK OF INDIA	DEVI ROAD			KOTDWAR	248149	246002002	SBIN0000585	10	Shilpi Agarwal	BOBPA9304K			7838701065		AGARRWAL.TEJAS94@PROTONMAIL.COM	21	3	PUB				1							
30/09/2024	CDS	INE04VS07305	81600	1208160029928483	DEEPAK AGRAWAL				BE NARAYAN GATE K ANDAR			BHARATPUR	321001	309632246969	RBL BANK	546, CMH ROAD	INDIRA NAGAR		BANGALORE	560038	560176007	RATN0000207	10	Ishika Agarwal	BLFPA6510A			9632246969		AGRAWAL1084@GMAIL.COM	21	3	PUB				1							

30/09/2024	CDS	INE04VS07305	81600	1208160029958888	SANCHI KOHLI				1923/19 GOVINDPURI EXTENSION			NEW DELHI	110019	916010012418416	AXIS BANK LTD	CHITTARANJAN PARK			NEW DELHI	110019	110211044	UTIB0000430	10		HLLPK4352Q			9711971802		SANCHIKOHLI1990@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160029961048	JAYASHREE .				8-117A NEAR MILK DAIRY	ESHWAR NAGAR MANIPAL		UDUPI	576104	5317403812	AXIS BANK LTD	RANGA COMPLEX			BENGALURU	560001	560211163	UTIB0005157	10		ARCPJ0573G			9686322356		JAYASHREEMANIPAL@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160030401371	HEENA GARG				510 SECTOR 11 B	NEAR FIRE STATION		CHANDIGARH	160011	309018649659	RBL BANK LIMITED	NEW DELHI			NEW DELHI	999999	110176055	RATN0000421	10		AVBPG9888L			9464533877		HEENZLEO@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160030820487	RAVI GUPTA				C/O3/65Radha BhavanVishnupuri			KANPUR	208002	096000600042 34	KOTAK MAHINDRA BANK LTD	MUMBAI-GOREGAON (E)	SHIVDHAM COMPLEX, DINDOSHI ONK	GENERAL A.K.	MUMBAI	400097	400485048	KKBK0000646	10	Priya Agrawal	AOSPG7598D			9930809312		RAVI.GUPTA.1@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160032290660	SHEETAL SAMEER BHAVE				A - 30 ARMY COLONY SECTOR - 9 NERUL EAST			THANE	400706	025819300001 26	HDFC BANK LTD	NERUL EAST	SECTOR 23	NEAR NERUL STATION	NAVI MUMBAI	400706	400240041	HDFC0000258	10	sameer bhave	AEYPB2014F			8422994519		SAMEER_BHAVE2001@YAHOO.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160033090723	NIDHI TIWARI				21, semra harinagar calony semra	faizabad road		LUCKNOW	226028	501004443258 77	HDFC BANK LTD	K 2 JUNGPURA EXTENSION	COMMERCIAL COMPLEX		NEW DELHI	110014	110240102	HDFC0000587	10	Shailesh Kumar Pandey	AZWPT9374K			8861528880		SHAILESHPANDEY90@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160033143711	ROHISH DURGAPRASAD MISHRA				F 408 SAPTRANG AKASH PUNE SASWAD ROAD	NEAR BHEKARAI MATA MANDIR BHEKARAI NAGAR FURSUNGI PUNE		PUNE	412308	624001527488	ICICI BANK LTD	PUNE BHANDARKAR RD BRANCH FP	NO 195 CTS 853 SIGNBHAMBURDA	SHIVAJI NAGAR BHANGARKAR RD	PUNE	411004	411229006	ICIC0006240	10		AMYPM7281P			9096761118		MISHRAROHISH@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160033437624	VIRAJ VIVEK BAJPAI				6 VIDHYOTAN OLD AUSA ROAD	LATUR LATUR MAHASUL COLONY LATUR LATUR		LATUR	413512	238801001352	ICICI BANK LTD	BRILLIANT CHAMBERS GR FLR	PLOT NO 84 MAYUR COLONY	KOTHRUD	PUNE	411038	411229046	ICIC0002388	10	Shital Bajpai	DFLPB0984P			9604434881		VIRAJBAJPAI1999@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160033981888	PUNDALIK TUKARAM PEDNEKAR				25,Navaratna CHS Mahim Mahim	Opp.Devdarshan CHS		MUMBAI	400016	520101020888 216	UNION BANK OF INDIA	SARAS APARTMENT	FLAT NO TPS IIMORI ROAD	MAHIM	MUMBAI	401203		UBIN0808563	10	VRUTTANT PEDNEKAR	AAFPP6750R			9869905959		PUNDALIK06@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160034137023	ANITA CHOPRA				FLAT NO 10 POCKET-F	SARITA VIHAR MATHURA ROAD		SOUTH DELHI	110076	00031050235220	HDFC BANK LTD	209-214	KAILASH BUILDING	26 KASTURBA GANDHI MARG	NEW DELHI	110001	110240001	HDFC0000003	10	Mannul Chopra	ACWPC6881H			9560914545		ANITACHOPRA02@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160034464658	BADRI PRASAD				B 3 517 GANGA BLOCK N G V	KORAMANGALA BENGALURU		BENGALURU	560047	10416357784	STATE BANK OF INDIA	NO 41 GROUND FLOOR	RESIDENCY ROAD	NEXT TO GALAXY THEATRE	BANGALORE	560001	560002043	SBIN0008598	10	SOORYA IYER	AIIPP7054K			9568044422		BADRISOORYA@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160034900243	DIMPLE AGARWAL				POPULAR ENTERPRISES	BYE PASS ROAD CHAS, BOKARO		BOKARO	827013	05291000017277	HDFC BANK LTD	HOTEL VAIBHAV BUILDING	GROUND FLOOR	BYE PASS ROAD	CHAS	827013	827240003	HDFC0000529	10	Sanjay Kumar Agarwal	ACDPA0171H			9546114996		DIMPLESANJAY.11@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160035089628	UTSAV KESHARWANI				182, Building No-16, Type One Powai Powai	Near Hanuman Mandir		MUMBAI	400076	50100187104560	HDFC BANK LTD	PLOT NO 37, SHELDON APARTMENT	NEAR LAKE HOMES	CHANDIVLI FARM ROAD, ANDHERI	MUMBAI	400072	400240133	HDFC0001471	10	Shikha Gupta	AXRPK5081H			8454018710		UTSAV.KESHARWANI@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160035288153	PRATIK BASU				27/1			KOLKATA	700038	912010028471566	AXIS BANK LTD	60, BANKIM MUKHERJEE SARANI	NEW ALIPORE		KOLKATA	700053	700211025	UTIB0000351	10		BHAPB6036M			9038569673		IAMPRATIKB@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160035759751	KAVIYA NAYANA THARA				OLD AL 114 NEW AL19 AL3RD	STREET 11TH MAIN SO ROAD SHANTHI COLONY		CHENNAI	600040	26321130000410	HDFC BANK LTD	ECR RD PALAVAKKAM			CHENNAI	600041	600240092	HDFC0002632	10	Vijaya Prabha Annamalai	CBEPK1308J			9941532814		S.KAVIYANAYANATHARA@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160035855697	RASIMAALI VENKATA PRASANTH				26/53 THANGAVELU STREET	VETRI NAGAR		CHENNAI	600082	016901598341	ICICI BANK LTD	INDIRA NAGAR BRANCH	SALARPURIA HOUSE, 496	C M H ROAD	BANGALORE	560038	560229013	ICIC0000169	10	Anu Varshini	AQBPV5463F			9962814205		VENKATAPRASANTH16@ZOHO.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160036850409	GAYATRI ANIKET AMRUT				H NO 7 SANKALP SOCIETY GULMOHAR ROAD	SAVEDI SAWEDI AHMADNAGAR		AHMEDNAGAR	414003	159595532515	INDUSIND BANK LTD	AHMEDNAGAR			AHMADNAGAR	999999	414234002	INDB0000874	10		AYKPA6355J			9595532515		GAYATRIAKUL@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160037429919	SHEENA MAHESHWARI				KPMG 703 7TH FLOOR	GODREJ CASTEMAINE BUNDGARDEN ROAD		PUNE	411001	4811626084	KOTAK MAHINDRA BANK LTD	AKSHAY COMPLEX	SHOWROOM NO. 4, ITI ROAD	2/3, PUSHPAK PARK, AUNDH	PUNE	411007	411485005	KKBK0000726	10	Kapil Bhamare	CARPM5194G			9049869629		SHEENAM214@GMAIL.COM	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160038035956	MANISHA VINAYTIWARI				Flat No C 903 Jalaram Park Chs	Lbs Marg Near Sonapur Signal Bhandup West		MUMBAI	400078	8011177353	KOTAK MAHINDRA BANK LTD	GR & BASEMENT MARATHON MAX	JUNCTION OF LBS ROAD & MULUND	GOREGAON LINK RD, MULUND WEST	MUMBAI	400080	400485006	KKBK0000642	10		ANSPT6637M			8850579004		VINAYMANISHA2001@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160038365614	PRAJAPATI PAWAN				C-165 Shivam society manjalpur manjalpur	opp ambe School		VADODARA	390011	085301513453	ICICI BANK LTD	GROUND FLOOR, NALINI HOUSE	NEAR DAWAT RESTAURANT	MANJALPUR	VADODARA	390011	390229005	ICIC0000853	10		DZUPP1166C			9712837507		PRAJAPATIPAWAN6464@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160038939982	TANMAY GIRISHRANE				332/44 GRAHESHWAR CHS RSC 32	NEAR APNA BAZAR CHARKOP SECTOR 3 KANDIVALI WEST		MUMBAI	400067	50100114673046	HDFC BANK LTD	SHOP 3/4, ARBOUR	180-A, MARVE ROAD	MALAD WEST	MUMBAI	400064	400240012	HDFC0000047	10		AQUPR2694H			9820960536		TANMAYRANE99@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160039254248	HIMANSHU MAHENDRA DEWANGAN				B 3 GACL COLONY	DAHEJ BY PASS ROAD BHARUCH OPP AMITY SCHOOL AMITY SCHOO		BHARUCH	392001	00681000109725	HDFC BANK LTD	BHARUCH	NARAYAN SQUARE	BESIDE OCTROI NAKA LINK ROAD	BHARUCH	392001	392240002	HDFC0000068	10		BSFPD2231J			7574094044		HIMANSHUE8961@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160039372211	MANJULABEN MUKESH PATEL				301 Balkrishna Apt Plot no 20 Sector 44A			MUMBAI	400706	02911160000168	HDFC BANK LTD	EXPRESS TOWER	NARIMAN POINT		MUMBAI	400001	400240046	HDFC0000291	10	Mukeshkumar Patel	ASBPP9715A			9819136895		MKARETHIYA83@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160040163371	UMESH CHAND KATOCH				J3-401Kumar Purvas ade satara nali sade satara	nali sade satara nali sade satara nali		PUNE	411028	04861610023539	HDFC BANK LTD	THE DESTINATION CENTRE	UPPER GROUND FLOOR	MAGARPATTA CITY, HADAPSAR	PUNE	411028	411240015	HDFC0000486	10		ARSPK9807E			8055064848		UMESHKATOCH@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160040311550	RITIKA PARIKH				C/O Rakesh Damodar Parikh Flat No 703 Wing A Dwarka	Flora Residency Phase 1 Pimple Saudagar Aundh Camp	Pimpale Saudagar	PUNE	411027	31443011780	STATE BANK OF INDIA	KANDIVLI (W) (KAW)			MUMBAI		400002043	SBIN0001185	10	Rakesh Parikh	ASWPP1563B			7900104383		NAGAR.RITU10@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160041708591	RITU BAZARI				08 NEAR AGRSEN COLONY OPP ASTHA SCHOOL DELWARA ROAD	BEAWAR		BEAWAR	305901	501002110866 21	HDFC BANK LTD	BLDG NO 10	UPPER G/F TOWER A		GURGAON	122002	110240120	HDFC0000929	10		BKIPG6507M			8800544883		GRG.RITU123@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160042029813	VIKRANT ASHISH KUMAR BANERJEE				B/105 OMKAR CHS BEHIND SHIV SENA SHAKHA WADAVALI SEC	AMBERNATH EAST AMBARNATH AMBERNATH		AMBERNATH	421501	916010046814002	AXIS BANK LTD	G/F, SWAN AND SHOPPING CENTRE	SHIVAJI CHOWK, NR. AMBERNATH S	TN. AMBERNATH (E)	THANE	421501	400211064	UTIB0000771	10	MEENAKSHI BANERJEE	BDZPB5767N			9766584762		VIKRANT.BANERJEE@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160042300518	SADASIVAM GAJALAKSHMI				W/O Kumar #41A Kodigehalli 1st Main Prashanth	Layout Kodigehalli Kodigehalli Kodigehalli		BANGALORE RURAL	560067	20020209498	STATE BANK OF INDIA	HOODI BRANCH	NO 325 HOODI MAIN ROAD		BANGALORE	560048	560002205	SBIN0016234	10		BUHPG6262Q			8971636807		GAJA.SIVAM@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160042974447	DHINESH .				F 316 IRIS COURT APARTMENT NR PARANUR RAILWAY STATION	MAHINDRA WORLD CITY PARANUR CHENGALPATTU		CHENGALPATTU	603002	099901502747	ICICI BANK LTD	CHENGALPATTU	55311 AGST ROAD	RATTINAM	CHENGALPATTU	603001	600229036	ICIC0000398	10		BBXPD9851M			9655844384		DHINESH3689@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160043050562	PREETI MANOJ KUMAR AGARWAL				a-802 dream heritage vesu near l.p savani school	Surat City		SURAT	395007	10089751245	IDFC FIRST BANK LTD	SURAT VESU BRANCH			SURAT	395007	395751006	IDFB0042268	10		ANZPA5257F			8905255293		PAGARWAL743@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160043436355	ISHIKA AGARWAL				48 KAVERI VIHAR PHASE-1 SHAMSHABAD ROAD AGRA AGRA			AGRA	282001	10189753873	IDFC FIRST BANK LTD	GURGAON SECTOR BRANCH			GURGAON	122101	110751104	IDFB0021018	10	Deepak Agrawal	BIWPA4852K			9945460074		ISHIKA25AGARWAL@GMAIL.COM	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160043875975	RAGHU KUMAR KARAMCHEDU				302 SRI BALAJI RESIDENCY PLOT NO 110 KAMALAPURI	COLONY SRINAGAR COLONY		HYDERABAD	500073	000801214906	ICICI BANK LTD	6 2 1012 TGV MANSION BRANCH	KHAIRATABAD		HYDERABAD	500004	500229002	ICIC0000008	10	RADHA KARAMCHEDU	ADFPK2264G			9866224177		RAGHU.KARAMCHEDU@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160044041122	KOTTAKKATTATHU JENI MATHEW				W/OAlex George Ebenezer Cottage Kaithapoil P O			KOZHIKODE	673586	31317198526	STATE BANK OF INDIA	CALICUT			CALICUT	673001	673002001	SBIN0000861	10		AUJPJ1095R			9778528487		JENIALEXJENI@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160044227783	MANOHARAN LAVANYA				C/O Arunkumar No 484 TNHB Sithalapakkam	Sithalapakkam Sithalapakkam		KANCHIPURAM	600126	007701546622	ICICI BANK LTD	ASHOK NAGAR			CHENNAI	600005	600229005	ICIC0000077	10	arunkumar duraiswamy	AGJPL1368H			7358462355		LAVAN3.MANO@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160044343751	SOURAV KABIRAJ				S/O Nirmalendu Kabiraj			SOUTH 24 PARGANAS	743398	058301552365	ICICI BANK LTD	GROUND FLOOR, ICICI TOWER,	MAYTREE CENTRE 4/10 HOSUR ROAD	BOMMANAHALI	BANGALORE	560068	560229029	ICIC0000583	10		CQJPK7903B			9088048049		SOURAV.KABIRAJ@OUTLOOK.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160044404776	ROHINI SINGH				302/A OBEROI SPRINGS NEW LINK ROAD ANDHERI WEST NEW	LINK ROAD		MUMBAI SUBURBAN	400053	30351319604	STATE BANK OF INDIA	NBU CAMPUS BRANCH	NARMADA BAGAN CHAMPASARI	ANCHALNRIT COMPUTER CENTRE	SILIGURI	734013	734002009	SBIN0002096	10		BMUPS0554C			9004816276		123.AMRENDRA@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160044556832	GOPAL CHANDRA DAS				PLOT NO-27/28 ROOM NO-401 B WING MAHAVIR DHAM	SECTOR-40NERUL WEST NEAR MILLENIUM HOSPITAL NERUL		MUMBAI	400706	10309460261	STATE BANK OF INDIA	LAXMI CHS SHOP NO 8 TO 10	PLOT NO. 7, SECTOR 42	SEAWOOD, OPP RLY STAION	NAVI MUMBAI		400002174	SBIN0010725	10		ABUPD0439R			8850755163		FONECHHABI@GMAIL.COM	21	69	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160044770874	DIGVIJAY CHAITANYA SHIROLE				NO 405/A 3 SURYA BUNGLOW SENAPATI BAPAT ROAD MODEL	COLONY		PUNE	411016	31135769813	STATE BANK OF INDIA	PIMPRI			PUNE	411034	411002004	SBIN0000575	10	Shaili Shirole	CNNPS3444L			7767084868		DIGVIJAYSHIROLE@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160045518667	ALEX XAVIER				C/O Roshni Mathew 17064 PRESTIGE LAKESIDE HABITAT	GUNJUR VILLAGE VARTHUR HOBLI		BENGALURU	560087	5435356801	AXIS BANK LTD	RANGA COMPLEX			BENGALURU	560001	560211163	UTIB0005157	10	Roshni Mathew	AJNPA3115C			7022253060		ALEXXAVIER84@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160047284585	ASHA RANI				W/O Anand Mohan Agarwal c-65meerut Rookree Road	meerut anand NIKETAN colony meerut		MEERUT	250001	30872305723	STATE BANK OF INDIA	MAIN BRANCH	ROORKEE ROAD	DIST. MEERUT	MEERUT	250001	250002016	SBIN0000680	10	Jalaj Agarwal	AFJPR2498K			9358726996		HEPJALAJ@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160048395893	SURABHI SUBHASH DOSHI				B 306 HORIZON VIEW 1 OFF J P ROAD 7 BUNGLOWS VERSOVA			MUMBAI SUBURBAN	400061	00191000280935	HDFC BANK LTD	AMALTAS CO-OP SOC LTD,	JUHU VERSOVA LINK ROAD,	ANDHERI (W)	MUMBAI	400053	400240009	HDFC0000019	10	SUBHASH DOSHI	ALWPD6722H			9820180704		SURABHI.DOSHI89@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160049158092	BENJAMIN JOHNY				W/O Prathaban 4/422-16 11-A 10TH MAIN ROAD RAM NAGAR	SOUTH Moovarasampettai		CHENNAI	600091	881040429595	DBS BANK INDIA LIMITED	MUMBAI			MUMBAI	400001	400641002	DBSS0IN0811	10	Bertilla Prathaban	ARGPJ9623B			8217790272		JOHNY.BENJAMIN.DE@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160049283977	PRAKASH DASMANE				C-19,NAV TRILOK CHSSANGITAWADI DOMBIVLI EAST	LAXMIBAI NERURKAR ROAD SANGITAWADI DOMBIVLI EAST NEAR	PADMSHREE HOSPITAL SANGITAWADI DOMBIVLI EAST	KALYAN	421201	00601000057893	HDFC BANK LTD	SHREEJI ARCADE	PHADKE ROAD	MADAN THAKRE CHOWK	DOMBIVILI	421201	400240002	HDFC0000175	10	Pawan Deshmane	AAQPD9397K			9769297277		PRAKASHDESHMANE@GMAIL.COM	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160050128198	SUJIT RAJENDRA JAIN				SHISHULATA BUILDING MAHAVIR CHOUK JAYSINGPUR SHIROL			KOLHAPUR	416101	39199820868	STATE BANK OF INDIA	A 64	SBI OFFICERS FLATS	GOREGAON EAST	MUMBAI	400063	400002441	SBIN0021003	10		AFZPT7151B			8879553476		SUJITJAIN1201@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160051901723	GANESH KISHORE SHENOY				704/705,Palm Court D-Wing Palm Project D C.H.S.L,	Malad West Link Road Malad West Behind D-Mart Malad	West	MUMBAI SUBURBAN	400064	520291016042110	UNION BANK OF INDIA	GOMES MANSION,26	LOURDES COLONY,ORLEM	MALAD WEST	MUMBAI	400064	400017014	UBIN0903329	10		BLIPS6286A			9870328338		GANESH_SHENOY2005@YAHOO.CO.IN	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160052218622	GURUPRASAD ACHARYA				#362Padmalaya6th BlockBanashankari 3rd Stage	1st ECross5th Main 6th BlockBanashankari 3rd	Stage 6th BlockBanashankari 3rd Stage 6th BlockBanashan	BENGALURU	560085	911010026212405	AXIS BANK LTD	A/G3 DELPIA WING	HIRANANDANI BUSINESS PARK	POWAI	MUMBAI	400076	400211027	UTIB0000246	10		AEQPA7701J			9650933884		GACHARYA74@YAHOO.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160052222029	RADHIKA AGAMARSHAN				NO 694/41BEML 5TH STAGE HALLAGEVADERAHALLI ,	RAJARAJESHWARI NAGAR ,		BENGALURU	560098	50100024107770	HDFC BANK LTD	MAGADI CHOD EXTENSION	FI, FIRST FLOOR NOS.	2934E & 2935E	BANGLORE	560001	560240014	HDFC0000312	10	Kiran B R Rao	AMWPA3327L			9845354059		RADHIKA.AGAMARSHAN@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160052649781	HARSHADBHAI VASUDEV RAVAL				28 GUNVANTNAGAR SOCIETY NEAR GALAXY CINEMA NARODA			AHMEDABAD	382330	017310103878 9	CANARA BANK	NARODA BRANCH			AHMEDABAD	382345	380015007	CNRB0000173	10	DEVARSHI RAVAL	ACOPR7467G			8160367540		HARSHADRAVAL28@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160052828079	KAVITHA SELVARAJ				C/O R Selvarajan No 157-3 1st Main Shammanna Gowda	Layout Saraswathipuram Halasuru Bangalore North		BENGALURU	560008	919010044664163	AXIS BANK LTD	WHITEFIELD BRANCH	CITIUS, FIRST TECHNOLOGY PLACE	NO-3, EPIP, WHITEFIELD	BANGALORE	560066	560211015	UTIB0000514	10		GNIPS3704N			9590584513		KAVITHASELVARAJ682@GMAIL.COM	21	69	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160053104941	ARUN NAYAK				S/O,Appu R Nayak 1-1EPanchajanya Vivekananda	Nagar Athrady		UDUPI	576107	052001000008418	BANK OF BARODA	UDUPI BRANCH	VISHMU MARKET	COURT ROAD	UDUPI	576101	576012002	BARB0UDIPIX	10		ASAPN2506Q			9535324841		NAYAKARUN92@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160053632429	ANUPAM ROY				C/OSyamal Kumar Ray F-76 F/F Block-F Dilshad Colony			SHAHDARA	110095	31680100021271	BANK OF BARODA	DILSHAD GARDEN			NEW DELHI		110012112	BARB0DILSHA	10	Abhishek Roy	CCRPR7759A			8700947688		ANUPAM.RAY1997@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160053642606	ADITYA KUMAR MISHRA				C/ORamendra Kumar Mishra BR-59,PLOT NO-570/3452,	RAGHUNATHPURPATIABHUBANESWAR MARUTI RESIDENCY	RAGHUNATHPURPATIABHUBANESW	KHORDA	751024	557710310000266	BANK OF INDIA	RAGHUNATHPUR BR	KHORDA		KHORDA	752102	751013020	BKID0005577	10	Ramendra Kumar Mishra	BNOPM0451R			7809144087		ADITYA98617@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160053683761	ASHA RANI AGARWAL				C/O W/O Rajiv Kumar Agarwal Flat NO 1503 Tower N 17	JAYPEE AMAN SECTOR 151 NOIDA NEAR URBTECH Badauli	Bangar	GAUTAM BUDDHA NAGAR	201310	10061526787	IDFC FIRST BANK LTD	GREATER NOIDA BRANCH	GROUND FLOOR G-5/C-1,	GAUTAM BUDDHA NAGAR	NOIDA	201308	110751035	IDFB0020154	10		AODPA7156C			8447705323		ASHA26675@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160054408997	RISHABH JAIN HUF				VARDHMAN PLOT 5	GALI NO 6 RAM NAGAR		AJMER	305001	309802010724682	UNION BANK OF INDIA	.	.	.	.		305026002	UBIN0530981	10		AAWHR4338G			9768207004		RISHABHJAIN1511@GMAIL.COM	21	4	HUF				1					
30/09/2024	CDS	INE04VS07305	81600	1208160054768456	RACHIT MADAAN				1666 SECTOR - 17	HUDA JAGADHRI		YAMUNA NAGAR	135001	04861270003803	HDFC BANK LTD	THE DESTINATION CENTRE	UPPER GROUND FLOOR	MAGARPATTA CITY, HADAPSAR	PUNE	411028	411240015	HDFC0000486	10		BEIPM5216H			9872228980		MADAAN.RACHIT@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160056110337	UMA SHANKAR HAMEELPUR				HNO LIG 859 BHARATHI NAGARNEAR COMMU	NITY HALLRAMACHANDRAPURAM		SANGAREDDY	502032	62100743043	STATE BANK OF INDIA	LIG COLONY			MEDAK	502032	500002454	SBIN0021285	10	Susheela Hameelpur	ABYPU3946Q			9490438475		UMA8475@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160056117896	NITIN ARJUN SHINAGARE				Divya, Vishramnagar, Malkapur, Taluka - Karad Krishna Ho	Opposite Ganesh Mangal Karyalay		SATARA	415539	000501556655	ICICI BANK	A WING	SHANGRILA GARDENS	BUNDGARDENS ROAD	PUNE	411001	411229002	ICIC0000005	10		AHYPS4052P			9074038600		NSHINAGARE@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160056753782	MRIGANK ASHESH				306 Sector 18	Opp D.A.V Public School		LUCKNOW	226016	501003629321 74	HDFC BANK	Tower 2 C Adjacent To Food	Court Embassy Tech Village	Outer Ring Road Bangalore	Bangalore	560037	560240173	HDFC0009400	10		BPNPA8152C			8808013331		MRIGANK20.ASH@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160056916258	PRASANNA ANANT AMBURE				MAIN ROAD KAPAD BAJAR			SOLAPUR	413216	501002013385 08	HDFC BANK LTD	UPPER GROUND FLOOR	BAPUSAHEB COMPLEX	KARAD TASGAON ROAD	SANGLI PAUUS	416310	416240504	HDFC0002630	10	Aditya Amburе	BZRPA8030K			8275156742		AMBUREPRASANNA@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160056920931	KIRAN GODBOLE				1113, Kumarswamy Layout 42 Cross Kumarswamy Layout	Behind Nilgiris		BANGALORE	560078	107501523082	ICICI BANK LTD	BELLANDUR VILLAGE	VARTHUR HOBLI	-	BANGALORE	560103	560229030	ICIC0001075	10	Kavya RG .	CPWPK1687Q			9880030900		KIRANGODBOLE16@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160057089584	VIVEKANAND SWAMINATHAN				4 2 SKANDA NIVAS MURUGESAN	STREET RANGARAJAPURAM KODAMBAKKAM		CHENNAI	600024	085401000794	ICICI BANK LTD	GROUND FLOOR	DEV DEEP COMPLEX	NIZAMPURA	BARODA	390002	390229006	ICIC0000854	10		BXJPS7241C			9662512575		VIVEKANAND5686@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160057275459	MANISH PUNDIR				GARIGHAT KOTDWAR TEHSIL KOTDWAR	DISTT PAURI GARHWAL, U.K		PAURI GARHWAL	246149	003901229986	ICICI BANK LTD	SHIVAJI NAGAR BRANCH	SABHAMANDAP GHOLE RD	SHIVAJI NAGAR	PUNE	411005	411229003	ICIC0000039	10	Rajshree Pundir	ANPPM6932M			7722091095		MANISHPUNDIR@HOTMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160057478071	KOKKANTHARA JEEVAN GOPIKA				51/16, KOKKANTHARA HOUSE, NH47 BYPASS ROAD	VYTTILA P O, ERNAKULAM		ERNAKULAM	682019	917010044467 476	AXIS BANK LTD	TRISHUL	OPP SAMARTHESHWAR TEMPLE	-	AHMEDABAD	380006	380211002	UTIB0000003	10	KJ Harikrishnan	CFXPG9741J			8951994773		KJ.GOPIKA@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160057643301	AMARNATH .				#44,LAKSHMI BALAKRISHNA SQUARE ,	UPPER GROUND FLOOR, STATION ROAD,		DHARWAD	580020	000201511405	ICICI BANK	ICICI TOWERS	G FLR, COMMISSARIAT RD1		BANGALORE	560025	560229002	ICIC0000002	10		ADCPA4724E			7019133544		AMAR73NATH@GMAIL.COM	21	69	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160057683628	SUNIL JOHN VARGHESE				#15 A EAST WOOD LAYOUT HARALUR ROAD	NEAR SPRINGFIELD APARTMENT KASAVANAHALLI HSR LAYOUT		BENGALURU	560102	272301001518	ICICI BANK LTD	NO 31 SHUBH ENCLAVE	HARLUR ROAD	BEHIND SPRING FIELD APARTMENT	BANGALORE	560102	560229070	ICIC0002723	10	Bindu Philip	ABIPV5404A			9740031414		SUNILJV0DHA@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160058501616	VINOD KUMAR KUNDA				PLOT NO 94 H NO 6 137/31D	SAI NAGAR EAST ALLWYN COLONY KUKATPALLY		KUKATPALLY	500072	630501521214	ICICI BANK LTD	183 MIGH ROAD	NO 2,DHANALAXMI CENTER	KPHB COLONY, KUKATPALLY	HYDERABAD	500072	500229103	ICIC0004347	10	MADHAVI KUNDA	ALRPK4194P			9848539168		KUNDA.VINOD@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160058533072	MANISH BARODIYA				, 1/D/E/S - 3 Scheme no. 78 1/D/E/S - 3 Scheme no. 78	aranya colony		INDORE	452010	63031362922	STATE BANK OF INDIA	A B ROAD	NEAR PRESS CMP	INDORE	INDORE	452010	452002072	SBIN0030450	10		BHYPB1765R			9630702495		MANISHBARODIYA@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160058880571	NITASHA .				HOUSE NO 33, TEJ BAGH COLONY MOTA SINGH NAGAR TEJ BAGH			FATEHGARH SAHIB	147001	39193026972	STATE BANK OF INDIA	PATIALA			PATIALA	147001	147002043	SBIN0050580	10	Rakesh Chand	CENPN3661P			9501308231		NITASHA464@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160059045146	BHAVYA KALRA				116/226 Mansarovar Jaipur	HMEL TOWNSHIP RAMSARA		JAIPUR	302020	50100113231162	HDFC BANK LTD	UG-10, 11 & 12	BHIKAJI CAMA PLACE		NEW DELHI	110029	110240104	HDFC0000678	10	Rati Kalra	CBHPK0526P			8826778796		BHAVYAKALRA1@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160059997140	ADITYA DIXIT				120/497, LAJPAT NAGAR LAJPAT NAGAR			KANPUR	208005	122101506034	ICICI BANK LTD	MALAD LINK ROAD BRANCH	SHOP NO 6 & 7, LINKWAY ESTATE	MALAD WEST	MUMBAI	400064	400229138	ICIC0001221	10		BDFPD3426G			7275659168		ADITYADIXIT1990@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160060138494	DHEERAJ DILIP AWALE				Flat No 12, Suvarna Nagari, erandwana Swapna Samrat Co	Karve Road, Near Sonal Hall		PUNE	411004	914010028385540	AXIS BANK LTD	KALYANI NAGAR	-	-	PUNE	411014	411211007	UTIB0000269	10		ASRPA3166G			8087076374		DHEERAJAWALE03@GMAIL.COM	21	69	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160060861847	LINCOLN PATTANAIK				FLAT 305 DIVYA JYOTI PLAZA	NUAGAON SQUARE	SYAMPUR KHORDA BHUBANESWAR	KHORDHA	751003	30458021266	STATE BANK OF INDIA	SUM HOSPITAL	KALINGANAGAR		BHUBANESWAR	751003	751002067	SBIN0016587	10	Manasi Pattanaik	AUPPP6300H			9176692122		LINCOLNPATTNAIK@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160061146817	ANUKRITI DUTTA				D /O SHIV DUTTA J - 44	AJAY ENCLAVE		JHANSI	284001	07960100012136	BANK OF BARODA	JHANSI			JHANSI	284001	284012002	BARB0JHANSI	10		BLWPD8714Q			9936959947		ANUKRITI.DUTTA08@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160061452986	PRAMILA JAIN				C -25, Sector -40 Sector -40			NOIDA	201301	26290100000486	BANK OF BARODA	SECTOR 29 NOIDA			NEW DELHI	110001	110012066	BARB0NOIDAX	10	Kavita Jain	AOBPJ4341L			9911497619		PRAMILAJAIN065@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160061618015	SHIVANI SANGAL				D/OAJAY SANGALSATISH BHAWANARYA PURI SHAMLI,	SHAMLISHAMLIUTTAR PRADESH247776		SHAMLI	247776	1946013284	KOTAK MAHINDRA BANK LTD	U-182/A	VIKAS MARG	SHAKARPUR	NEW DELHI	110092	110485121	KKBK0005292	10		KWDPS5215J			9193503590		SHIVANISANGAL26@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160061856834	LAKSHMINARAYAN VENKATARAMANAN KAVITHA				NO. 5 / 6, GOKUL FLATS RAM COLONY			CHENNAI	600033	103801000574	ICICI BANK LTD	NO1, SAI BRINDAVAN, 1ST FLOOR	, 3RD MAIN ROAD, KOTTUR GARDEN		CHENNAI	600085	600229068	ICIC0001038	10		HUGPK2906G			7358701257		SPRAHALADH2016@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160061970024	AMRUTA UDAY CHAVDA				802 SAGE GROVE GARDEN GROVE COMPLEX	NEAR PADMA NAGAR CHIKUWADI BORIVALI WEST		MUMBAI	400092	05461000006768	HDFC BANK LTD	11 ANAJA NA APT	S V ROAD, OPP KORA KENDRA	BORIVALI (WEST)	MUMBAI	400092	400240074	HDFC0000546	10		AHBPC4882A			9324398858		AMRUTA.CHAVDA@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160062165791	LAKSHMIPATHY SWATHY				C/O Srinath Srinivasan B4SRIHARSHITA	APARTMENTSPHASE 2 SECOND CROSS STREETLAKSHMANAN	ROAD KANDANCHAVADI Perungudi Perungudi	KANCHIPURAM	600096	50100214316687	HDFC BANK LTD	27 NEW MGR, MAIN ROAD	MAIN ROAD, KANDANCHAVADI	PERUNGUDI	CHENNAI	600096	600240026	HDFC0000795	10		FDTPS8721R			8792899601		SWATHY.SRINATH01@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160062714171	KAVITHA BALAM				NEW 5-54 OLD 5-49 MEERPET	JAYASREE NAGAR SARORNAGAR NEAR GAUTHAMI HIGH SCHOOL		RANGA REDDY	500097	111401501778	ICICI BANK LTD	DOOR NO 74 & 75	VINAYAK NAGAR	GOCHIBOWLI	HYDERABAD	500032	500229034	ICIC0001114	10	Rajesh Charagandla	AMNPB9142P			8971011386		KAVIIT@GMAIL.COM	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160062738262	VASANT SADANAND SHENOY				TOWER 4/2401, CHALLENGERS	THAKUR VILLAGE, MUMBAI KANDIVALI EAST		MUMBAI	400101	05821000003697	HDFC BANK LTD	SHYAM NARAYAN	THAKUR MARG	THAKUR VILLAGE	MUMBAI	400101	400240035	HDFC0000582	10		AGCPS0992B			9867364402		SHENOYVASANT@HOTMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160062838421	VARSHA SHARAD KORDE				W/O Sharad Korde 101 Dwarka Building BPRoad	Charai Thane West Near Sampada Hospital Thane Thane		THANE	400601	01461050106586	HDFC BANK LTD	TALAO PALI BRANCH	SHARAD KUNJDR MOOSE ROAD	OPP GADKARI RANGAYATAN TALAOP	THANE	400602	400240029	HDFC0000146	10	Shishir Korde	AHEPK5982E			9833640848		VARSHAKORDE.2017@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160062928471	DIVYA VIKRAMANPILLAI				Bhaskara Vilasam Panangadu PO			PATHANAMTHITTA	689503	50100250437801	HDFC BANK LTD	NO 321 KADUBESANAHALLI	SARJAPUR	MARATHAHALLI RD	BANGALORE URBAN	560087	560240102	HDFC0003636	10		ALGPV2531E			9886625457		DIVYA.DIVYAVIKRAM@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160063429442	SHUBHAM KUMAR				218, ram nagar gali no 4 ram nagar			EAST DELHI	110051	9812892155	KOTAK MAHINDRA BANK LTD	JMD REGENT SQUARE	MEHRAULI GURGAON ROAD		GURGAON	122002	110485003	KKBK0000261	10		EEWPK9865R			8076285333		SHUBHAM0819@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160063724033	SHUBHAM AGGARWAL				001 UPPER GROUND FLOOR	1400 PATEL NAGAR		GURGAON	122001	50100016923241	HDFC BANK LTD	TOWER A, G-F-02	GLOBAL BUSINESS PARK	MG ROAD	GURGAON	122002	110240182	HDFC0001203	10		BIAPA5550L			9953639794		SHUB.H@LIVE.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160064097756	KISLAY KISHORE				C/O Sitesh Kumar Mishra B-517, ARISTOCRAT APARTMENT,	Kasturi Nagar 1st Main Kasturi Nagar Kasturi Nagar	Kasturi Nagar	BENGALURU	560043	4111198151	KOTAK MAHINDRA BANK LTD	LLYAS MOHAMMED KHAN ESTATE	ROAD NO 1	BANJARA HILLS	HYDERABAD	500034	500485006	KKBK0000553	10	Shipra Chauhan	BZMPK3791C			9000416896		KISLAY.KISHORE2003@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160064118741	KOPPOLU RAMACHANDRA REDDY				C/O K Yella Reddy 11-1-368-2 Aravind Nagar			ANANTAPUR	515001	62064255943	STATE BANK OF INDIA	RAMNAGAR ANANTAPUR			ANANTHPUR	515004	515002017	SBIN0020992	10	vijaya krishna koppolu	AHUPK3658B			9505070444		KOPPOLURCREDDY@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160064767611	DEVIKA MUTHUTHANDAVAN				Old No 59 New No 52, Aruppukottai School Street Aruppuk			ARUPPUKOTTAI	626101	32981730760	STATE BANK OF INDIA	SMS BRANCH	ARUPPUKOTTAI		VIRUTHUNAGAR	626101	626002001	SBIN0000809	10		FLQPM5270J			9486840712		SPMDEVIKA@GMAIL.COM	21	69	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160064996195	AKSHAY KUMAR				230/A BHARTIYA COLONY JANSATH ROAD MU	ZAFFAR NAGAR		MUZAFFARNAGAR	251001	10181377522	IDFC BANK LIMITED	GROUND FLOOR TRINITY COMPLEX		KALYAN NAGAR KAMMANAHALLI	BENGALURU	560043	560751008	IDFB0800157	10	Aayushi kumar	BJDPK4898K			8596954127		AKSHAY.2721989@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160065125450	USHA RANI				, LACHHMAN COLONY LACHHMAN COLONY	W.NO. 17		SRI MUKTSAR SAHIB	152101	2304110060051501	UJJIVAN SMALL FINANCE BANK LTD	MUKTSAR			MUKTSAR	999999	152761252	UJVN0002304	10	Piyush Arora	CGXPR8372P			9501032520		RANIUSHA5245@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160065255351	KAVITA JAIN				C-25, Sector -40 Sector -40	Near Sai Mandir		NOIDA	201301	124701501583	ICICI BANK LTD	L & T GATE NO. 1	NEAR CANTEEN	SAKI VIHAR ROAD	MUMBAI	400072	400229140	ICIC0001247	10	Sandeep Kumar	AOBPJ4342K			7506090820		KJAIN23@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160065471804	ROHIT JAVERILAL KOTHARI HUF				651 A NIRVAN BUILDING 2ND FLOOR	17TH ROAD KHARW		MUMBAI	400052	501003924757 45	HDFC BANK LTD	KHAR FORTUNE CLASSIC BRANCH			MUMBAI	400052	400240068	HDFC0000490	10		AAWHR6290P			8652006789		ROHITKOTHARIHUF@GMAIL.COM	21	4	HUF				1					
30/09/2024	CDS	INE04VS07305	81600	1208160065667994	CHAYAN KATHURIA				FLAT NO K 304 PARK GRANDUURA	BHATOLA SECTOR 82 BADOLI 116 FARIDABAD		FARIDABAD	121004	501002401217 45	HDFC BANK LTD	PADMANABHAM, CLUB HOUSE RD	TECHNOPARK	KARIAVATTOM PO	TRIVANDRUM	695581	695240004	HDFC0000683	10		EDUPK5390C			9922119404		CHAYANKATHURIA@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160065689864	SUDIPA MANDAL				Near Mission Girls' High School 12/	1 ACHARYA JOGESH CHANDRA BIDYANIDHI		BANKURA	722101	33153513231	STATE BANK OF INDIA	KHARAGPUR BRANCH			KHARAGPUR	721302	721002103	SBIN0000202	10	Sankarshan Mridha	BEHPM0190R			9475621486		CONTACTTOSUDIPAMANDAL@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160065907086	SANJAY SOUBHAGYAMAL RATHORE				SANJAY RATHORE 166 TIRUMALA SOLITAIRE BHAWRASLA	OPPOSITE AUROBINDO HOSPITAL Jakhiya		INDORE	453555	10029659354	STATE BANK OF INDIA	J N PORT TRUST TOWNSHIP	SHEVA	TALUKA URAN	NAVI MUMBAI	400707	400002124	SBIN0009832	10	Bharti Rathore	AAPPR0515G			9819178965		DRSANJAYRATHORE@REDIFFMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160065982249	SUNITA WADHWANI				C 703 Goyalco orchid Lakeview, kariyamanna agrahara	Bellandur bellandur lake road kariyamanna agrahara	Bellandur Karnataka	BENGALURU	560103	53023308710	STATE BANK OF INDIA	YEMALUR	SY NO 37 7	YEMALUR MAIN ROAD	BANGALORE	560001	560002207	SBIN0016295	10		AAKPW1364R			9300806064		SUNITA15111967@GMAIL.COM	21	69	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160066068337	SURAJ KORUKONDA					#35, LAKSHMIPURA MAIN ROAD, ABBIGERE			BANGALORE RURAL	560090	50100169164528	HDFC BANK LTD	548/D	MARUTHI MANSION	CMH ROAD INDIRA NAGAR	BANGALORE	560038	560240011	HDFC0000184	10	K S R CHANDRA MURTHY	FLHPS1613E			9663893845		SURAJK1994@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160066385332	DISHA SHAN KARLAL JAIN					29-14-16, Devichowk Lakshmi varapu Peta Devichowk	Devichowk Devichowk		EAST GODAVARI	533101	32559793096	STATE BANK OF INDIA	NEAR KAMBALA TANK	RAJAHMUNDRY		GODAVARI	533105	533002050	SBIN0000904	10		APUPJ2660J			9014121901		DISHAJAINL75@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160066638681	PUSHKAR SHIRISH BHOGLE					Pushkar Bhogle B 1304 Elite Platina Kolshet Road	Opposite Bayer Kalpataru Chitalsar Manpada Thane		THANE	400607	77770100449939	FEDERAL BANK	FINTECH PARTNERSHIPS (JUPITER)	HYDERABAD		ERNAKULAM	683503	682049069	FDRL0007777	10		ARPPB5817L			9029020312		BHOGLEPUSHKAR@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160066920358	AJAY SHRICHAND JAMNANI					PLOT NO 15 ADARSH NAGAR 2ND CROSS VADGAON BELGAUM M	VADGAON HUKERI		BELGAUM	590005	916010019637988	AXIS BANK LTD	NO 119, 80 FEET ROAD	7TH BLOCK INDUSTRIAL LAYOUT	KORAMANGALA	BANGALORE	560095	560211008	UTIB0000194	10		AXKPJ7732R			8123918099		AJJAMNANIAJAY96@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160066927294	ROHIDAS KANTILAL MASALKAR					Survey No-72/1A Plus 3 Westside County, Pimple Gurav	Building -B Flat No-602 Pimple Gurav		PUNE	411061	10198696539	STATE BANK OF INDIA	UNIVERSITY ROAD (USR)			Pune		411002016	SBIN0007339	10		AEJPM1742G			7720031072		MASALKARMAIL@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160066938116	MANOJPRABHAKAR .					14/1/152 A SALEM MAIN ROAD VEERAKKALPUDUR METTUR TK	SALEM		SALEM	636403	2539118000556	CANARA BANK	VELACHERY			CHENNAI	600001	600015069	CNRB0002539	10		BWJPM4760P			8883479565		MANOJPRBHKR363@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160067330229	JINIT MUKESH KUMAR JAIN					A-102,Shivaleen Building 60-Feet Road Opp Shubhlaxmi	Apartment		PALGHAR	401101	233801505857	ICICI BANK LTD	Pheonix Boulevard, No 292	60FT Road, AECS Layout	Kundalahalli	Bangalore	560037	560229102	ICIC0002338	10	Malti Jain	BEZPJ3100E			9004957968		JINITMJAIN15698@GMAIL.COM	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160067369630	RYAN MENEZES				Pramod Apts Flat No-10 Model Colony			PUNE	411016	0262101061570	CANARA BANK	MODEL COLONY (MCL)			Pune		411015009	CNRB0000262	10	REUBEN MENEZES	GOJPM1283L			8805019721		REUBENMENEZES47@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160067693451	ANKIT BANSAL				A206, Vakil Magnolia Chandapura Anekal Road Vakil	Magnolia Vakil Whipering Woods Vakil Magnolia		BENGALURU	562106	142801508077	ICICI BANK LTD	MYSORE - INFOSYS II BRANCH	PLOT NO 350, HEBBAL INDUS AREA	HOOTAGALI	MYSORE	570018	570229006	ICIC0001428	10		BAZPB9751P			9741873998		ANKITBANSAL1988@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160068116180	DINESH MORARJI SOLANKI				15 , JALDHARA - 3 ,, MANIPUR , SANAND PRATHANA UPWAN	ROAD MANIPUR , SANAND OPP. PLEASURE CLUB		MEHSANA	382115	10486106690	STATE BANK OF INDIA	BOPAL	DISTAHMEDABAD		BOPAL	380058	380002083	SBIN0005084	10		AESPS1700F			9427068469		DINESH.SOLANKI1960@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160068439587	AMAL ROY				Pranavam, Thattamala PO Bodhi Nagar - 73 Thattamala	P O		KOLLAM	691020	31815108680	STATE BANK OF INDIA	P M P COMPLEX POLAYATHODE	TRIVANDRUM ROAD		KOLLAM	691001	691002012	SBIN0014247	10	Bimal Roy	AXOPR5854Q			9809775003		AMALROYAMAL@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160068691221	LATA RAVINDRA GHOLAP				C 12 SAYALI SOCICS COLONY GANESHKHIND ROAD PUNE CITY			PUNE	411007	090050101021	COSMOS COOP BANK LTD	UNIVERSITY ROAD BRANCH	SHATABDI BHAVAN		PUNE	411007	411164032	COSB0000090	10	AMIT RAVINDRA GHOLAP	AKAPG9600Q			9096040370		LATARGHOLAP@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160069670686	SUBASHISH GOPE				FLAT NO 3184/F/3 ALOK VIHAR SECTOR 50 NOIDA NOIDA	GAUTAM BUDDHA NAGAR		NOIDA	201301	000310500770 93	HDFC BANK LTD	209-214	KAILASH BUILDING	26 KASTURBA GANDHI MARG	NEW DELHI	110001	110240001	HDFC0000003	10	MALLIKA GOPE	AAHPG6792N			9811585639		SUBASHISH.GOPE@YAHOO.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160069904401	SANKARAN GOWRI				#2/5 B, 2nd Cross Street, Hosur Krishna Nagar Hosur			HOSUR	635126	501002051193 57	HDFC BANK LTD	SELAIYUR			CHENNAI	600073	600240023	HDFC0000676	10		BWDPG3030N			9994170212		GOWRIWIN36@GMAIL.COM	21	69	PUB				1					

30/09 /2024	CDS	INE04 VS073 05	81600	12081600 70253402	GYAN ESH KUMA R THAN GIAH EDWA RD				E-102, Dna Aristo n, Nellur ahalli Borew ell Road	Nellur ahalli Post Office Nellur ahalli		BENG ALUR U	560066	032101606056	ICICI BANK LTD	CHINC HWAD BRAN CH	SHOP NO 3- 8, F/W PREMI ER PLAZA	OLD MUM BAI PUNE HIGH WAY	PUNE	411019	411229008	ICIC00 00321	10		ABCPE 5617J			9741921794		GYAN ESHED WARD @GM AIL.CO M	21	69	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 70576087	HARIO M PRAKA SH				D 23 RAILW AY COLO NY,LA LBAG WARD NO. 47 SHIVA JI WARD			CHHIN DWAR A	450331	33114885457	STATE BANK OF INDIA	BURH ANPU R, EAST NIMA R, MADH YA	PRADE SH, PIN: 45033 1	.	BURH ANPU R		450002006	SBIN0 00458 2	10	POON AM PRAKA SH	AMFP P1664 C			9826637242		HAARI OHM @YAH OO.IN	21	3	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 70600328	ANNA LITTY SIJUM ON KAND ATHIL				O-204, Lodha Regen cy, Dombi vali East Kalyan Shil Road	Dombi vali East Sanda p Gaon Dombi vali East		KALYA N	421203	059211400401 66	HDFC BANK LTD	ANDH ERI EAST BRAN CH	UNIT NO 1 TOWN CENTE R	ANDH ERI KURLA ROAD	MUM BAI	400059	400240076	HDFC0 00059 2	10	Sijum on Kanda thil	BZGPK 8414C			8097900507		LITTY. 201@ GMAIL .COM	21	3	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 70807023	PUNE ET KOKR U				E-201, Jaipuri a Sunris e Green, Indira puram 12-A,	Ahinsa Khand Indira puram Indira puram Indira puram		GHAZI ABAD	201014	501000452138 50	HDFC BANK LTD	BLDG NO 10	UPPER G/F TOWE R A		GURG AON	122002	110240120	HDFC0 00092 9	10	ESHA KAUL	BIEPK 8929D			9971996449		PUNE ET.KO KRU@ GMAIL .COM	21	3	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 70901440	PADM A PATRA YUDU				H NO 3-90, Anaka palli Mand alam Kotthu ru Anaka palli	Mand alam Sarada nagar 7th Street Anaka palli Mand alam		VISAK HAPA TNAM	531001	317001001394	ICICI BANK LTD	SEEGE HALLI VILLA GE	POST BIDAR AHALL I	HOBA LI	BANG ALORE URBA N	560067	560229123	ICIC00 03170	10	Santh osh Deepu Patray uni	BHNP P3296 E			7483833818		PATRA YUDU PADM A@G MAIL. COM	21	3	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 71433858	ANAN TH PULIP AKA VENK ATA				TC 36/88 7 1 ANUR AG PERU MTHA NNI VALLA KADA VU P O			THIRU VANA NTHA PURA M	695008	10043098310	STATE BANK OF INDIA	TECHN OPAR K CAMP US			THIRU VANA NTHA PURA M	695581	695002017	SBIN0 00761 7	10	Prabh a Krishn an Potti	ABMP V3608 A			9895224797		PVAN ANTH @GM AIL.CO M	21	3	PUB				1				
30/09 /2024	CDS	INE04 VS073 05	81600	12081600 72120079	SHUB HANGI MAHE NDRA SHIND E				2/2, Chand roday a C.H.S., Chem bur C.S.T. Road Chem bur	Chem bur Chem bur		MUM BAI	400071	22511312837	STAN DARD CHART ERED BANK	M G ROAD	FORT MUM BAI	MUM BAI	MUM BAI	400001	400036005	SCBL0 03604 6	10		FYCPS 0479E			9167966821		SHUB HANGI S345 @GM AIL.CO M	21	69	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160072354222	PREETI NEEKHRA				2093 PRESTIGE SUNNY SIDE-OAK BELLANDUR	KADUBEESANAHALLI		BENGALURU	560103	020401501991	ICICI BANK	NO 5 P & T COLONY	R T NAGAR MAIN ROAD	NEXT TO SHANTHI SAGAR	BANGALORE	560032	560229014	ICIC0000204	10	Manish Gupta	AEFPN4628G			6361280243		NEEKHRA.PREETI@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160072934211	BALARAMA PILLAI GOPALAKRISHNAN				S/O BALARAMAPILLAI PLOT 562/1943RD STREET	KARPAGAMBAL NAGAR KOTTIVAKKAM THIRUVANMIYUR		KANCHIPURAM	600041	548402010000491	UNION BANK OF INDIA	THIRUVANMIYUR			CHENNAI	600041	600026035	UBIN0554847	10	Vinothprabhu Gopalakrishnan	APOPG8192C			8056145654		B.GOPALAKRISHNAN22@YAHOO.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160073000595	GOPAL KRISHAN AGRAWAL				H N - B-21 First Floor vaishnodham colony			MEERUT	250001	0226511000010282	YES BANK LTD	GR FLR SHOP NO -1	PINNACLE TOWER	PANCHSHEEL COLONY	MEERUT	250004	250532002	YESB0000226	10	Prashant Agrawal	AAZPA1846K			9760198576		AGRAWAL.GOPAL.1961@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160073129311	CYRIL MATHEW				Peechattu House, Kothamangalam Oonnukal PO	Kothamangalam Kothamangalam Kothamangalam		ERNAKULAM	686693	15101050006846	HDFC BANK LTD	REGENT TOWERS	CHITTOOR ROAD	IYYATTILMUKKU	COCHIN	682018	682240013	HDFC0001510	10	Mathewkutty PK	BQGPM9104E			9895695132		CYRILMATHEW9@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160073905019	VANI JAYAKUMAR				Plot No.971, Ramnagar South 3rd Main Road Ramnagar	South Ramnagar South Ramnagar South		CHENNAI	600091	103901513775	ICICI BANK LTD	NO. 3/192,	MEDAVAKKAM MAIN ROAD	MADIPAKKAM	CHENNAI	600091	600229040	ICIC0001039	10		AFUPJ6156M			9840179762		VANI.JKUMAR@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160074065927	SHREYAS BASAPPA JAKATI				001 Block-A, Lalbagh Multistoried Judicial Officiers	Residential Quarters Lalbagh Hathill Lalbagh		DAKSHINA KANNADA	575003	39692896791	STATE BANK OF INDIA	PORT ROAD MAIN			MANGALORE	575001	575002002	SBIN0000871	10		CFHPJ8672M			9019879603		SHREYASBJAKATI@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160074224738	SHUBAM KHAN DODIA				d 472a, ward no.04 ward no.04 d type 2 a ward no.04			JHUNJHUNU	333504	50100436468391	HDFC BANK LTD	SEC 23 A	-	-	GURGAON	122017	110240109	HDFC0000616	10		GZCPK0427C			9511532749		SHUBHAMKHANDODIA27@GMAIL.COM	21	69	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160075087281	ROSHANI GAURAV SAYARE				samata nagar shahu layout sawangi meghe wardha	samata nagar shahu layout sawangi meghe wardha samata	nagar shahu layout sawangi meghe wardha samata nagar sh	RATNAGIRI	442001	179001001183	ICICI BANK LTD	DHARAMPETH BRANCH, COURT RD	TRIVEDI COMPLEX, WEST HIGH	COFFEE HOUSE SQUARE	NAGPUR	440010	440229005	ICIC0001790	10		ECCPK4316R			9011495801		ROSHANI.KEKADE04@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160075662853	KARIKALIAMMAN BALAMURALIPRABHU DANA VISHNU				17/A-1 LALBAHADUR COLONY PEELAMEDU			COIMBATORE	641004	058701517726	ICICI BANK LTD	AVINASHI ROAD BRANCH			COIMBATORE	641004	641229007	ICIC0000587	10		DYKPD6323J			8883045000		VISHNU5522@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160076628849	PRATYUSH SINGH THAKUR				H NO 5185 Road no-4BHEL MAC Society BHEL BHEL BHEL			SANGAREDDY	502032	31420100004300	BANK OF BARODA	#A MUTTANGI VILLA GEISNAPUR C	ROSS ROADI SNAPURDIST MEDAKA	NDHRA PRADESH 502319	ISNAPUR	502319	500012039	BARB0ISNAPU	10		CAYPT7484D			7893487456		TPRATYUSHSINGH1713@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160076832116	KIRANTANGUTURI				18/15 SUBRAMANIYAM STREET RAJAJI NAGAR VILLIVAKKAM SO	CHENNAI NEAR ANDHRA BANK		CHENNAI	600049	501003362327 12	HDFC BANK LTD	NO 442, PH ROAD	MADURAVOYAL		CHENNAI	600095	600240111	HDFC0000484 2	10	T. MAHESWARI	BFOPT3016H			7893201090		KINGUKIRANCA707@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160076860017	YASHWANTH .				House No 36North Kuppalur Csrti Layout North	Kuppalur Near Jusco Water Tank North Kuppalur		MYSURU	570008	31615945967	STATE BANK OF INDIA	P.O. SALONIBARI HALESWAR, APNAB	AZAR,II WING	AFS-SALONIBARI	SONITPUR		784002104	SBIN0009149	10		ACEPY3357J			9427505008		MRYASHUHOT@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160077057209	KAJORI DAS				House No-8 Lane No 2Bamunimaidan Barnachal	Bamunimaidan Barnachal B/H Anuradha Hall Bamunimaidan	Barnachal	GUWAHATI	781021	591088720669 16	HDFC BANK LTD	HOTEL ALANKAR COMPLEX	MRD ROAD, CHANDMARI		GUWAHATI	781006	781240006	HDFC0000631	10		BJVPD4466N			8872066916		KAJORI.KD@GMAIL.COM	21	69	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160077125781	SHRIKRISHNA VASUDEO GOVANDE				C 105 ROHAN KRITIKA SINHAGAD ROAD NEAR P L DESHPANDE	GARDEN PUNE		PUNE	411030	30393196692	STATE BANK OF INDIA	18, SITAB AUG COLONY	SHIVARANJANI HOUSE GANESH MALA		PUNE	411030	411002140	SBIN0002149 3	10	Nilesh Govande	ABEPG2939F			9890442949		SHRIKRISHNAGOVANDE@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160077162091	PRAKASH CHANDRA				ASHOK VIHAR TOWN /VILL-GAYA ANCHAL NAGAR			GAYA	823001	00411140050299	HDFC BANK LTD	NO 47 MARGOSA ROAD	NEXT TO BSNL OFFICE 15TH CROSS	MALLESHWARAM BANGALORE	BANGALORE	560003	560240003	HDFC0000041	10		APEPC2400H			9738872857		MAIL2PCHANDRA@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160077312789	BHAKTHAVALSALAM DIVYA				7 117 SANTHI ANDI MADAM KADUKKAM KUNNAM P O			PALAKKAD	678651	428300010011 1829	PUNJAB NATIONAL BANK	.	PATHY, PALAKKAD, 678003	.	PALAKKAD		428PUN300	PUNB0428300	10		CORPD8180F			9446023362		DIVYAB201991@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160078147961	KARTHIK PICHANDI				40DVivek Nagar Varathamma l Street Vivek Nagar Vivek	Nagar Vivek Nagar		KANCHIPURAM	600053	31478389525	STATE BANK OF INDIA	AMBATTUR (AMB)			Chennai		600002066	SBIN0000987	10	Mahesh Pichandi	BIGPP0434C			9952097417		KARTHIK2424@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160078285578	SOURAV CHANDRA CHANDRA				Horihor Rice Mill para Horihor Rice Mill para Ward	No-06 Horihor Rice Mill para		BIRBHUM	731243	501004269184 40	HDFC BANK LTD	SANDOZ HOUSE	DR. A B ROAD	WORLI	MUMBAI	400018	400240002	HDFC0000240	10	Purabi Chandra	BMXPC1794F			8653252876		TOSOURAV.CH@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160078818121	PRIYANATHDAN				PURULIA MUNICIPALITY WARD 12 HARIPADADAN ROAD	PURULIA MUNICIPALITY WARD 12 PURULIA MUNICIPALITY	WARD 12 PURULIA MUNICIPALITY WARD 12	PURULIYA	723103	501000326040 74	HDFC BANK LTD	GOLDEN TOWER	AIRPORT ROAD	KODIHALI	BANGALORE	560017	560240005	HDFC0000075	10	PURBASHADHAR	AWJPD7054N			9732292004		PRIYANATHDAN@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160078875607	ANIKESH GIRISHBHANDARKAR				7/51/52 Vishakha Apartment Chs Adarsh Nagar	Jogeshwari West New Link Road Opp Lotus Petrol Pump	Jogeshwari West	MUMBAI SUBURBAN	400102	50100252164819	HDFC BANK LTD	INDRALOK BLDG, G/F	SAMARTH NAGAR	P O AZAD NAGAR, ANDHERI (W)	MUMBAI	400053	400240124	HDFC0001357	10		BZLPB2399L			9819669361		ANIKESHB2012@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160079532878	DIKSHIT SAMSUKHA				C/o Surya Prakash Samsukha Flat No6 A 6th Floor	Marudhar Apartment Golf Link Humbran Road Central	Post	LUDHIANA	141008	921010024624391	AXIS BANK LTD	GR FLR,PLOT NO 15	VILLAGE BARAN HARA	TEHSIL LUDHIANA	LUDHIANA	142027	141211015	UTIB0001984	10	Surya Prakash Samsukha	CAMPS9636J			9620610296		DIKSHITSAMSUKHA03@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160081093712	VED PARKASH NARANG				STREET NO 01 JAIN NAGRI ABOHAR ABOHAR FAZILKA			FAZILKA	152116	51046742973	STATE BANK OF INDIA	BHAGAT SINGH CHOWK			ABOHAR	152116	152002056	SBIN0031018	10	Rahul Narang	BKVPP8121P			8054505960		RAHULRN7700@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160081210208	ADAMANNAVI RAJABU BAREENA				OLD NO 21NEW NO 59 GUJJI 2ND STREET			CHENNAI	600102	027001000032430	INDIAN OVERSEAS BANK	ANNA NAGAR (ANN)			Chennai		600020028	IOBA0000270	10		AWMPR7894M			9841147090		ARBAREENA@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160081352013	RITU NIJHAWAN				W/O Harish Nijhawan Flat No 45B First Floor Block	FG1 Vikas Puri Opposite Punjab National Bank Tilak Nagar	Vikas Puri	WEST DELHI	110018	0040001300001643	PUNJAB NATIONAL BANK	WEST PATEL NAGAR (WPN)			Delhi		110024078	PUNB0060400	10		AFCPN1884L			9818086098		RNIJHAWAN@HOTMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160081410495	PARITOSH JAUHARI				E-502Amrapali platinumSector-119 Sector-119	Sector-119 Sector-119		NOIDA	201301	003101520605	ICICI BANK LTD	NOIDA SECTOR-18 BRANCH	K-1, SENIOR MALL	SECTOR 18	NOIDA	201301	110229005	ICIC0000031	10	Deepa Juneja	AFOPJ5262J			9818092698		PARITOSH.JAUHARI@YAHOO.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160081504851	DEEPAK SHIVANAGOUDA PATIL				No B8-49 Type 1Huskur Road Alur BDA Alur Phase 2	Huskur Road Alur Huskur Road Alur Huskur Road Alur		BENGALURU RURAL	562162	5955802804	AXIS BANK LTD	RANGA COMPLEX			BENGALURU	560001	560211163	UTIB0005157	10	Natasha Umakant Akki .	AMLPP2837K			9886691010		SPDEEPAK@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	12081600 82515943	LIKISH SOFAT				S/ODeepak Sofat House no 9851Joshi Nagar,	Haibowal kalan Street no 7 Joshi Nagar Haibowal	kalan Joshi NagarHaibowal kalan Joshi NagarHaibowal kal	LUDHIANA	141001	088001002547	ICICI BANK LTD	6-D, KITCHLU NAGAR			LUDHIANA	141008	141229007	ICIC0000880	10	Deepak Sofat	MOBPS2450B			9781884410		LIKISHSOFAT@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 82578736	SPANDANA SRUNGAVARAPU				7/2 chandramouli nagar 7/2 chandramouli nagar	290,flat no-11,venkata sambasiva residency 7/2	chandramouli nagar	GUNTUR	522007	403601500469	ICICI BANK LTD	5-82-2, PMG COMPLEX	LAKSHMIPURAM MAIN ROAD		GUNTUR	522002	520229102	ICIC0006307	10		EKKPS8463K			9700460091		SPANDANA.EE@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 82855067	ANKIT JAIN				House No512 Navalpura-2 City Station Road	Navalpura-2 Opposite Savaran Police Chowki	Navalpura-2	BULANDSHAHR	203131	055801534750	ICICI BANK LTD	SECTOR 34C	SCO 218-219		CHANDIGARH	160034	160229018	ICIC0001341	10	Shalini Jain	ALUPJ9794P			9873623605		ANKITJAIN54@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 83927498	AVINASH VITTHAL PANDARE				Hudco Colony1730 Kshitij Shirur Tal-Shirur,	Dist-Pune		PUNE	412210	11298131011	STATE BANK OF INDIA	(00279) SHIRUR	GHODNADI REVENUE COLONY	TAL SHIRUR	PUNE	412210	412002861	SBIN0000279	10		ABEPP3007B			9405010809		PAVINASH99@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 83954074	MILIND KESHAV JOSHI				S/O K.R Joshi201,glen classic ,cliff	avenue,hiranandani gardens 201,glen classic ,cliff	avenue, hiranandani gardens behind dmart 201,glen class	MUMBAI	400076	02391000063595	HDFC BANK LTD	PRUDENTIAL BLDG	GROUND FLOOR	HIRANANDANI, POWAI	MUMBAI	400076	400240039	HDFC0000239	10	Seema Joshi	ABSPJ3236A			9004940912		MILINKJ@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 83977784	SRINIVASAN GOPALSWAMY				D 502 ADARSH RHYTHM 71 PANDURANGA NGR OFF	BANNERGHATTA RD BEHIND FORTIS HOSP		SOUTH BENGALURU	560076	000901045858	ICICI BANK LTD	110, PRAKASH PRESIDIUM,	UTHAMAR GANDHI SALAI	NUNGAMBAKKAM HIGH ROAD	CHENNAI	600034	600229003	ICIC0000009	10	JAYANTHI SRINIVASAN	ADTPG2278A			9008183838		GOPALSWAMYS@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 84295167	GOVINDARAJU BALAGURUNATHAN				11 NEWNO 13 USS LAYOUT UDUMALPET			TIRUPPUR	642154	501003260668 75	HDFC BANK LTD	NO.244, SAI TOWERS	FIRST FLOOR	POLLACHI ROAD, UDUMALPET	COIMBATORE	642126	642240102	HDFC0001849	10	Gokul Balagurunathan	AWPPB9975N			9952170003		BALAGURUNATHANG@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 84493824	HIMANSHU AGARWAL				C/O Ambrish Agarwal F-29 Third Floor Near	Bhagatji Sweets East Jyoti Nagar Shahdara Shahdara		EAST DELHI	110032	157801536729	ICICI BANK LTD	SECTOR 12 NOIDA BRANCH	C 2, BLOCK Y	348	NOIDA	201301	110229128	ICIC0001578	10		APLPA7447K			8130161738		HIMANSHU.AG18@GMAIL.COM	21	69	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160084948906	KAMAL KUMAR JAIN				WARD NO 13 EYE CARE CENTRE AMBIKA BAZAR SHUJALPUR			SHAJAPUR	465333	10065508378	IDFC FIRST BANK LTD	GROUND FLOOR HOUSE NO 62	WARD NO 11 DHARAMASHALA ROAD	AKODIA	SHAJAPUR	465223	465751502	IDFB0042721	10		ABXPJ5002B			9425083445		KAMALJ.AERA@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160085008374	VIJENDRA SINGH GAUTAM				S/O INDRABHAN SINGHE 467 VISHWABANK BARRABARRA	S.OKANPUR NAGARUTTAR PRADESH208027		KANPUR	208027	041101523443	ICICI BANK LTD	2019 A, 3RD CROSS	SECTOR B	YELAHANKA NEW TOWN	BANGALORE	560064	560229028	ICIC0000411	10	Richa Singh	DPNPS1101H			9621523051		SINGHVIJENDRA880@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160085067177	SRIRAMAN .				S/O Tamilarasu 35 DHANABAL STREET Panruti			CUDDALORE	607106	0533301000092769	DBS BANK INDIA LTD	PANRUTI			CUDDALORE	999999	607641204	DBSS0IN0533	10	Meena Tamilarasu	MQMPS0628G			9629335235		SRIRAMANTM@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160085491818	NEHA SOMANI				906 BIRCHWOOD RAHEJA WILLOWS AKURLI ROAD KANDIVALI	EAST		MUMBAI SUBURBAN	400101	026890700000338	YES BANK LTD	UNIT NO 2-A1 GR FLR	HALL MARK BUSINESS PLAZA	KALANAGAR, BANDRA	MUMBAI	400051	400532043	YESB0000268	10		BLUPS4547N			9820127236		NEHASSOMANI@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160086473232	BARADWAJ NAGESWAR SANTOSH				C/OJanani Baradwaj FLAT NO 62 ND FLOOR ASHOKA	TERRACE WARREN ROAD		CHENNAI	600004	058201503863	ICICI BANK LTD	INDIAN SCHOOL OF BUSINESS BRAN	CH, ISB CAMPUS GACHIBOWLI		HYDERABAD	500019	500229025	ICIC0000582	10	Janani Baradwaj	BKCPS9712A			9916324468		SANTOSH.BARADWAJ@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160086717127	MEGHNA PODDAR				K-5/16 2ND FLOOR MODEL TOWN II DELHI			NORTH WEST DELHI	110009	629201061163	ICICI BANK LTD	ICICI BANK, CHANDNI CHOWK,NEW D	ELHI CHC		NEW DELHI	110001	110229016	ICIC0006292	10		AJSPA9199H			9968617169		MEGHNA_AGL1992@YAHOO.COM	21	69	PUB				1				

30/09/2024	CDS	INE04VS07305	81600	1208160087772353	AYUSH RAJORIA				S/O ASHOK KUMAR RAJORIA 126 ANSARI MARG JADO BABU	CHOWK NEAR HANUMAN MANDIR		HAZARIBAGH	825301	50100073630352	HDFC BANK LTD	MUNKA BAGICHA CHOWK			HAZARIBAG	825301	825240004	HDFC0000752	10		BFDPR4854Q			7859021366		AYUSH.RAJORIA@OUTLOOK.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160088367993	AYUSH AGGARWAL				S/O MUKESH GUPTA FLAT NO - 212 B POCKET - 1	MAYUR VIHAR PHASE - 1 DELHI EAST DELHI	110091	EAST DELHI	110091	6314003752	INDIAN BANK	MAYUR VIHAR 33	PRATAP NAGAR	PHASE I	NEW DELHI	110091	110019019	IDIB000M102	10	Vibhore Aggarwal	DWXPA2415M			7011139840		AYUSHAYUSH40@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160088905821	SAURABH DHIRAJLAL SHAH				13 SHANKAR SAGAR 157 A TILAK ROAD GHATKOPER EAST	RAJA WADI		MUMBAI	400077	002601053935	ICICI BANK LTD	GHATKOPAR BRANCH	KAILASH PLAZA, VALLABH BAUGLA	GHATKOPAR-EAST	MUMBAI	400077	400229009	ICIC0000026	10	Riddhi Saurabh Shah	AAPPS8133B			8452036251		SHAHSAURABH20@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160090084477	RAMESH SUBHASHNI				C/O Vinothkumar 79Marandahalli Marappan Street	Marandahalli Marandahalli Marandahalli		DHARMAPURI	636806	50100011230213	HDFC BANK LTD	KASTURBA GANDHI MARG BRANCH	24/3 HDFC HOUSE	NO 51 KASTURBA ROAD	BANGALORE	560001	560240002	HDFC0000009	10		EDRPS9924K			7829596479		SUBHASHNI18792@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160090420553	KEVIN JOSEPH MASCARENHAS				S/O Ronald Mascarenhas Plot No33Lake View Colony,	Miramar Miramar Miramar Miramar Miramar		NORTH GOA	403001	10066763224	IDFC BANK	MILROC LARMENEZES	SWAMI VIVEKANANDA ROAD		PANJIM	403001	403751002	IDFB0042401	10		AEWPM4053M			9822149501		RINVIN@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160090499899	PRATIBHA KITTA SHETTY				A WING 605 606 SHADAJ KALPNAGARI BAL RAJESHWAR	road Mulund West		MUMBAI	400080	50100608399901	HDFC BANK LTD	SHOP NO 2 AND 3 RUNWAL	BUILDING OPP VEENA NAGAR BUS	TOP L B S ROAD, MULUND W	MUMBAI	400080	400240212	HDFC0009502	10		AJWPS0681A			9833209591		PRATIBHAKSHETTY@GMAIL.COM	21	69	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160090560093	ANBURAJ SILVIAMARY				C/OAnburaj D A I 143Ganapathy deivanayaki Nagar,	4 th street Ganapathy Ganapathy Ganapathy		COIMBATORE	641006	11627241	KOTAK MAHINDRA BANK LTD	B 36, RATHNA ENCLAVE	SASTRY ROAD	THILLAI NAGAR	THIRUCHIRAPALLI	620018	620485004	KKBK0008698	10	Anburaj D A I .	OKBPS0592A			9443918720		SILVIA1MARY@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160090972442	ANJALI SHENOY				D/OSudhakar Laxman Shanbhogue 308 2nd Floor,	Kormangala 6th Block 19th main Kormangala 6th Block	near Bethany School Kormangala 6th Block	BENGALURU	560095	009410000062637	HDFC BANK LTD	GR FLR, M. N. TWRS	KADRI		MANGALORE	575002	575240002	HDFC0000094	10		AVVPS1281P			9886406411		ANJALI.SHENOY@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160091025359	VAPNINDER KAUR				W/O Mandeep Singh house number B 407basti hazoor	singh street number 2 basti hazoor singh basti hazoor	singh basti hazoor singh	FAZILKA	152123	55145192585	STATE BANK OF INDIA	(50446) - GRAIN MARKET	RAJPURA		PATIALA	140401	140002057	SBIN0050446	10		DEGPK6173H			9988362850		BARKHASINGH2113@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160091248015	SUNANDITA DAM				FLAT-B9PEARL PALLADIUM PIMPLE SAUDAGAR			PUNE	411027	003101523852	ICICI BANK LTD	NOIDA SECTOR-18 BRANCH	K-1, SENIOR MALL	SECTOR 18	NOIDA	201301	110229005	ICIC0000031	10		AHMPD9097K			7387281116		DAMSUNANDITA19@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160091392446	GAGAN JOT SINGH				149 RAJA GARDEN			WEST DELHI	110015	55015518359	STATE BANK OF INDIA	(11567) RAJA GARDEN CHOWK	RAJA GARDEN		NEW DELHI	110015	110002476	SBIN0011567	10	Parvinder kaur	AYPPS0823A			9911051911		UNITEDTHREADS@YMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160091557020	SEBASTIAN JOHNSON				E-702Marigold dValley Of Flowers Near Evershine	Dream Park		MUMBAI SUBURBAN	400101	026701510165	ICICI BANK LTD	THAKUR VILLEGE	ANGAN, OPP. THAKUR CINEMA	KANDIVALI (EAST)	MUMBAI	400101	400229038	ICIC0000267	10		AVQPJ6508F			9137296104		SABBY91@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160091627410	POONAM PRAKASH				Hariom PrakashFlat no.203 Kirankunj apartment,	Shivpuri Road no.1 Shivpuri Near H R D T school	Shivpuri	PATNA	800023	33860157628	STATE BANK OF INDIA	SK PURI			PATNA	800001	800002043	SBIN0003114	10	Hariom Prakash	AQXPP3495P			7694882458		POONAMPRAKASH41@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160091782374	NAVIN PHILIP JAMES				D-4 A-111 STAGE-II J P NAGAR R S P O THIRUVALLA	KERALA NEAR MART HOMA SCHOOL		PATHANAMTHITTA	689111	111516100004 05	HDFC BANK LTD	S NO 18/B, PLOT NO 6, G/F	AARAGYA APT, KARVENAAGR	NR. ALANKAR POLICE CHOWKY	PUNE	411038	411240029	HDFC0001115	10		AFSPN9530K			8884772200		NAVINPJTIVOLI@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160092536924	SAURAV DUTTA				S/O Sukomal Dutta SARADA SMRITIDALTONGANJ VISHNU	MANDIR ROAD DALTONGANJ VISHNU MEDICAL HALL DALTONGANJ		PALAMU	822101	501001148148 85	HDFC BANK LTD	PLOT NO 131 132, 1 FLR	KPHB COLONY	6TH PHASE	HYDERABAD	500085	500240093	HDFC0004078	10	Usha Dutta	BDYPD3752N			9040630324		DUTTA.SAURAV.17@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160093374081	VENKATESWARARAO SATHISH				S/OL.Venkateswara Rao No 15Mallige Thota Magadi	Road 1st Floor2nd Mainroad Mallige Thota Magadi Road	Behind prasanna Theatre Mallige Thota Magadi Road	BENGALURU	560023	117410111996 7	CANARA BANK	MAGADI ROAD (MAR)			Bangalore		560015040	CNRB0001174	10	Sugan thi V	GVNPS5088A			7353578127		MUN.SATHISH@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160093621312	KAVITHA GOPINATHAN				D/O S K Gopinath 30-288/2 NEREDMET Santoshimata	Colony NEREDMET NEAR D A V PUBLIC SCHOOL NEREDMET		SECUNDERABAD	500056	10918130183	STATE BANK OF INDIA	ANANDBAGH BRANCH	H NO. 24-90, ANANDBAGH	MALKAJGIRI	HYDERABAD	500047	500002093	SBIN0010097	10	Prakash L .	ALAPG8526E			7259404498		GOPINATHAN.KAVITHA@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160094282469	RAMASAMY SHANMUGAM				SIDHARTH NEST FLAT A110 174 MADAMBAKKAM MAIN ROAD	RAJAKILPAKKAM SEMBAKKAM SELAIYUR		CHENNAI	600073	001010500947 88	HDFC BANK LTD	T-31, 7TH AVENUE	M G ROAD	BESANT NAGAR	CHENNAI	600090	600240003	HDFC0000010	10		BJTPS5437E			9841656031		AVR.SHANMUGAM@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	1208160096135188	JAIRAMPRASAD VENKATASUBBAIAH HASSAN				33 Pranav 1St Main Road Near Isro Layout	Prashantinagar Extn		BANGALORE	560078	025101525794	ICICI BANK LTD	AJ TOWERS, NO 509	8TH CROSS, WEST KANAPURA ROAD	JAYANAGAR, 7TH BLOCK	BANGALORE	560082	560229016	ICIC0000251	10		AABPH1283R			9448125199		HVJAIRAMPRASAD@GMAIL.COM	21	69	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	12081600 96378739	RAGHAVENDRA BANGALORE SATHYA NARAYANA				S/O Sathyanarayana B R #45 Shree Nilaya,	Durga parameshwari Layout 4th Cross 3rd Main Road	Durgaparameshwari Layout Durgaparameshwari Layout Durga	BANGALORE	560097	060101502472	ICICI BANK LTD	OLD MADRAS ROAD, BANGALORE BR	UNIT 1, 91/6, NAGAVARAPALYA	OLD MADRAS ROAD	BANGALORE	560092	560229033	ICIC0000601	10	Ushadevi RK	BKGPS3656H			9901061006		RAGHBS1308@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 97026866	GEETA NARAYANDAS CHAWNANI				W/O NARAYANDAS CHAWNANI 72 RAMESHWARI BHAWAN GOVIND	NAGAR AMER ROAD NEAR POST OFFICE JAIPUR		JAIPUR	302002	10453797254	STATE BANK OF INDIA	KANWARNAGAR	DIST JAIPUR		JAIPUR	302002	302002008	SBIN0006491	10	Karan Narayandas Chawnani	AKLPN3629D			9829152269		GEETA.NARAYANDAS@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 97126303	SAMEER AVINASH BARDE				S/OAvinash Shivram Barde 2298dhuriwada malvan	achara road dhuriwada dhuriwada dhuriwada		SINDHUDURG	416606	50100365677563	HDFC BANK LTD	GROUND FLOOR HOUSE NO 2509 ED	R NANDU VAZE ROAD BANGIWDATA	L MALWAN SINDHUDURG MALWAN 416	SINDHUDURG	416606	416240126	HDFC0009348	10	PRAMILA BARDE	AKZPB8706B			9923227042		SAMEERBARDE100@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 97816175	ARUNPAPANNA				S/OPanna Gowda #51BTM 1st Stage 2ND Main Road	BTM 1st Stage Near Jayadeva Hospital BTM 1st Stage		BENGALURU	560029	130016100020 23	HDFC BANK LTD	NO 89 KARTHIK NGR, MARATHAHALLI	K R PURAM	OUTER RING ROAD	BANGALORE	560034	560240046	HDFC0001300	10	Chaitra SM	ANVPA3039R			9742352278		ARUNADU2009@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 97983013	VAIDEHI BHARADWAJ				D/OVirendra Bharadwaj R5 Fortune EnclaveKolar	Road Kolar Road Near Vishal Mega Mart Kolar Road		BHOPAL	462042	000401769499	ICICI BANK LTD	FREE PRESS HOUSE	215, NARIMAN POINT	-	MUMBAI	400021	400229002	ICIC0000004	10		BZNPB6344K			6363005473		VAIDEHIBHARADWAJ7@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81600	12081600 98234017	SAIPRASAD SOMANATHAN DUDUKA				S/O Somanathan Dudukа 330/4 nagusayajichi wadi,	prabhadevi new prabhadevi road prabhadevi near samna	press prabhadevi	MUMBAI	400025	501004805778 38	HDFC BANK LTD	SHRADDHA BLDG, G/F	JN OF GOKHALE AND RANADE RD	DADER WEST	MUMBAI	400028	400240147	HDFC0001118	10		FHIPD3325M			9653263475		DSP221099@GMAIL.COM	21	69	PUB				1					

30/09/2024	CDS	INE04VS07305	81600	1208160098842718	BHARAT KUMAR GARG				C/O ANIL KUMAR N-141 DLF NEW TOWN HEIGHTS IMT ROAD	SECTOR 90 Near Regal Garden		GURGAON	122505	916010040831788	AXIS BANK LTD	DLF GURGAON BRANCH	-	-	GURGAON	122009	110211019	UTIB0000131	10		BPOPG4738R			8511541223		BGARG.DAIICT@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160099278578	SONIA GUPTA				Mukesh Gupta H No 41AJAY PARK STREET NO 5 AJAY PARK	NEAR BVM SCHOOL AJAY PARK		WEST DELHI	110043	501004520704041	HDFC BANK LTD	B1 VIJAY PARK	SHIVAJI MARG	NAJAFGARH	NEW DELHI	110043	110240390	HDFC0003979	10	Rahul Gupta	BRUPG1830N			8295131108		8SONIAGUPTA@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160099541979	SHRUTI .				D/OIshwar Kumar H.no731 gurgaon Sector 5 gurgaon	gurgaon gurgaon		GURGAON	122001	081601559787	ICICI BANK LTD	SHOP NO 1	HUDA SHOPPING CENTER SEC 4		GURGAON	122002	110229223	ICIC0002448	10		GJSPS7787H			8800111549		ARCHITECTSHRUTIGUPTA22@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81600	1208160099660887	MUDALODU RANGANATH VASUKI				FARGFABRIK SAGATAN NO 6 GOTHENBURG			SWEDEN	417240	625301512462	ICICI BANK LTD	6,7,60 FEET ROAD	SAHAKAR NAGAR		BANGALORE	560092	560229034	ICIC0000604	10	NANDINI S	AEAPV0552Q			8792731764		VASUKIMR@GMAIL.COM	24	11	NRI				1				
30/09/2024	CDS	INE04VS07305	81600	1208160099661783	BABU YESHWANT MADGUNDI				GELERIJDERS PLEIN 112 ARNHEM	6811AN 6811		ARNHEM	999999	055801571755	ICICI BANK	NO 350, HEBBAL INDUSTRIAL AREA	HOOTAGALLI		MYSORE	570018	570229005	ICIC0000558	10	Nagma Nagesh Kanki	BJQPM1580B			9309161884		BABUINFY89@GMAIL.COM	24	11	NRI				1				
30/09/2024	CDS	INE04VS07305	81601	1208160100668359	AKSHAY ANANT PATIL				GANOBA CHHAYA PLOT NO-653 THANE-BELAPUR ROAD	SECTOR-1,SHIRVANE GAON Nerul Node-III S.O		MUMBAI	400706	040801003855	ICICI BANK LTD	CORAL CREST CO-OP HSG SOC LTD	UNIT NO 14, PLOT NO 3, SECTOR	NERUL NAVI MUMBAI	NAVI MUMBAI	400706	400229053	ICIC0000408	10		BGSPP1057M			9029767698		AKS03081991@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81601	1208160101321534	PATTABIRAMAN SRINATH				S/O Pattabiraman Flat No122 Sidharth Tulip	Apartment No.15 Vembuli Amman Koil Street	Virugambakkam West K K Nagar Near Meenakshi College of E	CHENNAI	600078	501002228573 15	HDFC BANK LTD	27 NEW MGR, MAIN ROAD	MAIN ROAD, KANDANCHAVADI	PERUNGUDI	CHENNAI	600096	600240026	HDFC0000795	10	Pattabiraman R	GDNPS8130M			9952047354		SRINATH.PATTABI@GMAIL.COM	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	81601	1208160101457891	ROHIT MISHRA				NO 87/10 ACAHRYA NAGAR POST OFFICE BUILDING KALPI	ROAD		KANPUR	208003	17561610017479	HDFC BANK LTD	NO 56, SAI ARCADE	OPP INTEL, MARATHAHALLI	D B HALLI	BANGALORE	560103	560240064	HDFC0000175 6	10	Bhawana Mishra	AGAPM5714H			9900956253		SARESHARES@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81601	1208160101552763	ANNIE BAJAJ				BD-41ST FLOOR SALT LAKE,SECTOR-1 Bidhannagar(M)			KOLKATA	700064	20309787849	STATE BANK OF INDIA	AC 19 SALT LAKE	SECTOR 1	BIDHANNAGAR	KOLKATA	700064	700002459	SBIN0016648	10		BGXPB3232M			8820880665		ANNIEBAJAJ58@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81601	1208160101591661	ARUSHI RALLI				D/O Vimal Kumar Ralli C-76 UPKAR APARTMENTS MAYUR	VIHAR PHASE 1 EXTENSION		EAST DELHI	110091	092513800000730	HDFC BANK LTD	PLOT NO 1 AND 2	V4 MAYUR PLAZA	MAYUR VIHAR PHASE 1	NEW DELHI	110091	110240128	HDFC0000925	10		BQBPR7343K			9599944099		THEREISNOSHAMEINVULNERABILITY@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81601	1208160102437441	TAPAN NAGPAL				A-38 NEAR LAKSHMI BAI COLLEGE ASHOK VIHAR PHASE-3	Ashok Vihar H.O		NORTH WEST DELHI	110052	015601524733	ICICI BANK LTD	B-2/16	KHEMAN HOUSE	ASHOK VIHAR-II	NEW DELHI	110052	110229046	ICIC0000331	10		ADBPN1826F			8447223600		TAPANNAGPAL@YAHOO.CO.IN	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81601	1208160102698034	SAIKAT GOSWAMI				251 SARADA PALLY JESSORE ROAD South Dum Dum (M)			KOLKATA	700055	910010039705027	AXIS BANK LTD	AXIS BLOCK/C	ACTION AREA 1	NEW TOWN	RAJARHAT	700156	700211043	UTIB0000669	10	Soumit Goswami	AZYPG2418F			9831959788		SAIKATG24@HOTMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81601	1208160102850031	VIBHOR GUPTA				H NO 341 SECTOR 40 A CHANDIGARH UT			CHANDIGARH	160036	40968891431	STATE BANK OF INDIA	SECTOR-31, CHANDIGARH	SCO NO 75-76 SECTOR 31 C,		CHANDIGARH	160031	160002017	SBIN0005864	10	Ashima Mahajan	AMQPG4071M			9952981205		VIBHORUIET@GMAIL.COM	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	81601	12081601 02853195	NAGALINGAM GANDHIMATHI				W/O nagalingam DNO 64/1 STREET NO 1 WEAVERSCOLONY	Tiruchengode		TIRUCHENGODE	637211	080501506027	ICICI BANK LTD	.	R ROAD, NAMAKKAL DT,TIRUCHENGOD	E 637211	NAMAKKAL		000ICI805	ICIC0000805	10		AHPPG8107J			8072846880		MATHINAGALINGAM@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	12081601 03496621	SUCHITA BHARAT RASKAR				W/O Bharat Raskar Mauli Building Flat No.2	Krushnanagar L 2 New Sangvi Opposite Sai Car Service	Pune City	PUNE	411027	20160620432	STATE BANK OF INDIA	SHOP NO 1 TO 4 CREATIVE WOODS	NO 721 OPP NEW MILLENNIUM	SCHOOL NEW SANGVI	PUNE	411027	411002089	SBIN0014730	10	Akshay Raskar	BIQPR7100H			7276773548		SUCHIRASKAR@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	12081601 03568388	ADITYA DATTATRYA HONRAO				S/O Dattatrya Honrao Opp Vijay Nagar B1/202Kalpita	Enclave Sahar Road Andheri (East)		MUMBAI SUBURBAN	400069	06681140057651	HDFC BANK LTD	NATIONAL HOUSE,PLOT NO13/14/15	SAHAR ROAD JUNCTION	WESTERN EXPRESS HIGH, VILEPARLE	MUMBAI	400057	400240096	HDFC0000668	10		ACSPH7732C			9987687486		HONRAO.ADITYA@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	12081601 03993199	ABHISHEK V BHAT				2-64/1B ARKUR POST HOSALA VILLAGE UDUPI KARNATAKA			UDUPI	576210	20246947837	STATE BANK OF INDIA	ORR BELLANDUR BRANCH	SARJAPUR RD NO 79/3 GANAPA	TOWERS OUTER RING RD BALLANDUR	BANGALORE	560103	560002310	SBIN0070754	10	Mamatha V Bhat	BTZPB2568M			9008744894		ABHISHEKVBHAT22@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	12081601 04540488	RITIKA.				W/o Lalit Khattar 143 2nd floor G-27 Sector-3 Near	Abhinav Public School Rohini		DELHI	110085	118301514186	ICICI BANK LTD	S 9-10 DLF COLONY	SIRHIND ROAD		PATIALA	147001	147229005	ICIC0002513	10	Lalit Khattar	BZKPR4216D			8699693462		RITIKABUSARI@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	12081601 05119259	AISWARYA P CHANDRAN				D/O Chandran Perali Kizhakkencheri Kizhakkencheri-i			PALAKKAD	678684	50100531761303	HDFC BANK LTD	1 FLR, DIYA TOWERS, NGO COLONY	GST ROAD, OPP ARUNACHALA	KALYANA MANDAPAM	CHENNAI	603202	600240113	HDFC0003760	10	RAJESH U	CQIPC1183Q			6282925766		AISWARYACHANDRAN1946@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81601	1208160105153328	SAIPRASADTANAJI RAO				S/OTANAJI RAO H NO 924/22 C-10 NIO COLONY PORVORIM	NEAR KADAMBA DEPOT BARDEZ		NORTH GOA	403521	38273885536	STATE BANK OF INDIA	PORVORIM			PORVORIM	403001	403002052	SBIN0004267	10		DXUPR4688P			9763505093		SAIPRASADRAO5@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160105381811	ISHANMAHAJAN				C/OSurinder Mahajan H No1415 A2nd Floor	Sector-52 Ardee City Gate No2 Gurgaon		GURGAON	122001	10048642166	IDFC BANK	GROUND FLOOR 9TH MAIN ROAD	40TH CROSS JAYANAGAR	OPP TO MAINL AND CHINA HOTEL	BANGALORE	999999	560751004	IDFB0080156	10	Renu Mahajan	BEHPM3581E			9718056789		ISHAN020689@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160105844841	ABHISHEKHKUMAR				C/O Ompr akash Flat No 105 Building No D 2 C Wing D	Layout Mahalaxmi City Vihighar Village New Panvel	Panvel	RAIGARH	410206	31165617991	STATE BANK OF INDIA	GR FLR, GATE NO 173	AT VICHUMBE POTAL PANVEL		RAIGAD	410206	400009020	SBIN0071073	10	Annu Yadava	ASYPA3275H			7506303452		ABHI9700@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160106246211	MAHATMAGANDHI PULLAGURLA				S/OLate Pullagurla Venkat Reddy MIGA-17 A S RAO	Nagar Kapra Secunderabad		RANGA REDDY	500062	158501000001730	INDIAN OVERSEAS BANK	ECIL CROSS ROAD BR	/C		HYDERABAD	500062	500020021	IOBA0001585	10	RAJA SHAKER PULLAGURALA	AITPP2393N			9885839945		PULLAGURLAGANDHI@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160106392791	THRESIAMMA .				C/OMathew Joseph 9 Chatrasal Nagar Malaviya Nagar	Jaipur		JAIPUR	302017	676901530662	ICICI BANK LTD	E-66, SIDHARTH NAGAR	MALIVLYA NAGAR	HALDIA ENCALVE	JAIPUR	302017	302229041	ICIC0006769	10		AIXPT0287D			9468787886		MARTIN.MATHEW.2K11@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160106720702	SUSHANTKUMAR NAYAK				C/O Kalu Nayak B-9 Powergrid colony Jeypore Kaliagam			KORAPUT	764002	159439459186	INDUSIND BANK LTD	ROYAL GREEN COMPLEX	TITLAGARH ROAD	KAUSHAL CHOWK	BALANGIR	999999	767234002	INDB0000969	10		ALEPN5920F			9439459186		SUSHANTNAYAK.ER@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160108483814	VAMSHIKRISHNA TADUKA				C/OTaduka Natarajan 2-5-129 gandhi road Koratla			KARIMNAGAR	505326	20267693740	STATE BANK OF INDIA	KORATLA	D NO 1-4-238	MAIN ROAD	KARIMNAGAR	505326	505002901	SBIN0015975	10		BBZPT2128R			8500159125		VAMSHIKRISHNATADUKA@GMAIL.COM	21	69	PUB				1					

30/09/2024	CDS	INE04VS07305	81601	1208160108727386	NITHILA MUTHARASU				D/o Ramasamy Muthurasu Flat No 402Tower S.	Metro zone Jawaharlal Nehru Road Anna Nagar		CHENNAI	600040	501004935042 41	HDFC BANK LTD	GANGWAL MANSION,	J-14,111 AVENUE,	ANNANAGAR,	CHENNAI	600102	600240029	HDFC0000687	10	Muthurasu Ramasamy	HMGPM3746C			7305976580		NMARASUINDIA@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160109968667	HEMA HARESH MEHTA				82/84 RMLAL BLDG 3RD FLR BABU VENU ROAD KALBA DEVI			MUMBAI	400002	102703130001915	SHAMRAO VITHAL CO OP BANK	GAMDEVI			MUMBAI	400007	400089027	SVCB0000027	10	Karan Haresh Mehta	AFFPM4680L			9323962588		MEHTA.HEMA@HOTMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160110508797	JAGAPATHI VENKATASUBBARAJU CHINTALAPATI				S/O Chintalapati Subbaraju VILLA NO-21 SILVER SPRINGS	KALLAMANDALAM NEAR WEST BERRY SCHOOL Pedamiram		WEST GODAVARI	534204	103315300040 66	HDFC BANK LTD	H NO 7-9, J P ROAD	BHIMAVARAM WEST GODAVARI		CHINNAMIRAM	534204	534240402	HDFC0001033	10	SUDEEPTHI CHINTHALAPATI	AFKPC7731H			9963823452		SUBBARAJU.CHINTALAPATI@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160110614909	PASUPULETI DHARANI				C/O K Srinivasalu VGN RakshaF No B1-3063rd Floor	Church Road Moga ppair East Moga ppair		CHENNAI	600037	000000108859 88644	STATE BANK OF INDIA	RAJAJI SALAI	84 RAJAJI SALAI		Chennai	600001	600002012	SBIN0013242	10	Srinivasalu Krishnamurthy	AULPD9291P			9003152444		DHARANI222018@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160112292177	KISHAN PRAKASH DADAGHA				B-901Somnath Neelkanth Shrushti Raunak City Road,	Wadeghar Kalyan (WBehind KDMC Sports Complex Kalyan		THANE	421301	349101000122 73	BANK OF BARODA	KHADAKPADA BRANCH	KALYAN		THANE	421301	400012143	BARB0KHADAK	10		HLTPD5835H			7977319923		KPDADAGHA@YAHOO.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160112576185	SUKHDEO TANAJI JAGDALE				S/O TANAJI JAGDALE ROOM NO 12 ELIZABETH HOUSE GR	FLOOR SHIVAJI NAGAR WAGLE ESTATE THANE		THANE	400604	501005704464 30	HDFC BANK LTD	PANCHPAKHADI BRANCH	UNIT NO 1 GR FLR LOTUS PARK PL	WAGHLE INDUSTRIAL ESTATE PANCH	THANE	400604	400240165	HDFC0002503	10		ADSPJ0823F			9870537992		JAGDALESUKHADEV@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160112886920	ARCHANA BAJAJ				W/O Raj Kamal Bajaj 215 C Sector Indrapuri Bhel Huzur			BHOPAL	462021	20367512015	STATE BANK OF INDIA	AYODHYA NAGAR,	1 SANTOSHI VIHAR	AYODHYA BYPASS ROAD	BHOPAL	462041	462002034	SBIN0005193	10		ANFPB2453E			9893704343		ARCHANABAJAJ68941@GMAIL.COM	21	69	PUB				1					

30/09/2024	CDS	INE04VS07305	81601	1208160113333351	JYOLSNA MUTHALARATH KURUNGODAN				C/ORanju John KANATHIL A K G NAGAR ULIKKAL Vayathur			KANNUR	670705	501003479464 20	HDFC BANK LTD	GROUND FLOOR NO 178-A BRANCH	MATADAHALLI	RT NAGAR MAIN ROAD	BANGALORE	560032	560240009	HDFC0000140	10		BTXPK6219C			9620368755		JYOLSNA26@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160114197006	VAIDEHI KALPESHKUMAR THAKKAR				43 MDHU MALTI SOC OPP DATE HOUSE VEJALPUR AHMEDABAD			AHMEDABAD	380051	913010050246739	AXIS BANK LTD	TRISHUL	OPP SAMARTHESHWAR TEMPLE	-	AHMEDABAD	380006	380211002	UTIB0000003	10	Shaishav Shirish Sheth	AUCPT8149B			8866613758		VAIDEHI_THAKKAR95@YAHOO.IN	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160114473832	THEVEDHIRIYA MANIKANTAN AISHWARYA				D/O R Manikantan NO 20ANE THAJI STREET 3RD CROSS	VASUGI STREET VILLAPURAM GANAPATHY TEMPLE Madurai	South	MADURAI	625012	10116328721	IDFC BANK	LOWER GROUND FIRST FLOOR 340	MIG 80 FEET ROAD	ANNANAGAR	MADURAI	625020	625751002	IDFB0080551	10	J E Karthikeyan	BCQPA8254B			8790418475		AISH2292@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160116685528	CHANDULAL SARVAIYA				PLOT NO 135/27 SHERI NO-6,EVA PARK-2NR POOJA EVEN UE	JAMNAGAR CITYJAMNAGAR		JAMNAGAR	361005	000000561190 18624	STATE BANK OF INDIA	.	BUNGLOW, JAMNAGAR: 360001	JAMNAGAR (LAL BUNGLOW)	JAMNAGAR		060SBI119	SBIN0060119	10		AHSPS5670F			9428986045		CDSARVAIYA2013@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	1208160117572781	KUMAR GUMMADELLI				S/O GUMMADELLI SRIRAMULU 39-8-39 PAIDAIAH STREET	LABBIPETA SANTHI NIVAS VIJAYAWADA URBAN		VIJAYAWADA	520010	146315500007 2484	KARUR VYSYA BANK LTD	PORANKI			VIJAYAWADA	521137	520053004	KVBL0001463	10	padma gummadelli	CKAPG9947A			9247885738		GANESHKUMAR.GUMMADELLI@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81601	1208160117678799	JOLLY PODDAR				W/O ANANGA MOHAN PODDAR 194/1 R B C ROAD DUMDUM	SOUTH DUMDUM (M)		NORTH 24 PARGANAS	700028	10119115415	IDFC FIRST BANK LTD	KOLKATA LAKE TOWN			KOLKATA	700089	700751005	IDFB0060114	10	Anindya Poddar	AXXPP3202H			9073110435		PODDARJOLLY@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81601	1208160117799613	REKHA VISHWANATH BONDE				W/O Vishwanath Bonde B-303 nisargkiran shri krishna	colony s no 32/3/2 rahatani Pune City		PUNE	411027	501005969820 51	HDFC BANK LTD	PATIL PALACE, GROUND FLOOR	S NO 2/1	NDA PASHAN ROAD, BAWDHAN	PUNE	411021	411240042	HDFC0002690	10	Aniruddha Vishwanath Bonde	EPBPB8170N			8275027625		REKHABONDE04@GMAIL.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81601	1208160118355174	VIMLA YADAV				Raj Kumar L 210 NEW DREAM CITY EXTENTATION KANKER	KHERA Meerut		MEERUT	250001	000000201412 94444	STATE BANK OF INDIA	C D A, ARMY MEERUT CDA	MEERUT CANTT		MEERUT	250004	250002028	SBIN0011323	10		AJFPY3765L			9528865252		ABVIMLA@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81601	1208160119459481	SHANKAR SOUNDHARYA				Flat No 201Building No 123Homigo Palati no 3rd	Main Amarjyoti Layout Domlur Opposite Shivam Homes	Domlur	BENGALURU	560071	344201502180	ICICI BANK LTD	BUSINESS PARK GOLDEN HILLS	PYRAMID FOOD COURT		BANGALORE URBAN	560071	560229133	ICIC0003442	10	Varun Khera	CRHPS0129J			8095718568		IYER16_SOUNDHARYA@OUTLOOK.COM	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81601	1208160121279541	RAM DAYAL SINGH				S/O Kapil Deo Singh 725 - 7th Floor Gemini Paradise	Estate Mugalpur Medical Road Gorakhpur		GORAKHPUR	273013	10148557414	STATE BANK OF INDIA	CROSSING REPUBLIK			GHAZIABAD	201009	110002371	SBIN0015467	10		AGVPS8666D			9431711625		RDS49417@GMAIL.COM	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81601	1208160122738268	JAI VOHRA HUF				KF 111A KAVI NAGAR HOME GHAZIABAD			GHAZIABAD	201002	923010007370 952	AXIS BANK LTD	PLT NO D 46	RAJ NAGAR	DIST CENTRE	GHAZIABAD	201002	110211079	UTIB0001082	10		AAJHJ3817M			9718010492		JAI_VOHRA@YMAIL.COM	21	4	HUF				1				

30/09/2024	CDS	INE04VS07305	81601	12081601 23805783	SHREYA .				D/OIshwar Kumar H.no731 Sector 5 gurgaon Gurgaon			GURGAON	122001	920010047316454	AXIS BANK LTD	DSS 47, GR & 1 FLOOR	BASEMENT SECTOR 5		GURGAON	999999	110211185	UTIB0000303	10	Manju Bala	GKMPS3523N			8527674554		VISHNUDHAMISHWARMANJU@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	12081601 27293886	ARCOT SREERAMACHANDRAGUPTA LOKAMATHA				W/O A K Sriramachandra Gupth a1127 Lalithadri road,	1st CrossKuvempunagara Mysore		MYSURU	570023	10130349800	IDFC FIRST BANK	GROUND FLOOR, 1ST BLOCK	JAYALAKSHMIPURAM KALIDAS ROAD	DEVRAJA MOHALLA	MYSURU	570002	570751002	IDFB0080571	10	Arcot Sriramachandra Shylaja	ACUPL2441E			9901716328		ASLOKAMATHA@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	12081601 27882421	ANJU MATHUR				C/OSANJAY KUMAR MATHUR B-1/174 AREVALI APPARTMENT	SECTOR-34 GAUTAM BUDDHA NAGAR **		NOIDA	201301	207922010001451	UNION BANK OF INDIA	NOIDA SHIV DAYAL PUBLIC SCHOOL	EC		GAUTAM BUDDHA NAGAR	201301	110026369	UBIN0920797	10	NITISH KUMAR MATHUR	IKIPM0085H			8826121960		MATHURANJU20@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	12081601 30673308	USHA DEVI RACHAPUDI KRISHNAMURTHY				W/O Sathyanarayan #45 Shree Nilaya 4th Cross 3rd Main	Durga Parameswari Layout Near Durga Temple Bangalore	North	BANGALORE	560097	501002901279 56	HDFC BANK LTD	21 NTI LAYOUT	NARASIPURA VIDYARANGAPURA		BANGALORE	560097	560240049	HDFC0001569	10	Raghavendra B S	DLGPK3149L			9880775173		UDRK58@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	12081601 34684284	BHAVYA SUNIL KUMAR				W/O SUNIL KUMAR NO 4385 2ND PHASE NEAR STAR MART	VIJAYANAGAR IV STAGE		MYSURU	570032	42201920314	STATE BANK OF INDIA	VIJAYANAGAR 4TH STAGE MYSORE	MYSORE		MYSORE	570017	570002088	SBIN0061679	10	SUNIL KUMAR S N	NTRPK7556Q			8123831046		SNSUNIL28@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	12081601 35499537	ASHA SINGH				W/O Ram Dayal Singh Flat No725 Gemini Paradise	Estate Mugalpur Medical College Road Gorakhpur		GORAKHPUR	273013	38129082681	STATE BANK OF INDIA	CROSSING REPUBLIK			GHAZIABAD	201009	110002371	SBIN0015467	10	Vipin Kumar Singh	BMDPS0795L			9709711204		VIPINA87@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81601	12081601 39819641	SEEMA .				W/O Sushil Kumar 71-A Dashmesh Nagar Naya Gaon	Naya Gaon Naya Gaon		CHANDIGARH	160103	978166703	INDIAN BANK	INDIAN BANK, SECTOR 7, CHANDIG	ARH		CHANDIGARH	160001	160019001	IDIB000C009	10	Sushil Kumar	CXWPS3889L			9569843645		SEEMAROHILLA72@GMAIL.COM	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81800	12081800 00000545	RITESH MANCHALAL MEHTA			MANCHALAL	B-505 JAYESH APARTMENT	CHANDAVARKAR ROAD	BORIVALI W	MUMBAI	400092	053911400872 03	HDFC BANK LTD	UPPER GR FLR, SHOP NO 101	VICTORIA 1	KALYANINAGAR	PUNE	411006	411240016	HDFC0000539	10	POONAM RITESH MEHTA	AKLPM7546A			9029408940		rithikesh@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81800	12081800 01262589	SAGAR SHIVDAS RAUT			SHIVDAS RAUT	S O,SHIVDAS MANIK RAUT EKTA	DHARSHAN, NERAL, BRAMHAN	ALI, NERAL, NERAL	RAIGARH(MH)	410101	501000377845 12	HDFC BANK LTD	9/2, KALPATRU GARDENS,	BOAT CLUB ROAD,		PUNE	411001	411240004	HDFC0000039	10	Vimal Raut	BMKPR3264A			9029200923		sagarraut0007@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81800	12081800 06776004	PUSHKAR ABHAY JOSHI			ABHAY	G 2 YASH OMAN GL SOCIETY PIMPRI	CHINCHWAD LINK ROAD NEAR	GAWADE PETROL PUMP CHINCHWAD	PUNE	411033	20201027899	STATE BANK OF INDIA	CHINCHWAD GAON	CHINCHWAD		PUNE	411019	411002098	SBIN0015706	10	Shalaka Joshi	AOYPJ0833J			9011044369		pushkarj1988@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81800	12081800 09721820	JIJESH RAJAN			RAJAN AYYADAN VETTIL	31 SATHYA COLONY BEHIND	GARMOND FACTORY B	NARAYANAPURA BANGALORE NORTH	BENGALURU	560016	10406896658	STATE BANK OF INDIA	C. V. RAMAN NAGAR			BANGALORE	560093	560002030	SBIN0003994	10	Rishab Chettiar	AIBPR1419D			8861170508		jijesh.r@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81800	12081800 16520781	KAMAL .			SANJEEV KUMAR	222 NAJDIK RAM MANDIR WARD	NUMBER 09 SANGRUR		SANGRUR	148001	041900010440 3509	PUNJAB NATIONAL BANK	PATIALA GATE			SANGRUR	148001	148024002	PUNB0487300	10	Alka Rani	JJZPK6162G			7888527970		ks708570@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81800	12081800 17981601	KALAISELVI SELVARAJ			SUBBIAH PILLAI	358 VELMURUGAN NAGAR	KITCHIPALAYAM SALEM SANNIYASI	GUNDU EXTN	SALEM	636015	919010029521 272	AXIS BANK LTD	NO 119, 80 FEET ROAD	7TH BLOCK INDUSTRIAL LAYOUT	KORAMANGALA	BANGALORE	560095	560211008	UTIB0000194	10	Prabhakaran Selva Raj	LDUPS1750H			9611080022		mailforkalaiselvi@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81800	12081800 22139287	ASHUTOSH KUMAR SINHA			UMESH PRASAD SINHA	S O UMESH PRASAD SINHA FLAT	NO 2 B SHREE VILLA APARTMENT	MOTI NAGAR SARAIDHELA P O ISM	DHANBAD	826004	141101506074	ICICI BANK LTD	SARAIDHELA DHANBAD BRANCH	SHREE SHYAM BHAWAN, MAIN ROAD	SARAIDHELA	DHANBAD	828127	826229003	ICIC0001411	10	PRATIMA SINHA	DDVPS1080R			8434746013		ashutosh1439@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81800	12081800 24687970	ANITA ANTONY			ELAMATHAYILJOHN GEORGE	35 5 SUBIKSHA FLATS AMEER	JOAN STREET CHOOLAIMEDU		CHENNAI	600094	004801517647	ICICI BANK LTD	GROUND FLOOR	62 SD ROAD		SECUNDERABAD	500003	500229004	ICIC0000048	10		AAJPA0769P			9841434249		anita.antony@gmail.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81800	12081800 26866539	TARACHAND PILLA			JAGADEESH PILLA	5 7 8 98 19 AYYAPPA NILAYAM	BHEEMINAVARI	CHITTINI VIJAYAWADA URBAN	KRISHNA	520001	37350776321	STATE BANK OF INDIA	(11099) CHITTI NAGAR VIJAYAWADA	K B N COLLEGE CHITTI NAGAR	VIJAYAWADA ANDHRA PRADESH	VIJAYAWADA	520001	520002026	SBIN0011099	10		CNIPP4749J			9492505034		tarachand.pilla@gmail.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81800	12081800 27279814	ANIL SINGH MANSINGH NEGI			NIRMALA ANILSINGH NEGI	FLAT NO 2 HOUSE NO 245 2	WARINPADA KHARDANDA KHARW	SAMUDRA APARTMENT NEAR CANARA	MUMBAI	400052	003801016448	ICICI BANK LTD	BANDRA BRANCH, KRYSTAL BLDG	PLOT NO 206-221	WATERFIELD ROAD, BANDRA (W)	MUMBAI	400050	400229012	ICIC0000038	10	Nirmala Negi	ABVPN4942Q			9867515503		negi_an@yahoo.com	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	81800	1208180030925203	AKSHAY MOHAN SANGODKAR			MOHAN MAHADEV SANGODKAR	ADWALPALKAR AVENUE OPP PWD ST	INEZ		GOA	403001	50100730060665	HDFC BANK LTD	GROUND FLOOR XAVIER COMPLEX	NEAR MAPUSA INDUSTRIAL ESTATE	ALTO MAPUSA	MAPUSA	403507	403240019	HDFC0001215	10	Devaki Shinkre	BAEPS5016B			9604601643		asangodkar@proton.me	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81800	1208180036339891	AMBILY PAMBINKAVIL SIVARAMAN			ANISH ARAVINDAKSHAN NAIR	PAMBINKAVIL HOUSE	MUNDATHIKODE P O	MUNDATHICODE, TALAPPILLY	THRISSUR	680601	15650100041891	FEDERAL BANK LTD	WADAKKANCHERRY			THRISSUR	680582	680049402	FDRL0001565	10	Anish Aravindakshan Nair	DNSPS4236J			9744284965		ambilyanish2108@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81800	1208180043509330	NIDHIN PULPARAMBIL			LAKSHMANAN	VADAKKETHODI HOUSE	PULPARAMBIL RAMANATTUKARA VIA	VAZHAYUR EAST P O VAZHAYUR	MALAPPURAM	673633	074801500570	ICICI BANK LTD	INFOSYS TRIVANDRUM BRANCH	TECHNOPARK CAMPUS II	ATTIPARA VILLAGE, UNIT NO 1	TRIVANDRUM	695581	695229010	ICIC0001181	10	Manjusha Chembra	APIPN4689P			9447344563		nidhinp25@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81800	1208180043959289	ARUN SUNNY MADATHIL			SUNNY PAUL MADATHIL	MADATHIL COMPANIPADI VENGOLA	VENGOLA		ERNAKULAM	683556	10030100510382	FEDERAL BANK LTD	PERUMBAVOOR	MC ROAD		ERNAKULAM	683542	683049053	FDRL0001743	10	Digita PA	CDLPM7625R			9037953337		arun.sunny20@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81800	1208180044274659	YASHODHA RUDRAPPA HONDADKATTI			RUDRAPPA HONDADKATTI	C/O Manjunth Halakoppa 46 B2 Shri Renuka Nilaya	10th cross kusumnagar near hanuman temple	.	DHARWAD	580008	50100300433140	HDFC BANK LTD	37/953, 24TH MAIN	2ND PHASE	J P NAGAR	BANGALORE	560076	560240008	HDFC0000133	10	manjunath halakoppa	AIXPH6189E			9535343890		uhmanju92@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81800	1208180044326170	HOCHIHALLY RAMAPRAKASH GIRISHKAUSHIK			RAMAPRAKASH HOCHIHALLY SATYANARAYANA	635 10TH D MAIN ROAD OPPOSITE	PAVITHRA HOTEL JAYANAGARA 4TH	BLOCK	BENGALURU	560011	14721140024740	HDFC BANK LTD	SURVEY NO 7/1	KATHA NO 418/1	BROOKE FIELDS MAIN ROAD	BANGALORE	560066	560240047	HDFC0001472	10	Apoorva Aparna Alur	AGIPH1456K			9986055313		girishkaushikhr@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81800	1208180044356594	SAMBASIVAN VISHWANATHAN			VISHWANATHAN SAMBASIVAN	3 343, NARASAMMA COLONY	BEHIND OLD HUDCO POLICE	STATION, KRISHNANAGARI	HOSUR	635109	015601005272	ICICI BANK	SHOP NO. 2, ATRIA	SAI PRESTIGE	BANER ROAD	PUNE	411045	411229015	ICIC0000985	10	Ganapathy Sundari VISHWANATHAN	ADPPV8556N			9894006453		svishwanathan40@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	81800	1208180063216904	SHASHI KETAN SAMAL			SATYABADI SAMAL	CUTTACK PLOT NO 2CM 819 C	SECTOR 10, CDA CUTTACK		CUTTACK	753014	30831485431	STATE BANK OF INDIA	PLOT NO 2D/783, SECTOR - 11, C	DA, CUTTACK - 753014	MARKATNAGAR	CUTTACK		753002023	SBIN0011575	10		EIOPS0809H			7205610855		ketan.shashi@gmail.com	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	81800	1208180089815577	SMRUTY RANJAN SAHU			DURYODHAN SAHU	PLOT NO 698 BEHERA SAHI	NAYAPALLI		KHORDHA	751012	50100236822700	HDFC BANK LTD	NO 94 AMARJYOTHI	LAYOUT DOMLUR		BANGALORE	560071	560240075	HDFC0002729	10		EAMPS6976R			7436069878		smruty.sahu@gmail.com	21	69	PUB				1				

30/09/2024	CDS	INE04VS07305	81801	12081801 02127941	POOJA BHAT			THOTADAM OOLESHAM BHUBHAT	H NO IV 1055 3 SAAAKETHA	THENKILA ROAD SHIVAPETE	PARLADKE	DAKSHINA KANNADA	574201	3145686702	KOTAK MAHINDRA BANK LTD	22 GROUND FLOOR	M G ROAD BENGALURU		BENGALURU	560001	560485072	KKBK0008066	10		BRBPB7389G			9482710790		poojabhatsaaketha@gmail.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81801	12081801 02693258	SABITA . MONDAL			DAYALMONDAL	W O DAYALMONDAL C 69 1	DIGLIPUR NORTH ANDAMAN DESH	BANDHU GRAM	NORTH AND MIDDLE ANDAMAN	744202	034879599986	STATE BANK OF INDIA	ANDAMAN	.	.	ANDAMAN		744002015	SBIN0005752	10		DCBPM9144R			9474246140		dmandal210@gmail.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81801	12081801 11656092	SRILEKHA . TRIPATHY			SAROJKUMAR TRIPATHY	PARABEDA JEYPORE KORAPUT			KORAPUT	764001	055801604378	ICICI BANK	NO 350, HEBBAL INDUSTRIAL AREA	HOOTAGALLI		MYSORE	570018	570229005	ICIC0000558	10		AUXPT8405H			9035005650		tripathysrilekha@gmail.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	81801	12081801 15179474	AKANSHA SINGHAL			ALOK SINGHAL	15 ANAND VIHAR BULANDSHAHR			BULANDSHAHR	203001	501003424061 98	HDFC BANK LTD	ANSALS FORTUNE ARCADE	K - BLOCK ,SECTOR - 18,NOIDA	-	NOIDA	201301	110240014	HDFC0000088	10	Alok Singhal	DMWPS1340J			8057485422		aknshsinghal@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	81801	12081801 25622234	RAMAYYAPILLAI SHEENA			RAMAYYAPILLAII	MIDHU BHAVAN PANCODE ANADU P	O NEDUMANGAD	THIRUVANANTHAPURAM	THIRUVANANTHAPURAM	695541	000000201450 59574	STATE BANK OF INDIA	SHENKOTTAI ROAD	TRIVANDRUM		NEDUMANGAD	695561	695002152	SBIN0010693	10		CTQPS1988A			9447963600		rsheena1970@gmail.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	82500	12082500 07910764	REDDAPPASETTY SURESHARSHITHA			REDDAPPASETTY	556 DHARMASHREE 3RD MN RD	6THBLK FLR HOSAKEREHALLI BS	K3RD STAGE 2ND	BENGALURU	560085	3911564470	KOTAK MAHINDRA BANK LTD	SHOP NO.58 &59, SREE COMPLEX	BHAVANI HSG CO-OP SOCIETY LTD	T'BLOCK, BANASHANKARI 3RD STAG	BANGALORE	560085	560485007	KKBK0000427	10		AKGPH7029A			9342415511	0	SR.HARSHITHA@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	82500	12082500 19679171	SHALINI MALHOTRA			KULDIP LAL DEWAN	94 A BLOCK C SOUTH	CITY 1 TEH GURGAON DIST		GURUGRAM	122001	050310000423 46	HDFC BANK LTD	SAFDARJUNJ ENCLAVE	OPP. DEER PARK		NEW DELHI	110029	110240021	HDFC0000503	10	RAJIV MOHAN MALHOTRA	AGVPM4533B			9810333148	0	RAJIVMMALHOTRA@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	83200	12083200 00106221	ADVITH SUDARSAN			SUDARSAN GOPALAN	NO 13 SANGAM ROAD	LAKSHMIPURAM	THIRUNEERMALAI CHROMEPET	KANCHIPURAM	600044	100010674943	EQUITAS SMALL FINANCE BANK LTD	NO - 10 A& B SONA TOWERS	RAJENDRA PRASAD ROAD	HASTHINAPURAM,CHROMPET	CHENNAI	600044	600756018	ESFB0001078	10	SRIMATHY SUDARSAN	FKVPS8322B			9840708785		sudar.gopalan@gmail.com	21	58	PUB				1					
30/09/2024	CDS	INE04VS07305	84300	12084300 00260998	DARSHAN VILAS KHATER (HUF) .				TRIMURTI 5 16 9 NUTAN COLONY	ABOVE MAROTI COURIER	AURANGABAD	AURANGABAD(MH)	431001	010292000009 220	YES BANK LTD	.	PLOT NO C-252/1 MIDC INDUSTRIA	WALUJ	AURANGABAD		431532004	YESB0000102	10		AAIHD8561M			7020623810		DARSHANKHATER@GMAIL.COM	21	4	HUF				1					
30/09/2024	CDS	INE04VS07305	85300	12085300 03980473	PADMA KUBENDRAN			Pethanan	W O KUBENDRAN 7 17 PUDHU THOTTAM	1 ST STREET KANNAPPAN NAGAR COIMBATO	RE NORTH COIMBATORE TAMILNADU 641027	COIMBATORE	641027	922010016322 648	AXIS BANK LTD	NO.56 BHARATHI PARK 2ND CROSS	ROAD, SAIBABA COLONY, COIMBATO	RE, TAMILNADU PIN 641011	COIMBOTORE		641211011	UTIB0000842	10		ERSPP3491K			8667618699		ag.agsoft@gmail.com	21	69	PUB				1					

30/09/2024	CDS	INE04VS07305	86700	1208670004003119	MAHALINGAM RATHINAM JOTHI			GNANAPRAGSAM RATHINAM	S O Rathinam Gnanapragasam Plot No 6566 9th	cross Geetha Nagar Vayalur Road Vayalur Road	Tiruchirappalli Tiruchirappalli Tamil Nadu 620017	TIRUCHIRAPPALLI	620017	25651130000517	HDFC BANK LTD	NO 2412 SRINAGAR	VAYALUR MAIN ROAD	TRICHY	TIRUCHIRAPPALLI	620017	620240008	HDFC0004824	10	sathyaramadass	ABCPJ2123N			9597239478		mahalingam.jothi@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	86700	1208670007947461	VASUDEVA SARMA SUTRAM			SUTRAM NAGARAJA	S O Nagarajan C3B	FONTANA HELIOS CITY OMR Padur	Kancheepuram Tamil Nadu 603103	KANCHIPURAM	603103	00101140028774	HDFC BANK LTD	T-31, 7TH AVENUE	M G ROAD	BESANT NAGAR	CHENNAI	600090	600240003	HDFC0000010	10		AHLPS3377E			9600002566		vasudeva.sarma@gmail.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870001576352	SIDDHANT SINGH			R P SINGH	LANE NO 1 VILLAGE KANDOLI	CHANDAN VIHAR RAJPUR ROAD	POST KANDOLI	DEHRADUN	248001	00000034056330792	STATE BANK OF INDIA	RAJPUR ROAD			DEHRADUN	248001	248002015	SBIN0005713	10	KAMLA SINGH .	GBKPS9599K			9522565616		sidanisation@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870002493573	PANKAJ .			JAG RAM	MASANI REWARI	.	.	REWARI	123106	00801040002503337	IDBI BANK	DWARKA			NEW DELHI	110075	110259015	IBKL0000172	10	SANGEETA YADAV .	BKEPP8192B			8053447451		pankajkr1410@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870002523037	HARI MOHAN			ANIL CHOUDHARY	D 401 HARIOM TOWERS	RESIDENTIAL COMPLEX 70	CIRCULAR ROAD	RANCHI	834001	100031074893	INDUSIND BANK LTD	VANIJYA KUNJ	UNIT NO 1,2,15 &16 ENKAY TOWER	UDYOG VIHAR, PHASE-V	GURGAON	122016	110234049	INDB0000540	10	SWATI AGARWAL .	AQYPM0308D			9582872335		harimohan1902@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870003042521	MALAVSINH BHANUPRATAPSINH RANA			BHANUPRATAPSINH RANA	2NAMRTA APPARTMENT DALAL	COLONYARADHNA SCHOOL	RAMAN NAGAR MANINAGAR	AHMEDABAD	380008	2612383625	KOTAK MAHINDRA BANK LTD	SHYAMAL COMPLAX, NEW C G ROAD	CHANDKHEDA		AHMEDABAD	382424	380485014	KKBK0000839	10	NEELABEN BHANUPRATAPSINH RANA .	BMXPR9557D			9725935536		malavrana2009@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870004359715	SANJEEV PRASAD			A SENTHILVEL	65 PALARU STREET PALANIAPPA	NAGAR VALASARAVAKKAM	ALWARTHIRUNAGAR	TIRUVALLUR	600087	023201513522	ICICI BANK LTD	ALWARTHIRUNAGAR	NO. 3, ARCOT ROAD		CHENNAI	600087	600229022	ICIC0000232	10	SENTHILVELARUMUGAM .	EENPP3112R			9500062446		sanjeev.borntowin@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870005837596	ANIL GAUTAM			TARACHAND	352211 THANEHRA MOHALLA	.	.	MANDI	175001	4912415396	KOTAK MAHINDRA BANK LTD	MOHALI - B II			MOHALI		000KTM000	KKBK0000254	10	CHARU SHARMA .	AVNPG9862G			8591291180		anilgautam1180@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870006182349	FALGUNI PARAG SHETH			LALIT MALVIYA	502 SAMUDRA MANTHAN CHS LTD	JUHU VERSOVA LINK ROAD	ANDHERI W	MUMBAI	400053	10058525325	IDFC FIRST BANK LTD	MUMBAI			MUMBAI	999999		IDFB0040137	10	SAGAR SHETH .	BFFPS6164G			9892130230		falu71@hotmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870007003663	AMITESH SINGH			DHARMENDAR SINGH	G1302 MEGAPOLIS SANGRIA	HINJEWADI PHASE 3 MEGAPOLIS	CITY HINJEWADI MAN	PUNE	411057	42611480596	STANDARD CHARTERED BANK	GRINDLAYS GARDENS, 1-HADDOWSR			CHENNAI		000STR000	SCBL0036079	10	SUNEET SONI .	GESPS6043M			8408906767		amiteshsin@gmail.com	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	88700	1208870007128383	VAIBHAV GARG			PAWAN KUMAR GARG	T04 18A PASHMINA WATERFRONT	OLD MADRAS ROAD BHATTARAHALLI	BANGALORE NORTH THAMBUCHETTY	BENGALURU	560049	100019543274	EQUITAS SMALL FINANCE BANK LTD	BHAGYAM GALLERIA	NEW NO 18	BAZULLA ROAD	CHENNAI	600018	600756002	ESFB0001001	10		AUYPG9297P			9980559429		vaibhi.garg@gmail.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870008212918	SOHAM BAGCHI			LATE CAPT SARADINDU BAGCHI	B105 OMKAR RAGA BLDG SHRAM	JEEVI NAGAR VASANTRAO MARG	SHELL COLONY	MUMBAI	400071	119601519536	ICICI BANK LTD	GODREJ IT PARK BRANCH	GODREJ IT PARK P2	PHIROJSHAHNAGAR VIKHROLI	MUMBAI	400079	400229197	ICIC0001196	10		AYFPB3599Q			9987851555		soham.bagchi@gmail.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870009166941	ARIJIT BARDHAN			SUJIT KUMAR BARDHAN	ARIJIT BARDHAN S O SUJITI	KUMAR BARDHAN 774 A WARD NO	18 A A ROAD MATCHOUMOHANIREA	WEST TRIPURA	799007	141701529235	ICICI BANK LTD	MARATHALLI BRANCH	JP ROYALE, 90/4	OUTER RING ROAD	BANGALORE	560037	560229040	ICIC0001417	10	DEPTI RANI SAHA BARDHAN .	BWMPB5922R			8837202595		arijitbardhan21@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870011422331	DEEPAK RASTOGI			LATE SHRIOM PRAKASH RASTOGI	C 503 SARANSH APPARTMENT 1 P	EXTN PATPAR GANJ DELHI	.	EAST DELHI	110092	09221930009059	HDFC BANK LTD	LOCAL SHOPPING COMPLEX BRANCH	NEAR MAX BALAJI HOSPITAL	I P EXTENSION PATPARGANJ	NEW DELHI	110092	110240123	HDFC0000922	10	SEEMA RUSTAGI .	AACPR8357F			9811628678		dpakrastogi@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870012025562	MUKUNDA KRISHNAN SAMPATH			SAMPATH	SO SAMPATH 2820 2ND MAIN	ROAD KANNAPPA NAGAR	THIRUVANMIYUR CHENNAI TAMIL	KANCHIPURAM	600041	050015100006057	HDFC BANK LTD	KOTTIVAKKAM BRANCH	NO 2A KARPAGAMBAL NAGAR	1ST STREET NELLAI NADAR ARCH	CHENNAI	600041	600240020	HDFC0000500	10	RADHIKA VASUDEVAN .	EWNPS0678M			7550234215		krissampath19@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870012210642	TARUN AGARWAL			RAJU AGARWAL	CO RAJU AGARWAL 37175	KUMARPALLY GUDIBANDAL	HANAMKONDA HANAMKONDA	WARANGAL	506011	918010014692188	AXIS BANK LTD	OM JAI GOVIND COMP HANUMAKONDA	BALASAMUDRAM ROAD	NAKKALAGUTTA	HANUMAKONDA	506001	506211005	UTIB0003661	10	RAJU AGARWAL .	AJHPT8433G			9550937930		email.tarun.agarwal@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870012886963	RAJDEEP GUPTA			YOGENDRANATH GUPTA	A02 HERITAGE FLORESTA MARNA	ROAD NEAR HP PETROL PUMP	CUNCHELIM MAPUSA NORTH GOA	MAPUSA	403507	013101200085 12	KOTAK MAHINDRA BANK LTD	MAPUSA BRANCH, SHOP NO 1,2,3 &	5, KAVLEKAR TOWERS, BARDEZ	NEXT TO MAPUSA POLICE STN	MAPUSA	403507	403485007	KKBK0002495	10	SHASHI GUPTA .	ACKPG3391A			9839068789		guptaandassociates@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870013124001	PRABHA PRAKASH			RAMACHANDRA SUBBHARAMAIAH	WO PRAKASH G K GENERAL	MERCHANT PO NITTUR	.	SHIMOGA	577425	044110100296 5	CANARA BANK	RAVICHETANAS BUILDING	HOSANAGAR THALUK		NITTUR	577452	577015976	CNRB0000441	10	PRERANA P .	BFEPP6644H			9480258813		sandeep.s2808@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870013511207	NITESH KUMAR SINHA			PRITI PRAKASH SINHA	SO P P SINHA 232 1ST FLOOR	2ND DOOR 7TH A MAIN NEAR	JAYADEVA FLYOVER BTM LAYOUT	BENGALURU	560029	005316100773 15	HDFC BANK LTD	KORAMANGALA INDLAYOUT	KORAMANGALA		BANGALORE	560095	560240004	HDFC0000053	10	KUMAR KAUSHAL .	CSTPS6799D			9739863747		mitnitesh1@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870013524968	RAHUL GANATRA			NILESH GANATRA	SO NILESH GANATRA MOTI GANJ	BALESHWAR SADAR BALESWAR	ODISHA	BALASORE	756003	055801604252	ICICI BANK LTD	NEELADARI NAGAR	3 CROSS, NEELADARI RD	ELECTRONIC CITY PHASE 1	BANGALORE URBAN	999999	560229125	ICIC0003175	10	RUTIKA JAYANT THAKKAR .	BJXPG2573H			8816845337		rahulganatra91@gmail.com	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	88700	1208870013671587	VINODHINI .			PALANIAPPAN	125THCROSSGNANAPRAKASAM	NAGARSARAMPUDUCHERRY	.	PONDICHERRY	605008	20450957308	STATEBANKOFINDIA	TAMBARAM(TMB)			Chennai		600002082	SBIN0001243	10	SURESH .	AZKPV4145L			8072189620		vinodhinipaliyappan@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870014005798	NAGARAJAMADHAVA			MVNAGARAJA	NO2447GROUNDFLOOR	YOGALAKSHMI9THMAIN	BANASHANKARI2NDSTAGE	BENGALURU	560070	5757464804	AXISBANKLTD	RANGACOMPLEX			BENGALURU	560001	560211163	UTIB0005157	10	APARNARAO .	AVHPM0102H			9740427793		nmadhava@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870016159979	SANKARASUBRAMANIANBALALAKSHMI			SANKARASUBRAMANIAN	72S2,2NDMAINROADVGP.SELVANAGAR,VELACHERY,	CHENNAI	.	CHENNAI	600042	211901000055438	INDIANOVERSEASBANK	.	ECOLONY,BRINDAVANNAGAR,3RD	MAINROAD,ADAMBAKKAM,CHENNA	CHENNAI		002IOB119	IOBA0002119	10	KPADMANABAN .	BKUPB7257D			9962897015		deepikasubramanyan@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870018732558	SANGEETAYADAV			PRAKASHYADAV	D30EXTNMOHANGARDENNR	LAXMIVIHARNRDWARKAMOR	METROSTN	WESTDELHI	110059	2379101036301	CANARABANK	UTTAMNAGAR			NEWDELHI	110059	110015105	CNRB0002379	10	PANKAJKUMAR .	AGPPY4363D			8587809009		jadwal0203@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870019203158	ANKITJAIN			ANILJAIN	349VIDHYANAGARCOLONY	SHUJALPURMANDISHUJALPUR	SHUJALPURMANDISHAJAPUR	SHAJAPUR	465333	63056545293	STATEBANKOFINDIA	.	33	SHUJALPURMANDI	SHAJAPUR		465002052	SBIN0030068	10		AOSPJ8041C			7024694445		ankitjain212000@gmail.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870021856682	REKHARATH			BHABESHCHANDRADASH	WOJAYANTRATHODIABASTI	NALDABARBILMKENDUJHAR	ODISHA	KENDUJHAR	758035	000000323950 69703	STATEBANKOFINDIA	POBARAJAMDA	.	.	PASCHIMISINGHBHUM		833002801	SBIN0001214	10	SATYAJITRATH .	ATPPR2220K			7903634835		rekharath69985@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870023066240	DEVANSHUAGARWAL			SANJAYAGARWAL	SOSANJAYAGARWAL1TA8	MANUMARGHOUSINGBOARD	ALWARALWARRAJASTHAN	ALWAR	301001	046710083304	INDIAPOSTPAYMENTSBANKLTD	CORPORATEOFFICE			DELHI	110001		IPOS0000001	10	SANJAYAGARWAL .	CNWPA4613C			8058253714		adevanshu22@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870027984967	SUBHENDURANJANSAHU			SUBASHCHANDRASAHU	COSUBASHCHANDRASAHU1116	SRIRAMNAGARNEARBSNL	EXCHANGEBISHAMAKATAK	RAYAGADA	765019	5683877117	AXISBANKLTD	D N ROAD	FORT		MUMBAI	400001	400211237	UTIB0005113	10	BARSARANIPADHI .	DHAPS6445H			6370497840		subhendusahu90@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870028620468	AMANMADHOK			ARUNMADHOK	B31404PALMGROVEHEIGHTS	ARDEECITYSEC52WAZIRABAD	75GURGAON HR	GURGAON	122003	00601140006046	HDFCBANKLTD	GROUNDFLOOR	MANEKJIWADIABUILDING	NANIKMOTWANIMARG,FORT	MUMBAI	400001	400240015	HDFC0000006 0	10	CHETNAMADHOK .	BFDPM0661J			9560384548		amanmadhok@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870031949968	DEEPANSHUDIALANI			ASHWANIKUMARDIALANI	H NO 29 D DDA LIG FLATS	NEAR SHASTRI NAGAR METRO	STATION GULABI BAGH DELHI	DELHI	110007	501000982843 91	HDFCBANKLTD	SHOP NO 2 &3, FLORENCE BLDG	VIMANNAGAR	OFF PUNE NAGAR HIGH WAY	PUNE	411014	411240022	HDFC0000882	10	SHRUTIMADHUKARVAGHE .	AZYPD7601H			7045657411		deepdialani42@gmail.com	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	88700	1208870039359214	NIRMLABEN RATILAL AGHERA			DHARAMSHIBHAI SANTOKI	C O AGHERA NIRMALABEN	RATILAL D 103 SHYAMAL VATIKA	NR T N RAO COLLEGE B H	RAJKOT	360005	40726349299	STATE BANK OF INDIA	SADHU VASVANI ROAD	NANDANWAN COMPLEX		RAJKOT	360007	360002035	SBIN0015056	10	ROOCHHI DENISHKUMAR KALARIA .	BUXPA1284N			9408003651		denishkalaria@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870039493643	ANITA DIVAKAR HEGDE			DIVAKAR DEVARU HEGDE	38 1 NEBBUR SIRSI KUKRI	.	.	UTTARA KANNADA	581315	000000319525 23154	STATE BANK OF INDIA	R.P.C.LAYOUT (RCL)			Bangalore		560002044	SBIN0007989	10	SHRIGURUCS .	AHXPH6234R			8618642663		aniheg de29@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870040075592	NEHA CHATURVEDI			RAMESHWAR CHATURVEDI	D O RAMESHWAR CHATURVEDI 145	COLLIN STREET PARK STREET H	O KOLKATA WEST BENGAL	KOLKATA	700016	501002431084 52	HDFC BANK LTD	LANDLINE HOUSE,	4 CLIVE ROW	.	KOLKATA	700001	700240038	HDFC0000101 5	10		AURPC7796A			8013053194		chaturbedi_n@yahoo.co.in	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870040255149	PADAVAKKARI GANGADHARAN			BALAN NAIR	S O V BALAN NAIR GOPAKRIPA	PATTONNA ANNASSERY P O	THALAKKULATHUR KOZHIKODE	KOZHIKODE	673317	33309636248	STATE BANK OF INDIA	ATHOLI BRANCH			KOZHIKODE	673315	673002019	SBIN0011925	10	JISHNU G NAIR .	AQBPG8555B			9474246400		gangadharan57p@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870043402016	SAMRITI WADHWA			VED PRAKASH WADHWA	D O VED PARKASH WADHWA HOUSE	NO 437 13 WARD NO 13 AMAR	GARH COLONY KAITHAL KAITHAL	KAITHAL	136027	005801595335	ICICI BANK LTD	S C S 21-22, PHASE 7	S A S NAGAR		MOHALI	160059	160229003	ICIC0000058	10	JANICE KAKKAR .	ADPPW8982P			7206687670		samrititushar@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870043643135	SATHYANARAYANAN SANKARAN			K SANKARAN	S O KAMESWARAN SANKARAN 37	7TH CROSS 1ST MAIN UAS	LAYOUT SANJAY NAGAR BANGALORE	BENGALURU	560094	004701019727	ICICI BANK LTD	KORAMANGALA BRANCH	NO 5 80 FEET ROAD	KORMANGALA 7TH BLOCK	BANGALORE	560095	560229003	ICIC0000047	10	NRITHIKA SATHYANARAYANAN .	APOPS4705F			9880448853		sathya.sankaran@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870046867925	TARUN ASUDANI			VIJAY ASUDANI	S O VIJAY KUMAR ASUDANI	SOUTH CIVIL LINES 09 KACHNAR	ENCLAVE JABALPUR JABALPUR	JABALPUR	482001	019801010645	ICICI BANK LTD	HOUSE NO 938 BLOOM SQUARE	BRANCH SUBHADRAKUAMARI	CHOUHAN WARD MODEL ROAD	JABALPUR	482001	482229001	ICIC0000198	10	PRABHA ASUDANI .	CJYPA4533M			9131503393		tarunasudani22@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870049107223	NAHIL NISAR CHOUGLE			NISAR MOHIUDDIN CHOUGLE	S O NISAR CHOUGLE 02 SUHAIL	APPT NEAR AMBIKA NAGAR	GOVALKOT RATNAGIRI	RATNAGIRI	415605	501002275658 48	HDFC BANK LTD	MANOR ARCADE	NEXT TO ST STAND	RATNAGIRI GOA ROAD	CHIPLUN	415605	415240202	HDFC0002177	10	SEHRISH NAHIL CHOUGLE .	AKTPC4778Q			9923033324		nahilchougle@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870050401441	MAMTA SHARMA			OM KUMAR SHARMA	PELICAN 908 SALARPURIA	SATTVA CELESTA TC PALAYA	MAIN ROAD NEAR BHATTARAHALLI	BENGALURU	560049	007711401981 64	HDFC BANK LTD	G-01, DISCOVERER BLDG	I T PARK	WHITE FIELD ROAD	BANGALORE	560066	560240006	HDFC0000077	10	SANDEEPAN .	CUNPS7149R			8217673417		mamta.2008@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870062003571	JAGANNAVIS .			XAVIER	FLAT NO S2 2ND FLOOR SOOSAI	MICHEAL ILLAM APAASHIYANA	MURUGESA STREET OFF FOXEN	CHENNAI	600011	000000200110 31437	STATE BANK OF INDIA	RAJAJI SALAI BRANCH	84 RAJAJI SALAI		COIMBATORE	641001	641002201	SBIN0013242	10	JOSEI PETRICIYA .	AGNPJ8900D			9790964467		jagannavis@gmail.com	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	88700	1208870062300191	ARNAB BANERJEE			ALAKENDU BANERJEE	Arnab Banerjee,Flat No. 602, Shreemukh Kontham	Towers,Brahmanwadi Main Road, Begumpet, Next to	Villa	HYDERABAD	500016	000601502110	ICICI BANK LTD	38 HEMANT BASU SARANI	P.S HARE STREET	R N MUKHERJEE ROAD BRANCH	KOLKATA	700001	700229002	ICIC0000006	10	TANISHA BANERJEE .	AGCPB2423L			8116971169		arnab0110@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	88700	1208870062373241	FAINAJABI BABULAL SHAIKH			BABULAL	SUNRISE APARTMENT FLAT NO 15	DAUND PATAS RAJDHANI HOTEL	SANSKAR NAGARI DAUND DAUND	PUNE	413801	50100025124260	HDFC BANK LTD	SANMATI APARTMENT	SAMATA NAGAR		DAUND	413801	411240501	HDFC0001790	10	BABULAL CHAND SHAIKH .	DXNPS0147F			9975116959		fainaj5shaikh@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	88700	1208870062798492	SETHUNATH BALACHANDRAN			BALACHANDRAN PILLAI	S O BALACHANDRAN R THOPPIL	RAGHAVASADANAM WEST OTHERA P	O THIRUVALLA THYMARAVUMKARA	PATHANAMTHITTA	689551	17210100037338	FEDERAL BANK LTD	Kallissery Br (kl)	Alapuzha		KERALA	689124	689049053	FDRL0001721	10	ARYA GOPAL .	CHTPB4020P			9207246298		thoppilsethu@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	88700	1208870063087751	ROBIN KANATTU THOMAS			THOMAS KANATTU THOMAS	SO THOMAS K THOMAS KANATTU	MANIKKADAVE NUCHIYAD KANNUR	KERALA	KANNUR	670705	38297764704	STATE BANK OF INDIA	ULIKKAL	ST GEORGE COMPLEX	ULIKKAL POST	KANNUR	670705	670002933	SBIN0071118	10	THOMAS KANATTU THOMAS .	FVMPK4157G			9847115594		robinthomas082@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	88700	1208870066706788	SHRUTI MADHUKAR VAGHE			MADHUKAR VAGHE	125 A BADHVAR PARK	RAJNATHALAL PAREKH ROAD	.	MUMBAI	400039	50100108087837	HDFC BANK LTD	TALAOPALI BRANCH	SHARAD KUNJ DR MOOSE ROAD	OPP GADKARI RANGAYATAN TALAOP	THANE	400602	400240029	HDFC0000146	10	DEEPANSHU DIALANI .	AQAPV9857E			8369277264		shruti.2212@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	88700	1208870071781912	SUSHMIT SINHA			DEEPAK KUMAR SINHA	1102 WING B GAURAV VALLEY	ORCHID BLDG OPP GAURAV	AVENUE HUTCASE NEAR GCC CLUB	THANE	401107	50100072935499	HDFC BANK LTD	CHINA LINK GROUND FLOOR OPP	GOREGAON SPORT CLUB LINK RD	MALAD WEST	MUMBAI	400064	400240055	HDFC0000411	10	HARSHIKA SRIVASTAVA .	BRKPS2102P			9920746628		sushmit.sinha@yahoo.co.in	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	88700	1208870074151031	RAJENDRAKUMAR KARTHIKA			RAJENDRAKUMAR V K	DO RAJENDRAKUMAR V K KEERTHI	E T N R A22 ESWARAN THAMPI	NAGAR MUKKOLAKKAL KALLAYAM P	THIRUVANANTHAPURAM	695043	32955975167	STATE BANK OF INDIA	PATTOM			TRIVANDRUM	695011	695002007	SBIN0003355	10	MANJU L .	ENEPK1157H			8547529376		karthikarajendrakumar@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	88700	1208870077493890	BINDHU SHANTHAKUMARIAMMA KRISHNAN			KRISHNAN NAIR	W O VIJAYAMOHANAN NAIR G TC	18 658 1 UTHRAM VISHNU	MANDIRAM LINE PUNNAIKKAMUKAL	THIRUVANANTHAPURAM	695032	50100427869834	HDFC BANK LTD	OPP PAREEKSHA BHAVAN	POOJAPPURA		TRIVANDRUM	695012	695240020	HDFC0009497	10	AKHIL V B .	ANHPB6497N			9048180791		bindhuskvijayan@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	88700	1208870078654628	MRUDULA YASHVANTBHAI JANI			HIMMATLALNATHALAL TRIVEDI	C 73 SUBHLAXMI TOWEROPP	SANGHVI HIGH SCHOOL	NARANPURA AHMADABAD CITY	AHMEDABAD	380013	07950100021278	BANK OF BARODA	NARANPURA			AHMEDABAD	380001	380012022	BARB0NARANP	10	YASHVANT MANILAL JANI .	AHPPJ1923P			9327003371		ymjani145@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	88700	1208870082398705	ABHAS GUPTA			GHANSHYAM GUPTA	HOUSE NO B 146 AVAS VIKAS	COLONY	.	SAHARANPUR	247001	499102010084847	UNION BANK OF INDIA	NEW AVAS VIKAS COLONY	SAHARANPUR	-	SAHARANPUR	247001	000UBI000	UBIN0549916	10		BOMPG6355P			9036101469		drabhasgupta@gmail.com	21	69	PUB				1				

30/09/2024	CDS	INE04VS07305	88700	1208870082946461	ROOCHI DENISHKUMAR KALARIA			RATILAL	303 MORAL APPARTMENT OPP	SWAMINARAYA TEMPLE SARKARI	TUBEWELL BOPAL DASKROI	AHMEDABAD	380058	501001758151 71	HDFC BANK LTD	SOBO CENTRE	NEAR SP RING ROAD	SOUTH BOPAL, BOPAL	AHMEDABAD	380056	380240071	HDFC0004115	10	KALARIA DENISHKUMAR .	CPGPK2213A			9408692034		ruchiaghera@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870091739994	SAURABH CHAKRAVARTY			SHANKER CHAKRAVARTI	S O SHANKER CHAKRAVARTY 569	486 A MAHAVIR PRASAD VERMA	ROAD ALAMBAGH BEHIND	LUCKNOW	226012	2212557358	KOTAK MAHINDRA BANK LTD	TECH CAMPUS	1-118, SURVEY NO. 64	NAT INSTITUTE OF FASHION TECH	HYDERABAD	500081	500485027	KKBK0007466	10		ASZPC4887A			9010101794		saurabhit3076@gmail.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870092743172	AMBUJ KASHYAP			SANJAY KUMAR	FLAT 1063 TOWER 1 PRESTIGE	MISTY WATERS SERVICE ROAD	KEMPAPURA MAIN RD	BENGALURU	560024	501004823538 07	HDFC BANK LTD	BANGALORE			BANGALORE	999999	560240187	HDFC0009764	10		BMXPK8118F			7264077701		ambuj.iitkgp@gmail.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	88700	1208870099963328	KUTTAN DEEPAK KUMAR			KACHERIAL KUTTAN PILLAI	125 FIRST FLOOR GAUTAM NAGAR	.	.	DELHI	110049	009210501870 89	HDFC BANK LTD	B-54A	GREATER KAILASH-1		NEW DELHI	110048	110240010	HDFC0000092	10	RENUVENUGOPAL .	BFMPK0893P			9999237287		kdeepakkr@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88701	1208870102250491	RUTIKA JAYANT THAKKAR			JAYANT THAKKAR	25 5 BLOCK B H GAYATRI APPT	SONBANAGAR	.	NAGPUR	440035	231701522487	ICICI BANK LTD	NO 1210 1ST STAGE 2ND PHASE	CHANDRA LAYOUT		BANGALORE URBAN	560040	560229072	ICIC0002317	10	RAHUL GANATRA .	AXIPT9991J			9356691917		rutika.thakkar7@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88701	1208870102831273	SIKHA SAHA			PABITRA KUMAR DAS	79 5 1 B RAJANABA KRISHNA	STREET HATKHOLA S O KOLKATA	WEST BENGAL	KOLKATA	700005	7153547323	INDIAN BANK	NORTH 24 PARGANAS			AHMEDABAD	999999		IDIB000B542	10	SUBHANKAR SAHA .	BNXPS2658R			9831335159		sikha.saha9831@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88701	1208870105781930	BIPIN KUMAR			DURGA DASS	POST NIHARI GRAM SHANTLA	SHANTL 4	.	KANGRA	177034	006601517189	ICICI BANK LTD	APR COMPLEX	NEAR BUS STAND NADAUN 177	HIMACHAL PRADESH	NADAUN	177033	177229003	ICIC0007547	10	SANJEEVNA SHARMA .	AGPPK0842H			8580624716		bipinsanju1964@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88701	1208870107665283	RAMAPRASAD SUMATHI			JOGIYADKA KRISHNABHATTA	111 ANAGHA 2ND MAIN ROAD L B S NAGARA SHIMOGA	SHIMOGA	.	SHIVAMOGGA	577201	705250010156 8001	KARNATAKA BANK LTD	.	PI CIRCLE,SHIMOGA 577201,KARNA	TAKA	Shimoga		000KAR705	KARB0000705	10	KISHAN .	BXBPS4586A			9480057935		sumathiprasad424@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88701	1208870108169411	AMAN DAYALDAS VALEJA			DAYALDAS	S O DAYALDAS VALEJA 12 SAI ANAND RESIDENCY DATTA	MANDIR ROAD NASHIK ROAD B H BUSSINES BANK NASHIK	NASHIK MAHARASHTRA	NASHIK	422101	881016007123	DBS BANK INDIA LIMITED	MUMBAI			MUMBAI	400001	400641002	DBSS0IN0811	10	PALAKVALEJA .	ALAPV5664L			9028683835		valeja.aman@gmail.com	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	88701	1208870112758181	LEONINE ANDRADE			LEO ANDRADE	H K ROAD UPPALI INDAVARA CHICKMANGALURU INDAVARA	.	.	CHICKMAGALUR	577101	38253634437	STATE BANK OF INDIA	MALLIKATTA			MANGALORE	575002	575002009	SBIN0003823	10	FLOYED PRINCE LOBO .	BDXPA3596G			9980246824		floyedlobo@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	88701	1208870113807035	RUCHI JAIN			VIJAY KUMAR JAIN	VIJAY KUMAR JAIN HOUSE NO 1034 1ST FLOOR SECTOR	15 PARTLL BACK SIDE GALAXY ROAD GURGAON GURGAON	GURGAON HARYANA	GURGAON	122001	025301578778	ICICI BANK LTD	SUPERTECH SHOP PRIX	C-134-B	SECTOR-61	NODIA	201307	110229036	ICIC0000253	10	TARUN KUMAR JAIN .	AOLPJ8090G			6362129362		ruchij06@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	88701	1208870124043351	DILIP SHARMA			BABULAL SHARMA	S O BABULAL SHARMA 32 1ST FLOOR 4TH MAIN DODDA	BANASWADI CHANDRAMMA LAYOUT BANGALORE NORTH	BENGALURU KARNATAKA	BENGALURU	560043	029801003316	ICICI BANK LTD	KANAKPURA ROAD BRANCH	4TH BLOCK BANASHANKARI WARD	RAGHUVANAHALLI HEMMIGEPURA	BANGALORE	560032	560229150	ICIC0004405	10	SUMAN SHARMA .	BAPPD0437E			9880842225		dilip@delika.in	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	88701	1208870125909037	ROHITH BUDIBOYANA			SURESH BABU	S O BUDIBOYANA SURESH BABU 1 2745 UP HOUSING	BOARD COLONY YERRAMUKKAPALLI CUDDAPAH CUDDAPAH	ANDHRA PRADESH	KADAPA	516004	62508146873	STATE BANK OF INDIA	YERRAHUKKA PALLI BRANCH	RAILWAY STATION ROAD	KADAPA	CUDDAPAH	516004	516002003	SBIN0001902	10		DXSPB8426H			9866617241		rohithvyas16@gmail.com	21	69	PUB				1				
30/09/2024	CDS	INE04VS07305	88701	1208870126959751	ROGER PETER FERNANDES			PETER	S O PETER FERNANDES 701 SILVER BABY SUNDER NAGAR	ROAD KALINA SANTACRUZ EAST MUMBAI MAHARASHTRA	.	MUMBAI	400098	50100306572071	HDFC BANK LTD	HARBHAJJAN, G/F	OPP CST ROAD, NEAR VIDYANAGRI	KALINA, SANTACRUZ EAST	MUMBAI	400098	400240140	HDFC0001573	10	LIBON ALBERT FERNANDES .	AAAPF7453J			9820209769		libon.fernandes@gmail.com	21	3	PUB				1				
30/09/2024	CDS	INE04VS07305	88701	1208870140896648	KAJAL SANA			JAGABANDHU KHAN	44 30 1 B T ROAD BARANAGAR M NORTH 24 PARGANAS	WEST BENGAL	.	KOLKATA	700050	06760100006152	UCO BANK	B.T.ROAD (BTR)			Calcutta		700028024	UCBA0000676	10	ARIJIT SANA .	ARSPS6909D			9051421258		arijitsana39@gmail.com	21	3	PUB				1				

30/09/2024	CDS	INE04VS07305	88701	120887014264447 1	ANILKUMAR RAVJIBHAI THUMBAR			RAVJIBHAI RAMJIBHAI THUMBAR	ANILKUMAR THUMBAR BLOCK 180 SURANI KANUBHAI VALI	SERI BAPU NAGAR JOSHIPURA JOSHIPURA M JUNAGADH	GUJARAT	JUNAGADH	362002	30643552628	STATE BANK OF INDIA	STATION ROAD VERAVAL	.	.	JUNAGADH		362002072	SBIN0003047	10	NIRMAL ANILBHAI THUMBAR .	AGDPT8216G			9979290625		anilthumbar@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88701	120887014953111 5	ANITA .			ROSHAN LAL	W O LATE RAM PARKASH H NO 1219 6 OLD ANAJ MANDI	AMBALA CITY AMBALA HARYANA	.	AMBALA	134003	023301531314	ICICI BANK LTD	AMBALA BRANCH, AMABAL CITY	# 660, HOUSING BOARD COLONY	AMABAL CITY CANTT ROAD	AMBALA	134003	134229002	ICIC0000233	10	ANKUR AGGARWAL .	ATBPA3517E			8595430990		ankur21aggarwal@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88701	120887015017850 2	MOSES ANNIEVIVIAN AMRITA			ADOLF MOSES	W O BLESSINGH 10 B VIGNESH HOMES KUMARAN STREET	PUTHUR AMBATTUR TIRUVALLUR TAMILNADU	.	TIRUVALLUR	600053	060701502752	ICICI BANK LTD	ARIHANT INSIGHT, PLOT NO. 24	BLOCK NO. 1, INDUSTRIAL ESTATE		AMBATTUR	600058	600229038	ICIC0000607	10	BLESSINGH SELVARAJ .	BTEPA5496G			9840080456		annie4blessingh@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88701	120887015917380 5	SNEHA NARULA			KRISHAN NARULA	C O KRISHAN NARULA 52 3 NEHRU	NAGAR MEERAPUR ALLAHABAD	ALLAHABAD CITY PRAYAGRAJ	ALLAHABAD	211003	501000592094 53	HDFC BANK LTD	VATIKA ATRIUM	GOLF COURSE ROAD	SECTOR 53	GURGAON	122002	110240093	HDFC0000572	10		ATAPN1235F			8800653753		sneha.narula24@gmail.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	88701	120887017626258 4	ANINDYA CHAKRABORTY			ASHOK CHAKRABORTY	S O ASHOK CHAKRABORTY INDIRA NAGAR BLOCK 3	PANIHATI M NORTH 24 PARGANAS WEST BENGAL	.	NORTH 24 PARGANAS	700110	158401503964	ICICI BANK LTD	PANIHATI			PANIHATI	999999		ICIC0001584	10	SOUME CHANDRA CHAKRABORTY .	AXHPC7078G			7259623295		anindya.bumba@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88701	120887018152490 5	MOHAN MONU ABILASHA			MOHAN KUMARASWAMY PILLAI	W O HARISH 20 9 B THIRUMOORTHI STREET RAM NAGAR	AMBATTUR TIRUVALLUR TAMILNADU	.	TIRUVALLUR	600053	501004194230 59	HDFC BANK	CHENNAI			CHENNAI	999999		HDFC0001290	10	M S HARISH .	GUNPM2746C			8838741136		monuabilasha1998@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88800	120888000754756	VIVEK BAHUGUNA			VISHVA CHAKSHU BAHUGUNA	15 E C ROAD			DEHRADUN	248001	501003183150 82	HDFC BANK LTD	BLDG NO 10	UPPER G/F TOWER A		GURGAON	122002	110240120	HDFC0000929	10	NIDHI BHARTI	AWFPB2645B			8451959116		bahuguna86vivek@gmail.com	21	3	PUB				1					

30/09/2024	CDS	INE04VS07305	88800	1208880002071198	PRAVEEN KUNIGAL SURYAPRAKASH			SURYAPRAKASH	108, A BLOCK, SPLENDID ROYALE APARTMENT, HOSAPALYA	ROAD, MUNESHWARA NAGAR,NEAR UJALA FACTORY,BANGALORE	SOUTH, BENGALURU,KARNATAKA	BENGALURU	560068	10681610010142	HDFC BANK LTD	BEHIND SITRA	KALAPATTI MAIN ROAD	AERODROME	COIMBATORE	641014	641240005	HDFC0001068	10	LAKSHMI PN	CVLPS2571Q			9743371876		kspraveen12@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88800	1208880002889620	ROHIT ASWANI			Vishnu Aswani	S/O Vishnu Aswani, B-93, Sarvodaya Enclave,	Sarvodya Enclave, South Delhi, Delhi		NEW DELHI	110017	100011685308	EQUITAS SMALL FINANCE BANK LTD	C- 10, SHIVALIK	MALVIYA NAGAR		NEW DELHI	110017	110756015	ESFB0020009	10	KANIKA ASWANI	AJFPA3504K			9910908880		rohit_aswani@yahoo.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88800	1208880004535401	MUKUL TOPE			RAMESH TOPE	TOWER E 902 VICTORY CROSS ROAD SECTOR 143 B			GAUTAM BUDDHA NAGAR	201304	004605007867	ICICI BANK LTD	33	COMMUNITY CENTRE	NEW FRIENDS COLONY	NEW DELHI	110025	110229007	ICIC0000046	10	DEEPALI GUPTA	AEVPT3487P			9971965111		mukul.tope@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	88800	1208880010658412	RAJESHWARI MADAN KUBASADGOUDAR			GANGADHAR CHANDRASHEKHAR KAJAGAR	21 SANMAN COLONY KRISHNAPUR EXTENSION OLD HUBLI	HUBLI		DHARWAD	580024	520101253302158	UNION BANK OF INDIA	S K ROAD	HUBLI MAIN		HUBLI	580020	580026002	UBIN0533173	10	NAYAN KUBASADGOUDAR	ACUPK6071F			9483219512		rmkubasadgoudar@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	92100	1209210002126895	SARITA SHAW			SURENDRA PRASAD SHAW	KALABAGAN R B S ROAD	Champadani M KELABAGAN R B S		HOOGHLY	712222	920010038354159	AXIS BANK LTD	HUGLI			BAIDYABATI		700211063	UTIB0001357	11		DSWPS1709F			7003943845		saritashaw1319@gmail.com	21	69	PUB				1					
30/09/2024	CDS	INE04VS07305	92900	1209290000113860	SIMRAN BABU CHERAYIL			BABU ZACHARIAH CHERAYIL	BUNGLOW NO-268,	NEAR PEPSI GROUND,	GORAI-2, BORIVALI WEST	MUMBAI	400091	39361055961	STATE BANK OF INDIA	GORAI, SHOP NO 2,3,4 AND 8	GORAI SHIV CHS PLOT NO 72	BORIVALI	MUMBIA	400097	400002199	SBIN0011754	10	ARNOLD BABU CHERAYIL	BAZPC5111L			9969338556		bcz007@yahoo.co.in	21	3	PUB				1					
30/09/2024	CDS	INE04VS07305	96100	1209610000132401	VIJAY KUMAR NATHANI			PANNAL LAL NATHANI	45 226 SADAR BAZAR	RAIPUR R R M COMPANY	RAIPUR	RAIPUR	492001	3211412587	KOTAK MAHINDRA BANK LTD	QTY PLAZA	OPP RAJ KUMAR COLLEGE	G E ROAD	RAIPUR	492010	492485003	KKBK0006397	10	SUSHMA NATHANI	ABIPN1334R			7999062512		vijaynathani74@gmail.com	21	3	PUB				1					
30/09/2024	NSD	INE04VS07305	IN300079	10166737	MARIA VALENTINE SALDANHA			VALENTINE SALDANHA	4 C - 502, DREAMS CHS LTD.	OFF L. B. S MARG	BHANDUP (WEST)	MUMBAI , MAHARASHTRA	400078	906104000004497	IDBI BANK LTD.	IDBI TOWER	WTC COMPLEX	CUFFE PARADE	MUMBAI , MAHARASHTRA	400005	400259002		10	SHOBA SALDANHA	AGLPS8041G			022-21661989		mariasaldanha74@gmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN300126	10271259	KAMALA CHHEDA	CHHAGANLALA CHHEDA		CHHAGANLAL CHHEDA	1501 ATRI TOWER ,	SAPTARSHI PARK , OFF L B S MARG	MULUND (W)	MUMBAI	400080	001510000055535	HDFC BANK	MULUND INDL SERVICES COOP SOC LTD	OPP. GALANAGAR, NAHUR ROAD	MULUND WEST	MUMBAI	400080	400240007	HDFC0000015	10	AMIT CHHAGANLAL CHHEDA	AAEPC1236C	AAGPC2307J		25649063		shashin62@gmail.com	1	1	PUB				1					

30/09/2024	NSD	INE04VS07305	IN300126	11174734	SATHISH KALANJI			VENKATARAMANA KALANJI	206 CASABLANCA CHS SKYLINE OASIS	PREMIER ROAD VIDYA VIHAR WEST	NEAR STATE BANK	MUMBAI MAHARASHTRA	400086	00011030000956	HDFC BANK	101 104 TULSIANI CHAMBERS	FREE PRESS JOURNAL MARG	NARIMAN POINT	MUMBAI	400021	400240003	HDFC0000001	10	MANORAMA SATHISH KALANJI	AAMPK7257K			02225027207/66636000		sathish.kalanji@yahoo.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN300214	13413687	SRINIVASAN R			S RENGAN	41/2 PRASHANTHI APATRMENTS WELCOME	COLONY ANNA NAGAR WEST EXTN		CHENNAI TAMIL NADU	600101	50100664914380	HDFC	HDFC BANK LTD NO.126 6TH BLOCK TNHB	MOGAPPAIR WEST			600040	600240056	HDFC0001765	10	HEMALATHA	BBBPS7254P					SRINI8881@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN300214	15522335	KISHAN KUMAR VEMURU			JANARDHANA REDDY VEMURU	FLAT NO 203 ABHINAV FAIRWOODS 16TH B	MAIN KODIHALLI		BANGALORE KARNATAKA	560008	04310110005298	KOTAK MAHINDRA BANK LTD	N 837 / 1 BINNAMANGALA 1ST STAGE	INDIRANAGAR 100FT ROAD		BANGALORE	560038	560485012	KKBK0000431	10		AEIPV7710A					kishankumar.v@gmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN300214	19847695	PRATIKSHA JAYARAM HEGDE			JAYARAM SADASHIV HEGDE	FLT NO 13 BLDG NO 6 SHANTI SAGAR SOC	JN 4 SEC 10 VASHI NAVI MUMBAI		NAVI MUMBAI MAHARASHTRA	400703	00471140038490	HDFC BANK	ARBOUR, 180-A, MARVE ROAD ORLEM	MALAD MUMBAI		MUMBAI	400064	400240012	HDFC0000047	10		AFBPH2019G					PRATIKSHAHEGDE04@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN300214	22836070	PRAFFUL DEEPAK SAHU			DEEPAK	BUILDING NO A1/2 FLAT NO 5 A NIRMAL	NAGARI NEAR SHITLA MATA MANDIR UMRED	ROAD HANUMAN NAGAR	NAGPUR MAHARASHTRA	440009	3312725784	KOTAK MAHINDRA BANK LTD	IN G S POINT BUILDING OPP MUMBAI	UNIVERSITY CAMPUS CST RD KALINA	SANTACRUZ EAST	Mumbai	400098	400485010	KKBK0000631	10	MEDHA ROY	BWLPS5004A					PRAFFULSAHU@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN300214	24771927	PREETHA A MEDA			ASHOK KUMAR MEDA SREERANGA	46, 5TH, TP VENUGOPAL LAYOUT	ANANDANAGAR BANGALORE NORTH H.A FARM		BANGALORE KARNATAKA	560024	231010038718	KMBL	457,14TH MAIN, 9TH CROSS,	J P NAGAR 2ND PHASE	BANGALORE		560078	560485076	KKBK0008081	10	SRINIVAS K	APQPM7385B					PREETHAMEDA88@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN300214	26612526	APARNA JUNEJA	MANINDER SINGH JUNEJA		MOHINDER PAL SINGH WALIA	D 1002 MAYFAIR MERIDIAN CEASAR ROAD	NEXT TO AMBOLI CHURCH ANDHERI	RAILWAY STATION MUMBAI	MUMBAI MAHARASHTRA	400058	76320100000448	BANK OF BARODA	VERSOVA MUMBAI MUMBAI			MUMBAI	400058	400012365	BARB0VJVERS	10		AAJPW1150C	AAHPJ5570F				MICKJU@YAHOO.CO.IN	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN300214	27069738	RUCHIR LALIT BHOMAWAT HUF				B 1001 GIRNAR TOWER G D AMBEKAR MARG	AMBEWADI KALACHOWKY TANK ROAD		MUMBAI MAHARASHTRA	400033	1212795418	KMBL	VEERMAHAL CHS LTD GR FLR DR	BABASAHEB AMBEDKAR RD LALBAUG PAREL		Mumbai	400012	400485046	KKBK0000640	10		AAUHR8566C					RBHOMAWAT@GMAIL.COM	16	1					1					

30/09/2024	NSD	INE04VS07305	IN300214	33711230	SUNITA AGARWAL			PRAHLAD RAI AGARWAL	89, BANGUR AVENUE B BLOCK			KOLKATA WEST BENGAL	700055	15126955	KMBL	APEEJAY HOUSE 15 PARK STREET KOLKATA	700016 WEST BENGAL INDIA		KOLKATA	700016	700485002	KKBK0000322	10	SATISH KUMAR AGARWAL	ACJPA3690H					SSCORPO@HOTMAIL.COM	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN300214	34658906	CHUNDURI BALA SIVANAND			CHRKSABHU PRASAD	S/O Chunduri Ramakrishna Sambhu Pras	ad 43-111-20new azith singh nagaram	erican hospital road Pand T colony A	Vijayawada (Urban) Andhra Pradesh	520015	4545525097	KMBL	GROUND FLOOR GHANTAKARNA MARKET NEAR	NEW CLOTH MARKET AHMEDABAD 380002 G	UJARAT	AHMADABAD	380006	380485002	KKBK0000811	10		AFMPN2149C					chbsivanand_cia@yahoo.co.in	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN300214	38701161	KUMAR REVATHI			KUMAR	33 THANDAVARAYAN STREET SOWCARPET CHE	NNAITAMIL NADU		CHENNAI TAMIL NADU	600079	50100547949064	HDFC	NO.68 GROUND FLOOR MINT STREET	SOWCARPET PIN 600079			600001	600240083	HDFC0002077	10		BOVPR0884P					REVATHITHI6@GMAIL.COM	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN300214	46138405	AJAY KUMAR			SURESH PRASAD CHOUDHARY	S/O SURESH PRASAD CHOUDHARY FLAT NO	- 1A-102 GCGRAND INDIRAPURAM VAIBH	AV KHAND UTTAR PRADESH VAIBHAV KHAND	SHIPRA SUN CITY UTTAR PRADESH	201014	3947606588	KMBL	38 39 40 ON GR FLOOR ADITYA CITY C	ENTER INDIRAPURAM GHAZIABAD UP-201	14	GHAZIABAD	201014	110485070	KKBK0005289	10		ANAPK9680P					AKUMAR4@ICLOUD.COM	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN300239	11829752	SANJAY VIJAYA RAGHAVAN			VIJAYA RAGHAVAN KARUVATH	FLAT F-001,	HABITAT SPLENDOOR APARTMENTS	ITPL MAIN ROAD CHINNAPANAHALLI	K R PURAM HOBLI BANGALORE	560037	5977292807	AXIS BANK	NO 5,M G ROAD					560211163	UTIB0005157	10	RASHMI RAVINATHAN	BFPPS8377R			9886271394	BA	sanv06@gmail.com	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN300239	12114948	SARAMMA JOHN			PERAKATHU JOSEPH JOSEPH	Saramma John,401 A Panorama,Golf V	iew Apartments ,Sion Trombay Road, V N	Mumbai Suburban	MAHARASHTRA	400071	06690100000498	BANK OF BARODA	CHEMBUR	MUMBAI	MUMBAI	MAHARASHTRA	400071	400012017	BARB0CHEMBU	10	JOHN MATHAI	ADFPJ0943D			0091 022 25289224	BC	jmathai09@gmail.com	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN300239	12482637	JOS KURIACKAL STEPHEN			STEPHEN UTHUPPAN KURIACKAL	SP 1/41 2 AVENUE PARK VILLA	KUNNIL LANE	KARYAVATTOM PO	TRIVANDRUM	695581	117701501211	ICICI BANK LTD	LEELA TOWERS	PATTOM	TRIVANDRUM	TRIVANDRUM	695004	695229006	ICIC0001177	10	NIKHIL JOS	APOPS6041L			9447444942	HL	KSJOS@REDIFFMAIL.COM	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN300239	13897721	SHASHIKALA V			KRISHNAREDDY VARADAN	NO 351 6TH CROSS	BCC LAY OUT	BANGALORE	BANGALORE	560040	10281880613	STATE BANK OF INDIA	POST BOX NO 1720 AIR PORT ROAD	ISRO	BANGALORE	BANGALORE	560017	560002068	SBIN0009048	10	VARADARAJ K	AHEPS5864P			0091008025082372		sasi_varada@yahoo.com	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN300239	81050357	JENCY JOY CHACKO			JOY VELUTHEDATHU CHACKO	TC 1/2091 MURINJAPALAM	MEDICAL COLLEGE	THIRUVANANTHAPURAM	KERALA	695011	626901006786	ICICI BANK LTD	THIRUVALLA	.	.			689229002	ICIC0006269	10	Saramma	AIRPC6203A					jency.rohit@gmail.com	1	1	PUB				1							

30/09 /2024	NSD	INE04 VS073 05	IN3004 68	10114904	ADISH JAIN HUF				BH- 670,E AST	SHALI MAR BAGH	DELHI	DELHI	110088	664101702070	ICICI BANK LIMITE D	ICICI BANK LIMITE D	AE-6,	SHALI MAR BAGH	DELHI	110088	110229175	ICIC00 06641	10		AAVH A4155 R					ADISH 2005 @GM AIL.CO M	16	1					1				
30/09 /2024	NSD	INE04 VS073 05	IN3005 13	10545692	KIRAN N R			N R RANG ASWA MY	NO 1789 14TH MAIN 34TH CROSS	BANA SHAN KARI 2ND STAGE	NEAR KADIRE NAHALLI PARK	BANG ALORE KARN ATAKA INDIA	560070	5306046804	AXIS BANK LTD	BANG ALORE					560211163	UTIB0 00515 7	10	N G pavith ra	AGZPB 8952H			8026694420		kiran_ nr@re diffma il.com	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 05	IN3005 13	18957412	KALYA N SARKA R			BINOY KRISH NA SARKA R	C/O: Binoy Krishn a Sarkar	flat no. 2r, allianc e CHSL,	ae- 149 st. no. 102, action	PARG ANAS WEST BENG AL INDIA	700156	001810000099 96	HDFC BANK LTD	BA 3 SALT LAKE CITY	CALCU TTA		CALCU TTA CALCU TTA WEST BENG AL	700064	700240004	HDFC0 00001 8	10	MAHU A MITRA SARKA R	AJDPS 5832N			91932918385 5		dr.kaly ansark ar@g mail.c om	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 05	IN3005 13	22515683	RADH AKAN TA SAMA NTAR A			NILAN CHALA SAMA NTAR A	JUNIP ER C 802 SALAR PURIA GREE NAGE HO	SUR MAIN ROAD NEXT TO OXFO RD COLLE GE	BOMMA NAHALLI BANGAL ORE SOUTH	BANG ALORE KARN ATAKA	560068	027001501241	ICICI BANK LTD	ICICI BANK LTD, MYTR EE CENTR E, 4/10					560229029	ICIC00 00583	10	LAXMI SAMA NTAR A	APBPS 6227F					radha kantas @yah oo.co m	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 05	IN3005 13	87159798	NAGA LEELA KUMA RI KAKAR APART Y			PARA MESW ARA RAO KOTTA MASA	WO K PHANI KUMA R 1 5 699 1 301	BHAV ANI NGR COLO NY OLD ALWA L NR	INDHIRA GANDHI STATUE OLD ALWAL	HYDER ABAD ANDH RA PRADE SH	500010	370201000023 44	BANK OF BARO DA	SECUN DERAB AD BRAN CH					500012035	BARB0 ALWA LX	10	PHANI KUMA R KAKAR APART Y	BQZPK 5701N					phani. rsi@g mail.c om	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 05	IN3008 29	11982995	ASHLE Y JUDE LOBO	ILMA ASHLE Y LOBO		ANTH ONY LOBO	B 15 9 BEST SANM AN CHSL	GAJAN AN MAHA RAJ ROAD	GOREGA ON WEST	MUM BAI	400104	005200100025 374	THE SARAS WAT CO- OPER ATIVE BANK LTD	PRATI KSHA APART MENT	OPP. FILMIS TAN STUDI O	S.V. ROAD GORE GAON (W)	MUM BAI	400062	400088011	SRCB0 00000 5	10	ASTRI D MART HA LOBO	AAAPL 9542N	ABHPL 2003N				ashley 58lob o@gm ail.co m	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 05	IN3009 66	11207874	KAMA L KISHO RE PITTI			LATE NARA YAN DAS	S/O NARA YANA DAS,F LAT NO 207	2ND FLR. AMAR S PRIDE APTS. CHELA PURA	CHELAP URA,CH ARMINA R	HYDER ABAD(TELAN GANA)	500002	736201000629	ICICI BANK	RK TOWE RS OPP SUDH A CARS MUSE U	M BAHA DURP URA CROSS ROAD HYDER	HYDER ABAD	TELAN GANA	500064		ICIC00 07362	10	KARTH IK PITTI	ABXPA 9767A					KISHO REKA MAL.K K8@G MAIL. COM	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 05	IN3011 51	21810336	SRINIV AS DEVA RAKO NDA			BHASK ARAR AO DEVA RAKO NDA	PLOT NO 72	3RD STAGE BEML LAYO UT	RR NAGAR	BANG ALORE	560098	007617500000 11	HDFC BANK LTD M G ROAD BR	POST BOX NO 5106	SHAN KARN ARAYA N BLDG	25/1 M G ROAD	BANG ALORE	560001	560240007	HDFC0 00007 6	10	JYOTH I VENK ATARA MAN DEVA RAKO NDA	ACIPS 8886J					sridev a@gm ail.co m	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 05	IN3011 51	22689328	MANO J DEHA NKAR	SAYELI MANO J DEHA NKAR		ANAN DRAO DEHA NKAR	201 LOTUS -C VALLE Y OF FLOW ERS	THAK UR VILLA GE BEHIN D GOKU L	CONCOR D TOWER KANDIV ALI E	MUM BAI MAHA RASHT RA	400101	006010500071 83	HDFC BANK LTD	MANE KJI WADI A BLDG	NANIK MOTI WANI MARG	FORT	MUM BAI	400023	400240015	HDFC0 00006 0	10	VISH WAJA M DEHA NKAR	ABXP D3891 J	AKXPD 7041H		66354104		mdeh ankar @gma il.com	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN301151	24257927	KRISHNAMOORTHY BALASUBRAMANIAM			BALASUBRAMANIAM	FT NO D 1303 13TH FLR JARDINE	JPNR 8TH PHS BGT RD BG BLK BRIGADE	GARDENNIA	BANGALORE	560078	00091140033665	HDFC BANK LTD KGM(BANGALORE)	HDFC HOUSE	51 KASTURBA ROAD	BANGALORE	BANGALORE	560001	560240002	HDFC0000009	10	Kavitha Krishnamoorthy	AGXPK8350N					krishnamoorthy.balasubramania@oracle.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301151	26487301	VAISHALI RAHUL AMIN			BHASKAR G BIDAYE	12A FLAMINGO APT	ST ALEXIUS ROAD BANDRA W	BEHIND GOLD GYM	BANDRA W MUMBAI MAHARASHTRA	400050	01821050031270	HDFC BANK LTD KANDIVALI	BUILDING NO 3 WING G	THAKUR ENCLAVE SANKUL	THAKUR COMPLEX KANDIVALI EAST	MUMBAI	400101	400240035	HDFC0000182	10	Rahul Amin	AINPB1941N			022 26403267		vaishalibidaye@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301549	15724989	SHITAL N MEHTA			NAVINO MEHTA	1903-B WING PARKSIDE LODHA PARK	PANDURANG BUDHAKAR MARG	BOMBAY DYEING WORLI	MUMBAI MAHARASHTRA	400018	00121000064191	HDFC BANK LTD	386, VEER SAVARKAR MARG	OPP.SIDDHIVINAYAK TEMPLE	PRABHADEVI	MUMBAI	400025	400240006	HDFC0000012	10	ASHISH PATIL	AAEPM4887D			55768897/9821036413		shitalp74@yahoo.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301549	18271265	HEMAL CHHEDA	SHASHIN CHHEDA		SHASHIN CHHEDA	1501 ATRI TOWER	SAPTARSHI PARK, OFF L B S MARG	MULUND W	MUMBAI	400080	00151000097514	HDFC BANK LTD MULUND MUMBAI	S 8 MULUND INDL SERVICES CO OP SOC	OPP GALAXY NAGAR NAHUR ROAD	MULUND WEST	MUMBAI	400080	400240007	HDFC0000015	10	AMITCHHAGANLAL CHHEDA	APDPS4017F	AGZPC6381M		25649063		shashin62@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301549	18681075	PRASANNA N			NAGARAJ	3/6/659/9/4A 4TH FLOOR	ANUSHKA ENCLAVE STREET NO 9	HIMYATNAGAR	HYDERABAD	500029	00211540007394	HDFC BANK LTD HYDERABAD	6/1/70 LAKDIKAPUL	HOTEL ASHOKA COMPLEX	LAKDIKAPUL	HYDERABAD	500004	500240002	HDFC0000021	10	Krupa Prasanna	AFJPP5753R			55660749		prasanna.nagaraj@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301549	18867238	BADRINATH MUDLAPUR				FLAT NO 2 2ND BLOCK	SKYLINE APTS NAGARABHAVI BANGALORE	NEAR CHANDRA LAYOUT BUS STAND	NORTH BANGALORE KARNATAKA	560072	01141050039339	HDFC BANK LTD	SHOP NO.3/4, GR FLR, JAMUNA APTS	S.V.ROAD	OPP. SHOPPERSTOP, ANDHERI (WEST)	MUMBAI	400058	400240025	HDFC0000114	10	GAYATRI M	ABMPB6508M					m.badrinath60@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301549	18887547	JESMEET NOSHIRVAN DOCTOR			NOSHIRVAN NADIRSHAH DOCTOR	SALSETTE PARSICOL	6F 404 PUMPHOUSE	ANDHERI EAST	MUMBAI	400093	05011050045063	HDFC BANK LTD MISTRY BHAVAN	MISTRY BHAVAN D VACHA ROAD	122 BACKBAY RECLAMATION	CHURCHGATE	MUMBAI	400020	400240003	HDFC0000001	10	SMRITI GUPTA	AFSPD4291F			022 28252566		jesmeetdoctor@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301549	31818622	SUBHASH SURESH MARATHE	VANASHRI SUBHASH MARATHE		SURESH	BLD C FL 14 TARANGAN	DAHANUKAR COLONY KOTHRUD		PUNE	411029	01491930007599	HDFC BANK LTD KOTHRUD	PLOT NO 5859	MAYUR COLONY	KOTHRUD	PUNE	411029	411240009	HDFC0000149	10	NAMRATA SUBHASH MARATHE	ABAPM6748A	ABHPM6747N		2025389002		subhash.marathe@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301549	32249959	KALAIVANI K			KANNAPPAN	26B RAMAMOORTHY STREET	RAMAPURAM	AMBATTUR	CHENNAI	600053	18691140016561	HDFC BANK LTD DLF RAMAPURAM	DLF IT SEZ NO. 1/124,	SHIVAJI GARDEN, BLOCK 5,	GR FLOOR, POONAMALLE HIGH RD,	CHENNAI	600089	600240062		10	Venkatesan M	BULPK3772M					pkkalaivaani@gmail.com	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN301549	32838551	KRISHNA GOENKA			BISHWANATH GOENKA	P 889 LAKE TOWN BLOCK A 1ST FLOOR			KOLKATA	700089	02161050053535	HDFC BANK LTD GANDHIDHAM	PLOT NO 1 SECTOR 8	RABINDRANATH TAGORE ROAD	NEAR GPO,	GANDHIDHAM	370201	370240001	HDFC0000216	10	vidhigoenka	AHNPG4594R					krishnagoenka1980@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301549	37812851	REVATHI T			THIRUVENGADAM T S	NO 60 35TH MAIN 5TH CROSS	BTM 1ST STAGE DOLLAR SCHEME MADIWALA	NEAR MADIWALA POLICE STATION	BENGALOORU	560068	03671130013215	HDFC BANK LTD SESHADRIPURAM	MEERA SADAN NO 60	1ST MAIN ROAD	SESHADRIPURAM	BANGALORE	560020	560240018		10		BIYPR0781C			26689165		revathi.t07@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301549	38573361	CHARMI AMIT CHHEDA	AMIT CHHAGANLAL CHHEDA		AMIT CHHEDA	1501 ATRI TOWERS SAPTARSHI PARK	OFF LBS ROAD MULUND W		MUMBAI	400080	50100016829138	HDFC BANK LTD - MULUND WEST	RATAN GALAXIE,	JUNCTION OF J. N. ROAD AND GOSHALA R	MULUND WEST	MUMBAI	400080	400240007		10	SHASHIN CHHEDA	AGXPC3802B	ACZPC4658B		2221649063		SHASHIN62@GMAIL.COM	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301549	52892043	VISHWAS YASHWANT PENDSE	PRADNYA VISHWAS PENDSE		YASHWANT	BIG-BAZAAR B-15 SHREE YASH RAJARSHI	SHAHU SOC PUNE SATARA ROAD	NEAR BIG BAZAAR	PUNE	411037	12411140005780	HDFC BANK LTD - BARODA	GROUND FLOOR,	PRODUCTIVITY HOUSE, PRODUCTIVITY RD	ALKAPURI ,VADODARA	BARODA	390005	390240009	HDFC0001241	10	MANALI V PENDSE	AAYPP9473A	AHHPP0291J				vyvishwas@rediffmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301549	54186533	KAUSIK GHOSH			KALYAN GHOSH	BLK B FLAT 1C 18/3	KUMUD GHOSAL RD	NEAR KALACHAND HIGH SCHOOL	KOLKATA	700057	50100040115725	HDFC Bank	HDFC Bank Ltd	DN 1 ETERNITY BUILDING		SALT LAKE CITY	700057	700240028	HDFC0000718	10	Bedapurna Ghosh	ACVPG4790L					KAUSIKGHOSH@REDIFFMAIL.COM	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301549	54935961	LAKSHYA MALHOTRA			MUNISH MALHOTRA	BC-2D DDA FLATS		MUNIRKA SOUTH WEST DELHI	NEW DELHI	110067	50100124856761	HDFC Bank	HDFC Bank Ltd	PLOT NO 8		NEW DELHI	110022	110240089	HDFC0000588	10	Munish Malhotra	CYNPM5320E					LAKSHYAMALHOTRA1@GMAIL.COM	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301549	55152498	SHREY SRIVASTAVA			ANURAG SRIVASTAVA	A3/12	TOWER NO-5	SILVER CITY	SECTOR 93 NOIDA GAUTAM BUDDHA NAGAR	201301	50100122556560	HDFC BANK LTD	PLOT NO-1, BLOCK A-2	COMMERCIAL COMPLEX	SECTOR 110	NOIDA	201304	110240127	HDFC0000930	10	Shraddha	EDXPS6066Q					SHREY109@GMAIL.COM	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301549	55385775	SAGAR PARAG SHETH			PARAG SURESH SHETH	502 SAMUDRA MANTHAN CHSL	JUHU-VERSOVA LINK ROAD ANDHERI WEST	AZAD NAGAR NEAR RAJIV GANDHI COLLEGE	MUMBAI	400053	50100050109304	HDFC Bank	HDFC Bank Ltd	D1 SHOPPING CENTRE 2		NEW DELHI	400058	110240002	HDFC0000011	10	Falguni Sheth	EULPS6966J					S95.SAGAR@GMAIL.COM	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN301549	58435052	BHAVANI JAYASHANKAR			LINGAPPA CHINNIGA DEVAPPA GOWDA	NO 74 8TH CROSS MALLESHWARAM		BANGALORE NORTH MALLESWARAM	BANGALORE	560003	00411930008648	HDFC Bank	HDFC Bank Ltd	MAKAM PLAZA III MAIN ROAD		BANGALORE	560003	560240003	HDFC0000041	10	BASANTHKUMAR JAYASHANKAR	ANDPJ8373P					JBK@AOL.IN	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN301549	58574318	PRIYANKA THARUR			JAGANNATH SAMPU KARKERA	B-602 PEARL RAJHANS DREAMS	BARHAMPUR STELLA	NEAR BISHOP HOUSE UMELE VASAI WEST	PALGHAR	401202	00841140011414	HDFC Bank	HDFC Bank Ltd	IMPLERIAL MAHAL GROUND FLOOR		MUMBAI	400014	400240020	HDFC0000084	10	Sabhari Girish Tharur	AVGPK1703M					PRIYANKA.THARUR@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN301549	59359665	RAJU MANSUKHANI			HASU TECKCHAND MANSUKHANI	2019 SECTOR-4 HUDA URBAN ESTATE		GURGAON	GURGAON	122001	00321000114601	HDFC Bank	HDFC Bank Ltd	HDFC BANK LTD		NEW DELHI	110016	110240004	HDFC0000032	10		AAJPM6330Q					RAJU.MANSUKHANI@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN301549	60392407	KRISHNA SAI M			VENKATA RANGA RAO	NO 629 TH ROAD	TONDIARPET	NEAR APPOLLO HOSPITAL	CHENNAI	600081	50100310129611	HDFC Bank	HDFC Bank Ltd	NO 3, MCDOWELL HOUSE		CHENNAI	600001	600240011	HDFC0000166	10	ARAVINDA	ADUPM0130C					MKSAI2000@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN301549	61212267	YASH RAJGOPAL MARDA			RAJGOPAL	10/287 SHRINIKETAN BUNGLOW ROAD	ICHALKARANJI ICHALKARANJI	KOLHAPUR	ICHALKARANJI	416115	50100179515871	HDFC Bank	HDFC Bank Ltd	H NO 7 55		ICHALKARANJI	416115	416240201	HDFC0000736	10	Mohini Yash Marda	BGDPM7348M					YASHMARDA@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN301549	63268658	A S LOKAMATHA	A K SRIRAMACHANDRA GUPTHA		A K SRIRAMACHANDRA GUPTHA	NO 1127 LALITHADRI ROAD 1ST CROSS	KUVEMPUNAGARA	NEAR BUS STOP	MYSORE	570023	00651570003704	HDFC Bank	HDFC Bank Ltd	GROUND FLOOR MYTHRI ARCADE		MYSORE	570009	570240002	HDFC0000065	10	A S MURUGESH	ACUPL2441E	APKPS5099C				ASLOKAMATHA@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN301549	66183149	SAVIO VICTOR PINTO			PASCAL PINTO	PASCAL PINTO H NO 190	SANVORCOTTO CUNCOLIM SOUTH	GOA SALCETE GOA	CUNCOLIM	403703	50100068009589	HDFC Bank	HDFC Bank Ltd	SHOP NO.4, 5 AND 6,		CUNCOLIM	403703	403240028	HDFC0002178	10	PATRICIA MYRA DCOSTA	AUFPP2022E					SAVIO567@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN301549	66790182	NILIMA LAKSHMIKANT AMIN			KANTHAPPA MUNAPPA UDIAWAR	12/A FLAMINGO ST ALEXIUS ROAD	BEHIND GOLD GYM	BANDRA WEST	MUMBAI	400050	50100080985788	HDFC BANK	GRD AND FIRST FLOOR THE SHELTER 32ND	RD NEAR R D NATIONAL COLLEGE BANDRA	W MUMBAI MAHARASHTRA 400050		400050	400240120	HDFC0001316	10	RAHUL LAKSHMIKANT AMIN	AAJPJ4226E					RAHUL.AMIN77@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN301604	10819281	SHAILESH B G			GOPALAKRISHNA BANGALORE KRISHNASHASTRY	DOOR NO 1428	10TH MAIN ROAD	VIJAYA NAGAR	BANGALORE	560040	12611	SREE SUBRAMANYESWARA COOPERATI	R V ROAD V V PURAM	VIJAYANAGAR	BANGALORE	BANGALORE	560040	560455004		10	Sushma HS	AYJPG1666R					shailesh.bg@gmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN301637	41419893	KRISHNAKUMAR S			SANKARANKUTTY C N	ACHYUTH	DARSANAPURY	CHANDRA NAGAR	PALAKKAD	678007	004801550225	ICICI BANK LTD	KAVUR HILLS BRANCH	PLOT NO 275 SY NO 44	GUTTALA	HYDERABAD	500033	500229049	ICIC0001120	10	SOWMYA U	ASOPK9960H					urkrishna@gmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN301774	13463119	VIJAY NATHU PAKHALE			NATHU ATMARAM WANI	Mantri Eternity Co-Op Hsg Soc Ltd	Flat No A603, 6th floor,Kundan Nagar	Opp. Atlas Copco, Kasarwadi	PUNE	411034	11045526382	STATE BANK OF INDIA	STATE BANK OF INDIA	TILAK ROAD		PUNE	411002	411002006	SBIN0001399	10	UNNATI VIJAY PAKHALE	AAAPW9452C					VPAKHALE65@YAHOO.COM	1	1	PUB				1					

30/09/2024	NSD	INE04VS07305	IN301774	16479529	AMUDHA R			RANGANATHAN	104 2ND STREET	C K COLONY	NEW SIDDHAPUDUR	COIMBATORE	641044	471001938	INDIAN BANK	INDIAN BANK		PAPPANAICKENPALAYAM	COIMBATORE	641037	641019013	IDIB000P018	10	R MOHANDAS	AQOPA7862L					amudha_09@rediffmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN301991	11136155	GHANSHYAMBHAI RANCHHODDAS PATEL (HUF)				PLOT NO. 10-B	MEGHANI CIRCLE	SIR TAKHTSINHJI HINDU SANATORIUM	BHAVNAGAR	364001	005100010008 9602	PUNJAB NATIONAL BANK	RAMBADI BRANCH			BHAVNAGAR	364001	364024001	PUNB0005100	10		AADHG2637L					JVASANIA@GMAIL.COM	16	1					1					
30/09/2024	NSD	INE04VS07305	IN302679	31383867	SHIVKUMAR AGARWAL			CHATURBHUJ AGARWAL	ASKA ROAD			BERHAMPUR	760001	027001001199	ICICI BANK LTD	UMA MAHAL	DHARMANAGAR MAIN ROAD		BERHAMPUR	760002	760229002	ICIC0000270	10	INDU DEVI SARAF	AAXPA8782E			2210054		fmsberhampur@gmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN302679	31831943	VIVEKANAND SACHDEVA	VIPUL SACHDEVA		BUDHEV SACHDEVA	FLAT NO 1103 TOWER 4	ORCHID PETIALS	SOHNA ROAD	GURGAON HARYANA	122006	019701000370	ICICI BANK LTD	SHASTRI CHOWK	PADAV		GWALIOR	474002	474229001	ICIC0000197	10	VAISHALI SACHDEVA	ASDPS0850K	APFPS6707L		1244260018		vipulsachdeva@yahoo.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN302679	32693870	MONA MALHOTRA	ROHIT MALHOTRA		ROHIT MALHOTRA	FLAT A-201 TOWER 4 BOUGENVILLA	ADARSH PALM RETREAT NEAR INTEL	BELLANDUR DEVARABEESANAHALLI	BENGALURU KARNATAKA INDIA	560103	015101029058	I C I C I BANK	A 1 B 5 SECTOR 2	SHIVAJICHOWK	VASHI	NAVI MUMBAI	400703	400229015	ICIC0000151	10	KASVI MALHOTRA	ADEPB6083D	AAKPM8610N		1126944083		mona_bhatiamal@yahoo.co.in	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN302679	32845063	SANDHYA GIRI			SPHATIK CHANDRA GIRI	2 A NEOFABRICO HOUSE	90 B/1 PRINCE G H SHAHRD	GOLF GREEN	KOLKATA	700095	627801089991	I C I C I BANK	2/3	Hindustan Road	Gariahat	Kolkata	700029	700229008	ICIC0006278	10	SHAIBAL GIRI	AHPPG4829B			033 2422 3787		shaibal.giri@gmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN302679	36216123	KAPIL POPAT			DILIP KUMAR POPAT	D204 20TH FLOOR	KALPATARU TOWERS	OFF AKURLI ROAD	KANDIVALI EAST MUMBAI	400101	000401703907	I C I C I BANK	215	FREE PRESS HOUSE	NARIMAN POINT	MUMBAI	400021	400229002	ICIC0000004	10		AJUPP6575G			2240978326		cakapilp@yahoo.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN302679	37029061	RISHI VERMA			CHANDRA PRAKASH VERMA	H 1002 VASANT AVENUE	PIMPLE SAUDAGAR	PUNE	MAHARASHTRA INDIA	411027	001201033098	I C I C I BANK	SHREEJI TOWERS	C 99 SUBASH MARG	NEAR AHIMSA CIRCLE C SCHEME	JAIPUR	302001	302229002	ICIC0000012	10		ADMPV1556H					rishiumt@gmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN302679	37923788	RAKESH PANT			ANAND BALLABH PANT	435	LAXMIBAI NAGAR	NEW DELHI	DELHI, INDIA	110023	071901001462	I C I C I BANK	D 138 EAST OF KAILASH			NEW DELHI	110019	110229080	ICIC0000719	10		AAXPP2537J					rpant0011@gmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN302679	38346456	ANJANI KUMAR BANSAL			RAJENDRA PRASAD BANSAL	HIG 32 PARIJAAT COLONY	RAJKISHORE NAGAR LINGIYADIH	BILASPUR SOUTH EASTERN COAL	LIMITED BILASPUR	495006	058201500802	I C I C I BANK	INDIAN SCHOOL OF BUSINESS, ISB CAMPU	GACHIBOWLI,		HYDERABAD	500019	500229025	ICIC0000582	10	MANJU BANSAL	BDNPB2868L					itzanjani@hotmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN302679	38391943	SUSMIT DATTA			SUBRATA KUMAR DATTA	37/4B NORTHERN AVENUE NORTHERN	APARTMENT FLAT NO 2A	KOLKATA	WEST BENGAL,INDIA	700030	110301501203	I C I C I BANK	IB 2 SECTOR 3	SALT LAKE CITY	KOLKATA	WEST BENGAL	700091	700229077	ICIC0001103	10		AOZPD3966R					susmit12datta@gmail.com	1	1	PUB				1					

30/09/2024	NSD	INE04VS07305	IN302679	39430959	ANSHUL GUPTA			SURENDER KUMAR GUPTA	2/3 BHAGWAN DASS QTRS		DEHRADUN	UTTARAKHAND,INDIA	248001	059801519838	I C I C I BANK	TITUS, BUILDING NO 10, MINDSPACE,	RAHEJA IT PARK PVT LIMITED,	MADHAPUR,	HYDERABAD	500081	500229026	ICIC0000598	10		AQWPG9702H					anshg64@gmail.com	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN302734	10077026	NARSINGHANI JAI KUMAR				PLOT NO 85	VASAVI NAGAR	SECUNDERABAD	TELANGNA INDIA	500015	15551000015322	H D F C BANK LTD	NO 29 GROUND FLOOR	P T COLONY KHARKHANA ROAD	SECUNDERABAD	TELANGANA	500009	500240026	HDFC0001555	10		AAEHN9026P					JAIKUMAR64@YAHOO.COM	16	1					1							
30/09/2024	NSD	INE04VS07305	IN302902	40119877	RAMCHANDRA VASUDEO KULKARNI			VASUDEO	NO 87 5TH CROSS ROYAL HERMITAGE	BANNERGHATTA ROAD	GOTTIGERE	BANGALORE	560083	005301027315	ICICI BANK LTD	ELEPHANT ROAD	JAYANAGAR	3RD BLOCK	BANGALORE	560011	560229004	ICIC0000053	10	Vandana Kulkarni	AKBPK1542L			22722066		kulkarni_rv@yahoo.com	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN302902	40156507	SACHIN DHRUVA NAIK			DHRUVA R NAIK	618 11TH B CROSS		GIRINIAGAR II STAGE	BANGALORE	560085	005301038183	I C I C I BANK	80/7 ELEPHANT ROCK ROAD	BLOCK III	JAYANAGAR	BANGALORE	560011	560229004	ICIC0000053	10		ABXPN2344L			9886291353		sacindia2000@gmail.com	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN302902	42309679	SANDEEP PRABHAKAR KULKARNI			PRABHAKAR DATTATRAYA KULKARNI	C 8 HARILEELA APARTMENT	BALEWADI PHATA NEAR SIGNET CORNER	BANER	PUNE MAHARASHTRA	411045	000201065738	I C I C I BANK	RAHEJA TOWERS EAST WING	3RD FLOOR	26/27 M G ROAD	BANGALORE	560001	560229002	ICIC0000002	10		ACJPK9719K			8025238030	8022121000	sandkul@hotmail.com	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN302902	42567026	SHAIK MOHIDEEN T A			AJMAL KHAN T K A	G KINGS COURT	32 ASPIRAN GARDEN	1ST STREET KILPAUK	CHENNAI	600010	027801000394	I C I C I BANK	No 34	Balfour Road	Kilpauk	Chennai	600010	600229025	ICIC0000278	10		AFAPS7446H			442644853		shaik.thebosss@gmail.com	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN302902	42567719	YOGESHWARAN VENKATESAN			VENKATESAN S	B 39 HIGH WAYS NAGAR	NEDUNCHALAI NAGAR		SALEM	636005	002001038760	I C I C I BANK	GALLERIA SHOPPING MALL	HIRANANDANI GARDEN	POWAI	MUMBAI	400076	400229004	ICIC0000020	10	Gayathri G	ADSPV2522R			4272445397		yogeshwaran.v@larsentoubro.com	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN302902	43058364	ASHOK SHESHRAO PATKI			SHESHRAO	NANDI INSURANCE BROKING	B 1417 DALAMAL TOWERS	NR TULSIANI CHAMBERS NARIMAN POINT	MUMBAI	400021	000401043090	ICICI BANK LTD	215, FREE PRESS HOUSE	NARIMAN POINT		MUMBAI	400021	400229002	ICIC0000004	10	SHAILESH ASHOK PATKI	ABGPP3635D			2222044141	22873333	ashokpatki@yahoo.co.in	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN302902	44031240	AJAY SINGH			SATYAPAL SINGH	A/102	PARKVIEW APPT	E/10/B SECTOR 61	NOIDA	201301	003101513327	I C I C I BANK	K 1 SENIOR MALL	SECTOR 18	DISTRICT GAUTAM BUDDH NAGAR	NOIDA	201301	110229005	ICIC0000031	10		AWUPS1390K					ajay.sengar@gmail.com	1	1	PUB				1							
30/09/2024	NSD	INE04VS07305	IN302902	45997234	AKASH CHANDER			RAMESH CHANDER	D 904	SJR EQUINOX	ELECTRONIC CITY PHASE 1	BANGALORE KARNATAKA	560100	004701501150	I C I C I BANK	NO 5 80 FEET ROAD	7TH BLOCK	KORAMANGALA	BANGALORE	560095	560229003	ICIC0000047	10		AAOPC9689B					akash.chander@strengthscape.com	1	1	PUB				1							

30/09/2024	NSD	INE04VS07305	IN302902	46442402	JANKI HIRVE			BHILUJI KALUJIYADAV	83	MANHAR PARK NAVINO TARSALI	MAKARPURA VADODARA	GUJARAT,INDIA	390010	085301000556	I C I C I BANK	GROUND FLOOR/BASEMENT, NALINI HOUSE,	NEAR DAWAT RESTAURANT,	MANJALPUR, VADODARA		390011	390229005	ICIC0000853	10	AMBARAMG HAMIYAJI HIRVE	ACFPH8781C					akhirve@rediffmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN302902	46511960	CHILAMBU SELVAN C			CHINNASAMY NANJAN	FLAT NO 002 NO 217 MITHRA HOMES	5TH MAIN MAITHRI LAYOUT NEAR HOPE FARM CIRCLE WHITE FIELD	BANGALORE KARNATAKA INDIA	560066	055201502782	I C I C I BANK	C/O INFOSYS TECHNOLOGIES LTD,	NO 44, 3RD CROSS,	ELECTRONICS CITY, BANGALORE		560100	560229031	ICIC0000552	10		AGZPC0272B					chilambuselvanc@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN302902	47518456	SUNEEL SAGUTURU			RAMANAREDDY SAGUTURU	UNIT 501 LEVEL V	PRESTIGE SOLITAIRE NO 6 BRUNTON RD BANGALORE	KARNATAKA,INDIA	560001	000201097582	I C I C I BANK	RAHEJA TOWERS EAST WING	3RD FLOOR	26 27 M G ROAD	BANGALORE	560001	560229002	ICIC0000002	10	MANJULA PALURU	BDWPS9966B					suneel.sagutguru@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN302902	47810616	ANKIT UPPAL			SUNIL DATT UPPAL	154 B BLOCK A	SECTOR 63	NOIDA	UTTAR PRADESH INDIA	201301	628401545594	I C I C I BANK	PLOT NO 43,44, 45,47, 48,65, 66,67	BLOCK B1	SECTOR 50	NOIDA	201301	110229026	ICIC0006284	10		ABAPU4586E					ankit.uppal1987@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN302902	48615789	AROJEET SENGUPTA			ANJAN SENGUPTA	C-16 SHIVAM VIHAR	RAVIGRAM NEAR D P HOMES AMLIDIH RAIPUR	CHHATTISGARH INDIA	492006	055801504924	I C I C I BANK	INFOSYS TECHNOLOGIES	PLOT NO 350	HEBBAL INDUSTRIAL AREA	HOOTAGALI MYSORE	575006	570229005	ICIC0000558	10	Snigdha Sengupta	BQKPS8449E					arojeet@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN302927	10326568	ARUNA SUBHASH JADHAV	SUBHASH DNYANURAO JADHAV		BALKRISHNA KHANDU SHINDE	B32 KUMAR PRIYADARSHAN CHS LTD	NEAR BALAJI MANDIR SUS ROAD	PUNE	411021	1318700336	CENTRAL BANK OF INDIA	SURVEY NO 13 1	NEAR BALEWADI PHATA		PUNE	411045	411016037	CBIN0283779	10		ABAPJ5475F	AACPJ1772C				AOL_SUBHASH@YAHOO.COM	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN303028	25806973	RUCHIN KUKREJA			KISHOR KUKREJA	B41405WADHWAT HEAD DRESS LBSMA	RGOPPRCITYMALL GHATKOPARW GHATKOPARW	,MUMBAI	MAHARASHTRA,INDIA	400086	102201533737	ICICI BANK	AUTUMN ESTATE, CHANDIVALI,	FARMRD OPP MAHADA COLONY,	CHANDIVALI, ANDHERI E	MUMBAI	400072	400229100	ICIC0001022	10	ANGELA NAGPAL	CCRPK1611G					ruchinkukreja@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN303028	44847516	REMYA RAMACHANDRAN KUNNATH			RAMACHANDRAN	KUNNATH HOUSE S KONDAZHY POST	KONDAZHY	,KERALA,THRISSUR	KERALA,INDIA	679106	063501001217	ICICI BANK	SHARCO TOWER	OPP BED COLLEGE OTTAPPALAM	PALAKKAD DIST	OTTAPPALAM	679101	679229002	ICIC0000635	10	SATHEESH GOPALAKRISHNAN	COEPK1328B					remyaakr@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN303028	50743274	RAMPRAKASH B DUDANI			BHAGWATILAL DUDANI	16	GAURAV BUNGLOWS	C T M ROAD	AHMEDABAD	380026	624401511634	I C I C I BANK	G6 10	SHUKUN PLAZA LG CORNER	OPP PRITIVI HOTEL MANINAGAR	AHMEDABAD	380008	380229005	ICIC0006244	10	Anita Dudani	AJYPD0684N					rbdudani@gmail.com	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN303028	50869215	PRASHANT KRISHNARAO LAHANE				BUNGALOW NO 4 LAZY ROCK NDA	PASHAN ROAD NEAR BANK OF	BAVDHAN KHURD PASHAN ARMAMENT	PUNE MAHARASHTRA	411021	003901510332	ICICI BANK	1187/22 VENKATESH MEHER	GHOLE ROAD	SHIVAJINAGAR	PUNE	411005	411229003	ICIC0000039	10	MANISHA LAHANE	ABFPL9115P					pkldirect22@gmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN303028	51467038	RUPESH G PATEL				A 32 SECTOR VI EXTENSION	RELIANCE GREENS	MOTIKHAVDI	JAMNAGAR	361140	005101502296	ICICI BANK	Sector 11 Road No 1	RPL Township	Moti Kavdi P O Digvijay Gram	Jamnagar	361140	361229002	ICIC0000051	10	PAYAL PATEL	AJPPP0525K			2883016532		rupeshgpatel@gmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN303028	51791554	RAMANA RAO M V			JAGANMOHAN RAO MACHIRAJU	H NO 7 101/6 SRS PROJECTS	PEARLS VALLEY NEAR BALAJI NAGAR CLY	HYDERABAD NIZAMPET	MEDCHAL MALKAJGIRI	500090	602801119905	ICICI BANK	New No 17	Chamiers Rd	Nandanam	Chennai	600035	600229012	ICIC0006028	10	M Vijaya	ADQPM5837J			4329249742	8441287286	machiraju2001@gmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN303028	51909957	SUMANT SANKARAN			SANKARAN	B 14 / 6	22ND CROSS STREET	BESANT NAGAR	CHENNAI	600090	603301508231	ICICI BANK	E/36 II AVENUE	BESANT NAGAR		CHENNAI	600090	600229014	ICIC0006033	10		AZJPS9005M			4424910286		sumant81_99@yahoo.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN303028	54680043	WINSTON ROSHAN SERRAO			HAROLD MARK SERRAO	C-1001 PURVA HIEGHTS	BANNERGHATTA ROAD	BILLEKAHALLI EXTN	BANGALORE	560076	029701002778	ICICI BANK	802 7TH CROSS	BTM 2ND STAGE	BANGALORE		560076	560229020	ICIC0000297	10	LORRAINE ERWIN FERNANDES	ASEPS7819M			8041682264		winserrao@yahoo.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN303028	54849703	SARASWATHI S			SRINIVASAN	301 BLOCK VI SKYLINE CITY	NAGARBHAVI 1ST STAGE		BANGALORE	560040	015901007708	ICICI BANK	1740 17TH CROSS RD	VIJAYNAGAR		BANGLORE	560040	560229010	ICIC0000159	10	Shankar Devanarayanan	ABJPS1705Q			8023215032		sarasdev1939@gmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN303028	58836429	GAURAV GOPI			KRISHNASWAMY SOWRIRAJALU GOPI	308 UMA SANJEEVINI RESIDENCY 1ST	MAIN LAKSHMI NAGAR JP NAGAR 7TH	BANGALORE	KARNATAKA,INDIA	560078	036001543652	ICICI BANK	ICICI BANK LTD,	ELECTRONIC CITY BRANCH	BR CODE 0360, SURVEY NO 7 P	ELECTRONIC CITY, BANGLORE	560100	560229025	ICIC0000360	10	Prakruthi Venkatesh Jakathe	BMBPG9446A					gauravg10.zidane@gmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN303028	59270553	SUNIL CHATURMALKANI			CHATURJIWATRAM MALKANI	H NO R 2354 BALSARAI KHURD	VILL BALSARAI	THE BABA BAKALA	BALSARAI AMRITSAR	143204	000501059888	ICICI BANK	A WING	SHANGRILA GARDENS	BUNDGARDEN S ROAD	PUNE	411001	411229002	ICIC0000005	10	USHA SUNIL MALKANI	AAWPM9126F					malkani.sunil@gmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN303028	59707573	POORNAAR			RAVI	17 65 VASANTHA RAYAPILLAI LANE	THERMUTTI LANE EAST ANDRA	STREET TRICHY	TAMILNADU, INDIA	620002	142801511384	ICICI BANK	INFOSYS TECHNOLOGIES 350	GEC2 BLDG HEBBAL ELECTRONIC	CITY HOOTAGALLY IND AREA	MYSORE KARNATAKA	570018	570229006	ICIC0001428	10	SATHEESH K	BKJPP9910N					poornaaravi@gmail.com	1	1	PUB				1					
30/09/2024	NSD	INE04VS07305	IN303028	61096992	KUSUM ARORA	JANAKRAJ ARORA		DINANATH ARORA	FLAT NO C 804 SARVE SATYAM	APARTMENTS PLOT NO 12 SECTOR 4	DWARKA,DELHI	DELHI, INDIA	110078	025001010628	ICICI BANK	HL SQUARE,	PLOT NO 06, SECTOR 5 MLU,	DWARKA,	NEW DELHI	110075	110229034	ICIC0000250	10		AIKPA8575G	AAFPA4716Q			janakraj.arora@hotmail.com	1	1	PUB				1					

30/09 /2024	NSD	INE04 VS073 05	IN3030 28	64852327	RAJES HWAR B			BEJUG AM SHAN KARAI AH	503 RENAI SSANC E PARK 3 26/12 5 INDI	SUBU RB A BLK SUBRA MANY A NGR 1ST MN	,BANGA LORE	KARN ATAKA ,INDIA	560055	007801531932	I C I C I BANK	NO 47, 5TH CROSS ROAD	5TH MAIN	MALLE SHWA RAM	BANG ALORE	560003	560229005	ICIC00 00078	10	B PRAVE ENA	ADHP R1591 H					bejura j@gm ail.co m	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 05	IN3030 28	69023784	RICHA			SUDHI R KUMA R DHAM IJA	366 GALI NO 29 TRI NAGA R DELHI		,DELHI	DELHI, INDIA	110035	016501530367	I C I C I BANK	PLOT 315	SECTO R 16	GAND HINAG AR	GUJAR AT	328016	380229006	ICIC00 00165	10	ANNU	AQFPR 3775C					richad hamija 89@g mail.c om	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 05	IN3030 28	72754894	SAKSH I GOEL			SURES H GOEL	B 9/03 ATTA M VALLA BH VIHAR SECTO R 13	13 ROHIN I DELHI	,DELHI	DELHI, INDIA	110085	629801539365	I C I C I BANK	PLOT NO 7, COM MUNI TY CENTR E	S D TOWE R, SECTO R 8	ROHIN I	NEW DELHI	110085	110229022	ICIC00 06298	10	NIKHIL JAIN	AXJPG 7682A					sakshi. goel24 06@g mail.c om	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 05	IN3030 28	76470796	SIVAK UMAR TIMRI SANKA RAN HUF				20 133 11TH CROSS STREE T TNHB PHASE	1 SATH UVAC HARI VELLO RE	,VELLOR E	TAMIL NADU, INDIA	632009	738601000218	ICICI BANK	AADH YANS HU ARCA DE	DODD AKAM MANA HALLI	NO 119 CENTR AL EXCISE LAYO UT	NOBEL RESID ENCY ROAD	560076	560229162	ICIC00 07386	10		ABIHS 4649N					shiva0 202@ gmail. com	16	1					1				
30/09 /2024	NSD	INE04 VS073 05	IN3030 28	83843645	RAGH UNAT H K S			KVI SHREE NIVAS AN	FLAT, NO 5 SARAV AN BHAV A NO 9,2ND ,	CROSS STREE T R A,PUR AM	,CHENN AI	TAMIL NADU, INDIA	600028	021201004144	ICICI BANK	249 R K MUTT ROAD	R APUR AM	CHEN NAI	CHEN NAI	600028	600229021	ICIC00 00212	10	DEEPA RAGH UNAT H	AABPR 4760P					ksragh unaths @gma il.com	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 05	IN3030 28	84115710	S N RAJAS HEKAR			NAGA RAJAS ETTY SAKAL ESHPU R ALAPP ASETT Y	S O LATE S NAGA RAJA SHETT Y , 527 1	,ASHO KA ROAD ,SAKLE SHPU R ,HASS AN	,HASSAN	KARN ATAKA ,INDIA	573134	421501500613	ICICI BANK	ICICI BANK LTD MUNI CIPAL	KATH A NO 3308 3031 WARD NO 13	HALES ANTH AVERI EXTEN SION	SAKLE SHPU R	573134	573229102	ICIC00 04215	10	GAYAT HRI SR	ANXP R4030 K					shekar .skp@ rediff mail.c om	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 05	IN3030 28	87550743	HARIK RISHN AN E			VINAY AKUM AR E	CHER OT HOUS E,CIVIL STATI ON	PO,CI VILSTA TION PO, CALIC UT CIVIL	STATION ,KOZHIK ODE	KERAL A,INDI A	673020	004701626719	ICICI BANK	NO 5 80 FEET ROAD	7TH BLOCK	KORA MANG ALA	BANG ALORE	560095	560229003	ICIC00 00047	10		ADNP E1956 B					harikri shnan 9256 @gma il.com	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 05	IN3030 28	87691576	BHUV A JATIN BHAI MANU BHAI			MANU BHAI BHUV A	26 ,ASHVI N SOCIE TY 2 ,KHOD IYAR NAGA R	ROAD ,SURA T CITY ,SURA T ,GUJA RAT	,SURAT	GUJAR AT,IN DIA	395008	348001504090	ICICI BANK	G15 RISE ON PLAZA	SARTH ANA JAKAT NAKA	SARTH ANA SURAT	SURAT	395006	395229026	ICIC00 03480	10		AQLPB 5614J					jatinb huva @gma il.com	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 05	IN3031 16	12849249	SHAR DUL SUSHI L	KINJAL SHAR DUL		SUSHI L DIPCH AND KHIAN RA	DR USHA HOSPI TAL MAST ER BUNG LOW	S V PATEL ROAD OPP GOKU L HOTEL	BORIVAL I WEST MUMBA I	MUM BAI MAHA RASHT RA	400092	014513000002 97	HDFC BANK	BORIV ALI MUM BAI	MUM BAI	MUM BAI	MUM BAI MAHA RASHT RA	400092	400240027	HDFC0 00014 5	10	USHA SUSHI L KHIAN RA	AGQP K0523 L	AMBP K5065 E				ushah ospital 67@g mail.c om	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN303719	10110943	ANIRUDDHA ATMARAM PHADKE			ATMARAM VISHWANATH PHADKE	FLAT NO-502 B-WING	SHIKHAREWADI, DREAM AVENUE,	NASHIK ROAD,	NASHIK,	422101	30807017380	STATE BANK OF INDIA	SHIVAJI NAGAR NASIK	SHOP NO G1 SUYOJIT ARCADE	NASIK POONA ROAD	NASIK	422006	422002020	SBIN0011669	10	MINAL PHADKE	AAYPP2674D					aaphadkeirieen@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304295	17727478	DRONACHARYA DUTTA			SAJAL KISHORE DUTTA	S O SAJAL KISHORE DUTTA A 9 JA	YASHREE PARK BEHALA KOLKATA		Kolkata	700034	142010100017842	AXIS BANK LTD	LOK NAYAK JY PRAKASH BHAWANDAK BUNG	AAWANDAK BUNG ALOW CROSSING		ALOW CROSSING	800001	800211002	UTIB0000142	10	Mou Dutta	ACNPD4612L					iamdrona@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304295	72021871	ASHUTOSH MISHRA			shyam sundarmishra	25,24 BANGLOW SCHEME	NO 114	PART 1 INDORE INDORE	INDORE MADHYA PRADESH	452010	043010100003221	AXIS BANK	SCHEME NO. 78 PLOT NO. 50 PART II	VIJAY NAGAR			0	452211028	UTIB0003780	10	Arpita Mishra	ABUPM8160G					arpitamishradubey@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304295	85318184	LAKSHMI THIRUVENGADAM			Ramaswamy	NO 60 35TH MAIN 5TH CROSS BTM	BANGALORE SOUTH BOMMANAHALLI	OPP BBMP OFFICE	BANGALORE KARNATAKA	560068	920010050846968	AXIS BANK	SUN ARCADE, SITE NO. 13, 100' RING	ROAD, OPP CENTRAL SILK BOARD, BTM	LAYOUT, 1ST STAGE, BANGALORE,	KARNATAKA, PIN 560068	560068	560211041	UTIB0001615	10	REVATHI THIRUVENGADAM	AMNPT1680L					lakshmit784@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20000741	ANOOP KUMAR UPPALAPATI			KUMAR	C/O: Durga Prasad U,Plot No 3 Ward N	o 21 Shree Chakra Raksha Nilaya, Nehr	u Colony 3rd Cross,Basaveshwara	Nagar,	583103	50100422866192	HDFC BANK	BELLARY				583103		HDFC0001760	10		AINPA3337R					anoopkumar_u@yahoo.co.in	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20000830	SAGAR AMRUT KHEDKAR			AMRUT	Aashiyana Bangla,Pooja Residency Tag	or Nagar, Nashik,Nashik Pune Road, Nas	hik,Nashik,Gandhi	Nagar, Nashik,Maharas	422006	911010040962201	AXIS BANK	J P NAGAR BANGALORE				560052		UTIB0000333	10		BNJPK5061J					sagarkhedkar.247@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20008369	MITHLESH VERMA			VERMA	C/O Rajat Verma,H. -455 C -BLOCK,G	ALI N0. -10,BRIJ PBadar Pur Khadar			110094	44630100029565	BANK OF BARODA	YAMUNA VIHAR,NEW DELHI				110053		BARB0YAMDEL	10		CAAPV3128G					mithleshverma224@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20010409	KAILASHBEN KETAN LADUMOR			KETAN	A/301 Raj Kiran Building,S V Road, Da	hisar East,Behind MDahisar			400068	00000040045378787	STATE BANK OF INDIA	DAHISAR (WEST)				400068		SBIN0013040	10		AFBPL8096D					kailashbenladumor@outlook.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20015242	THARU ALIZA SABU			ALIZA	D/O Sabu Philip E,Edakkott House,Ned	uvaloor,Chuzhali,Ka Chuzhali			670142	001001578343	ICICI BANK LIMITED	ERNAKULAM (COCHIN)A				682035		ICIC0000010	10		GXCPS4907R					tharualiza@gmail.com	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN304633	20016042	SUJATHA JAYAPRAKASH			JAYAPRAKASH	W/O,Thilakkumar Jayakumar,165/2,flat	A103, green Ville,,Immedihalli			560066	00761610012841	HDFC BANK	BANGALORE - IT PARK				560066		HDFC0000077	10		AFSPJ2217D					sujja2301@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20018072	SAHIL KHANDELWAL			KHANDELWAL	SO Ramesh Khandelwal, 53A,Kharni Phat	ak Road, Raman VatikJhotwara			302012	50100371446556	HDFC Bank	JAIPUR - JOHARI BAZAR				302003		HDFC0000289	10		FJQPK3494C					shkshk.61@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20018499	AKHIL JOSHI			JOSHI	CO Dheerandra Chandra,C103, Nirala E	den Park,AhinshaKhShipra Sun C			201014	039901572240	ICICI BANK LIMITED	GURGAON				122003		ICIC0000399	10		AXRPJ0393D					ajkap91@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20019320	ANUP RAMABHADRAN			RAMA	Pallavi Mannam Nagar Perunna Changan	assery Perunna KottPerunna			686102	626901505771	ICICI BANK LIMITED	MC ROAD THIRUVALLA				689101		ICIC0006269	10	Anjali Anup	AIUPA1856G					anooprbnair@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20019686	PURUSHOTTAM HANAMANT DESHPANDE			HANAMANT	SO E4404 Snn Raj Serenity Begurkoppa	Main Road YelenahaBommanahalli			560068	00531140218852	HDFC BANK	BANGALORE - KORAMANGALAM				560095		HDFC0000053	10		AOUPD2219L					bornfreeparry@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20020767	BOBBILI VENKATA RATNA			VENKATA	WO Bobbili Gopal Rameshwar Reddy 221	13781 B1 NEW NALLAKUNew Nallakunta			500044	50100198231295	HDFC Bank	SHIVAM ROAD				500044		HDFC0004706	10	Bobbili Gopal Rameshwar Reddy	BEBPB1950C					venkataratna68@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20021001	SOCRATES			SIVALINGAM	So Sivalingam No101 Claudius ABlock	Alliance Galleria RPallavaram			600043	50200020636211	HDFC BANK	CHITLAPAKKAM				600047		HDFC0000260	11	SUMATHI	AXJPS1273R					soc_suma@yahoo.co.in	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20021270	ZUHAIR ZAHID ALI NASSUR			ZAHID ALI	SO Zahidali Hussain Ali Nassur C 131	2 C Block Segment 3Doddakallasandra			560062	50100367566332	HDFC BANK	IDEAL HOMES TOWNSHIP RR NAGAR				560098		HDFC0009442	10	Batul Zuhair Nassur	ABYPN0590P					zuhairnassur666@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20021760	ANUPAM SUTWALA			KISHAN LAL SUTWALA	CO Kishanlal Sutwala E2-121006 Wing	12 Sobha Dream AcreVartur			560087	603601268131	ICICI BANK	BANGALORE GUNJUR NEAR VARTHUR BRANCH	APPLE CITY VINAYAKANAGAR VARTHUR	SARJAPUR ROAD GUNJUR		560087	560229164	ICIC0007431	10	RISHIKA SUTWALA	AAEPA3537E					anupamsutwala@gmail.com	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN304633	20021825	VISHAL VENUGOPAL			VENUGOPAL	SO P Venugopal D1 788 BDA Flats B D	A road B D A Layout Vivekn agar			560047	10072191155	IDFC FIRST BANK LTD	BANGALORE - LANGFORD ROAD BRANCH				560027		IDFB0080195	10		ABXPV4038K					vishalvenugopal26@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20022471	TUSHAR SUDHAKAR THAKUR			SUDHAKAR	B 102 Savitri Pearl Brahmin Ali Opp	Ram Mandir Alibag AAliba g			402201	501000000006865	HDFC BANK	SHIVAJI PATH - PEN				402107		HDFC0002631	10		AMGPT2718N					tusharthakur123@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20023099	SONIKA JOSHI			JOSHI	WO Akhil Joshi Hno 4603 Aastha Vihar	Damu adhunga Near PKathgoda m			263126	501000988493 87	HDFC BANK	HINJAWADI - MAHARASHTRA				411027		HDFC0000794	10		AWWPJ5264D					joshisonika1@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20023162	KUSHANK JOSHI			JOSHI	SO Naveen Chandra Joshi Joshi Bhawan	Near Beersheba SchPithoragarh			262501	031401554461	ICICI BANK LIMITED	GURGAON - SUSHANT LOKA				122001		ICIC000 00314	10		ARHPJ1283G					kushankkjoshi@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20027016	SRISHTI KHANNA			KHANNA	CO Rishabh Mahajan F 1602 Tower 6 Ex	perion Windc hants DCho ma62			122017	114501529025	ICICI BANK LIMITED	GURGAON UDYOG VIHAR, HARYANA				122002		ICIC000 01145	10		CHFPK3948D					srishti10khanna@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20028716	TOMPAUL J THOPPIL			J	CO Jophi Thoppil Thomas 9A GREEN VAL	LEY K S H B PULLAZHPullazhi			680012	10075715452	IDFC FIRST BANK LTD	THRISSUR EAST FORT THRISSUR BRANCH				680005		IDFB0080732	10		BWHPT9939H					thomaspaul3035@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20029401	GUGGILAM CHELLAPATHY CHOKKANATHAN			CHELLAPATHY	SO Chellapathy 13 A Shanthi Bhavanam	10th Cross Street Lawspet			605008	005601000690	ICICI BANK LIMITED	LAWSPET-PONDICHERRY				605008		ICIC000 01504	10		AAEPC5902F					chokkanathan.g@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20032788	ARJUN SINGH RATHORE			SINGH	SO Bhanwar Singh Rathore 3 peelwa ga	rdan md road Jawah aJawahar Nagar			302004	678401501086	ICICI BANK LIMITED	JAIPUR, ST.XAVIER SCHOOL				302001		ICIC000 06784	10		EOHPR0172D					arjunsinghrathore1997@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20033416	NARENDRA SADASHIV PANDIT			SADASHIV	PLOT NO1 SHAILESH SOCIETY NEAR ALANK	AR POLICE CHOUKI kakarvenagar			411052	111519300038 70	HDFC BANK	KARVENAGAR				411052		HDFC0001115	10		AAZPP3505C					nari_pandit@yahoo.com	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN304633	20035977	VASIREDDY KRISHNA PRASAD			KRISHNA	SO VASIREDDY RAGHAVAIAH HNO 35211E3	VIDYANAGAR COLONYChoutupala			508252	0000001075734 8055	STATE BANK OF INDIA	GANNAVARAM	GANNAVARAM			521101		SBIN0000783	10	VASIREDDY TEJA	AEDPV4824Q					krishna.prasad0123@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20037372	NILABEN CHETANKUMAR PATEL			CHETANKUMAR	WO Chetankumar Patel plot No 80 hari	ramnagar2 BhavnagarBhavnagar			364001	0000003148931 5094	STATE BANK OF INDIA	SUBHASNAGAR,BHAVNAGAR				364002		SBIN0013382	10		BGFPP3172G					stock.chetanpatel@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20037590	SONIA AGGARWAL			AGGARWAL	WO Pankaj Aggarwal 41 Dwarkadheesh A	partment Pocket 2 Se6			110075	181901502685	ICICI BANK LIMITED	BHIKAJI CAMA				110066		ICIC0001819	10		ATSPA2087L					contactme.pankaj@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20037846	RAHUL PARSHURAM KARPE			PARSHURAM	CO Bus Stand Ap Wadzire Fata Parner	Ahmadnagar MaharashParner			414302	0007104000699266	IDBI BANK	F. C. ROAD				411004		IBKL0000007	10		CCMPK2284A					rahul.karpe007@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20040456	HARDIK SURESHBHAI THAKKAR			SURESHBHAI	CO L401 Icb City Behind Vishwakarma	Temple New S G RoadGota			382481	029501527046	ICICI BANK LIMITED	AHMEDABAD - S.G. ROAD A				380054		ICIC0000295	10		AGXPT3246N					hardik010@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20045524	RANI SAD			SAD	CO Ashok Kumar Sad F69 Sanfran Ashok	Valley In Front ofMlb Medical Colle	ge		284128	024901544854	ICICI BANK LIMITED	CIVIL LINES JHANSIA				284001		ICIC0000249	10		NQVPS4891B					jhs.ranisad@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20046863	MAHALAKSHMI RAMAN			RAMAN	WO Raman Rajamani RX 53 Shanta Bungl	ow Azadepada Road MDombivali la			421203	008801527233	ICICI Bank	Dombivali MIDC				421203		ICIC0000088	10		AJEPR6746H					rajya_maha@hotmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20051539	S SWARUPA			SWARUPA	WO Dhinesh S F 316 Iris Court Apartm	ent Mahindra World Paranur			603002	5010009836109 8	HDFC BANK	GUDUVANCHERY				603202		HDFC0003760	10		FKWPS3675G					sswarupaa@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20052343	SOUMITA DAWN			DAWN	59 NO DHULIPARA LANE Serampore Seram	pur Uttarpara Seram Serampore			712201	0000003301257 7195	State Bank of India	SERAMPORE				712201		SBIN0000178	10		CHIPD6690Q					soumita110@gmail.com	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN304633	20054076	GYANMATI ADYA PRASAD TIWARI			ADYA PRASAD	401 SAI DRISHTI B2 CHS SAI COMPLEX S	TATION ROAD Mira RoMira Road			401107	3745325155	KOTAK MAHINDRA BANK LIMITED	MIRA ROAD MUMBAI				401107		KKBK0001418	10		AIFPT0526P					55shivtiwari@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20054172	ARPITA PUJAPANDA			PUJAPANDA	DOLA MANDAP SAHI SINGHADWAR POST OFIC	E Puri Puri OdishaPuri			752001	50100443081241	HDFC BANK	GRAND ROAD PURI				752001		HDFC0004141	10		FHCPP1709M					kumarabhisek91@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20054791	RITOBROTO SETH			SETH	Ramesh Chandra Seth A2203 A Block Sa	i Purvi Symphony GuGunjur			560087	10070930290	IDFC FIRST BANK LTD	JAMSHEDPUR JAMSHEDPUR MAIN BRANCH				831001		IDFB0060402	10		BZCPS5706H					ritobrotoo.seth@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20054927	KATARIYA SUMEET PREMCHAND			SUMEET	padhiyar road street no 1 near old n	dr school SurendranSurendranagar			363001	10064724775	IDFC FIRST BANK LTD	DHRANGADHRA BRANCH				363310		IDFB0043371	10		CVBPK0455K					sumeetpkatariya.20@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20055542	DOSHI RAJENDRAKUMAR BHAILAL			RAJENDRAKUMAR	SO Doshi Bhailal A 7 Akshat Appartme	nt Ambawadi DCB BanEllisbridge			380006	000410100073818	UNION BANK OF INDIA	AHMEDABAD				380006		UBIN0800040	10	SMIT RAJENDRA DOSHI	AFTPD2555H					rbdoshi610@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20055614	MYSORE ASHOK ARUN			ASHOK	SO M L Ashok 188 3rd Main 2nd Avenue	Teachers Colony BaKoramangala			560034	00531000006905	HDFC Bank	BANGALORE KORAMANGALAM				560095		HDFC0000053	10		ADUPA8058R					anywhere.arunx@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20056463	MAHESH GOVERDHANLAL NICHWANI			GOVERDHANLAL	SO Goverdhanlal Nichwani Flat No 301	Meghdhanush apartmUppalwadi			440026	005901557180	ICICI BANK LIMITED	NAGPUR CIVIL LINES A				440001		ICIC0000059	10	Reshma Nichwani	ACIPN3910E					marketeerstthe@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20058180	SHRUTHI NAYAKARA HALLI MANJEGOWDA			NAYAKARA HALLI	DO Manje Gowda Nayakarahalli Hassan	Karle Hassan Karnat Karle			573120	50100231827642	HDFC Bank	JAYANAGAR RVS PARADISE				560011		HDFC0001226	10		ELWPM5442P					Shruthimgowda2094@gmail.com	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN304633	20060305	JYOTIBEN PREMCHAND KATARIYA			PREMCHAND	CO Premchand Trikamdas Katariya 1 pa	dhiyar road nr shreSurendranagar			363001	10065592939	IDFC FIRST BANK LTD	DHRANGADHRA BRANCH				363310		IDFB0043371	10		ACKPK8460G					JYOTIPKATARIYA.20@GMAIL.COM	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20060356	PREMCHAND TRIKAMDAS KATARIYA			TRIKAMDAS	1 padhiyar road nr shreemoti nr old	ndr schoolSurendrSurendranagar			363001	10064940537	IDFC FIRST BANK LTD	DHRANGADHRA BRANCH				363310		IDFB0043371	10		ACHPK4334L					prem.katariya4142@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20061496	DEEPAK KUMAR			KUMAR	CO V Parthasarathy 100810th Floor B	lock2 WingA SuncityCarmelaram			560035	08311050012478	HDFC Bank	RELIANCE CORPORATE PARK NAVI MUMBAI				400701		HDFC0000831	10		AOPPD4596K					kumargeo@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20061662	MAHIMA JAIN			JAIN	DO Chandrakant Jain 22 G Road Bhupal	pura Udaipur UdaipuUdaipur			313001	084401518680	ICICI BANK LIMITED	AHMEDABAD NARODA				382330		ICIC0000844	10		APKPJ5785J					jain20mahima@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20063692	SWETA MOHAN SINGH NAGARIA			Mohan Singh Nagaria	DO Mohan Singh Nagaria building no 4	4 room no 29 nanabhMumbai			400005	034401537719	ICICI BANK LIMITED	VASNA AHMEDABAD				380007		ICIC0000344	10		ANUPN5026C					shweta.nagaria@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20063916	SHRINIDHI RAO			YADAVA RAO	240F SHRI LAXMINARAYANA NIVASA NAYA	R KODI HOUSE SurinjSurinje			575030	055901001200	ICICI BANK LIMITED	MANGALOREA				575001		ICIC0000014	10		BJBPR5448C					SHRI16@GMAIL.COM	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20064200	RAGHU KUMAR KARAMCHEDU			Raghava Chary Karamchedu	SO Karamchedu Raghava Chary 83833110	FLAT NO 302 KAMALAKhairatabad			500073	000801214906	ICICI BANK LIMITED	CIBD HYDERABAD				500016		ICIC0000008	10	Radha Karamchedu	ADFPK2264G					raghu.karamchedu@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20065753	SNEHA AKASH KONDEKAR			Haribhau Harawane	swapnapurti galli number 5 old sangv	i jaymala nagar PunAundh Camp			411027	086601516955	ICICI BANK LIMITED	NEW SANGHVI				411061		ICIC0003368	10	Akash Ashok Kondekar	AJDPH1326C					snehahrwne@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20067722	VENKATA NAGESWARA RAO GARINE			Garine Venkata Nageswara Rao	SO Garine Krishna Murthy 83168E2Flat	No 303 Plot No 373Hyderabad			500045	007601511809	ICICI BANK LIMITED	JUBILEE HILLSA				500033		ICIC0000076	10	garinejyothibhavani	AKBPG8883E					Jyothi.garine@gmail.com	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN304633	20070884	NEHA SOMANI			Prakash Chand Jhawar	906 Birch Wood Raheja Willows Akruli	Road Near MahindraKandivali East			400101	01821000034018	HDFC BANK	MUMBAI KANDIVALI EAST				400101		HDFC0000182	10		BLUPS4547N					s_somani50@hotmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20071498	NIRALI PREMCHAND KATARIYA			Premchand Trikamdas Katariya	CO Premchand Trikamdas Katariya 1 pa	dhiyar road nr shreSurendra nagar			363001	10065594073	IDFC FIRST BANK LTD	DHRANGADHRA BRANCH				363310		IDFB0043371	10		EIHPK2780L					niralipkatariya.20@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20074416	SATHISH VENKATESWARA			Venkateswara Rao L	CO Venkateswara Rao L 15 1st Floor 2	nd Main Road Mallig Magadi Road			560023	50100579217847	HDFC Bank	RAJAJINAGAR DR RAJKUMAR ROAD BANGALO	RE			560010		HDFC0004000	10		GVNPS5088A					mun.sathish@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20075538	ADARSH NAGAMANGALA SREENIVASAN			N S Sreenivasan	SO N S Sreenivasan E303 Adarsh Rhyth	m Apartments BannerBannerghata Road			560076	50100317479947	HDFC Bank	WHITEFIELD				500066		HDFC0002377	10		BBZPS3635J					adarsh0147@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20082818	AKASH ASHOK KONDEKAR			Ashok Kondekar	Sr no 54A1 swapnapurti jaymala nagar	lane no 5 old sangAundh Camp			411027	169701503467	ICICI BANK LIMITED	PUNE PIMPLE SAUDAGAR MAHARASHTRA				411027		ICIC0001697	10	Sneha Akash Kondekar	CUGPK9236C					akashkondekar00700@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20087041	BHAVANA CHANDRAMANI SAKHARE			Chandramani Sakhare	DO Chandramani Sakhare P9 1ST FLOOR	SIDDHI VINAYAK SOCINagpur			440033	056601531244	ICICI BANK LIMITED	KALYANI NAGAR				411006		ICIC0000566	10		DBHPS0856K					bhavanasakhare26@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20088085	ANITA			SATBHAN	RZ 20 C5 GALI NO2 MAIN SAGARPUR Nang	al Raya SO South WeNangal Raya SO			110046	00000038301146743	STATE BANK OF INDIA	PBB JANAKPURI NEW DELHI				110001		SBIN0004208	10		DDFPA8185M					monam1990@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20093167	KARIKALIAMMAN BALAMURALIPRABHU DANA VISHNU			Balamurali Prabhu	SO Balamuralipr abu 17A1 LALBAHADUR C	OLONY PEELAMEDU CoiPelamedu			641004	058701517726	ICICI BANK LIMITED	COIMBATORE AVINASHI ROAD				641004		ICIC0000587	10		DYKPD6323J					vishnu5522@gmail.com	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN304633	20098486	RAVISANKAR K V			venkateswara raoks	Flat number 708 block B seventh floo	r MAHAVEER PROMENAD Belathur			560067	000916101063 01	HDFC BANK	BANGALORE KASTURBA GANDHI MARG				560001		HDFC0000009	10	MANJUSHA KAMBAGIRI	AKUPR8624F					KVRAVI.SANKAR@HOTMAIL.COM	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20098576	RUPAK KUMAR THAKUR			LAKSHMI KANT THAKUR	SO Lakshmi Kant Thakur FE102 SECTOR3	SALT LAKE CITY CENK OLKATA			700091	501002498650 90	HDFC Bank	JAYANAGAR RVS PARADISE				560011		HDFC0001226	10	RUPA THAKUR	AWRPT9458L					thakurrupak@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20105703	MADHURA MOHAN BRAHMANKAR			Mohan Brahmankar	WO Abhishu E1302 Landmark Dreams App	ts Simhadri Layout Chikkabettahalli			560097	6213298258	Kotak Mahindra Bank	WARDHA ROAD BRANCH				440025		KKBK0001842	10	Abhishu	CZPPB4712A					brahmankar.madhura@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20108812	RANI BAI MANTRI			RAMNARAYAN LADDA	WO M Kamal Kishore F409 BBlock Fresh	living Apts Ga FoorMadhapur			500081	004001527337	ICICI BANK LIMITED	HYDERABAD MADHAPURA				500081		ICIC0000040	10	MANTRI KAMAL KISHORE	AROPM1042M					rani011076@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20110692	BAVISHI CHETANABEN NILESHKUMAR			JAYANTILAL NARSIDAS SHAH	WO Bavishi Nileshkumar 32 ISHWAR NAG	AR SOCIETY KARELIBUKareliba ug			390018	136701521694	ICICI Bank	AHMEDABAD C G ROAD GUJARAT				380009		ICIC0001367	10		ALRPB3656M					abhibavishi@smartify.in	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20114878	MANISHA ARORA			Kewal Kishan	L221 DLF CAPITAL GREENS SHIVAJI MARG	MOTI NAGAR KaramPRamesh Nagar			110015	919010049784 408	AXIS BANK	KARAMPURA BRANCH				110015		UTIB0004097	10	Rohit Arora	AJTPM9868L					rohitarora2208@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20119462	TADUKA VAMSHI KRISHNA			Taduka Natarajan	CO Taduka Natarajan 25129 gandhiroa	d Koratla Koratla KKorutla			505326	000000202676 93740	State Bank of India	KORATLA				505326		SBIN0015975	10		BBZPT2128R					vamshikrishnatadu ka@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20120421	MADHURI SANTOSHKUMAR AGRAWAL			Ghanshyam Babulalji Goyal	walisheb ward near maheshwari bhava	n Arvi Wardha Mahar Arvi			442201	10123829581	IDFC FIRST BANK LTD	NAGPUR BRANCH				440010		IDFB0042501	10		ABIPA3126G					madhuriagrawal022019@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20121537	SHILPA			Amin Chand	WO Nitak Katna Village Kangri Post O	ffice Kot Tehsil GhKot			174028	000000201565 52193	State Bank of India	JAHUKHURAD				176048		SBIN0011877	10	Nitak Katna	DNHPS1290D					shilpathakur.thakur73@gmail.com	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN304633	20123282	SHASHANK MUNDRA			Ramesh Chandra Mundra	CO Shashank Mundra D101 Panchvati Dh	am C H S Shiv VallaDahisar			400068	623501561070	ICICI BANK LIMITED	MUMBAI FORTA				400001		ICIC0006235	10		BXMPM3913N					shashankmundra810@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20126148	MINERVI GUPTA			Ravi Kumar Gupta	CO Ravi Kumar Gupta 4T 302 Gurjinder	Vihar AWHOP5 CHIGreater Noida			201310	049801515008	ICICI BANK LIMITED	GREATER NOIDA OMEGA 1				201308		ICIC0002183	10		BNGPG1145N					minervi.gupta94@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20127245	RAJESH KUMAR			Late Shri Ghadi Ram Khajurwal	Second Floor ST No 3G PRO No 143rd	Cross Brook Bond HiWhitefield			560066	005311402510261	HDFC BANK	BANGALORE KORAMANGALAM				560095		HDFC0000053	10		BTXPK7455E					ek08raj@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20129427	NILESH CHANDRAKANT BAVISHI			Chandrakant Manipal Bavishi	Block C Flat No 103 Sarovar Apartme	ntmallinath park cPaldi			380007	000000358460 45871	State Bank of India	DHARMNAGAR				380005		SBIN0005305	10		AFUPB6374F					ncbavishi1234@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20132999	ANURAG ARVIND JOSHI			Arvind Joshi	B41401 Rosa Gardenia Ghodbunder Road	Behind Big Mall ThKasarvadavali			400615	008616100077 29	HDFC BANK	MUMBAI VISHAL HALL ANDHERI EAST				400069		HDFC0000086	10	Arvind Shivram Joshi	ADZPJ8084F					joshianurag@hotmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20136844	AASHER JOHN KURIAN			Ranjit Kurien John	SO Ranjit Kurien John 154 GV Residen	cy Coimbatore South Sowripalayam			641028	000000331907 44694	STATE BANK OF INDIA	VELLORE TOWN				632004		SBIN0001618	10		DGMPK6572E					aasherj@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20137363	AMOL SUDHIR BRAHME			Sudhir Mohaniraj Brahme	Near Lokmanya School Jamkhed Jamkhed	Jamkhed Ahmadnagar Jamkhed			413201	000000112660 07285	STATE BANK OF INDIA	JAMKHED				413201		SBIN0000537	10		ANXPB4865G					amolsbrahme@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20144120	SHUBHAM BADALA			Dinesh Badala	B59 Road no 5 Bapu Nagar Senthiward	no 24 Chittaurgarh Chittorgarh			312001	000000398431 64531	State Bank of India	CHITTORGARH				312001		SBIN0006097	10	Shanta Devi Badala	FFWPB9342Q					badala.shubham18@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20145350	PALLAVI			Satpal Chugh	CO Pradhuman Singh C 101 Reliable A	cacia Apartment GreBellandur			560103	337201000088 63	BANK OF BARODA	GEN NEXT BRANCH NOIDA UP				201301		BARB0GENOID	10		BQEPP0774R					pallavi0906@gmail.com	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN304633	20145536	VIVEK KUMAR V			Velusamy	SO Velusamy 213 KATTAMPATTI Kattampa	tti Kinathikadavu KKATTAMPATTI			642202	520481027298985	Union Bank of India	KINATHUKADAVU				642109		UBIN0911755	10		BABPV5862K					vivekvelusamy016@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20145903	PATEL FALGUNIBEN HARSHKUMAR			Dineshbhai	06TIR THBH UMI SOCIETY KAMLI ROAD BH R	AMANVADI UNJHA UnjhUnjha			384170	042901004031	ICICI BANK LIMITED	UNJHA				384170		ICIC0000429	10		EVAPP8836A					fenipatels1996@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20146867	SHILPA LALWANI			Shankar Lalwani	DO Shankar Lalwani SHANTI COLONY CHA	UK MAHANT GHASIDASD hamtari			493773	107201508008	ICICI BANK LIMITED	GONDIA				441601		ICIC0001072	10		AIKPL3479Q					shilpal.2507@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20150001	MANOJ MADHUSUDAN DAMLE			Madhusudan Mahadeo Damle	SO Madhusudan Damle Swami Nityanand	Marg D 603 VijayngAndheri East			400069	000401632773	ICICI BANK LIMITED	MUMBAI NARIMAN POINT A				400021		ICIC0000004	10	Meenal Manoj Damle	ABZPD4185F					manojmeenal@yahoo.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20151625	VIJAY KAPUR			Madan Lal Kapur	SO ML Kapur D501 Dwarka Dham Apartme	nts Sector 23 Plot NII			110077	501006483380806	HDFC BANK	DWARKA SECTOR XXII				110075		HDFC0000924	10		AAJPK8627Q					vijaykapur56@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20152099	SATISH VISHWANATHAN NAIR			k VISHWANATHAN	1607 Yucca Building YYV society Naha	r Amrit Shakti R12Sakinaka			400072	000401017258	ICICI BANK LIMITED	MUMBAI CHANDIVALI				400072		ICIC0001022	10		AADPN7454J					satish_v_nair@hotmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20155843	ANAND BAIRATHI			Prabhu Narain Bairathi	SO Prabhu Narayan Bairathi 979 KODIW	AL BHAWAN CHOURA RAJaipur City			302003	00000061081862294	STATE BANK OF INDIA	S M S HIGH WAY JAIPUR				302003		SBIN0031032	10	Rekha Agarwal	AJDPB8790N					anandkodiwal1106@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20160347	ARVIND BIMBISARIYE			DayaShankar	CO Dayashankar Bimbisariye F902 pan	oasis sector 70 NoidNoida			201301	01960010005511	Kotak Mahindra Bank	DELHI SOUTH EXTENTSION				110049		KKBK0000196	10		ABSPB8234A					arvind.bimbisariye@gmail.com	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN304633	20161000	MOTHUKURI DHYAN			Ankamma Rao Mothukuri	SO Ankamma Rao 5420c quarters srisa	dineni Chowdaraiah Chilakaluripet			522616	501001542870 99	HDFC Bank	CHILAKALURIPET				522616		HDFC0002437	10		BXIPD3476K					mdhyan2012@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20162596	RANJITH KUMAR			P M Dhayalan	SO Dhayalan NO8318TH STREET PORUR G	ARDEN Phase 1 Vanag Vanagaram			600095	918010030019015	AXIS BANK	WORLI				400018		UTIB0000006 0	10		COOPK3158K					ranjithcisa@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20176077	SRINIVASULU SURESH			G S NAIDU	SO G S Naidu 544 7th cross Thanisand	ra Main Road M S RDr Shivarama Karan	th Nagar		560077	625301216102	ICICI BANK LIMITED	BANGALORE KUMARA PARKA				560001		ICIC0006253	10		AHEPS3368Q					mysoresuresh@outlook.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20176639	SAURABH BATRA			SP Batra	B407 Janhavi Enclave Devarachikkanahal	li Main Road Royal Bangalore South			560076	025401515001	ICICI BANK LIMITED	JABALPUR RANJHI				482005		ICIC0004059	10		ANHPB3557F					saurabhmanit@yahoo.co.in	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20184149	ANIL SINGH			R S Singh	SO R S Singh 2 384 Vinamra Khand Gom	ti Nagar Gomtinagar Gomtinagar			226010	241400040009 9313	PUNJAB NATIONAL BANK	LUCKNOW HALTOWNSHIP DISTTL				226016		PUNB0241400	10		AGYPS5443B					anil5327@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20184157	MEENAKSHI DOGRA			Sham Singh Dogra	CO Sham Singh Dogra Flat No101 Build	ing NoJ28 Avenue J GVirar			401303	917010085393 727	AXIS BANK	NEW MARINE LINES MUMBAI				400002		UTIB0000233	10		APXPD7460D					dogrameenakshi22@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20190038	RITU AHUJA			K K Ahuja	CO Krishna Kant Ahuja 62 helipad col	ony Gird Gird LashkLashkar			474001	143801002085	ICICI BANK LIMITED	GWALIORLASHKAR				474009		ICIC0001438	10		AWVPA9478M					rahuja.edu@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20203936	PRAMOD BANGALORE SRINIVAS			Srinivasan k n	SO K N Srinivasan 110111 15th Cross	Ashok Nagar B S K 1Banashankari			560050	036001532683	ICICI Bank	BANGALORE ELECTRONICCITY				560100		ICIC0000360	10		BNSPS7457P					srini.pramod@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07305	IN304633	20204636	ROHIT SURENDRAN			K P Surendran	SO K P Surendran Pallathu Madham Hou	se Kavil Temple KodKodakara			680684	000000203164 05831	STATE BANK OF INDIA	KODAKARA				680684		SBIN0015040	10		LDVPS8860B					rohit15697@gmail.com	1	1	PUB				1				

30/09/2024	NSD	INE04VS07305	IN304633	20204677	SANTOSH DEVI LAKHOTIA			Bal Chand Jhawar	WO Shri Bhagwan aadasar bass ward no	21 Shri DungargarhShri Dungargarh			331803	000000304618 37994	STATE BANK OF INDIA	GOSS AIGAON				783360		SBIN0007996	10		AAUPL4468M					santoshdevilakhotia@gmail.com	1	1	PUB				1				
30/09/2024	NSD	INE04VS07313	IN300054	10066358	ADITYA BIRLA SUN LIFE TRUSTEE PRIVATE LIMITED A/C	ADITYA BIRLA SUN LIFE MEDIUM TERM PLAN			CITIBANK N.A. CUSTODY SERVICES	FIFC-9TH FLOOR, G BLOCK	PLOT C-54 AND C-55, BKC	BANDRA - EAST, MUMBAI	400098	9150910002	CITIBANK N. A.	FORT BRANCH			MUMBAI	400001	400037002	CITI0100000	11		AAATB0102C			912261756060	000800040404096	announcement.india@citi.com	8	2	MUT	MF/020/94/8			2000				
30/09/2024	NSD	INE04VS07321	IN301348	20243072	MEERA RAMDAS CHANDAVARKAR	NOMITA R CHANDAVARKAR		SHANTARAM RAGMURAO HEMAD	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	041405008615	ICICI BANK LTD	81 BARODAWALA MANSION	DR A B ROAD	WORLI	MUMBAI MAHARASHTRA	400018	400229055	ICIC0000414	11		AAEPC3250E	AAEPC3251F				MEERA.NOMITA@GMAIL.COM	1	1	PUB				937				
30/09/2024	NSD	INE04VS07321	IN301348	20555042	SHASHI KIRAN JANARDHAN SHETTY	ARATHI SHETTY		JANARDHAN SHETTY	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LTD	ICICI Bank LTD	215 FREE PRESS HOUSE	FREE PRESS MARG NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11		AMEPS5601B	ARNPS8385G				SUBHASH.GOLE@ALLCARGOLOGISTICS.COM	1	1	PUB				241				
30/09/2024	NSD	INE04VS07321	IN301348	20436714	MORDE FOODS PRIVATE LIMITED				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405140983	ICICI BANK LTD	215 FREE PRESS HOUSE	FREE PRESS MARG	NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11		AAECM5895L					SHRIDHAR.SALUNKE@MORDE.COM	5	1	LTD				210				
30/09/2024	NSD	INE04VS07321	IN301348	20383803	ASHUTOSH LAWANIA	SHIVANI LAWANIA		GOPAL DAS LAVANIA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405150875	ICICI Bank Ltd	215 FREE PRESS HOUSE	FREE PRESS MARG	NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11		ABEPL7707Q	AFHPL7972C				ASHUTOSH.LAWANIA@GMAIL.COM	1	1	PUB				107				
30/09/2024	NSD	INE04VS07321	IN301348	20536332	SUVICHENDAR KUMAR CHAWLA			JAGDISH KUMAR CHAWLA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	DEEPALI SINGH	ADZPC0761E				SUVI@GRAVITYINDIA.ORG	1	1	PUB				98				

30/09/2024	NSD	INE04VS07321	IN301348	20605555	TALENTOS INDIA PRIVATE LIMITED				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LTD	ICICI Bank LTD	215 FREE PRESS HOUSE	FREE PRESS MARG NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11		AACCT9460E					SUBHASH.GOLE@ALLCARGOLOGISTICS.COM	5	1	LTD				94				
30/09/2024	NSD	INE04VS07321	IN301348	20606062	AVASH BUILDERS AND INFRASTRUCTURE PRIVATE LIMITED				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LTD	ICICI Bank LTD	215 FREE PRESS HOUSE	FREE PRESS MARG NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11		AAHCA1351L					SUBHASH.GOLE@ALLCARGOLOGISTICS.COM	5	1	LTD				94				
30/09/2024	NSD	INE04VS07321	IN301330	41306791	DEZERV SECURITIES PRIVATE LIMITED				UNIT NO 301 TRADE CENTER	BANDRA EAST MUMBAI CITY		MUMBAI	400051	99999920484091	HDFC BANK LTD	P N KOTNIS MARG	OPPOSITE FIRE BRIGADE MAHIM	WEST MUMBAI	MUMBAI	400016	400240280	HDFC0000652	11		AAJCD8218R					KRISHNA@DEZERV.IN	5	1	LTD				51				
30/09/2024	NSD	INE04VS07321	IN301549	65960049	S P CAPITAL FINANCING LTD				THE RUBY 5SC 5TH FLOOR	SOUTH WING LEVEL 8TH	J K SAWANT MARG DADAR	MUMBAI	400028	5020006788736	HDFCBANK	SHRADDHA BLDG, GROUND FLOOR	JN OF GOKHALE AND RANADE ROAD	DADER WEST	MUMBAI MAHARASHTRA	400028	400240147	HDFC0001118	11		AACCS2351M					SPJAIN@PRIDEHOTEL.COM	5	1	LTD				50				
30/09/2024	NSD	INE04VS07321	IN301348	20605522	TALENTOS ENTERTAINMENT PRIVATE LIMITED				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LTD	ICICI Bank LTD	215 FREE PRESS HOUSE	FREE PRESS MARG NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11		AACCT9717A					SUBHASH.GOLE@ALLCARGOLOGISTICS.COM	5	1	LTD				48				
30/09/2024	NSD	INE04VS07321	IN301348	20434753	SURESH NARAYAN	MALATHI SURESH		NARAYANRAMANTARAKKAD	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11		AEDPN7232A	CSLPS3596J				SURESH@NARAYANS.ONE	1	1	PUB				47				
30/09/2024	NSD	INE04VS07321	IN301348	20580818	NITIN CASTINGS LIMITED				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LTD	ICICI Bank LTD	215 FREE PRESS HOUSE	FREE PRESS MARG NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11		AACCA2988C					FINANCE@NITINCASTINGS.COM	5	1	LTD				43				
30/09/2024	NSD	INE04VS07321	IN301348	20480358	BCK HOLDINGS LLP				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405140983	ICICI BANK LTD	ICICI Bank LTD	215 FREE PRESS HOUSE	FREE PRESS MARG NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11		AAKFB7169F					RAOUL@BCKGROUP.COM	5	29	LTD				38				

30/09/2024	NSD	INE04VS07321	IN303719	11183367	MANISHA ASHOK CHOKHANI	ASHOK RAMNIRANJAN CHOKHANI		DURGAPRASAD MATHURAPRASAD ISARKA	502 THE ANGEL BUILDING KRISHNA	SANGHI PATH GANDEVI NEAR AUGUST	KRANTI MAIDAN NANA CHOWK	GRANT ROAD MUMBAI MAHARASHTRA	400007	201015570364	INDUSIND BANK	PREMISES NO 61 SONAWALA	BUILDING MUMBAI SAMACHAR	MARGFORT MUMBAI MAHARASHTRA		400001	400234009	INDB0000033	11	NIDHI SIDDHARTH KEJRIWAL	AAGPC2140P	AEWPC8295H				NEETU@CHOKHANIGROUP.COM	1	1	PUB				31													
30/09/2024	NSD	INE04VS07321	IN301348	20548585	NEO FOODS PRIVATE LIMITED				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LTD	215 FREE PRESS HOUSE	FREE PRESS MARG	NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11		AABCN9826H				PARAMESH@NEOFOODS.CO.IN	5	1	LTD				29													
30/09/2024	NSD	INE04VS07321	IN301348	20292979	SUDEEP GOENKA			SOM GOENKA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	MUDRA GOENKA	AFGPG9168J				sudeep.goenka@goldiee.com	1	1	PUB				25													
30/09/2024	NSD	INE04VS07321	IN301348	20434729	MALATHI SURESH	SURESH NARAYAN		KRISHNAN SIVASUBRAMANI	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11		CSLPS3596J	AEDPN7232A				MALATHI@NARAYANS.ONE	1	1	PUB				23													
30/09/2024	NSD	INE04VS07321	IN301348	20467402	HOWRAH TRADING COMPANY PRIVATE LIMITED				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405140983	ICICI BANK LTD	ICICI Bank LTD	215 FREE PRESS HOUSE	FREE PRESS MARG NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11		AAACH8265R				JALANGROUP.LORDS@GMAIL.COM	5	1	LTD				22													
30/09/2024	NSD	INE04VS07321	IN303719	11157900	VASUDEVAN RAJAGOPALAN			KOMBAKONAM SRINIVASA RAJAGOPALAN	198 1ST B CROSS 2ND MAIN OLD	MADRAS ROAD PAI LAYOUT BANGALORE	NORTH DOORVANI NAGAR BANGALORE		560016	201015570364	INDUSIND BANK	PREMISES NO. 59 & 61, SONAWALA	BUILDING, 57, MUMBAI SAMACHAR MARG,	OPP BOMBAY STOCK EXCHANGE, FORT,	MUMBAI	400001	400234009	INDB0000033	11	VASUDEVAN KAUSALYA	AEZPR3269P				VASU.R.60@GMAIL.COM	1	1	PUB				21													
30/09/2024	NSD	INE04VS07321	IN301348	20309041	AKASH GOENKA			SOM PRAKASH GOENKA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	ANCHAL GOENKA	ACYPG1794K				AKASH.GOENKA@GOLDIEE.COM	1	1	PUB				16													
30/09/2024	NSD	INE04VS07321	IN303719	11158902	ASHOK RAMNIRANJAN CHOKHANI	MANISHA ASHOK CHOKHANI		RAMNIRANJAN CHOKHANI	502 ANGEL KRISHNA SANGHI PATH NEXT	TO AUGUST KRANTI MAIDAN GAMDEVI	MUMBAI	MAHARASHTRA	400007	201015570364	INDUSIND BANK	PREMISES NO. 59 & 61, SONAWALA	BUILDING, 57, MUMBAI SAMACHAR MARG,	OPP BOMBAY STOCK EXCHANGE, FORT,	MUMBAI	400001	400234009	INDB0000033	11	NIDHI KEJRIWAL	AEWPC8295H	AAGPC2140P				AKC@CHOKHANIGROUP.COM	1	1	PUB				16													

30/09/2024	NSD	INE04VS07321	IN301348	20467339	ANCHOR INVESTMENTS PRIVATE LIMITED				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405140983	ICICI BANK LTD	ICICI Bank LTD	215 FREE PRESS HOUSE	FREE PRESS MARG NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11		AACCA2935R					JALANGROUP.LORDS@GMAIL.COM	5	1	LTD				15				
30/09/2024	NSD	INE04VS07321	IN301348	20471863	PRATIMA PRAVIN THAKER			KARAMSHI JETHABHAI SOMAIYA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	SARITA RAICHURA	ACAPT0864H					BINEET.P.THAKER@GMAIL.COM	1	1	PUB				15				
30/09/2024	CDS	INE04VS07321	96600	1209660000010310	NEOWEALTH PARTNERS PRIVATE LIMITED				902 B MARATHON FUTUREX	N M JOSHI ROAD	LOWER PAREL	MUMBAI	400013	916020066792536	AXIS BANK LTD	HARBHAJAN, CST ROAD	OPP. RAHEJA	CENTRE KALINA, SANTACRUZ EAST	MUMBAI	400098	400211065	UTIB0000776	11		AAFCT9640K			7498284987		info.transwealth@neowealthpartners.com	25	12	LTD				12				
30/09/2024	NSD	INE04VS07321	IN301348	20491180	NEERU TARNEJA	NISHA MADANPRAKASH KHOSLA		M H KHOSLA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LIMITED	215, FREE PRESS HOUSE, MARG	NARIMAN POINT	MUMBAI	MUMBAI	400021	400229002	ICIC0000004	11		AADFK7534N	AADFK7534N				NEERU@KHOSLASURGICALS.COM	1	1	PUB				12				
30/09/2024	NSD	INE04VS07321	IN301348	20509784	SUNITA DESAI			GOBINDRAM KUKREJA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	HRIDAY DESAI	AANPD9327L					DESAISUNITA@HOTMAIL.COM	1	1	PUB				12				
30/09/2024	NSD	INE04VS07321	IN301348	20319551	ADARSH MNPURIA			ARUNKUMAR MANPURIA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	TANVEEY KAPUR	APVPM3476N					ADARSH.MANPURIA@GMAIL.COM	1	1	PUB				10				
30/09/2024	NSD	INE04VS07321	IN301348	20553140	MANISHA VIJAY PALTEWAR			PRABHAKAR NARAYANRAO MUTYALWAR	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LTD	ICICI Bank LTD	215 FREE PRESS HOUSE	FREE PRESS MARG NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11	VIJAY PALTEWAR	ABSPP8027D					MPALTEWAR@GMAIL.COM	1	1	PUB				10				
30/09/2024	NSD	INE04VS07321	IN301348	20606335	N R HOLDINGS PRIVATE LIMITED				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LTD	215 FREE PRESS HOUSE	FREE PRESS MARG	NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11		AACCN0796K					SUBHASH.GOLE@ALLCARGOLOGISTICS.COM	5	1	LTD				10				

30/09/2024	NSD	INE04VS07321	IN301348	20251224	ROHIT RAJ			RAJEEVAN KARAL	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI BANK LTD	EMPIRE COMPLEX	1ST FLOOR 414 SENAPATI BAPAT MARG	LOWER PAREL WEST	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	10	RAKSHITA SWAMI	APCPR3691H					rohit.rk@gmail.com	1	1	PUB				9				
30/09/2024	NSD	INE04VS07321	IN301348	20590792	SRI GOPAL INVESTMENTS VENTURES LIMITED				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LTD	215 FREE PRESS HOUSE	FREE PRESS MARG	NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11		AADCS7296J					SRIGOPAL@ELECTROSTEEL.COM	5	1	LTD				9				
30/09/2024	NSD	INE04VS07321	IN301348	20416031	FATIMA Y MEHTA	MEHTA YUSUF TYEB		FAKHRUDDIN ABBAS CHATPAT	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI BANK LTD	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL WEST	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	RAZA HUSSAIN MEHTA	AAKPM0162H	AHOPM4018K			FATIMAMEHTA@GMAIL.COM	1	1	PUB				8				
30/09/2024	NSD	INE04VS07321	IN301348	20602384	SUPRIYA SINGH			INDRAJIT RATHOR SINGH	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LTD	215 FREE PRESS HOUSE	FREE PRESS MARG	NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11	RAKESH SINGH	ASTPS1247E				SUPRIYASINGH@GMAIL.COM	1	1	PUB				8				
30/09/2024	NSD	INE04VS07321	IN301348	20248825	DIVYA SINGH			SURENDRA SINGH	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	685605603465	ICICI BANK LTD	OPP BRIJ TIMBER STORE	KANI GURJAR CIRCLE	GOL BAGH ROAD	BHARATPUR RAJASTAN	321001	321229002	ICIC0006856	10	ANIRUDH SINGH	AFGPS7891N				avbharatpur@gmail.com	1	1	PUB				7				
30/09/2024	NSD	INE04VS07321	IN301348	20306379	MAHIMA GUPTA			DIVYESH GUPTA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	SAURABH MEHTA	AHGPG0535K				GMAHIMA@GMAIL.COM	1	1	PUB				7				
30/09/2024	NSD	INE04VS07321	IN301348	20442026	EYEWEARLABS INNOVATIONS PRIVATE LIMITED				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11		AAFCE8573L				mehul15101990@gmail.com	5	1	LTD				7				
30/09/2024	NSD	INE04VS07321	IN301348	20605311	SHRIRAJ HIMANSHU RAWAL HUF				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LTD	ICICI Bank LTD	215 FREE PRESS HOUSE	FREE PRESS MARG NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11		ABBHS0078L				SHREERAJRAWAL@GMAIL.COM	16	1					6				

30/09/2024	NSD	INE04VS07321	IN301348	20280927	DILEEP R NATH	MANGALA DILEEP NATH		RAGHU NATH	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	041405009052	ICICI Bank Ltd	81 BARODA WALA MANSION	DR A B ROAD	WORLI	MUMBAI MAHARASHTRA	400018	400229055	ICIC0000414	11		AAEPN2619N	AAEPN0529R				dileepnath@gmail.com	1	1	PUB				5				
30/09/2024	NSD	INE04VS07321	IN301348	20489654	KHOSLA SURGICAL INDUSTRIES PRIVATE LIMITED				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LIMITED	215, FREE PRESS HOUSE, MARG	NARIMAN POINT	MUMBAI	MUMBAI	400021	400229002	ICIC0000004	11		AAACK2180J					NEERU@KHOSLASURGICALS.COM	5	1	LTD				5				
30/09/2024	NSD	INE04VS07321	IN301348	20598481	PARESH SHYAM MOKASHI			SHYAM MOKASHI	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LTD	215 FREE PRESS HOUSE	FREE PRESS MARG	NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11	MADHUGANDHAM KULKARNI	AFNPM9444E				PARESHMOKASHI@HOTMAIL.COM	1	1	PUB				5				
30/09/2024	NSD	INE04VS07321	IN301348	20304043	MONA SUD			HEMRAJ SUD	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	PARTH SUD	AAAPS3285K				SUD.MONA@GMAIL.COM	1	1	PUB				4				
30/09/2024	NSD	INE04VS07321	IN301348	20463127	SANJAY MANOHAR VADGAOKAR			MANOHAR GANPATRAO VADGAOKAR	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	SUHAIL VADGAOKAR	AAYPV2816R				SANJAYVADGAOKAR@GMAIL.COM	1	1	PUB				4				
30/09/2024	NSD	INE04VS07321	IN301348	20491059	AMIT MATHUR			DINESH CHANDRA MATHUR	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	AMITA MANGILAL JAIN	APXPM1677D				PROFILE2AMIT@GMAIL.COM	1	1	PUB				4				
30/09/2024	NSD	INE04VS07321	IN301348	20582635	PRADEEP GIRI HUF				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LTD	215 FREE PRESS HOUSE	FREE PRESS MARG	NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11		AARHP7788M				ONGCPRA@GMAIL.COM	16	1					4				
30/09/2024	NSD	INE04VS07321	IN301348	20597294	MADHUGANDHA MURLIDHAR KULKARNI			MURLIDHAR VASUDEO KULKARNI	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LTD	ICICI Bank LTD	215 FREE PRESS HOUSE	FREE PRESS MARG	NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11	PARESH SHYAM MOKASHI	APTPK5577N				MADHUGANDHAK@GMAIL.COM	1	1	PUB				4				

30/09/2024	NSD	INE04VS07321	IN303719	11167972	VINEET DHINGRA			KHEMCHAND DHINGRA	501 5TH FLOOR OBEROI CREST 16TH	ROAD KHAR WEST MUMBAI	MAHARASHTRA		400052	201015570364	INDUSIND BANK	PREMISES NO 61 SONAWALA	BUILDING MUMBAI SAMACHAR	MARG FORT MUMBAI MAHARASHTRA		400001	400234009	INDB0000033	11	JAI ANANT DHINGRA	ACWPD6236F					VINEET@WESTERNCONSOLIDATED.COM	1	1	PUB				4				
30/09/2024	NSD	INE04VS07321	IN301348	20302701	CHANCHAL SUD			KIRPA RAM CHIMRA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	MONA SUD	AAAPS6678Q					RAJESHSUD@GMAIL.COM	1	1	PUB				3				
30/09/2024	NSD	INE04VS07321	IN301348	20330694	SEJAL VIVEK DAVE			RAMESH DALICHAND SHAH	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	BHAVIN RAMESH SHAH	AQQPS3533C					PINKYUGANI@GMAIL.COM	1	1	PUB				3				
30/09/2024	NSD	INE04VS07321	IN301348	20391156	SMITA MATHUR	MANOJ MATHUR		SURAJ BAHADUR BARNIE	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	NEETJ MATHUR	ANJPM2919C	AKRPM8701F				MITAJKT@GMAIL.COM	1	1	PUB				3				
30/09/2024	NSD	INE04VS07321	IN301348	20393096	VIJAYA RAGHAVAN	REENA VIJAYA RAGHAVAN		BALAN MENON	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL WEST	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	ASHWIN MENON	AAIPV0569K	AEEPV0161P				VIJAY.RA@GMAIL.COM	1	1	PUB				3				
30/09/2024	NSD	INE04VS07321	IN301348	20465331	VIJAY KAMALAKAR SUKTHANKAR			KAMALAKAR DAMODAR SUKTHANKAR	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	VANDITA VIJAY SUKTHANKAR	AESPS5924H					VSUKTHANKAR@YAHOO.COM	1	1	PUB				3				
30/09/2024	NSD	INE04VS07321	IN301348	20478725	REKHA BANSAL			LAXMI NARAYAN GUPTA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	RAJ KUMAR BANSAL	AEQPB4654K					RAJKUMAR1957@GMAIL.COM	1	1	PUB				3				
30/09/2024	NSD	INE04VS07321	IN301348	20537028	BHARAT THOSAR			SHREEKANT THOSAR	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	SHWETA BHARAT THOSAR	AFQPT8054G					BHARAT.THOSAR@GMAIL.COM	1	1	PUB				3				

30/09/2024	NSD	INE04VS07321	IN303719	11173444	AMRISH KUMAR GUPTA			PURAN CHAND	HOUSE NO-161 SECTOR-11 A	CHANDIGARH			160011	201015570364	INDUS IND BANK	PREMISES NO 61 SONAWALA	BUILDING MUMBAI SAMACHAR	MARG FORT MUMBAI MAHARASHTRA		400001	400234009	INDB0000033	11	ANKUSH GUPTA	ACTPG8832B					AKG4142@GMAIL.COM	1	1	PUB				3				
30/09/2024	NSD	INE04VS07321	IN301348	20325783	G ANIL KUMAR			GUDURU KAMESHWAR RAO	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	HIMAJA MYLAVARAPU	AWQPK9244C					ANIL.IITG@GMAIL.COM	1	1	PUB				2				
30/09/2024	NSD	INE04VS07321	IN301348	20361138	SAMBASIVA RAO VEMULAPATI			LAKSHMI KANT HARAO VEMULAPATI	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	V ANASUYA	ABKPV5164B					VSRAOHETERO@GMAIL.COM	1	1	PUB				2				
30/09/2024	NSD	INE04VS07321	IN301348	20366530	IYER KUMAR SUNDARAM	IYER SARASA KUMAR		P S SUNDARAM	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	IYER VYAS KUMAR	AAFPI1633N	AAOPI1842A				IYERKUMARS@YAHOO.COM	1	1	PUB				2				
30/09/2024	NSD	INE04VS07321	IN301348	20396141	SANGEETHA PHALGUNAN			PHALGUNAN	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	KIRTANA KRISHNA KUMAR	AMZPS1710L					SANGITA610@GMAIL.COM	1	1	PUB				2				
30/09/2024	NSD	INE04VS07321	IN301348	20438589	JAI ANANT DHINGRA			VINEET DHINGRA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	AGNEYA VEER DHINGRA	AWTPD5581C					STATEMENTS@WESTERNCONSOLIDATED.COM	1	1	PUB				2				
30/09/2024	NSD	INE04VS07321	IN301348	20452048	NAMITA JAGDISH BHARWANI			VED PRAKASH SAHGAL	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405140983	ICICI BANK LTD	215 FREE PRESS HOUSE	FREE PRESS MARG	NARI MAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11	NIHAAL BHARWANI	AAJPB5664L					NAMITA@STOCKTALKS.COM	1	1	PUB				2				
30/09/2024	NSD	INE04VS07321	IN301348	20460780	S M CHOUDHARY AND SONS				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11		AALHS9589M					VISHAL.MFR@GMAIL.COM	16	1					2				

30/09/2024	NSD	INE04VS07321	IN301348	20469408	NAVEEN RAJ G			GOWLIKAR NARASING RAO	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	B VIDYA RAO	AHNPG0282C					NAVEENRAJ.G@GMAIL.COM	1	1	PUB				2					
30/09/2024	NSD	INE04VS07321	IN301348	20476746	HEMU JOSHI			GOPAL DATT JOSHI	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	MEHA JOSHI	AGAPJ0644H					HEMUJOSHI.7902@GMAIL.COM	1	1	PUB				2					
30/09/2024	NSD	INE04VS07321	IN301348	20495011	PRADEEP GIDWANI			HIRANAND GIDWANI	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	RUBITA GIDWANI	AACPG2649H					PRADEEPGIDWANI@GMAIL.COM	1	1	PUB				2					
30/09/2024	NSD	INE04VS07321	IN301348	20498743	MEENA JAGTIANI			HIRANAND MOTIRAM GIDWANI	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	TANAYA JAGTIANI	AADPJ4958M					JAGTIANIMEENA@GMAIL.COM	1	1	PUB				2					
30/09/2024	NSD	INE04VS07321	IN301348	20513728	TEXPORT INTERNATIONAL PRIVATE LIMITED				ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11		AAACT2640N					SAMARTHGOENKA7@GMAIL.COM	5	1	LTD				2					
30/09/2024	NSD	INE04VS07321	IN301348	20583677	MEHROO DUBASH			DHANJISHA DUBAS	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 S B MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	000405157235	ICICI BANK LTD	215 FREE PRESS HOUSE	FREE PRESS MARG	NARIMAN POINT	MUMBAI MAHARASHTRA	400021	400229002	ICIC0000004	11	DAISY JAL DUBASH	AAAPD4219J					DUBASHMEHROO12@GMAIL.COM	1	1	PUB				2					
30/09/2024	NSD	INE04VS07321	IN303719	11178608	ANKUSH BAHUGUNA			R C BAHUGUNA	FLAT NO 640 POCKET 5 MAYUR VIHAR	PHASE 1 NEAR ITI KHICHRI PUR EAST	DELHI		110091	201015570364	INDUSIND BANK	PREMISES NO 61 SONAWALA	BUILDING MUMBAI SAMACHAR	MARG FORT MUMBAI MAHARASHTRA		400001	400234009	INDB0000033	11	MANJU BAHUGUNA	BZTPB7125G					ANKUSH.BAHUGUNA@GMAIL.COM	1	1	PUB				2					
30/09/2024	NSD	INE04VS07321	IN301348	20301990	ADITYA KUMAR BANERJEE	NEERJA BANERJEE		ASHIT KUMAR BANERJEE	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	ANIRUDH BANERJEE	AAAPB1466H	AADPB3755G				ADITYA.BANJO@GMAIL.COM	1	1	PUB				1					

30/09/2024	NSD	INE04VS07321	IN301348	20330104	MARUT DHAR	RUBY DHAR		SHASHI DHAR	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	ISHIETA DHAR	ACEPD8638B	ACBPD5726F				MARUTDHAR24@YAHOO.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07321	IN301348	20427310	PRAHLAD SARAN GUPTA			KEDARNATH	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	NEERAJ GUPTA	ADXPG7624G					PSGUPTA@KKINDIA.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07321	IN301348	20438255	SAVITA DHINGRA			LILADHAR BATRA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	VINEET DHINGRA	ACWPD6235G					STATEMENTS@WESTERNCONSOLIDATED.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07321	IN301348	20482728	RAMAN CHADHA			VIJAY KUMAR CHADHA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	POOJA CHHATWAL	AEHPC3615G					RAMAN.CHADHA@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07321	IN301348	20487327	PRANAV MEHTA			RAJINDER MEHTA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	ARUSHI MALIK	AZJPM4495M					P.MEHTA1990@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07321	IN301348	20487999	ANURITA HANEZ PATEL			HANEZ PATEL	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	HANEZ KEKI PATEL	AFYPG8541B					GUPTA.ANURITA@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07321	IN301348	20494514	MANISH SARDANA			HANSRAJ SARDANA	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	SEEMA SARDANA	ANHPS2411H					MANISHSARDANA1@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07321	IN301348	20497646	RAVUNIARTH VENUGOPAL			SREEDHARAN	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIRE COMPLEX	414 SB MARG LOWER PAREL	MUMBAI MAHARASHTRA	400013	010405000135	ICICI Bank Ltd	EMPIRE COMPLEX 1ST FLOOR	414 SENAPATI BAPAT MARG	LOWER PAREL W	MUMBAI MAHARASHTRA	400013	400229022	ICIC0000104	11	PUSHPA VASUDEVAN NAMBIAR	BJSPV7131D					VENU0280@GMAIL.COM	1	1	PUB				1					

30/09 /2024	NSD	INE04 VS073 21	IN3013 48	20502285	KOMA L MOHA NTY			SAROJ KUMA R MOHA NTY	ICICI BANK LTD	SMS DEPT 1ST FLOOR EMPIR E COMP LEX	414 SB MARG LOWER PAREL	MUM BAI MAHA RASHT RA	400013	010405000135	ICICI Bank Ltd	EMPIR E COMP LEX 1ST FLOOR	414 SENAP ATI BAPAT MARG	LOWE R PAREL W	MUM BAI MAHA RASHT RA	400013	400229022	ICIC00 00104	11	SATYA SOVA N TRIPA THY	BFHP M066 0R					SATYA .TRIPA THY58 6@G MAIL. COM	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 21	IN3037 19	11159905	SAKU N AHUJA			OM PRAKA SH AHUJA	R 2 104 RAJ NAGA R GHAZI ABAD	UTTAR PRADE SH			201002	201015570364	INDUS IND BANK	PREMI SES NO. 59 & 61, SONA WALA	BUILDI NG, 57, MUM BAI SAMA CHAR MARG ,	OPP BOMB AY STOCK EXCHA NGE, FORT,	MUM BAI	400001	400234009	INDB0 00003 3	11	PRIYA NKA AHUJA	AFYPA 8617G					AHUJA SAKU N@G MAIL. COM	1	1	PUB				1				
30/09 /2024	NSD	INE04 VS073 39	IN3001 26	11296727	NAVA L GROU P INSUR ANCE FUND				HDFC BANK LIMITE D CUST ODY OPER ATION S	EMPIR E PLAZA 1 4TH FLOOR LBS MARG	CHANDA N NAGAR VIKHRO LI WEST	MUM BAI	400083	502000485339 22	HDFC BANK LTD	GR Floor, Jehan gir Buildi ng,	M G Road, Fort		MUM BAI	400001	400240015	HDFC0 00006 0	11		AAAT N6790 J					DNPF @NAV Y.GOV .IN	9	7					2000				
30/09 /2024	NSD	INE04 VS073 39	IN3001 26	11274416	UNIFI AIF				HDFC BANK LIMITE D, CUST ODY OPER ATION	SEMPI RE PLAZA TWR- 1, 4TH FLOOR , CHA	NDAN NAGARL BS MARG,V IKHROLI WEST	MUM BAI	400083	502000394271 51	HDFC BANK LTD	MANE CKJI WADI A BLDG	GROU ND FLOOR	NANIK MOT WANI MARG FORT	MUM BAI MAHA RASHT RA	400001	400240015	HDFC0 00006 0	11		AAAT U4955 E					debtc ompli ance @unifi cap.co m	15	3		INAIF3 12130 026			300				
30/09 /2024	CDS	INE04 VS073 39	70300	12070300 00009540	PICO CAPIT AL PRIVA TE				BOMB AY COTT ON MILLS COMP OUND ,	DATTA RAM LAD PATH,	KALACH OWKY.	MUM BAI	400033	045163700000 164	YES BANK LTD	GR FLR, UNIT NO 9	CENTR E POINT	PAREL	MUM BAI	400013	400532051	YESB0 00045 1	11		AABC V4214 H			7977746937		accou nts@p icocap .in	25	12	LTD				100				
30/09 /2024	NSD	INE04 VS073 47	IN3036 22	10086139	SHAHI EXPOR TS PRIVA TE LIMITE D				ORBIS FINAN CIAL CORP ORATI ON LTD	4A OCUS TECHN OPOLI S	GOLF CLUB ROAD, SECTOR- 54	GURG AON	122002	502000896215 72	HDFC BANK LTD	ASAF ALI ROAD			NEW DELHI	110002	110240019	HDFC0 00059 8	11		AAJCS 1175L			9289099334		CUST ODIAN @ORB ISFINA NCIAL. IN	5	1	LTD				8000				
30/09 /2024	NSD	INE04 VS073 47	IN3015 08	10135003	GRIP INVES T TECHN OLOGI ES PRIVA TE LIMITE D				PLOT NO.3, 6TH FLOOR , VERTI AS	GOLF COUR SE ROAD, SECTO R-53	GURGA ON	HARY ANA	122003	10060225011	IDFC FIRST BANK	UNIT NO.18 -A, GR.FL OOR	SPLEN DER TRADE TOWE R	GOLF COUR SE EXTEN SION ROAD	GURG AON, HARY ANA	122102	110751026	IDFB0 02013 2	11		AAICG 3416F					vivek @gripi nvest.i n	5	1	LTD				1002				
30/09 /2024	NSD	INE04 VS073 47	IN3015 08	10138956	GRIPS ET ASSET XXXIII LLP				SEAT NO.M	AT PREMI SES F/F OF H.NO. RZC-1	SUBHAS H PARK, UTTAM NAGAR	WEST DELHI, DELHI	110059	10102845972	IDFC FIRST BANK	GR FLOOR , G-31- 32	EROS CITY SQUA RE	SECTO R-49	GURG AON, HARY ANA	122018	110751059	IDFB0 02014 4	11		AAYFG 5785A					vivek @gripi nvest.i n	5	29	LTD				500				

30/09 /2024	CDS	INE04 VS073 47	81500	12081500 00037874	TECH WEAL TH CAPIT AL SERVI CES PRIVA TE LIMITE D			.	2ND FLOOR ,SHER ATON HOUS E,	OPP.K ETAV PETRO L PUMP ,	POLYTE CHNIC ROAD,A MBAWA DI,	AHME DABA D	380015	575000005582 58	HDFC BANK LTD	ASTRA L TOWE RS	NR MITH AKALI 6 RD NAVR ANGP URA	OPP RELIA NCE GEN INSU	AHME DABA D	380009	380240002	HDFC0 00000 6	10		AAICT 0315J			6357352692		backof fice@t echwe alth.co .in	25	104					100				
30/09 /2024	NSD	INE04 VS073 47	IN3029 02	48849068	PIYUS H SINGH			OM PRAKA SH SINGH	RELIG ARE CAPIT AL MARK ET LTD	4TH FLOOR B WING P3B	DISTRIC T CENTER SAKET	NEW DELHI	110017	093501503365	I C I C I BANK	SCO 237 238 SECTO R 20	URBA N ESTAT E PANC HKUL A			134109	160229015	ICIC00 00935	10	Avanti ka Rajeev Gupta	BIHPS 1473F					piyush singh2 4@gm ail.co m	1	1	PUB				50				
30/09 /2024	CDS	INE04 VS073 47	32300	12032300 09819971	ISHAR TH MISHR A .			PARES H MISHR A	HOUS E NUMB ER H 601 SECTO R 4 NE	AR ICICI BANK AJNAR A LAND MARK	VAISHAL I IE SAHIBAB AD	GHAZI ABAD	201010	125401505702	ICICI BANK LTD	GHAZI ABAD			GHAZI ABAD	999999		ICIC00 01254	10	RUCHI MISHR A .	HKRP M742 6N			9818355835		ishart hmish ra@ya hoo.c om	21	3	PUB				20				
30/09 /2024	CDS	INE04 VS073 47	81600	12081600 20408429	ANAN T SETH				1011 ENGIN EERS APART MENT	PLOT NO 11 SECTO R 18 A DWAR KA		SOUT H WEST DELHI	110078	133813300000 18	HDFC BANK LTD	1ST FLR, PANK AJ PLAZA , PLOT NO	7, POCKE T 4, SECTO R 11,	DWAR KA	NEW DELHI	110075	110240148	HDFC0 00133 8	10	Sylvia Seth	BFHPS 4326C			9311670664		ANAN T_SET H@H OTMA IL.CO M	21	3	PUB				20				
30/09 /2024	CDS	INE04 VS073 47	81601	12081601 22295814	RAME SH PYARE LAL GUPT A				C/O Rames h Gupta Flat 201 2nd Flr Kanak Darsh an Cts	No 111/1 To 5 Goreg aon West Lt Ngr Road No 3 Mumb ai		MUM BAI SUBU RBAN	400104	211123423234 7851	AU SMALL FINAN CE BANK	MUM BAI S V RD SHOP NO 8 TO 12	GR FLR MADI NA MANZ IL BUILDI NG	S V ROAD GORE GOAN WEST	MUM BAI	400104	400765006	AUBL0 00234 2	10	Shobh it Gupta	ACIPG 0514D			9892814047		RAME SHGU PTA26 07@G MAIL. COM	21	3	PUB				20				
30/09 /2024	CDS	INE04 VS073 47	81601	12081601 32137827	SHILP A NARES H UDASI				C/O Wife of Mohit Bhatia A 1906 Evergr een Height s	Parsik Nagar Next To Ozone Valley Thane		THAN E	400605	501001106970 54	HDFC BANK LTD	GR FLR INDUS TRY HOUS E	OPP RAMO N HOUS E	159 H T PAREK H MARG CHUR CHGA TE	MUM BAI	400020	400240003	HDFC0 00050 1	10	Mohit Bhatia	ABGP U1183 R			9326026004		UDASI SHILP A17@ GMAIL .COM	21	3	PUB				20				
30/09 /2024	NSD	INE04 VS073 47	IN3015 08	10139551	GRIPS ET ASSET XLIX LLP				PLOT NO.C- 17, GROU ND FLOOR	KH.NO .64/8, CHAN DAN VIHAR	NIHAL VIHAR, NANGLO I JAT	NEW DELHI	110041	10115027962	IDFC FIRST BANK	UNIT NO.18 A&B, GROU ND FLOOR	SPLEN DER TRADE TOWE R	GOLF COUR SE EXTN. ROAD, SECTO R-65	GURG AON, HARY ANA	122102	110751026	IDFB0 02013 2	11		AAYFG 8612J					vivek @gripi nvest.i n	5	29	LTD				20				
30/09 /2024	NSD	INE04 VS073 47	IN3028 14	10313125	CHAR USHEE LA JAHAR DHAR	JAHAR KANTI DHAR		Jahar K Dhar	601/B 2,Hara siddh Park	Pawar Nagar	Pokhran Road No 2	Thane	400610	065600100026 01	Kotak Mahin dra Bank Ltd	Block No.4 Emera ld Plaza	Groun d Floor, Hirana ndani Mead ows	Near Vasant Vihar	Thane	400607	400485014	KKBK0 00065 6	10	Samra t Dhar	AFPPD 9952G	AWSP S9932 M		2225892721		CHAR USHEE LA.DH AR@G MAIL. COM	1	1	PUB				20				

30/09/2024	NSD	INE04VS07347	IN302814	10429706	JAHAR KANTI DHAR	CHAR USHEELA JAHAR DHAR		Kanti Dhar	601/B 2,Harasiddh Park	Pawar Nagar	Apna Bazar	Thane	400610	06560010002627	Kotak Mahindra Bank Ltd	Block No.4 Emerald Plaza	Ground Floor, Hiranandani Meadows	Near Vasant Vihar	Thane	400610	400485014	KKBK0000656	10		AWSPS9932M	AFPPD9952G		2225890575		jkdhar47@gmail.com	1	1	PUB				20								
30/09/2024	CDS	INE04VS07347	32300	1203230001120611	RIDHISH TALWAR			RAKESH TALWAR	B 370 NEW FRIENDS COLONY	NEW DELHI SRINIWASPURI SOUTH D		DELHI	110065	5702489018	AXIS BANK LTD	DLF CAPITOL POI DEL DL	NEW DELHI		NEW DELHI	110001	110211389	UTIB0005140	10		ACEPT7935P			9810034852		RIDHISH@HOTMAIL.COM	21	3	PUB				15								
30/09/2024	CDS	INE04VS07347	88701	1208870147179330	BISTHAVALLI SRINIVASA KARTHIK SRINIDHI			SRINIVASA B S	C O SRINIVASA B S 3873 SRI HARI 13TH MAIN 7TH	CROSS M C C B BLOCK B I E T ROAD DAVANAGERE	DAVANGERE KARNATAKA	DAVANGERE	577004	99908861148144	HDFC BANK	DAVANGERE			DAVANGERE	999999		HDFC0000403	10	VASAVI B S .	GFYPS8829Q			8861148144		srinidhikarthikbs@gmail.com	21	3	PUB				13								
30/09/2024	CDS	INE04VS07347	81600	1208160008773234	RAINER REGO				S/O Herald Rego 9 / 37 Artist Village Sector - 8 CBD	Belapur Near Ganesh Udyan Navi Mumbai		THANE	400614	087301514025	ICICI BANK LTD	PLOT NO.42A,SHOP NO.14,15,	SECTOR 11, BALAJI BHAVAN	BELAPUR-CBD STATION	NAVI MUMBAI	400614	400229088	ICIC0000873	10	Diana Rego	AYWPR3590A			8095103022		RAINER.REGO@GMAIL.COM	21	3	PUB				10								
30/09/2024	CDS	INE04VS07347	81600	1208160015939830	NITIN SUBHASH KASHIMPURIA HUF				HOUSE 28 GROUND FLOOR	M2K WHITE HOUSE SEC 57		GURGAON	122003	6412056840	KOTAK MAHINDRA BANK LTD	GURGAON DLF BRANCH	DLF GALLERIA COMPLEX DLF CITY	PHASE IV 29 GURGAON	GURGAON	122007	110485047	KKBK0000291	10		AAJHN1015R			9999243290		KASHIMPURIA.NITIN@GMAIL.COM	21	4	HUF				10								
30/09/2024	CDS	INE04VS07347	81601	1208160154142753	GULSHAN KHAN DELWAL				W/O Vipul Khandelwal 62-A Gali N0-4 New Krishna nagar	Krishna Nagar HO		EAST DELHI	110051	0874104000007917	IDBI BANK	D 2/21 BRANCH	KRISHNA NAGAR BRANCH		NEW DELHI	110051	110259043	IBKL0000874	10	Vipul Khandelwal	AQPPG0151P			9999960135		GULSHANGUPTA23185@GMAIL.COM	21	3	PUB				10								
30/09/2024	CDS	INE04VS07347	88700	1208870068936961	CHANDAN VENKATESH THIMMARAJU THUPPADA HALLI			T S THIMMARAJU	S O THIMMARAJU T S NO A 35 DEVINA K P T SRISHTI	APARTMENT MANI VILAS GARDEN KAMALANAGAR BANGALORE	NORTH BANGALORE NORTH BASAVESHWARANAGAR	BENGALURU	560079	1042500102675701	KARNATAKA BANK LTD	BASAVESHWARNAGAR			BANGALORE	560079	560052026	KARB0000104	10	MITHUN VENKATESH TT .	AVIPT9605R			7019470618		chandanittige@gmail.com	21	3	PUB				10								
30/09/2024	NSD	INE04VS07347	IN300513	91360160	SEEMA DEEPAK JASWANI			KANWAL GURBUXANI	W/O: DEEPAK JASWANI BUNGALOW NO. 10,	POWAI VIHAR ROW CHS POWAI POWAI VIH	AR COMPLEX MUMBAI	MUMBAI MAHARASHTRA	400076	14711600000089	HDFC BANK LTD	PLOT NO 37, SHELDON APTS 1ST FLOOR NE					400240133	HDFC0001471	10	DEEPAK METHARAM JASWANI	AGUPG0997N					seemadjaswani@gmail.com	1	1	PUB				10								

30/09/2024	NSD	INE04VS07347	IN302902	42403337	DEVIKA DILIP KULKARNI			DILIP GANGADHAR KULKARNI	FLAT NO 7 BUILDING B/6	GANESH COMPLEX -2 MANIKBAUG	SINHGADH ROAD	PUNE	411051	003901503650	I C I C I BANK	1187/22 VENKATESH MEHER	GHOLE ROAD	SHIVAJINAGAR	PUNE	411005	411229003	ICIC0000039	10		ALPPK7646C					k_devika@yahoo.com	1	1	PUB				9				
30/09/2024	CDS	INE04VS07347	81600	12081600 27209604	ZEENAT ARRA BEGUM				C/O SRIMANTA SAMANTA LB-93 STAGE 4	LAXMI SAGAR NEAR JHARPARA JAIL	BHUBANESWAR BUDHESWARI COLONY	BHUBANESHWAR	751006	911010060271161	AXIS BANK LTD	CHANDRASEKHARPUR			BHUBANESHWAR	751016	751211003	UTIB0000381	10	ASHOK PANDA	BDVPB7109N			7978128028		ZEENAT.BP@GMAIL.COM	21	3	PUB				8				
30/09/2024	CDS	INE04VS07347	81600	12081600 02728093	JYOTI SAXENA				697 GOKUL VIHAR PATEL NAGAR	CITY CENTER GWALIOR R K PURI		GWALIOR	474011	912010061494698	AXIS BANK LTD	HADAPSAR PUNE			PUNE	411028	411211012	UTIB0000404	10	RAJESH KR SAH	CGEPS8106H			8335028028		RAJESH123INDIA@GMAIL.COM	21	3	PUB				7				
30/09/2024	CDS	INE04VS07347	12400	13012400 05283889	ALIMILLA MOUNIKA			ALIMILLA SUDARSHAN	H NO 19-6-133 LAXMI NAGAR	GODA VARIKHANI RAMAGUNDEM	MAREDUPAKA	KARIMNAGAR	505209	501001633891 72	HDFC BANK LTD	PLOT NO 18 GRD FLR HARDHIK	CROWN HUDA TECHNO ENCLAVE	OPP CYBERPEARL MADHAPUR	HYDERABAD	500081	500240002	HDFC0000545	10		AUTPA2836M			9052332144		SMILYMOUNI7@GMAIL.COM	21	69	PUB				6				
30/09/2024	CDS	INE04VS07347	81600	12081600 07227381	DEEP HALDER				# Narshing Das Road Chirapatty	Tinsukia Tinsukia		Tinsukia	786125	20193743296	STATE BANK OF INDIA	A T ROAD	TINSUKIA		TINSUKIA	786125	786002202	SBIN0000196	10	Sima Halder	AMTPH7424G			7002514647		DEEPHALDER00@GMAIL.COM	21	3	PUB				6				
30/09/2024	CDS	INE04VS07347	81600	12081600 19940219	GANESH PURUSHOTHAMAN POTTI				MANCHAYIL PUTHEN MADOMMA NCHA	NEDUMANGAD P O		THIRUVANANTHAPURAM	695541	20201538509	STATE BANK OF INDIA	SHENKOTTAI ROAD	TRIVANDRUM		NEDUMANGAD	695561	695002152	SBIN0001069 3	10	DEVI G S	BYRPP6263J			9447328165		MPMGANESH@GMAIL.COM	21	3	PUB				6				
30/09/2024	CDS	INE04VS07347	81601	12081601 62524047	ALEX THOMAS				S/O Thomas 1639 13TH MAIN ROAD Anna Nagar Anna	Nagar		CHENNAI	600040	916010022206135	AXIS BANK LTD	R A PURAM	NO-40	2ND MAIN ROAD	CHENNAI	600028	600211023	UTIB0000676	10	Rebeca Thomas	BTNPT6502K			9840729588		S.ALEX.THOMAS@GMAIL.COM	21	3	PUB				6				
30/09/2024	NSD	INE04VS07347	IN301549	52865956	RUPALI YOGESH PITKAR			LAXMAN VASU DEV GOGATE	SURBHI REGENCY FLAT NO C-302	B T KAWADE ROAD	NEAR RAILWAY OVERBRIDGE GHORADI	PUNE CITY	411001	083710000025 99	HDFC Bank Ltd	TAIN SQUARE,SHOP NO.22,	BUILDING-A,	NEAR FATIMA NAGAR	PUNE	411013	411240021	HDFC0000837	10	Yogesh Janardan Pitkar	AWZPP9931E					RUPALIPITKAR@GMAIL.COM	1	1	PUB				6				
30/09/2024	CDS	INE04VS07347	81600	12081600 83960183	RIDDHISH KIRTI RAJGOR				24 PRINCE APPT MAHALAXMI NAGAR BEHIND	KOTAK MAHINDRA BANK DAMAN ROAD	CHALA PARDI CHALA VAISAD	VALSAD	396191	290410110016796	BANK OF INDIA	VAPI MAIN BRANCH			VAPI	396191	396013031	BKID0002904	10		CHHPR1500G			8460721997		RIDDHISHRAJ@GMAIL.COM	21	69	PUB				5				

30/09/2024	CDS	INE04VS07347	81600	12081600 88544004	RAHUL PRAKASH JOGLEKAR				S/O Prakash Yadneshwar Joglekar 507 Anuradha Building	Amrut Kumbh Co-op SocietyDadar K L Chitale Path	Dadar Dadar Dadar	MUMBAI	400028	0600101002 07713	AXIS BANK LTD	WORLI MUMBAI			MUMBAI	400025	400211010	UTIB0000060	10		AGGPJ7438P			9820742936		RAHUL_JOGLEKAR_2000@YAHOO.COM	21	69	PUB				5					
30/09/2024	CDS	INE04VS07347	81601	12081601 05318865	SAILESH PASUMARTHI				S/O PASUMARTHI BANGARAYYA SETTI 11-09-12 T-1,	VAISHNAVI TOWERS DASPALLA HILLS		VISAKHAPATNAM	530003	5010019325 6650	HDFC BANK LTD	A 12, THE SHOPPING MALL	DLF QUTUB ENCLAVE	PHASE 1	GURGAON	122002	110240006	HDFC0000004	10		BOPPP3400K			8743093489		SAILESHPASUMARTHI@GMAIL.COM	21	69	PUB				5					
30/09/2024	CDS	INE04VS07347	81601	12081601 29899827	TEJASVINI PUSHKAR BHOGLE				Pushkar Bhogle B-1304 Elite Platina T-20 Kolshet	Road Bayer Compound Sandozbaug Kolshet Thane	Maharashtra 400607 India	THANE	400607	7777013638 9174	FEDERAL BANK	FINTECH PARTNERSHIPS (JUPITER)	HYDERABAD		ERNAKULAM	683503	682049069	FDRL0007777	10	Pushkar Bhogle	FTVPS0240F			9004232998		TPBHOGLE@GMAIL.COM	21	3	PUB				5					
30/09/2024	CDS	INE04VS07347	88702	12088702 46885768	SWETA TIWARI			OM PRAKASH TIWARI	W O ANKIT JOSHI FLAT NO 202 GAHLAN AVENUE II	ROAD NO 3 VILLAGE POCHANPUR NEAR COMMUNITY	CENTER DWARKA SECTOR 23 RAJ NAGAR II SOUTH WEST	SOUTH DELHI	110077	2382110180000115	Ujjivan Small Finance Bank LTD	NEWD ELHI			NEWD ELHI	999999		UJVN0002382	10	ANKIT JOSHI.	EJWPS5443A			9599757118		colour smany@gmail.com	21	3	PUB				5					
30/09/2024	CDS	INE04VS07347	81600	12081600 00144987	HARISH SIVARAMAKRISHNAN			SIVARAMAKRISHNAN	OLD NO 382 NEW NO 2 303 D	KANDASAMY NAGAR 5TH STREET PAL		CHENNAI	600041	000401005175	ICICI BANK LTD	FREE PRESS HOUSE	215, NARIMAN POINT	-	MUMBAI	400021	400229002	ICIC0000004	10	GAYATHRI HARISH	AAJPH0347J			8754589602		siva.harish@gmail.com	21	3	PUB				4					
30/09/2024	CDS	INE04VS07347	81600	12081600 25213939	PRASHANT KOCHAR				479/11 KRISHNAPURI COLONY CIVIL LINES	NEAR RAILWAY CROSSING		BAREILLY	243601	5010027176 2223	HDFC BANK LTD	MFAR GREEN HEART PHASE IV	HEBBAL OUTER RING RD	NAGARVARA	BANGALORE URBAN	560045	560240150	HDFC0004075	10		DQIPK0345D			8755201125		PKOCHAR263@GMAIL.COM	21	69	PUB				4					
30/09/2024	CDS	INE04VS07347	81600	12081600 69725969	ARAVINDA PATTI				Flat No.502, Green Haditat Apartments Masjid Banda			HYDERABAD	500084	10072851250	IDFC FIRST BANK LTD	HYDERABAD NALLAGANDLA BRANCH			HYDERABAD	999999		IDFB0080228	10		AQEPP2786J			9290913379		ARAVINDA.RDY@GMAIL.COM	21	69	PUB				4					

30/09/2024	CDS	INE04VS07347	81600	1208160000560430	YAGNESH HASMUKH DAVE			HASMUKH VRAJLAL DAVE	CHANDRAMUKH BUNGLOW NR VRUNDAV	OPP SHREE GODBOLE HOSPITAL	MURBAD ROAD KALYAN W	KALYAN	421301	020301502178	ICICI BANK LTD	GURU GOBIND HOUSE	MURBAD ROAD	OPP. PURNIMA TALKIES	KALYAN	421301	400229024	ICIC0000203	10	HASMUKH VRAJLAL DAVE	AFJPD4575P			9867171863		YAGNESHDAVE06081984@GMAIL.COM	21	3	PUB				3				
30/09/2024	CDS	INE04VS07347	81600	1208160011184769	RAHAT BAHL				2950/12 1ST FLOOR	RANJIT NAGAR		CENTRAL DELHI	110008	918010070141127	AXIS BANK LTD	RAJINDER NAGAR			DELHI	110060	110211026	UTIB0000224	10		ANRPB5395B			8376901201		RAHATBAHL@GMAIL.COM	21	69	PUB				3				
30/09/2024	CDS	INE04VS07347	81600	1208160013065146	VIDEH DUBEY				135 JAGJEEVAN RAM NAGAR			INDORE	452001	916010026461291	AXIS BANK LTD	YESHWANT NIWAS ROAD	KAMAL PALACE	1 YESHWANT COLONY	INDORE	452003	452211002	UTIB0000043	10		CKWPD2491J			7000814296		VIDEHDUBEY97@GMAIL.COM	21	69	PUB				3				
30/09/2024	CDS	INE04VS07347	96000	1209600003570282	PINAK MOHTA				S O Anil Kumar Mohta ward no 17 mohta agriculture store	Rajgarh Churu Rajasthan 331023		CHURU	331023	2111218235999590	AU SMALL FINANCE BANK LTD	CHURU			CHURU	999999		AUBL0002182	10	Neelam Mundra	BQKPM4637A			7568289818		mohtapinak@gmail.com	21	3	PUB				3				
30/09/2024	CDS	INE04VS07347	81600	1208160008365806	KRISHNA RANI				HOUSE NO.1222 WARD NO - 24	JAGDISH COLONY		ROHTAK	124001	01761000149476	HDFC BANK LTD	401-402,MODEL TOWN	DELHI ROAD		ROHTAK	124001	124240002	HDFC0000176	10	SOURABH GIRDHAR	ASGPR2522J			9671051778		KRISHNARANI.ROHTAK@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07347	81600	1208160019497316	AMEYA NITIN KULKARNI				B/303 AVNEESH	GOKHALE ROAD NR HANUMAN CHOWK MULUND E		MUMBAI	400081	50100134910576	HDFC BANK LTD	MULUND (EAST)	NEAR TATA COLONY		MUMBAI	400081	400240050	HDFC0000376	10	GAURI NITIN KULKARNI	DCUPK9851A			8425890456		AMEYA10495@GMAIL.COM	21	3	PUB				2				
30/09/2024	CDS	INE04VS07347	81600	1208160028352296	NEELAM MUNDRA				NEW COLONY	MEERA MARG		NAGAUR	341508	50100326402863	HDFC BANK LTD	COURT ROAD	NR BUS STAND	CHURU	RAJGARH	331023	331240025	HDFC0002795	10		BQJPM8745A			7665413988		NEELAMMUNDRA24@GMAIL.COM	21	69	PUB				2				
30/09/2024	CDS	INE04VS07347	81600	1208160045785001	NIKHIL AGGARWAL				S/O Anil Aggarwal13G/FPASCHIMI MARG 13G/F,	PASCHIMI MARG 13G/F PASCHIMI MARG 13G/F,	PASCHIMI MARG, South West Delhi	NEW DELHI	110057	00011140084398	HDFC BANK LTD	101-104 TULSIANI CHAMBERS	FREE PRESS JOURNAL MARG	NARIMAN POINT	MUMBAI	400021	400240003	HDFC0000001	10		AISPA8114F			9820318827		NIKHIL.AGGARWAL103@GMAIL.COM	21	69	PUB				2				
30/09/2024	CDS	INE04VS07347	81600	1208160052493261	ANAMITRA MUNSI				B 11 Cluster IX Purbachal Salt Lake III			KOLKATA	700097	35047808492	STATE BANK OF INDIA	A E MARKET			KOLKATA	700059	700002210	SBIN0006794	10		BWPPM0944K			8051109808		ANAMITRAMUNSI2@GMAIL.COM	21	69	PUB				2				

30/09/2024	CDS	INE04VS07347	81600	1208160086050103	PREETI AGRAWAL				W/O Anurag AgrawalDEVLOPMENT AREA DEVLOPMENT AREA	H N 26 WARD NO 21 DEVLOPMENT AREA		UMARIA	484001	144701506044	ICICI BANK LTD	AHUJA MARKET	NEAR GANDHI CHOWK	BURHAR ROAD	SHAHDOL	484001	484229001	ICIC0001447	10		AKEPG5439K			9109268488		ANUJAGRAWALANUJAGRAWAL@GMAIL.COM	21	69	PUB				2					
30/09/2024	CDS	INE04VS07347	33201	1203320172621301	VENKATA VEERENDKUMAR KANCHARLA			RAMBABU KANCHARLA	1 110 MAIN ROAD ETHAKOTA	RAVULAPALEM EAST GODAVARI	ANDHRA PRADESH	EAST GODAVARI	533238	362801500377	ICICI BANK LTD	RAVULAPALEM			RAVULAPALEM	999999		ICIC0003628	10	RAMBABU KANCHARLA	DUAPK7972J			9182653016		kvvmanikumar123@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07347	81600	1208160021571762	SANDEEP KALYAN DESHPANDE				S/O: Kalyan Vittal Rao Deshpande F-201 Nandi Woods	Yelenahalli B.V.M School Bangalore South		SOUTH BENGALURU	560076	016901524433	ICICI BANK LTD	INDIRA NAGAR BRANCH	SALARPURIA HOUSE, 496	C M H ROAD	BANGALORE	560038	560229013	ICIC0000169	10		AFOPD3278C			9886898281		KDSANDEEP@GMAIL.COM	21	69	PUB				1					
30/09/2024	CDS	INE04VS07347	81600	1208160059991250	MANISHA KULKARNI				B-402 Himasai Srinidhim	Opp Janapriya Utopiya		K.V.RANGAREDDY	500048	501004090355 75	HDFC BANK LTD	NO. 3-6-288/3 GR FLOOR	NO 101, SRI SIVARAMA TOWERS	OPP OLD MLA QUARTER HYDERGUD	HYDERABAD	500029	500240044	HDFC0001996	10	ANANT RAO BUCHANLLY	DVJPK7981K			8884133397		MANISHAA.KRNI11@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07347	81601	1208160121191414	SOUMYAJIT GHOSH				Flat No 2701Tower 1Palm BuildingRunwal Forests	LBS Road Kanjurmarg West Near Mangatram Petrol Pump	Mumbai	MUMBAI	400078	4147647715	KOTAK MAHINDRA BANK LTD	GUDECHA ALTURA WING A	CTS NO 607	MUMBAI	MUMBAI	400078	400485145	KKBK0001470	10	Pritam Ghosh	AJAPG1158J			9372442889		GHOSHSOUMYAJIT19@GMAIL.COM	21	3	PUB				1					
30/09/2024	CDS	INE04VS07347	81601	1208160160735666	B G VENKATESH HUF				NO 14 SIRUR PARK ROAD	MANTRI MALL SESHADRIPURAM		BENGALURU	560020	063250010585 5601	KARNATAKA BANK LTD	NEHRU NAGAR			BANGALORE	560020	560052018	KARB0000063	10		AAJHB6473M			9845589566		BGVENKATESH@YAHOO.COM	21	4	HUF				1					
30/09/2024	CDS	INE04VS07347	81800	1208180007186589	MEDAGANGADHAR SATISH			GANGADHARA GUPTA MEDACHANDRAIAH	133, 27TH CROSS ,3RD BLOCK	EAST JAYANAGAR		BENGALURU	560011	51102267018	STATE BANK OF INDIA	JAYANAGAR	3RD BLOCK		BANGALORE	570014	560002398	SBIN0040012	10	Deepa Venkatarathnam Anna	ABWPS3032R			9972477773		meda.satish@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07347	88700	1208870003642962	PRAMOD KABADI			PRANDURANG L KABADI	NO 1422 25TH MAIN 25TH C	CROSS 2ND SECTOR HSR LAYOUT	BENGALURU MINI D S	BENGALURU	560102	005311402276 59	HDFC BANK LTD	KORAMANGLA INDLAYOUT	KORAMANGLA		BANGALORE	560095	560240004	HDFC0000053	10	PRIYANKA DHIMAN .	BQWPK7221A			7259245150		pramod.kabadi24@gmail.com	21	3	PUB				1					

30/09/2024	CDS	INE04VS07347	88700	1208870034667438	PIYUSH PALARIYA			KAILASH PALARIYA	SO KAILASH CHANDRA 0 GRAM	POST ARJUNPUR ARJUNPUR	NAINITAL UTTARAKHAND	NAINITAL	263139	157983309605	INDUSIND BANK LTD	GR FLR, HOTEL VIJAYLAKSHMI INN	NEAR CHANDRACHARYA	C RANIPUR MODE	HARIDWAR	249407	249234002	INDB0000761	10	BHASKAR PALARIYA .	GCUPP8557H			7983309605		piyushpalariya2@gmail.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07347	88700	1208870089246915	PRASAD KAILASH RATHI			KAILASH	PLOT NO 31 A HINGNA ROAD	NEAR BALAJI HIGH SCHOOL	RADKE LAYOUT	NAGPUR	440016	228010100139052	AXIS BANK LTD	414, SHOPPING CENTER			KOTA	324007	324211002	UTIB0000228	10	DIVYA MAHESHWARI .	BPRPR7405B			8055505641		aaidanrathi@yahoo.com	21	3	PUB				1					
30/09/2024	CDS	INE04VS07347	88800	1208880003011076	VENKATA ANIRUDH RAO CHELIKANI			VENKATA ATCHUT RAO CHELIKANI	S/O CHELIKANI VENKATA ATCHUT RAO,HNO	10-27-13/A, WALTAIR UPLANDS,SRIPURAM,OPP WALTAIR	CLUB,VISAKHAPATNAM(URBAN,VISAKHAPATNAM,ANDHRA	VISAKHAPATNAM	530003	111901512522	ICICI BANK LTD	VIJAYA LAXMI NILAYAM GROUND FLO	DOOR 10-50-81/A & B BLOCK 5	WALTAIR MAIN ROAD	VIZAG	530002	530229003	ICIC0000365	10	AMUKTHA POTLAPALLI	AKCPC6925A			9246635454		CVANIRUDHRAO@GMAIL.COM	21	3	PUB				1					
30/09/2024	NSD	INE04VS07347	IN300214	26395417	CHANPREET SINGH			HARVINDER PAL SINGH	R-9/53 GHAZIABAD NEW RAJ NAGAR	UTTAR PRADESH		GHAZIABAD UTTAR PRADESH	201002	50100243859789	HDFC	N/3-28 AMBEDKAR ROAD	NEHRU NAGAR	GHAZIABAD		201001	110240078	HDFC0000573	10		BAXPS8775G					SALUJA.CHANPREET@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07347	IN300450	60030164	MAYANK GUPTA			Mukesh Gupta	HOUSE NO 1947, SECTOR -8	FARIDABAD			121006	005110400031 4114	IDBI Bank	ESSEN HOUSE	GHODDOD ROAD	SRT		395007		IBKL0000051	10	Neha Gupta	AOLPG7851G						1	1	PUB				1					
30/09/2024	NSD	INE04VS07347	IN301508	10137316	GRIPVEST ASSETLIX LLP				SEAT NO.R, BUILTUP PROPERTY NO.59	BEENA ENCLAVE	NANGLOI	NEW DELHI	110041	10110938913	IDFC FIRST BANK	UNIT NO.18-A&B, GROUND FLOOR	GOLF COURSE EXTENSION ROAD	SECTOR-65	GURGAON, HARYANA	122102	110751026	IDFB0020132	11		AAYFG7206L					vivek@gripinvest.in	5	29	LTD				1					
30/09/2024	NSD	INE04VS07347	IN301549	52703350	ASHOKKUMAR SAROJA NANJUNDAN			SAROJA NANJUNDAN	A-96 OAKWOOD ESTATE AKASH NEEM MARG	DLF CITY PH-2 SIKANDERPUR GHOSI 68	NEAR SHARA MALLS	GURGAON	122002	00801140014985	HDFC Bank	HDFC Bank Ltd	FMR BUILDING		MUMBAI	400018	400240022	HDFC0000080	10	PRITI RAM ALVA	ADCPN7123L					ASHOKKUMAR77@GMAIL.COM	1	1	PUB				1					
30/09/2024	NSD	INE04VS07347	IN303028	51683592	K N RAJAKUMAR			NARASIMHACHARY	FLAT NO-10 B-BLOCK	RE CLASSIC APARTMENT	WEST MAMBALAM OLD NO-34 NEW NO-68	BARODA STREET CHENNAI	600033	000901033313	I C I C I BANK	110 PRAKASH PRESIDIUM	C HIGH ROAD UTHAMAR GANDHI SALAI	NUNGAMBAKKAM HIGH RD	CHENNAI	600034	600229003	ICIC0000009	10	MYTHILI RAJKUMAR	AAIPR2919K			4424819964		rajakumar12360@yahoo.com	1	1	PUB				1					

ZFirst Technologies Private Limited
CIN: U74999HR2022PTC101116

REPORT ADOPTED BY THE BOARD OF DIRECTORS OF ZFIRST TECHNOLOGIES PRIVATE LIMITED AT ITS MEETING HELD ON 10TH AUGUST, 2023, EXPLAINING THE EFFECT OF THE COMPOSITE SCHEME OF ARRANGEMENT AMONGST ZFIRST TECHNOLOGIES PRIVATE LIMITED, ZIEL FINANCIAL TECHNOLOGIES PRIVATE LIMITED, OXYZO FINANCIAL SERVICES PRIVATE LIMITED AND THEIR RESPECTIVE SHAREHOLDERS, ON EACH CLASS OF SHAREHOLDERS (PROMOTERS AND NON-PROMOTER), CREDITORS, DIRECTORS, KEY MANAGERIAL PERSONNEL AND EMPLOYEES OF ZFIRST TECHNOLOGIES PRIVATE LIMITED AND LAYING OUT IN PARTICULAR THE SHARE EXCHANGE RATIO

A. BACKGROUND:

1. The board of directors ("**Board**") of Zfirst Technologies Private Limited ("**Amalgamating Company" or "Company**") has, at its meeting held on 10th August, 2023, approved the composite scheme of arrangement amongst the Amalgamating Company, Oxyzo Financial Services Private Limited ("**Amalgamated Company**"), Ziel Financial Technologies Private Limited, a wholly owned subsidiary of the Amalgamated Company ("**Transferee Company**"), and their respective shareholders (hereinafter referred to as the "**Scheme**"), under Sections 230 to 232 and other applicable provisions, if any, of the Companies Act, 2013 ("**Companies Act**"), read with Companies (Compromises, Arrangements and Amalgamations) Rules, 2016 and other rules made thereunder (including any statutory modification(s) or re-enactment(s) or amendments thereof for the time being in force), Section 2(1B), Section 2(42C) read with any other applicable provisions of the Income-Tax Act, 1961, as amended ("**IT Act**"), Regulation 59A, 94A read with any other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**LODR Regulations**"), other applicable laws including (a) circular bearing no. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022 (as updated on December 1, 2022) issued by Securities and Exchange Board of India ("**SEBI**") for Scheme(s) of Arrangement by entities who have listed their NCDs/ NCRPS ("**SEBI NCD Circular**") read with clarification issued by SEBI *vide* circular no. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2022/170, dated December 9, 2022; and Revised Standard Operating Procedure (SOP) on application filed under Regulation 37 and 59A of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 with respect to the Scheme of Arrangements dated December 20, 2022, issued by BSE Limited ("**BSE**"); and (b) Master Direction - Non-Banking Financial Company –Systemically Important Non-Deposit taking Company and Deposit Taking Company (Reserve Bank) Directions, 2016 dated September 1, 2016 (as amended upto June 20, 2023) issued by the Reserve Bank of India.

2. The Scheme, *inter alia,* contemplates the following on and from opening of business hours on April 1, 2023, or any other date as may be ordered/directed by the National Company Law Tribunal ("**Appointed Date**"):

(a) the amalgamation of the Amalgamating Company into and with the Amalgamated Company, with effect from the Appointed Date, pursuant to Sections 230 to 232 and other relevant provisions of the Act read with Section 2(1B) of the IT Act, which, *inter alia*, provides for ("**Amalgamation**"):

(i) amalgamation of the Amalgamating Company into and with the Amalgamated Company;

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(ii) transfer of the authorised share capital of the Amalgamating Company to the Amalgamated Company and consequential increase in the authorised share capital of the Amalgamated Company;

(iii) cancellation of all the subscribed and issued shares of the Amalgamating Company, including the shares held by the Amalgamated Company;

(iv) issuance of fully paid-up 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A1* and 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A2* by the Amalgamated Company to the shareholders of the Amalgamating Company (other than the Amalgamated Company), in accordance with the Share Exchange Ratio (*as defined hereinafter*), without any further act, instrument or deed, in accordance with Part IV of the Scheme; and

(v) dissolution of the Amalgamating Company without being wound up;

(b) consequent upon the Amalgamation, transfer of the Transferred Undertaking (*as defined in the Scheme*) as a going concern on a Slump Sale (*as defined in the Scheme*) basis, with effect from Appointed Date from the Amalgamated Company to the Transferee Company pursuant to Sections 230 to 232 and other relevant provisions of the Act, read with Section 2(42C) of the IT Act; and

(c) various other matter incidental, consequential or otherwise integrally connected therewith;

each in the manner as more particularly described in the Scheme.

3. In terms of Section 232(2)(c) of the Companies Act, a report from the Board of the Company, explaining the effect of the Scheme *inter alia* on each class of shareholders (promoters and non-promoter shareholders), creditors, employees, key managerial personnel ("**KMP**"), directors of the Company, and specifying any special valuation difficulties, is required to be adopted by the Board.

4. Accordingly, this report of the Board is prepared to comply with the requirements of Section 232(2)(c) of the Companies Act.

5. While deliberating on the Scheme, the Board, *inter-alia*, considered and took on record the following documents:

(a) A draft of the proposed Scheme;

(b) Draft of Auditor's certificate issued by the statutory auditors of the Company, i.e. **AMRK & Associates LLP**, certifying the accounting treatment in relation to Amalgamation transaction contained in Clause 15 of Part IV of the Scheme being in compliance with applicable Accounting Standards specified by the Central Government under Section 133 of the Companies Act and the rules made thereunder;

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(c) Valuation report dated August 5, 2023 issued by Manuj Singhal [IBBI/RV/05/2018/10425], Registered Valuer ("**Valuation Report**"); and

(d) Other representations, reports, documents and information made to/ furnished before the Board pertaining to the draft Scheme.

B. EFFECT OF THE SCHEME ON EACH CLASS OF SHAREHOLDERS (PROMOTER SHAREHOLDERS AND NON-PROMOTER SHAREHOLDERS), KMP, DIRECTORS, CREDITORS AND EMPLOYEES OF ZFIRST TECHNOLOGIES PRIVATE LIMITED AND LAYING OUT IN PARTICULAR THE SHARE EXCHANGE RATIO, SPECIFYING ANY SPECIAL VALUATION DIFFICULTIES:

1. Valuation

The Valuation Report recommends the following Share Exchange Ratio in consideration for the Amalgamation:

a. *5,33,208 (five lakh thirty-three thousand two hundred and eight) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A1 of the Amalgamated Company of Rs. 10 (Rupees ten) each fully paid up for every 26,81,062 (twenty-six lakhs eighty-one thousand sixty-two) equity shares of the Amalgamating Company of Rs. 10 (Rupees ten) each fully paid up; and*

b. *2,12,789 (two lakhs twelve thousand seven hundred and eighty-nine) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A2 of the Amalgamated Company of Rs. 10 (Rupees ten) each fully paid up for every 10,69,938 (ten lakhs sixty-nine thousand nine hundred and thirty-eight) equity shares of the Amalgamating Company of Rs. 10 (Rupees ten) each fully paid up.*

("**Share Exchange Ratio**")

No special valuation difficulties were reported by the valuer.

2. Effect on the equity shareholders (promoter shareholders and non-promoter shareholders)

Upon the Scheme becoming effective, all the shareholders of the Amalgamating Company (other than the Amalgamated Company), shall become the shareholders of the Amalgamated Company in the manner as stipulated in the Scheme and shall be allotted compulsory convertible preference shares, based on the Share Exchange Ratio and containing such terms and conditions as has been approved by the Board.

ZFirst Technologies Private Limited

3. Effect on the Directors and KMPs

Upon the Scheme becoming effective, the Company shall stand dissolved without being wound up. In the circumstances, all the directors and key managerial personnel of the Company shall cease to be the directors and key managerial personnel of the Company.

The KMPs and Directors of the Company and their respective relatives may be deemed to be concerned and / or interested in the Scheme only to the extent of their shareholding in the Company (if any).

4. Effect on the creditors

Under the Scheme, no arrangement with the creditors (secured or unsecured) of the Company is being proposed. No compromise is offered under the Scheme to any of the creditors of any of the Company. The liability of the creditors of the Company, under the Scheme, is neither being reduced nor being extinguished. The creditors of the Amalgamated Company would in no way be affected by the Scheme, and all such liability owed by the Amalgamated Company shall be discharged by the Amalgamating Company.

5. Effect on staff or employees

Under the Scheme upon the Amalgamation, no rights of the staff and employees of the Amalgamating Company (who are on payroll of the Amalgamating Company) are being affected. The services of the staff and employees of the Amalgamating Company will continue with the Amalgamated Company, without any break or interruption of service and on the basis of continuity of service, and on the same terms and conditions (and which are not less favourable than those) as were applicable during the course of their employment with the Amalgamating Company as on the Effective Date.

6. Effect on deposit holders and deposit trustee:

As on date of this Report, the Company has no outstanding public deposits and therefore, the effect of the Scheme on any such public deposit holders or deposit trustees does not arise.

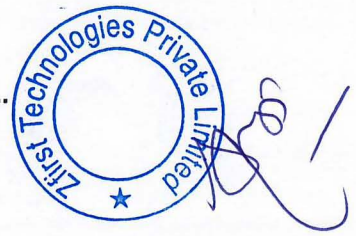
C. CONCLUSION

While deliberating the Scheme, the Board has considered its impact on each of the shareholders (promoter and non-promoter shareholders), KMPs, directors, creditors and employees of the Company. As per the Board, the Scheme is in the best interest of the shareholders (promoter and non-promoter shareholders), KMPs, directors, creditors and employees of the Company and there shall be no prejudice caused to them in any manner by the Scheme.



The Board has adopted this Report after noting and considering the documents and information set forth in this Report. The Board or any fully authorized committee by the Board is entitled to make relevant modifications to this Report, if required, and such modifications or amendments shall be deemed to form part of this Report.

By order of the Board ZFirst Technologies Private Limited



.....
Gurtej Singh
Director
DIN: 09820249
Date:10-08-2023
Place: 6th Floor, Tower A, Global Business Park, M.G. Road, Gurugram-122002

OXYZO Financial Services Private Limited
Corp. Office:
#6th Floor, Tower A, Global Business Park,
M.G. Road, Gurugram-122002
Contact: 0124- 4006603
Email: compliance@oxyzo.in
Website: www.oxyzo.in

REPORT ADOPTED BY THE BOARD OF DIRECTORS OF OXYZO FINANCIAL SERVICES PRIVATE LIMITED AT ITS MEETING HELD ON AUGUST 10, 2023, 2023, EXPLAINING THE EFFECT OF THE COMPOSITE SCHEME OF ARRANGEMENT AMONGST ZFIRST TECHNOLOGIES PRIVATE LIMITED, ZIEL FINANCIAL TECHNOLOGIES PRIVATE LIMITED, OXYZO FINANCIAL SERVICES PRIVATE LIMITED AND THEIR RESPECTIVE SHAREHOLDERS, ON EACH CLASS OF SHAREHOLDERS (PROMOTERS AND NON-PROMOTER), CREDITORS, DIRECTORS, KEY MANAGERIAL PERSONNEL AND EMPLOYEES OF OXYZO FINANCIAL SERVICES PRIVATE LIMITED AND LAYING OUT IN PARTICULAR THE SHARE EXCHANGE RATIO AND SPECIFYING THE IMPACT OF THE COMPOSITE SCHEME OF ARRANGEMENT ON THE NCD HOLDERS OF OXYZO FINANCIAL SERVICES PRIVATE LIMITED

A. **BACKGROUND:**

1. The board of directors ("**Board**") of Oxyzo Financial Services Private Limited ("**Amalgamated Company**" or "**Company**") has, at its meeting held on August 10, 2023, approved the composite scheme of arrangement amongst Zfirst Technologies Private Limited, ("**Amalgamating Company**"), Company, Ziel Financial Technologies Private Limited, a wholly owned subsidiary of the Company ("**Transferee Company**"), and their respective shareholders (hereinafter referred to as the "**Scheme**"), under Sections 230 to 232 and other applicable provisions, if any, of the Companies Act, 2013 ("**Companies Act**"), read with Companies (Compromises, Arrangements and Amalgamations) Rules, 2016 and other rules made thereunder (including any statutory modification(s) or re-enactment(s) or amendments thereof for the time being in force), Section 2(1B), Section 2(42C) read with any other applicable provisions of the Income-Tax Act, 1961, as amended ("**IT Act**"), Regulation 59A, 94A read with any other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**LODR Regulations**"), other applicable laws including (a) circular bearing no. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022 (as updated on December 1, 2022) issued by Securities and Exchange Board of India ("**SEBI**") for Scheme(s) of Arrangement by entities who have listed their NCDs/ NCRPS ("**SEBI NCD Circular**") read with clarification issued by SEBI *vide* circular no. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2022/170, dated December 9, 2022; and Revised Standard Operating Procedure (SOP) on application filed under Regulation 37 and 59A of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 with respect to the Scheme of Arrangements dated December 20, 2022, issued by BSE Limited ("**BSE**"); and (b) Master Direction - Non-Banking Financial Company –Systemically Important Non-Deposit taking Company and Deposit Taking Company (Reserve Bank) Directions, 2016 dated September 1, 2016 (as amended upto June 20, 2023) issued by the Reserve Bank of India.

2. The Scheme, *inter alia*, contemplates the following on and from opening of business hours on April 1, 2023, or any other date as may be ordered/directed by the National Company Law Tribunal ("**Appointed Date**"):

   (a) the amalgamation of the Amalgamating Company into and with the Amalgamated

OXYZO Financial Services Private Limited

OXYZO Financial Services Private Limited
Corp. Office:
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M.G. Road, Gurugram-122002
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Company, with effect from the Appointed Date, pursuant to Sections 230 to 232 and other relevant provisions of the Act read with Section 2(1B) of the IT Act, which, *inter alia*, provides for ("**Amalgamation**"):

(i) amalgamation of the Amalgamating Company into and with the Amalgamated Company;

(ii) transfer of the authorised share capital of the Amalgamating Company to the Amalgamated Company and consequential increase in the authorised share capital of the Amalgamated Company;

(iii) cancellation of all the subscribed and issued shares of the Amalgamating Company, including the shares held by the Amalgamated Company;

(iv) issuance of fully paid-up 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A1* and 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A2* by the Amalgamated Company to the shareholders of the Amalgamating Company (other than the Amalgamated Company), in accordance with the Share Exchange Ratio (*as defined hereinafter*), without any further act, instrument or deed, in accordance with Part IV of the Scheme; and

(v) dissolution of the Amalgamating Company without being wound up;

(b) consequent upon the Amalgamation, transfer of the Transferred Undertaking (*as defined in the Scheme*) as a going concern on a Slump Sale (*as defined in the Scheme*) basis, with effect from Appointed Date from the Amalgamated Company to the Transferee Company pursuant to Sections 230 to 232 and other relevant provisions of the Act, read with Section 2(42C) of the IT Act; and

(c) various other matter incidental, consequential or otherwise integrally connected therewith;

each in the manner as more particularly described in the Scheme.

3. In terms of Section 232(2)(c) of the Companies Act, a report from the Board of the Company, explaining the effect of the Scheme *inter alia* on each class of shareholders (promoters and non-promoter shareholders), creditors, employees, key managerial personnel ("**KMP**"), directors of the Company, and specifying any special valuation difficulties, is required to be adopted by the Board.
Further, in terms of the SEBI NCD Circular, the Board report is required to comment on the (i) impact of the Scheme on the NCD holders; (ii) safeguard for the protection of the NCD holders; and (iii) exit offer to the dissenting NCD holders, if any.

OXYZO Financial Services Private Limited

OXYZO Financial Services Private Limited
Corp. Office:
#6th Floor, Tower A, Global Business Park,
M.G. Road, Gurugram-122002
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Email: compliance@oxyzo.in
Website: www.oxyzo.in

4. Accordingly, this report of the Board is prepared to comply with the requirements of Section 232(2)(c) of the Companies Act and the SEBI NCD Circular.

5. While deliberating on the Scheme, the Board, *inter-alia*, considered and took on record the following documents:

   (a) A draft of the proposed Scheme;

   (b) Draft of Auditor's certificate issued by the statutory auditors of the Company, i.e. S.N. Dhawan & Co. LLP (having registration number 000050N/N500045), certifying the ability of payment of interest / repayment of principal by the Company and the accounting treatment contained in the Scheme being in compliance with applicable Accounting Standards specified by the Central Government under Section 133 of the Companies Act and the rules made thereunder;

   (c) Valuation report dated August 5, 2023 issued by Manuj Singhal [IBBI/RV/05/2018/10425], Registered Valuer ("**Valuation Report**");

   (d) Fairness opinion dated August 7, 2023 issued by Corporate Capital Ventures Private Limited [INM000012276], SEBI Registered Merchant Banker, providing fairness opinion on the valuation of shares and the Share Exchange Ratio in the Valuation Report ("**Fairness Opinion**"); and

   (e) Other representations, reports, documents and information made to/ furnished before the Board pertaining to the draft Scheme.

B. **EFFECT OF THE SCHEME ON EACH CLASS OF SHAREHOLDERS (PROMOTER SHAREHOLDERS AND NON-PROMOTER SHAREHOLDERS), KMP, DIRECTORS, CREDITORS AND EMPLOYEES OF OXYZO FINANCIAL SERVICES PRIVATE LIMITED AND LAYING OUT IN PARTICULAR THE SHARE EXCHANGE RATIO, SPECIFYING ANY SPECIAL VALUATION DIFFICULTIES:**

1. Valuation

Amalgamation:

The Valuation Report recommends the following Share Exchange Ratio:

a. *5,33,208 (five lakh thirty-three thousand two hundred and eight) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A1 of the Amalgamated Company of Rs. 10 (Rupees ten) each fully paid up for every 26,81,062 (twenty-six lakhs eighty-one thousand sixty-two) equity shares of the Amalgamating Company of Rs. 10 (Rupees ten) each fully paid up; and*

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b. *2,12,789 (two lakhs twelve thousand seven hundred and eighty-nine) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares Series A2 of the Amalgamated Company of Rs. 10 (Rupees ten) each fully paid up for every 10,69,938 (ten lakhs sixty-nine thousand nine hundred and thirty-eight) equity shares of the Amalgamating Company of Rs. 10 (Rupees ten) each fully paid up.*

("**Share Exchange Ratio**")

No special valuation difficulties were reported by the valuer.

Slump Sale:

As the Transferee Company is a wholly owned subsidiary of the Company, no separate valuation has been carried out for transfer and vesting of the Transferred Undertaking on a Slump Sale basis to the Transferee Company and such transfer shall take place for a lump sum consideration of Rs. 4,94,00,763 (Rupees four crore ninety four lakh seven hundred and sixty three), without value being assigned to the individual assets and liabilities.

2. Effect on the shareholders (promoter shareholders and non-promoter shareholders)

Upon the Scheme becoming effective, all the shareholders of the Amalgamating Company (other than the Amalgamated Company), shall become the shareholders of the Amalgamated Company in the manner as stipulated in the Scheme and shall be allotted compulsory convertible preference shares, based on the Share Exchange Ratio and containing such terms and conditions as has been approved by the Board.

As the shares to be issued are compulsorily convertible in nature, upon their issuance, based on the existing shareholding of the promoter and promoter group in the Amalgamated Company as on the date of this report, the shareholding on a fully diluted basis of the promoter group will decrease.

Apart from dilution, there is not expected to be any adverse effects on the shareholders of the Company.

3. Effect on the Directors and KMPs

The Scheme would not have any effect on the KMPs and Directors of the Company.

The KMPs and Directors of the Company and their respective relatives may be deemed to be concerned and / or interested in the Scheme only to the extent of their shareholding in the Company (if any).

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4. Effect on the creditors

Under the Scheme, no arrangement with the creditors (secured or unsecured) of the Company is being proposed. No compromise is offered under the Scheme to any of the creditors of any of the Company. The liability of the creditors of the Company, under the Scheme, is neither being reduced nor being extinguished.

5. Effect on staff or employees

The Scheme would not have any effect on the rights of the staff and employees currently being engaged by the Company.

Upon the Scheme becoming effective:

(a) all the staff and employees of the Amalgamating Company who are in such employment as on the Effective Date shall become and be deemed to have become, the employees of the Amalgamated Company without any break or interruption of service and on the basis of continuity of service, and on the same terms and conditions (and which are not less favourable than those) as were applicable during the course of their employment with the Amalgamating Company as on the Effective Date; and

(b) all the staff and employees forming part of the Transferred Undertaking shall become and be deemed to have become, the employees of the Transferee Company without any break or interruption of service and on the basis of continuity of service, and on the same terms and conditions (and which are not less favourable than those) as were applicable during the course of their employment.

6. Effect on deposit holders and deposit trustee:

As on date of this Report, the Company has no outstanding public deposits and therefore, the effect of the Scheme on any such public deposit holders or deposit trustees does not arise.

C. **EFFECT OF THE SCHEME ON THE NCD HOLDERS OF OXYZO FINANCIAL SERVICES PRIVATE LIMITED**

1. **Impact of the Scheme on the NCD Holders**

There will not be any impact on the debenture holders of the Company pursuant to the Scheme. The current debenture holders will continue to be served by the Company and none of the existing terms and conditions associated with the debentures are being proposed to be altered under the Scheme. Therefore, the Scheme will not have any adverse impact on the holders of the debentures and thus adequately safeguards interests of the holders of the debentures.

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2. **Safeguards for the Protection of the NCD Holder and Exit offer to the Dissenting NCD Holders**

As the Scheme does not in any manner affect the interest of the holders of debentures, nor does it impact the ability of the Company to discharge its obligations towards the debentures, no safeguards are being proposed under the Scheme, nor is any exit offer being offered to the dissenting holders of debentures.

D. **CONCLUSION**

While deliberating the Scheme, the Board has considered its impact on each of the shareholders (promoter and non-promoter shareholders), KMPs, directors, creditors and employees of the Company. As per the Board, the Scheme is in the best interest of the shareholders (promoter and non-promoter shareholders), KMPs, directors, creditors, employees and the debenture holders of the Company and there shall be no prejudice caused to them in any manner by the Scheme.

The Board has adopted this Report after noting and considering the documents and information set forth in this Report. The Board or any fully authorized committee by the Board is entitled to make relevant modifications to this Report, if required, and such modifications or amendments shall be deemed to form part of this Report.

By order of the Board OXYZO FINANCIAL SERVICES PRIVATE LIMITED

OXYZO Financial Services Private Limited

Ruchi Kalra
Whole Time Director & CFO
DIN: 03103474
Date: 11-08-2023

REPORT ADOPTED BY THE BOARD OF DIRECTORS OF ZIEL FINANCIAL TECHNOLOGIES PRIVATE LIMITED AT ITS MEETING HELD ON 10th AUGUST, 2023, EXPLAINING THE EFFECT OF THE COMPOSITE SCHEME OF ARRANGEMENT AMONGST ZFIRST TECHNOLOGIES PRIVATE LIMITED, ZIEL FINANCIAL TECHNOLOGIES PRIVATE LIMITED, OXYZO FINANCIAL SERVICES PRIVATE LIMITED AND THEIR RESPECTIVE SHAREHOLDERS, ON EACH CLASS OF SHAREHOLDERS (PROMOTERS AND NON-PROMOTER), CREDITORS, DIRECTORS, KEY MANAGERIAL PERSONNEL AND EMPLOYEES OF ZIEL FINANCIAL TECHNOLOGIES PRIVATE LIMITEDAND LAYING OUT IN PARTICULAR THE SHARE EXCHANGE RATIO

A. **BACKGROUND:**

1. The board of directors (**"Board"**) of Ziel Financial Technologies Private Limited (**"Transferee Company" or "Company"**) has, at its meeting held on 10th August, 2023, approved the composite scheme of arrangement amongst Zfirst Technologies Private Limited, ("**Amalgamating Company**"), OXYZO Financial Services Private Limited ("**Amalgamated Company**"), Transferee Company, a wholly owned subsidiary of the Amalgamated Company, and their respective shareholders (hereinafter referred to as the "**Scheme**"), under Sections 230 to 232 and other applicable provisions, if any, of the Companies Act, 2013 ("**Companies Act**"), read with Companies (Compromises, Arrangements and Amalgamations) Rules, 2016 and other rules made thereunder (including any statutory modification(s) or re-enactment(s) or amendments thereof for the time being in force), Section 2(1B), Section 2(42C) read with any other applicable provisions of the Income-Tax Act, 1961, as amended ("**IT Act**"), Regulation 59A, 94A read with any other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**LODR Regulations**"), other applicable laws including (a) circular bearing no. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022 (as updated on December 1, 2022) issued by Securities and Exchange Board of India ("**SEBI**") for Scheme(s) of Arrangement by entities who have listed their NCDs/ NCRPS ("**SEBI NCD Circular**") read with clarification issued by SEBI *vide* circular no. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2022/170, dated December 9, 2022; and Revised Standard Operating Procedure (SOP) on application filed under Regulation 37 and 59A of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 with respect to the Scheme of Arrangements dated December 20, 2022, issued by BSE Limited ("**BSE**"); and (b) Master Direction - Non-Banking Financial Company –Systemically Important Non-Deposit taking Company and Deposit Taking Company (Reserve Bank) Directions, 2016 dated September 1, 2016 (as amended upto June 20, 2023) issued by the Reserve Bank of India.

2. The Scheme, *inter alia,* contemplates the following on and from opening of business hours on April 1, 2023, or any other date as may be ordered/directed by the National Company Law Tribunal ("**Appointed Date**"):

   (a) the amalgamation of the Amalgamating Company into and with the Amalgamated Company, with effect from the Appointed Date, pursuant to Sections 230 to 232 and other relevant provisions of the Act read with Section 2(1B) of the IT Act, which, *inter alia*, provides for ("**Amalgamation**") and consequent dissolution of the Amalgamating Company without being wound up;

(b) consequent upon the Amalgamation, transfer of the Transferred Undertaking (*as defined in the Scheme*) as a going concern on a Slump Sale (*as defined in the Scheme*) basis, with effect from Appointed Date from the Amalgamated Company to the Transferee Company pursuant to Sections 230 to 232 and other relevant provisions of the Act, read with Section 2(42C) of the IT Act; and

(c) various other matter incidental, consequential or otherwise integrally connected therewith;

each in the manner as more particularly described in the Scheme.

3. In terms of Section 232(2)(c) of the Companies Act, a report from the Board of the Company, explaining the effect of the Scheme *inter alia* on each class of shareholders (promoters and non-promoter shareholders), creditors, employees, key managerial personnel ("**KMP**"), directors of the Company, and specifying any special valuation difficulties, is required to be adopted by the Board.

4. Accordingly, this report of the Board is prepared to comply with the requirements of Section 232(2)(c) of the Companies Act.

5. While deliberating on the Scheme, the Board, *inter-alia*, considered and took on record the following documents:

(a) A draft of the proposed Scheme;

(b) Draft Auditor's certificate issued by the statutory auditors of the Company, i.e. **AMRK & Associates LLP**, certifying the accounting treatment in relation to Slump Sale transaction contained in Clause 22 of Part V of the Scheme being in compliance with applicable Accounting Standards specified by the Central Government under Section 133 of the Companies Act and the rules made thereunder; and

(c) Other representations, reports, documents and information made to/ furnished before the Board pertaining to the draft Scheme.

B. **EFFECT OF THE SCHEME ON EACH CLASS OF SHAREHOLDERS (PROMOTER SHAREHOLDERS AND NON-PROMOTER SHAREHOLDERS), KMP, DIRECTORS, CREDITORS AND EMPLOYEES OF ZIEL FINANCIAL TECHNOLOGIES PRIVATE LIMITED AND LAYING OUT IN PARTICULAR THE SHARE EXCHANGE RATIO, SPECIFYING ANY SPECIAL VALUATION DIFFICULTIES:**

1. <u>Valuation</u>

In consideration of the transfer and vesting of the Transferred Undertaking of the Amalgamated Company as a going concern to the Transferee Company on a Slump Sale basis, the Transferee Company shall pay a lump sum cash consideration of **Rs. 4,94,00,763 (Rupees Four crore Ninety-Four Lakh Seven Hundred and Sixty-Three)** to the Amalgamated Company, without value being assigned to the individual assets and liabilities.

Ziel Financial Technologies Private Limited

The Company is a wholly owned subsidiary of the Amalgamated Company and therefore, no separate valuation has been carried out for the transfer of the Transferred Undertaking.

2. **Effect on the equity shareholders (promoter shareholders and non-promoter shareholders)**

Under the Scheme, no shares are being issued to the Company or by the Company. Therefore, there shall be no impact on the shareholders of the Company.

3. **Effect on the Directors and KMPs**

The directors or KMPs of the Company or their relatives do not have any interest in the Scheme, financially or otherwise.

4. **Effect on the creditors**

Under the Scheme, there is no arrangement with the creditors (secured or unsecured) of the Company. No compromise is offered under the Scheme to any of the creditors of any of the Company. The liability of the creditors of the Company, under the Scheme, is neither being reduced nor being extinguished. The creditors of the Transferred Undertaking would in no way be affected by the Scheme, and all such liability owed by the Amalgamated Company in relation to the Transferred Undertaking shall be discharged by the Transferee Company.

5. **Effect on staff or employees**

The Scheme would not have any effect on the rights of the staff and employees currently being engaged by the Company.

Upon the Scheme becoming effective, all the staff and employees forming part of the Transferred Undertaking shall become and be deemed to have become, the employees of the Transferee Company without any break or interruption of service and on the basis of continuity of service, and on the same terms and conditions (and which are not less favourable than those) as were applicable during the course of their employment.

6. **Effect on deposit holders and deposit trustee:**

As on date of this Report, the Company has no outstanding public deposits and therefore, the effect of the Scheme on any such public deposit holders or deposit trustees does not arise.

C. **CONCLUSION**

While deliberating the Scheme, the Board has considered its impact on each of the shareholders (promoter and non-promoter shareholders), KMPs, directors, creditors and employees of the Company. As per the Board, the Scheme is in the best interest of the shareholders (promoter and non-promoter shareholders), KMPs, directors, creditors and employees of the Company and there shall be no prejudice caused to them in any manner by the Scheme.

Ziel Financial Technologies Private Limited

The Board has adopted this Report after noting and considering the documents and information set forth in this Report. The Board or any fully authorized committee by the Board is entitled to make relevant modifications to this Report, if required, and such modifications or amendments shall be deemed to form part of this Report.

By order of the Board of Ziel Financial Technologies Private Limited



.....
Ashish Sharma
Director
DIN: 01982122
Date:10-08-2023
Place: 6th Floor, Tower A, Global Business Park,
M.G. Road, Gurugram-122002

Page No. 397-400

AMRK & Associates
Chartered Accountants

1395, Lower Ground Floor
Sector -15, Part-II, Gurgaon - 122001
Tel.: +91-124-4049898
Mobile: +91-98 10 725520
Email: raj@macroconsulting.in

Independent Auditor's Certificate

To,
The Board of Directors,
Zfirst Technologies Private Limited,
F-31, Lower Ground Floor,
Sushant Shopping Arcade Sushant Lok-1,
B Block DLF QE, Gurgaon, Haryana 122 002, India

Sub: Certificate on the proposed accounting treatment in the Composite Scheme of Arrangement in pursuance of the provisions of the Companies Act, 2013 ('The Act')

We, AMRK and Associates, the statutory auditors of Zfirst Technologies Private Limited, (hereinafter referred to as "**Company**"), have examined the proposed accounting treatment specified in clause 15 of the draft composite scheme of arrangement ("**Draft Scheme**") amongst **Zfirst Technologies Private Limited** (Amalgamating Company); **Oxyzo Financial Services Private Limited** (Amalgamated Company); **Ziel Financial Technologies Private Limited** (Transferee Company) (collectively, the "**Companies**") and their respective shareholders is in terms of the provisions of sections 230 to 232 of the Companies Act, 2013 with reference to its compliance with the applicable Accounting Standards notified under the Companies Act, 2013 and Other Generally Accepted Accounting Principles.

The responsibility for the preparation of the Draft Scheme and its compliance with the relevant laws and regulations, including the applicable Accounting Standards as aforesaid, is that of the Board of Directors of the Companies involved. Our responsibility is only to examine and report whether the Draft Scheme complies with the applicable Accounting Standards and Other Generally Accepted Accounting Principles. Nothing contained in this Certificate, nor anything said or done in the course of, or in connection with the services that are subject to this Certificate, will extend any duty of care that we may have in our capacity of the statutory auditors of any financial statements of the Company. We carried out our examination in accordance with the Guidance Note on Audit Reports and Certificates for Special Purposes, issued by the Institute of Chartered Accountants of India.

Based on our examination and according to the information and explanations given to us, since, upon the Scheme becoming effective, the Company shall stand dissolved without being wound up and considering no specific accounting treatment in the books of the Company has been prescribed in the Draft Scheme, in our opinion, the question of compliance of the accounting treatment in the books of Company with applicable accounting standards does not arise.

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This Certificate is issued at the request of Zfirst Technologies Private Limited in terms of *Proviso* to Section 232(3) of Companies Act, 2013. This Certificate should not be used for any other purpose without our prior written consent.

For **AMRK and Associates**
Chartered Accountants
Firm Registration No. – 016728C

Place: Gurgaon
Date: 10/08/2023
UDIN: 23501863BGWARY4707

Raj Kumar
Partner
Membership Number: 501863

TRUE COPY

S.N. Dhawan & CO LLP
Chartered Accountants

2nd Floor, 51-52, Sector-18,
Phase IV, Udyog Vihar, Gurugram,
Haryana 122016, India

Tel: +91 124 481 4444

Independent Auditor's Certificate

To,

The Board of Directors
Oxyzo Financial Services Private Limited
6th Floor, Tower-A, Global Business Park,
M G Road, Gurugram-122002
Haryana, India

Sub: Certificate on the proposed accounting treatment included in the composite scheme of arrangement pursuant to the provisions of the Companies Act, 2013 and the rules made thereunder

This certificate is issued in accordance with the terms of our engagement letter dated 10 August 2023 pursuant to the provisions of section 230 to 232 of the Companies Act, 2013 ('the Act') & the rules made thereunder and Securities and exchange Board of India ('SEBI') circular SEBI/HO/DDHS/DDHS_Div 1/P/CIR/2022/0000000103 dated 29 July 2022 as amended from time to time, wherein, the management of Oxyzo Financial Services Private Limited (hereinafter referred to as "the Company or the Amalgamated Company") has requested us to certify whether:

a) the accounting treatment specified in Clause 15.1 under Part IV and 22.1 under Part V of the composite scheme of arrangement amongst Zfirst Technologies Private Limited ("the Amalgamating Company"), Ziel Financial Technologies Private Limited ("the Transferee Company") and the Company and their respective shareholders under sections 230 to 232 of the Companies Act, 2013 ("Act"), approved on 10 August 2023 by the Board of Directors of the Company ("Proposed Scheme") is in conformity with the accounting standards specified under Section 133 of the Act, read with rule 3 of the Companies (Indian Accounting Standard) Rules, 2015 ('relevant accounting standards'); and

b) the Amalgamated Company is capable of payment of interest / repayment of principal as on 31 March 2023.

Management's Responsibility

The Company's Management is responsible for the preparation of the Proposed Scheme and its compliance with the relevant laws and regulations including the accounting treatment being in accordance with relevant accounting standards specified under the Act and as per other applicable laws and regulations.

The Company's Management is responsible for preparation and maintenance of adequate accounting records in accordance with the provisions of the Act; selection and application of appropriate accounting policies; making judgements and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Proposed Scheme.

Auditor's Responsibility

Our responsibility is to examine and report on whether the proposed accounting treatments in the books of the Company specified in clause 15.1 of Part IV and clause 22.1 of Part V of the Proposed Scheme and as reproduced below is in conformity with the relevant accounting standards.

a. Proposed Accounting Treatment in the Books of Amalgamated Company under para 15.1 of the proposed scheme:

   1. Upon the Scheme being effective, the Amalgamated Company shall account for the amalgamation of the Amalgamating Company into and within its books of accounts as per the "Pooling of Interest Method" in accordance with the Appendix C of Indian Accounting Standard 103 on Business Combinations

S.N. DHAWAN & CO. LLP ★ GURUGRAM ★ CHARTERED ACCOUNTANTS

TRUE COPY

notified under Section 133 of the Act.

2. All assets, liabilities and reserves of the Amalgamating Company shall be recorded in the books of account of the Amalgamated Company at their existing carrying amounts and in the same form as recorded in the books of the Amalgamating Company. The identity of the reserves shall be preserved and shall appear in the financial statements of the Amalgamated Company in the same form in which they appeared in the financial statements of the Amalgamating Company;

3. The difference between the amount recorded as share capital issued by the Amalgamated Company and the value of assets, liabilities and reserves recorded by the Amalgamated Company shall be transferred to reserves;

4. Pursuant to the amalgamation of the Amalgamating Company into and with the Amalgamated Company, inter-company balances between the Amalgamating Company and the Amalgamated Company, if any, appearing in the books of the Amalgamated Company shall stand cancelled.

5. In case of any difference in the accounting policies between the Amalgamating Company and the Amalgamated Company, the accounting policies followed by the Amalgamated Company shall prevail to ensure that the financial statements of the Amalgamated Company reflect the financial position on the basis of consistent accounting policy.

b. Proposed Accounting Treatment in the Books of Amalgamated Company under para 22.1 of the proposed scheme:

1. The accounts representing the assets and liabilities pertaining to the Transferred Undertaking in the books of the Amalgamated Company shall stand closed upon the transfer of the Transferred Undertaking to the Transferee Company. The Amalgamated Company shall account for the transfer and vesting of the Transferred Undertaking by de-recognizing the carrying values of the assets and liabilities of the Transferred Undertaking, which will cease to be the assets and liabilities of the Amalgamated Company in accordance with applicable accounting standards.

2. The consideration receivable by the Amalgamated Company from the Transferee Company as specified in Part V of the Scheme shall be separately recorded as "Receivable Balance."

3. Any difference arising on account of excess of the net assets transferred over the consideration for Slump Sale or vice versa shall be debited or credited, as the case may be, to the statement of the profit and loss account.

We have conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) I, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Opinion

a. Based on our examination, the accounting treatment proposed in clause 15.1 of Part IV and clause 22.1 of Part V of the Proposed Scheme is in compliance with the applicable accounting standards prescribed under section 133 of the Act, read with rule 3 of the Companies (Indian Accounting Standard) Rules, 2015 and other accounting principles generally accepted in India.

b. Considered the separate audited standalone financial statements of the amalgamating and the amalgamated companies as at and for the year ended 31 March 2023 wherein the respective statutory auditors of the companies have issued an unmodified audit opinion on the above standalone financial statements vide their reports dated 19 May 2023 and 23 May 2023 respectively. Having regard to the above standalone audited financial statements of the amalgamating and amalgamated companies, considering that none of the statutory auditors have reported on the existence of any material uncertainty pertaining to going concern or solvency

S.N. DHAWAN & CO. LLP GURUGRAM CHARTERED ACCOUNTANTS

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matters in their audit reports for the year ended 31 March 2023, in our opinion, the amalgamated company is capable of payment of interest / repayment of principal. We, however, state that this is not an assurance as to the future viability of the amalgamated company. We further state that our reporting is based on the facts up to the date of this certificate and we neither give any guarantee nor any assurance that all liabllities will get discharged by the amalgamated company as and when they fall due.

Restrictions:

This certificate is issued at the specific request of the Company solely for the purpose of their record to comply with the relevant provisions of the Act and for onward submission to the relevant statutory authorities including stock exchanges in terms of Securities Exchange Board of India (SEBI) operational Circular No. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated 29 July, 2022, as may be necessary to give effect to the Proposed Scheme and is not to be filed anywhere or used for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For **S.N. Dhawan & CO LLP**
Chartered Accountants
Firm Registration No. – 000050N/N500045

S.N. DHAWAN & CO. LLP ★CHARTERED ACCOUNTANTS★ GURUGRAM

Rahul Singhal
Partner
Membership Number: 096570
UDIN No: 23096570BGZCQW8899

Place: Gurugram
Date: 11 August 2023

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AMRK & Associates
Chartered Accountants

1395, Lower Ground Floor
Sector -15, Part-II, Gurgaon - 122001
Tel.: +91-124-4049898
Mobile: +91-98 10 725520
Email: raj@macroconsulting.in

Independent Auditor's Certificate

To,

The Board of Directors,

Ziel Financial Technologies Private Limited,

6th Floor, Tower-A, Global Business Park Sector-26, M.G Road,

Gurugram, Gurgaon, Haryana 122002

Sub: Certificate on the proposed accounting treatment in the Composite Scheme of Arrangement in pursuance of the provisions of the Companies Act, 2013 ('The Act')

We, AMRK and Associates, the statutory auditors of Ziel Financial Technologies Private Limited, (hereinafter referred to as "**Company**"), have examined the proposed accounting treatment specified in clause 22 of the draft composite scheme of arrangement ("**Draft Scheme**") amongst **Zfirst Technologies Private Limited** (Amalgamating Company); **Oxyzo Financial Services Private Limited** (Amalgamated Company); **Ziel Financial Technologies Private Limited** (Transferee Company) (collectively, the "**Companies**") and their respective shareholders is in terms of the provisions of sections 230 to 232 of the Companies Act, 2013 with reference to its compliance with the applicable Accounting Standards notified under the Companies Act, 2013 and Other Generally Accepted Accounting Principles.

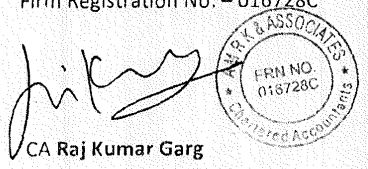
The responsibility for the preparation of the Draft Scheme and its compliance with the relevant laws and regulations, including the applicable Accounting Standards as aforesaid, is that of the Board of Directors of the Companies involved. Our responsibility is only to examine and report whether the Draft Scheme complies with the applicable Accounting Standards and Other Generally Accepted Accounting Principles. Nothing contained in this Certificate, nor anything said or done in the course of, or in connection with the services that are subject to this Certificate, will extend any duty of care that we may have in our capacity of the statutory auditors of any financial statements of the Company. We carried out our examination in accordance with the Guidance Note on Audit Reports and Certificates for Special Purposes, issued by the Institute of Chartered Accountants of India.

Based on our examination and according to the information and explanations given to us, we confirm that the accounting treatment contained in the Draft Scheme is in compliance with all the applicable Accounting Standards notified by the Central Government under the Companies Act, 2013.

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This Certificate is issued at the request of Ziel Financial Technologies Private Limited in terms of *Proviso* to Section 232(3) of Companies Act, 2013. This Certificate should not be used for any other purpose without our prior written consent.

For **AMRK and Associates**
Chartered Accountants
Firm Registration No. – 016728C



CA **Raj Kumar Garg**
Partner
Membership Number: 501863

Place: Gurgaon
Date: 10/08/2023
UDIN: 23501863BGWAR27014

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Oxyzo

OXYZO Financial Services Private Limited
Corp. Office:
#6th Floor, Tower A, Global Business Park,
M.G. Road, Gurugram-122002
Contact: 0124- 4006603
Email: compliance@oxyzo.in
Website: www.oxyzo.in

August 10, 2023

Department of Corporate Services
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai- 400001

Subject: Intimation under Regulation 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and other applicable provisions thereunder

Dear Sir/Ma'am,

Pursuant to the provisions of Regulation 51 read with Part B of Schedule III and other applicable provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**LODR Regulations**"), we hereby inform that, the Board of Directors of the Company at their meeting held on August 10, 2023, has approved the composite scheme of arrangement under Sections 230 to 232 and other applicable provisions of the Companies Act, 2013 read with Companies (Compromises, Arrangements and Amalgamations) Rules, 2016 and the other rules made thereunder (including any statutory modification(s) or re-enactment(s) or amendments thereof for the time being in force), Section 2(1B), Section 2(42C) read with any other applicable provisions of the Income-Tax Act, 1961, as amended ("**IT Act**"), Regulations 59A, 94A read with any other applicable provisions of the LODR Regulations, and other applicable laws including (a) circular bearing no. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29, 2022 (as updated on December 1, 2022) issued by Securities and Exchange Board of India for Scheme(s) of Arrangement by entities who have listed their NCDs/ NCRPS and other applicable circulars issued by , Securities and Exchange Board of India and BSE Limited; and (b) Master Direction - Non-Banking Financial Company -Systemically Important Non-Deposit taking Company and Deposit Taking Company (Reserve Bank) Directions, 2016 dated September 1, 2016 (as amended upto June 20, 2023) issued by the Reserve Bank of India, amongst (i) Zfirst Technologies Private Limited, a subsidiary of the Company ("**Amalgamating Company**"); (ii) the Company; (iii) Ziel Financial Technologies Private Limited, a wholly owned subsidiary of the Company ("**Transferee Company**"), and their respective shareholders ("**Scheme**").

The Scheme is, *inter alia*, subject to the approval of requisite majority of the members and/or the creditors of the Company, and necessary consents, observations, no-objections, permissions and approvals of the Reserve Bank of India, Securities and Exchange Board of India, BSE Limited, and any other statutory or regulatory authorities, as necessary, and subject to sanction of the National Company Law Tribunal having jurisdiction over the Company, and subject to all such conditions and modifications as may be prescribed or imposed by any of the appropriate authorities while granting such approvals, observations, no-objections, permissions and sanctions, which may be agreed to by the Company.

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Email: compliance@oxyzo.in
Website: www.oxyzo.in

The Scheme, *inter alia*, contemplates the following:

(a) the amalgamation of the Amalgamating Company into and with the Company, with effect from the Appointed Date (*as defined in the Scheme*), pursuant to Sections 230 to 232 and other relevant provisions of the Act read with Section 2(1B) of the IT Act ("**Amalgamation**"); and

(b) consequent upon the Amalgamation, transfer of the Transferred Undertaking (*as defined in the Scheme*) as a going concern on a Slump Sale (*as defined in the Scheme*) basis, with effect from Appointed Date from the Amalgamated Company to the Transferee Company pursuant to Sections 230 to 232 and other relevant provisions of the Act, read with Section 2(42C) of the IT Act.

Consideration pursuant to the Scheme, shall be discharged in the following manner:

(a) **Amalgamation:** In consideration of the Amalgamation, the Company shall issue: (i) 5,33,208 (five lakh thirty three thousand two hundred and eight) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A1* of the Company of Rs. 10 (Rupees ten) each fully paid up for every 26,81,062 (twenty six lakhs eighty one thousand sixty two) equity shares of the Amalgamating Company of Rs. 10 (Rupees ten) each fully paid up; (ii) 2,12,789 (two lakhs twelve thousand seven hundred and eighty nine) 0.0001% non-cumulative non-participating non-voting compulsorily convertible preference shares *Series A2* of the Company of Rs. 10 (Rupees ten) each fully paid up for every 10,69,938 (ten lakhs sixty nine thousand nine hundred and thirty eight) equity shares of the Amalgamating Company of Rs. 10 (Rupees ten) each fully paid up, without any further act, instrument or deed, in accordance with Part IV of the Scheme; and

(b) **Slump Sale:** In consideration of the transfer and vesting of the Transferred Undertaking of the Company as a going concern to the Transferee Company on a Slump Sale basis, the Transferee Company shall pay a lump sum cash consideration of Rs. 4,94,00,763 (Rupees four crore ninety-four lakhs seven hundred and sixty three) to the Company, without value being assigned to the individual assets and liabilities.

Impact of the Scheme on the NCD Holders of the Company

(a) **Impact of the Scheme on the NCD Holders**

There will not be any impact on the debenture holders of the Company pursuant to the Scheme. The current debenture holders will continue to be served by the Company and none of the existing terms and conditions associated with the debentures are being proposed to be altered under the Scheme.

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(b) **Safeguards for the Protection of the NCD Holder and Exit offer to the Dissenting NCD Holders**

As the Scheme does not in any manner affect the interest of the holders of debentures, nor does it impact the ability of the Company to discharge its obligations towards the debentures, no safeguards are being proposed under the Scheme, nor is any exit offer being offered to the dissenting holders of debentures.

The Scheme as approved by the Board would be available on the website of the Company after it has been submitted to BSE Limited.

We request you to take the above information on your record.

Thanking You,
For OXYZO Financial Services Private Limited

Pinki Jha
Company Secretary & Compliance officer
M. No. F10683

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OXYZO Financial Services Private Limited
Corp. Office:
#6th Floor, Tower A, Global Business Park,
M.G. Road, Gurugram-122002
Contact: 0124- 4006603
Email: compliance@oxyzo.in
Website: www.oxyzo.in

August 24, 2023

The Secretary
BSE Limited,
P.J. Towers, Dalal Street,
Mumbai-400001
Scrip Code: 960341

Dear Ma'am / Sir,

Subject: Application under Regulation 59A of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the proposed Composite Scheme of Arrangement amongst Oxyzo Financial Services Private Limited, Zfirst Technologies Private Limited, Ziel Financial Technologies Private Limited and their respective shareholders.

Ref: OXYZO Financial Services Private Limited (Amalgamated Company as mentioned in the scheme or OXYZO)

Zfirst Technologies Private Limited (Amalgamating Company as mentioned in the scheme or ZFirst)

Ziel Financial Technologies Private Limited (Transferee Company as mentioned in the scheme or Ziel)

Sr. No.	Documents to be submitted along with application under Regulation 59A of the LODR Regulations	Annexure No.	Page Nos.
1.	Certified true copy of the resolution passed by the Board of Directors of the OXYZO in their meeting held on August 10, 2023 for approving the scheme. **(Enclosed as Annexure -A)**	A	1-8
	Certified true copy of the resolution passed by the Board of Directors of the ZFirst in their meeting held on August 10, 2023 for approving the scheme. **(Enclosed as Annexure -A1)**	A1	9-21
	Certified true copy of the resolution passed by the Board of Directors of the Ziel in their meeting held on August 10, 2023 for approving the scheme. **(Enclosed as Annexure -A2)**	A2	22-27
	Report from the board of directors of OXYZO. **(Enclosed as Annexure -A3)**	A3	28-33
2.	Certified copy of the draft Scheme of Arrangement proposed to be filed before the NCLT.	B	34-101

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Contact: 0124- 4006603
Email: compliance@oxyzo.in
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3.	Present and expected structure of NCDs/NCRPS	C	102
4.	Valuation report from Registered Valuer of OXYZO Financial Services Private Limited & Zfirst Technologies Private Limited	I	103-153
5.	Confirmation from the listed entity signed by Company Secretary and Compliance Officer stating that: a) No material event impacting the valuation has occurred during the intervening period of filing the scheme documents with Stock Exchange and period under consideration for valuation. b) Declaration/ details on any past defaults of listed debt obligations of the entity forming part of the scheme	D	154
6.	Fairness opinion on valuation of assets done by a registered valuer for the entities involved in the scheme of arrangement from a SEBI registered Merchant Banker.	E	155-158
7.	Pre and Post scheme of Arrangement number of debenture holders and Debenture holding pattern in all the companies in the format as provided in **Annexure II**	II	159-162
8.	Audited financials of the OXYZO, Ziel & Z First for the last 3 financial years as per **Annexure III.** Annual report of FY 21-22 & Financial Results for quarter ended June 30, 2023 of OXYZO (Annual Report of OXYZO for FY 22-23 are yet to be finalised)	III IIIA	163-165 166-338
9.	Annual Report of Zfirst for FY 2021-2022 Annual Report of Ziel for FY 2021-2022 (Annual Report of Ziel & Zfirst for FY 22-23 are yet to be finalised)	F	339-409
10.	Statutory Auditor's Certificate confirming the compliance of the accounting treatment etc.	IV	410-416
11.	Detailed Compliance Report duly certified by the Company Secretary, Chief Financial Officer and the Wholetime Director, confirming compliance with various regulatory requirements specified for schemes of arrangement and all accounting standards as per Para (A)(2)(g) of Part I of SEBI Circular.	V	417-418

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12.	Complaint report	Will share later as per the statutory timelines.	
13.	The listed entities shall confirm that it shall provide the facility for e-voting after the disclosure of all material facts in the notice to the NCDs/NCRPS holders including No-Objection Letter of the Exchange.	G	419
14.	Name of the Designated Stock Exchange (DSE) for the purpose of coordinating with SEBI. Certified true copy of the resolution passed by the Board of Directors, in case BSE is DSE.	Refer Annexure A	
15.	Brief details of the OXYZO, Ziel & ZFirst as per format enclosed at **Annexure VII.**	VII	420-436
16.	Brief details of the Board of Directors and Promoters of the OXYZO, Ziel & ZFirst as per format enclosed at **Annexure VIII.**	VIII	437-439
17.	Confirmation by the Company Secretary as per format enclosed as **Annexure IX.**		440-441
18.	Annual Reports of OXYZO & Ziel & Zfirst	Refer Annexure -III & F	
19.	Report on the Unpaid Dues	X	442
20.	a) BSE Processing fees: b) SEBI Fees	H	443
21.	NOC/Clearance from the respective sectorial regulators, if any sectoral regulators approval is applicable to the any of the company involved in the scheme. Also confirm status of the approval. If not applicable, the Company is requested to provide an undertaking confirming the same.	I	444-445
22.	No Objection Certificate (NOC) from the debenture trustee(s). Provided that if such NOC is obtained from a debenture trustee, then such NOC shall be submitted before the receipt of the No-Objection Letter from Stock Exchange in terms of proposed new Regulations 59A of the Listing Regulations.	Will be share within statutory timelines	
23.	Confirmation that promoters or Directors have never been a) declared as wilful defaulter as per RBI b) debarred from accessing the capital market c) direct or indirect relation with the companies, its promoters and whole-time directors, which are compulsorily delisted by	J	446

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Website: www.oxyzo.in

	any recognised stock exchange.		
24.	Name & Designation of the Contact Person Telephone Nos. (landline & mobile) Email ID.	Ms. Pinki Jha Company Secretary & Compliance Officer Mobile No. +91-9560994481 Landline No. 0124-4006603 Email: csteam@oxyzo.in	

Thanking you.

Yours faithfully,
OXYZO Financial Services Private Limited

Pinki Jha
Company Secretary & Compliance Officer
M. No. F10683

Place: Gurugram

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DCS/AMAL/JP/IP/3033/2023-24 January 12, 2024

To,

The Company Secretary,
Oxyzo Financial Services Private Limited
101 First Floor,Vipul Agora Mall,
Mehrauli Gurgaon Road,Gurugram
Haryana – 122001.

Dear Sir/Madam,

Sub: Observation Letter regarding the composite Scheme of Arrangement between Zfirst Technologies Private Limited, OXYZO Financial Services Private Limited and Ziel Financial Technologies Private Limited

We are in receipt of the Scheme of Arrangement between Zfirst Technologies Private Limited, OXYZO Financial Services Private Limited and Ziel Financial Technologies Private Limited(entities) as required under SEBI Master circular no. SEBI/HO/CFD/DIL1/CIR/P/2021/665 dated November 23, 2021 along with SEBI circular no. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2022/156 dated November 17, 2022 and Regulation 59A & 94A & Schedule XI OF Listing Regulations and Chapter XII of the SEBI operational Circular ref. no. SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated July 29,2022, SEBI (LODR) Regulations, 2015; SEBI vide its letter dated January 12, 2024, has inter alia given the following comment(s) on the Scheme of Arrangement:

A. **"The entities involved in the proposed scheme shall not provide any mis-statement or furnish false information with regard to disclosures to be made in the draft scheme of amalgamation as per Chapter XII of the Operational Circular, for listing obligations and disclosure requirements for Non- Convertible Securities, Securitized Debt Instrument and/ or Commercial Paper."**

B. **"The entities involved in the scheme are advised that the observations of SEBI/Stock Exchanges shall be incorporated in the petition to be filed before Hon'ble NCLT and the Company obliged to bring the observations to the notice of Hon'ble NCLT."**

C. **"Company shall ensure that additional information, if any, submitted by the Listed Entity, after filing the Scheme with the Stock Exchange, from the date of receipt of this letter, is displayed on the websites of the Listed Entity and the Stock Exchange."**

D. **"The Listed Entity involved in the proposed scheme shall disclose the No-Objection letter of the Stock Exchange on its website within 24 hours of receiving the same."**

E. **"Company shall ensure to disclose all details of ongoing adjudication & recovery proceedings, prosecution initiated and all other enforcement action taken, if any, against the Resultant Company, its promoters and directors are disclosed in the scheme filed before Hon'ble NCLT."**

Registered Office: BSE Limited, Floor 25, P J Towers, Dalal Street, Mumbai - 400 001, India. **T:** +91 22 2272 1234/33 | **E:** corp.comm@bseindia.com
www.bseindia.com | Corporate Identity Number : L67120MH2005PLC155188

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F. **"The Resultant Company shall ensure that the "Scheme" shall be acted upon subject to the entities complying with the relevant clause mentioned in the scheme document."**

G. **"Company to ensure that no changes to the draft Scheme except those mandated by the regulators/ authorities / tribunals shall be made without specific written consent of SEBI."**

H. **"Company shall ensure that the entities involved in the proposed scheme have compiled with the relevant provisions of the Companies Act, 2013, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Covenants of the Debenture Trust Deeds entered with the Debenture Trustee(s) any other relevant regulations and circulars."**

I. **"It is to be noted that the petitions are filed by the Company before Hon'ble NCLT after processing and communication of comments/observations on draft Scheme by SEBI/Stock Exchange. Hence, the Company is not required to send notice for representation as mandated under section 230(5) of Companies Act, 2013 to SEBI again for its comments/observations/representations."**

Accordingly, based on aforesaid comment offered by SEBI, the company is hereby advised:

i. To provide additional information, if any, (as stated above) along with various documents to the Exchange for further dissemination on Exchange website.
ii. To ensure that additional information, if any, (as stated aforesaid) along with various documents are disseminated on their (company) website.
iii. To duly comply with various provisions of the circulars.

In light of the above, we hereby advise that we have no adverse observations with limited reference to those matters having a bearing on listing/de-listing/continuous listing requirements within the provisions of Listing Agreement, so as to enable the company to file the scheme with Hon'ble NCLT.

Further, where applicable in the explanatory statement of the notice to be sent by the company to the shareholders, while seeking approval of the scheme, it shall disclose information about unlisted company involved in the format prescribed for abridged prospectus as specified in the circular dated March 10, 2017.

Kindly note that as required under Regulation 59A of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the validity of this Observation Letter shall be six months from the date of this Letter, within which the scheme shall be submitted to the NCLT.

The Exchange reserves its right to withdraw its 'No adverse observation' at any stage if the information submitted to the Exchange is found to be incomplete / incorrect / misleading / false or for any contravention of Rules, Bye-laws and Regulations of the Exchange, Listing Agreement, Guidelines/Regulations issued by statutory authorities.

Please note that the aforesaid observations does not preclude the Company from complying with any other requirements.

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Further, it may be noted that with reference to Section 230 (5) of the Companies Act, 2013 (Act), read with Rule 8 of Companies (Compromises, Arrangements and Amalgamations) Rules 2016 (Company Rules) and Section 66 of the Act read with Rule 3 of the Company Rules wherein pursuant to an Order passed by the Hon'ble National Company Law Tribunal, a Notice of the proposed scheme of compromise or arrangement filed under sections 230-232 or Section 66 of the Companies Act 2013 as the case may be **is required to be served upon the Exchange seeking representations or objections if any.**

In this regard, with a view to have a better transparency in processing the aforesaid notices served upon the Exchange, the Exchange has **already introduced an online system of serving such Notice along with the relevant documents of the proposed schemes through the BSE Listing Centre.**

Any service of notice under Section 230 (5) or Section 66 of the Companies Act 2013 seeking Exchange's representations or objections if any, **would be accepted and processed through the Listing Centre only and no physical filings would be accepted.** You may please refer to circular dated February 26, 2019 issued to the company.

Yours faithfully,

Sabah Vaze
Senior Manager

Jayanti Pradhan
Assistant Manager

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