

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

GENERAL INFORMATION DOCUMENT



CAPSAVE FINANCE PRIVATE LIMITED ("Issuer" / "Company")

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

Date of incorporation: August 7, 1992

Registered Office: Unit No. 301 & 302 Wing-D, Lotus Corporate Park,
Western Express Highway, Goregaon (East), Mumbai - 400 063, India

Telephone No: +91-22-6173 7600

Website: www.capsavefinance.com

**General Information Document for issue of Non-Convertible Securities on a private placement basis dated:
Dated: December 18, 2024**

- (a) **ISSUE OF SENIOR/UNSUBORDINATED/SUBORDINATED, RATED, LISTED, SECURED/UNSECURED, PRINCIPAL PROTECTED OR NOT, MARKET LINKED OR NOT, TRANSFERABLE, REDEEMABLE, NON-CONVERTIBLE DEBENTURES (INCLUDING IN THE FORM OF ZERO COUPON BONDS), OR ANY OTHER DEBT INSTRUMENTS PERMISSIBLE UNDER THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 READ WITH THE CIRCULARS ISSUED THEREUNDER), AT PAR OR AT PREMIUM OR AT DISCOUNT, IN MULTIPLE SERIES/TRANCHE(S) FROM TIME TO TIME, EITHER FULLY PAID ISSUANCE OR PARTLY PAID ISSUANCE, IN A DEMATERIALIZED FORM, ON A PRIVATE PLACEMENT BASIS, DENOMINATED IN INDIAN RUPEES ("INR"), EACH HAVING A FACE VALUE AS SET OUT IN THE RELEVANT KEY INFORMATION DOCUMENT TO BE ISSUED AS PER TERMS OF EACH ISSUE WITH THE AGGREGATE ISSUE SIZE FOR EACH OFFER/ISSUE OF DEBENTURES TO BE SET OUT IN THE RELEVANT KEY INFORMATION DOCUMENT ISSUED / TO BE ISSUED BY THE COMPANY FROM TIME TO TIME; AND**
- (b) **ISSUE OF RATED, LISTED, SECURED / UNSECURED, COMMERCIAL PAPERS, IN MULTIPLE SERIES/TRANCHES(S), FROM TIME TO TIME, ON A PRIVATE PLACEMENT BASIS TO BE ISSUED AS THE TERMS OF EACH ISSUE WITH THE AGGREGATE ISSUE SIZE FOR EACH OFFER / ISSUE OF COMMERCIAL PAPERS TO BE SET OUT IN THE RELEVANT KEY INFORMATION DOCUMENT ISSUED / TO BE ISSUED BY THE COMPANY FOR EACH ISSUE FROM TIME TO TIME.**

PART A: DISCLOSURES AS PER SEBI Debt Listing Regulations:

*** Please refer pages 1-4 for all information required to be placed on the front page of a General Information Document as per Schedule I of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021.*

Please see below the disclosures as required under the terms of the SEBI Debt Listing Regulations (as defined below):

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The below disclosures as set out in this General Information Document shall be valid and applicable unless otherwise modified in the respective Key Information Document as shall be issued by the Issuer from time to time.

PERIOD OF VALIDITY: This General Information Document shall be valid for a period of 1 (one) year from the date of opening of the first offer of Debentures made under this General Information Document

OFFER OF SECURITIES UNDER KEY INFORMATION DOUCMENT: In respect of each offer of securities during the period of validity of this General Information Document the Issuer shall file a Key Information Document for each such offer of securities with the Stock Exchange.

PART A

DISCLOSURES AS PER SEBI DEBT LISTING REGULATIONS :

I. Please refer the below disclosures as required under the terms of the SEBI Debt Listing Regulations (as defined below):

S. No.	Particulars	Relevant Disclosure
1.	Corporate Identity Number of the Issuer	U67120MH1992PTC068062
2.	Permanent Account Number of the Issuer	AAACA4269Q
3.	Date and place of Incorporation of the Issuer	Date of incorporation: August 7, 1992 Place of incorporation: Mumbai, India
4.	Latest registration / identification number issued by any regulatory authority which regulates the Issuer (in this case the RBI)	B-13.01702
5.	Registered Office address of the Issuer	Unit No. 301 & 302 Wing-D, Lotus Corporate Park, Western Express Highway, Goregaon (East), Mumbai - 400 063, India
6.	Corporate Office address of the Issuer	Unit No. 301 & 302 Wing-D, Lotus Corporate Park, Western Express Highway, Goregaon (East), Mumbai - 400 063, India
7.	Telephone No of the Issuer	+91-22-6173 7600
8.	Details of Chief Financial Officer of the Issuer	Name: Mr. Rajesh Maheshwari Telephone Number: 022-61737662 Email address: rajesh.maheshwari@capsavefinance.com
9.	Details of Company Secretary of the Issuer	Name: Ms. Mayuri Mehul Choudhary Telephone Number: 022-61737667 Email address: mayuri.joshi@capsavefinance.com
10.	Details of Compliance officer of the Issuer	Name: Mr. Puneet Bhatia Telephone Number: 022-61737669

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S. No.	Particulars	Relevant Disclosure
		Email address: puneet.bhatia@capsavefinance.com
11.	Details of Promoters of the Issuer	Name: Rent Alpha Private Limited Address: 1201 and 1202, A Wing, Lotus Corporate Park, off Western Express Highway, Goregaon, Mumbai, Maharashtra 400063 Telephone Number: 022-61737600 Email address: info@rentalpha.com
12.	Website address of the Issuer	www.capsavefinance.com
13.	E-mail address of the Issuer	treasury@capsavefinance.com
14.	Details of debenture trustee	To be set out in the relevant Key Information Document for the relevant issuance of Debentures
15.	Details of credit rating agency	To be set out in the relevant Key Information Document for the relevant issuance of Debentures
16.	Details of Lead Manager/Merchant Banker	To be set out in the relevant Key Information Document for the relevant issuance of Debentures
17.	Details of Statutory Auditor	Name: V C Shah & Co. Logo: V. C. SHAH & CO CHARTERED ACCOUNTANTS Address: 205-206, Regent Chambers, 2 nd Floor, Jamnalal Bajaj Road, 208, Nariman Point, Mumbai 400 021, Maharashtra, India Website: http://www.vcshah.com/ Email address: viralshah@vcshah.com Telephone Number: +91 22 4344 0132 Contact Person: Mr. Viral J. Shah Or such other Statutory Auditor as shall be set out in the respective Key Information Document for the relevant issuance of Debentures
18.	A disclosure that a copy of the issue document has been delivered for filing to the Registrar of Companies as required under sub-section (4) of Section 26 of Companies Act, 2013 (18 of 2013)	Not applicable as the Debentures / Commercial Papers under this General Information Document are being issued on private placement basis under Section 42 of Companies Act, 2013
19.	Date of this issue document / this General Information Document	This General Information Document is dated December 18, 2024

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S. No.	Particulars	Relevant Disclosure
20.	Type of this issue document / this General Information Document	This General Information Document is being issued as a Disclosure Document in accordance with the SEBI Debt Listing Regulations in relation to the issuance of non-convertible debt securities including Debentures / Commercial Papers, on a private placement basis. The Company shall issue a Key Information Document for each Issue of the non-convertible debt securities including Debentures / Commercial Papers, undertaken / to be undertaken by the Company on a private placement basis, on or prior to the date falling on the expiry of 1 (One) year from the date of first offer / first Issue made under the terms of this General Information Document.
21.	The nature, number, price and amount of securities offered and issue size (base issue or green shoe), as may be applicable	The nature, number, price and amount of securities offered and issue size of each issuance shall be specified in the relevant Key Information Document issued / to be issued by the Company.
22.	The aggregate amount proposed to be raised through all the stages of offers of non-convertible securities including Debentures / Commercial Paper made through this General Information Document (applicable only in case of public issuance)	Not applicable
23.	Details of Registrar to the Issue	The details of the Registrar for each Issue shall be specified in the relevant Key Information Document issued / to be issued for each such Issue by the Company.
24.	Issue Schedule	Date of opening of the Issue: The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company. Date of closing of the Issue: The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company. Date of earliest closing of the Issue (if any): The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company. The Issue shall be open for subscription during the banking hours on each day during the period covered by the Issue Schedule. This General Information Document shall be issued as on December 18, 2024 and shall be valid for a period of 1 (one) year from the first issue opening date under this General Information Document.
25.	Credit Rating of the Issue	The non-convertible debt securities including Debentures / Commercial Papers proposed to be issued by the Issuer for each Issue shall be rated by rating agency(ies) (" Rating Agency ") and shall be more particularly set out in the

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S. No.	Particulars	Relevant Disclosure
		relevant Key Information Document issued for each series or tranches of non-convertible debt securities including Debentures / Commercial Papers. Please refer to relevant Key Information Document issued / to be issued by the Company for each Issue for the rating letter and rating rationale from the Rating Agency and the press release by the Rating Agency assigning the credit rating for such Issue. The rating issued by the Rating Agency in relation to each Issue of non-convertible debt securities including Debentures / Commercial Papers shall be valid as on the date of issuance and listing of each such Issue.
26.	All the ratings obtained for the private placement of Issue	Please refer to relevant Key Information Document issued / to be issued by the Company for each Issue for the rating
27.	The name(s) of the stock exchanges where the securities are proposed to be listed	The securities herein are proposed to be listed on the wholesale debt market segment of the BSE Limited ("BSE"). Please refer to Annexure X (In-Principle approval) received from BSE of this General Information Document for the in-principle approval for listing obtained from BSE. BSE shall be the 'Designated Stock Exchange' for the purpose of maintenance of the recovery expense fund prescribed by SEBI under the SEBI Debenture Trustees Circular, as may be amended from time to time.
28.	The details about eligible investors	As shall be more particularly set out in the respective Key Information Document.
29.	Coupon / Dividend rate, coupon payment frequency, redemption date, redemption amount and details of debenture trustee	The details of coupon rate, coupon payment frequency, redemption date and redemption amount in respect of each Issue shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company. The details of Debenture Trustee are provided under S. No. 14 above.
30.	Nature and issue size, base issue and green shoe option, if any, shelf or tranche size, each as may be applicable	Issue Size - Kindly refer to the respective Key Information Document. Base Issue Size - As set out in the respective Key Information Document. Green shoe option - As set out in the respective Key Information Document.
31.	Details about underwriting of the issue including the amount undertaken to be underwritten by the underwriters:	Not applicable.
32.	Inclusion of a compliance clause in relation to electronic book mechanism and details pertaining to the uploading the placement memorandum on the	The issuance has to be complied with the provisions of EBP mechanism as per the SEBI NCS Master Circular upon the issue size exceeding the prescribed threshold. As of the date of this General Information Document, the prescribed threshold is INR 50,00,00,000/- (Indian Rupees Fifty Crores Only). Until the aggregate issue size does not exceed the above threshold in a given financial year, the EBP Guidelines will not be applicable. In case the issue size exceeds the above threshold in a given financial year, the final subscription to the Debentures shall be made by the Eligible Investors through the electronic book

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S. No.	Particulars	Relevant Disclosure																
	Electronic Book Provider Platform, if applicable.	mechanism as prescribed by SEBI under the EBP Guidelines by placing bids on the electronic book platform during the Issue period. In case the Eligible Investors are not registered on the EBP, they will have to register themselves as investor on the said platform (as a one-time exercise) and also complete the mandatory KYC verification process. The Eligible Investors should also refer to the operational guidelines of the EBP in this respect. The disclosures required pursuant to the EBP Guidelines are set out hereinbelow: <table><tr><td>Details of size of issue including green shoe option, if any and a range within which green shoe may be retained (if applicable)</td><td>The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company</td></tr><tr><td>Interest Rate</td><td>The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company</td></tr><tr><td>Bid opening and closing date</td><td>The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company</td></tr><tr><td>Minimum Bid Lot</td><td>The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company</td></tr><tr><td>Manner of bidding in the Issue</td><td>The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company</td></tr><tr><td>Manner of allotment in the Issue</td><td>The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company</td></tr><tr><td>Manner of settlement in the Issue</td><td>The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company</td></tr><tr><td>Settlement Cycle</td><td>The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company</td></tr></table> Please also refer to the relevant Key Information Document for the detailed process in respect of the subscription of an Issue.	Details of size of issue including green shoe option, if any and a range within which green shoe may be retained (if applicable)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company	Interest Rate	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company	Bid opening and closing date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company	Minimum Bid Lot	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company	Manner of bidding in the Issue	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company	Manner of allotment in the Issue	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company	Manner of settlement in the Issue	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company	Settlement Cycle	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company
Details of size of issue including green shoe option, if any and a range within which green shoe may be retained (if applicable)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company																	
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Settlement Cycle	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company																	
33.	Specific declaration requested by BSE: non-equity regulatory capital	Th Issue of Debentures / Commercial Papers does not form part of non-equity regulatory capital mentioned under Chapter V of the SEBI Debt Listing Regulations.																
34.	Face Value of the Debentures, perpetual debt instruments and Commercial Papers	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.																

II. Details of specific entities in relation to the Issue:

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S. No.	Particulars	Details
1.	Debenture Trustee to the Issue	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
2.	Credit Rating Agency for the Issue	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
3.	Registrar to the Issue	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
4.	Statutory Auditors	Name: V C Shah & Co. V. C. SHAH & CO CHARTERED ACCOUNTANTS Logo: Address: 205-206, Regent Chambers, 2nd Floor, Jamnalal Bajaj Road, 208, Nariman Point, Mumbai 400 021, Maharashtra, India Website: http://www.vcshah.com/ Email address: viralshah@vcshah.com Telephone Number: +91 22 4344 0132 Contact Person: Mr. Viral J. Shah To be set out in the relevant Key Information Document for the relevant issuance of Debentures
5.	Legal Counsel (if any)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
6.	Guarantor (if applicable)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
7.	Arrangers, if any	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

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Background

This General Information Document (as defined below) is related to the issue of senior/unsubordinated/subordinated, rated, listed, secured/unsecured, principal protected or not, market linked or not, transferable, redeemable, non-convertible debentures / issue of rated, listed, unsecured Commercial Papers to be issued in dematerialised form on a private placement basis by Capsave Finance Private Limited (the "Issuer" or "Company") and contains relevant information and disclosures required for the purpose of issuing such Non-Convertible Securities. The issue of such Non-Convertible Securities described under this General Information Document and other relevant disclosure documents has been authorised by the Issuer through resolution passed by the shareholders of the Issuer on September 12, 2024 and the Board of Directors of the Issuer on August 08, 2024 and the Memorandum and Articles of Association of the Company. Pursuant to the resolutions passed by the Company's Board and shareholders the Company has been authorised to raise funds, by way of issuance of non-convertible debentures/bonds and commercial papers, and such other money market instrument / financial instrument / borrowings on a private placement basis, upon such terms and conditions as the Board may think fit for aggregate amounts not exceeding INR 10,00,00,00,000/- (Indian Rupees One Thousand Crores) for non-convertible debt securities including debentures and not exceeding INR 2,50,00,00,000/- (Indian Rupees Two hundred and Fifty Crores) for commercial papers. The Issuer shall ensure that at all times, such relevant issuance of the Non-Convertible Securities shall be within the limits as shall be prescribed in such relevant resolution.

THIS GENERAL INFORMATION DOCUMENT IS NEITHER A PROSPECTUS NOR A STATEMENT IN LIEU OF A PROSPECTUS AND DOES NOT CONSTITUTE AN OFFER TO THE PUBLIC GENERALLY TO SUBSCRIBE FOR OR OTHERWISE ACQUIRE THE NON-CONVERTIBLE SECURITIES TO BE ISSUED UNDER THE ISSUE.

THIS GENERAL INFORMATION DOCUMENT IS PREPARED AND ISSUED IN CONFORMITY WITH THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021, ISSUED VIDE NOTIFICATION NUMBER SEBI/LAD-NRO/GN/2021/39 DATED 09TH AUGUST 2021, AS AMENDED FROM TIME TO TIME, READ WITH THE CIRCULARS ISSUED THEREUNDER; THE MASTER CIRCULAR FOR ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES, SECURITISED DEBT INSTRUMENTS, SECURITY RECEIPTS, MUNICIPAL DEBT SECURITIES AND COMMERCIAL PAPER ISSUED BY SECURITIES AND EXCHANGE BOARD OF INDIA, ISSUED VIDE CIRCULAR NO. SEBI/HO/DDHS/PoD1/P/CIR/2024/54 DATED MAY 22, 2024, AS AMENDED FROM TIME TO TIME, THE PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER PURSUANT TO SECTION 42 OF THE COMPANIES ACT, 2013 READ WITH RULE 14 OF THE COMPANIES (PROSPECTUS AND ALLOTMENT OF SECURITIES) RULES, 2014 AND PURSUANT TO SECTION 71 OF THE COMPANIES ACT, 2013 READ WITH RULE 18 OF THE COMPANIES (SHARE CAPITAL AND DEBENTURES) RULES, 2014 (AS APPLICABLE) FOR ISSUE OF NON-CONVERTIBLE SECURITIES ON A PRIVATE PLACEMENT BASIS.

Wilful Defaulters

The Issuer, its directors and promoters have not been declared as a wilful defaulter by RBI or any other authority. Please refer to Section 6 (*Disclosures pertaining to wilful defaulters*) for the disclosures pertaining to wilful default.

Issuer's Absolute Responsibility

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

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Issue Schedule	
Validity period of the General Information Document	From December December18, 2024 to December December17, 2025
Issue Opening Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Issue Closing Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Pay In Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Deemed Date of Allotment	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

General Risk
INVESTMENT IN THE DEBENTURES INVOLVES A DEGREE OF RISK AND PROSPECTIVE INVESTORS SHOULD NOT INVEST ANY FUNDS IN THE DEBENTURES UNLESS THEY CAN AFFORD TO TAKE THE RISK OF LOSING THEIR INVESTMENT AND SUCH RISKS AS ATTACHED TO SUCH INVESTMENTS. PROSPECTIVE INVESTORS ARE ADVISED TO MAKE AN INFORMED DECISION AND TO READ SECTION 3 (RISK FACTORS) OF THIS GENERAL INFORMATION DOCUMENT CAREFULLY BEFORE TAKING AN INVESTMENT DECISION IN THIS ISSUE OF DEBENTURES. FOR THE PURPOSES OF TAKING AN INVESTMENT DECISION, PROSPECTIVE INVESTORS MUST RELY ON THEIR OWN EXAMINATION OF THE ISSUER, THE ISSUE, THIS GENERAL INFORMATION DOCUMENT AND THE ISSUE SPECIFIC KEY INFORMATION DOCUMENT INCLUDING THE RISKS INVOLVED IN IT. SPECIFIC ATTENTION OF THE PROSPECTIVE INVESTORS IS INVITED TO THE STATEMENT OF RISK FACTORS CONTAINED UNDER SECTION 3 (RISK FACTORS) OF THIS GENERAL INFORMATION DOCUMENT AND THE ISSUE SPECIFIC KEY INFORMATION DOCUMENT. THESE RISKS ARE NOT, AND ARE NOT INTENDED TO BE, A COMPLETE LIST OF ALL RISKS AND CONSIDERATIONS RELEVANT TO THE DEBENTURES OR PROSPECTIVE INVESTOR'S DECISION TO PURCHASE SUCH DEBENTURES. PROSPECTIVE INVESTORS SHOULD CONSULT THEIR OWN LEGAL, REGULATORY, TAX, FINANCIAL AND/OR ACCOUNTING ADVISORS ABOUT RISKS ASSOCIATED WITH AN INVESTMENT IN SUCH DEBENTURES AND THE SUITABILITY OF INVESTING IN SUCH DEBENTURES IN LIGHT OF THEIR PARTICULAR CIRCUMSTANCES. THE ISSUE OF DEBENTURES HAS NOT BEEN RECOMMENDED OR APPROVED BY THE SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI") NOT DOES SEBI GUARANTEE THE ACCURACY AND ADEQUACY OF THE INFORMATION CONTAINED HEREIN.

Period of Validity of General Information Document
This General Information Document shall be valid for a period of one (1) year from the Issue Opening Date of the first offer of non-convertible debt securities including Debentures / Commercial Papers made by the Company under this General Information Document. In respect of the offer of non-convertible debt securities including Debentures / Commercial Papers during the period of validity of this General Information Document, the Company shall file with the relevant stock exchange, a Key Information Document with respect to each offer of the non-convertible debt securities including Debentures / Commercial Papers, containing inter alia details of the private placement and material changes, if any, in the information including the financial information provided in this General Information Document, or any material developments, as applicable.

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Key Information Document

Eligible Investors to note that each Issue offered pursuant to this General Information Document shall be subject to the terms and conditions pertaining to the non-convertible debt securities including Debentures / Commercial Papers outlined hereunder as modified/ supplemented by the terms of the respective Key Information Documents filed with the relevant stock exchange in relation to such Issuer and other documents in relation to such issuance including the Private Placement Offer cum Application Letter(s), if applicable. The terms and conditions contained in this General Information Document shall be read in conjunction with the provisions (as may be mutually agreed between the Issuer and respective Debentures Holders from time to time) contained in the respective Key Information Documents, and in case of any repugnancy, inconsistency or where there is a conflict between the terms and conditions as are stipulated in the respective Key Information Documents on one hand, and the terms and conditions in the General Information Document on the other, the provisions contained in the Key Information Documents shall prevail over and override the provisions of this General Information Documents for all intents and purposes

Disclaimer

This General Information Document does not contain any unsubstantiated forward-looking statements. To the extent there are any unsubstantiated forward-looking statements under this General Information Document, such statements shall be considered to be null and void.

It is hereby clarified that any provisions of this General Information Document (including any provision set out in Sections 2 to Section 11 including Annexures of this General Information Document) which are / may be applicable to an issuance of the non-convertible debentures / series of non-convertible debentures issued on a private placement basis under Applicable Laws will not / shall not be construed to apply to an issuance of Commercial Papers / perpetual debt instruments / subordinated debt instruments or any other debt instrument which is issued by the Company as per the terms of the SEBI Debt Listing Regulations (other than non-convertible debentures issued on a private placement basis). The specific terms of commercial papers / perpetual debt instruments / subordinated debt instruments or any other debt instrument which is issued as per the terms of the SEBI Debt Listing Regulations (other than non-convertible debentures issued on a private placement basis) including any disclosures in this respect shall be more particularly provided in the relevant Key Information Document to be issued by the Company for each such Issue.

For the sake of clarity, it is also clarified that the issue size for the non-convertible debt securities including Debentures under this General Information Document shall be independent of the issue size for Commercial Papers.

Listing

The Debentures are proposed to be listed on the wholesale debt market of the BSE. The Issuer has obtained an in-principle approval from the Stock Exchange(s), a copy of which is attached herewith in Annexure X.

The Issuer, with prior notice to the Debenture Trustee, may get the Debentures listed on other material stock exchanges as it deems fit. The Issuer shall comply with the requirements of the listing agreement to the extent applicable to it on a continuous basis.

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SECTION 1: DEFINITIONS AND ABBREVIATIONS

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

Act / Companies Act	means the Companies Act, 2013, and shall include any re-enactment, amendment or modification of the Companies Act, 2013, as in effect from time to time.
Annualised Interest Rate / Annualised Coupon Rate / Interest Rate / Coupon Rate	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Allot/Allotment/Allotted	The allotment of the non-convertible debt securities including Debentures / Commercial Papers pursuant to each Issue.
Applicable Law	means all applicable statutes, enactments or acts of any legislative body in India, laws, ordinances, rules, bye-laws, regulations, notifications, guidelines, policies, directions, directives and orders of any Governmental Authority and any modifications or re-enactments thereof.
Applicable Accounting Standards	means the generally accepted accounting principles, standards and practices in India or any other prevailing accounting standard in India as may be applicable, and includes the Indian Accounting Standards (IND-AS).
Application Form	The form used by the recipient of the Disclosure Document(s), to apply for subscription to the relevant securities issued by the Company under the relevant Issue, which shall be in the form annexed to the relevant Key Information Document. The form shall be provided to the recipient along with a private placement offer cum application letter and the relevant Key Information Document, at the time of each Issue.
Arranger / Sole Arranger	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company; if applicable
Assets	means, for any date of determination, the assets of the Issuer on such date as the same would be determined in accordance with Applicable Accounting Standards
Beneficial Owner(s)	means the holder(s) of the Debentures in dematerialised form whose name is recorded as such with the Depository(ies) in the Register of Beneficial Owners.
Board / Board of Directors	means the Board of Directors of the Issuer.
BSE	means BSE Limited
Business Day	means: (a) subject to (b) and (c) below, means any day on which commercial banks in Mumbai, India are open for business; (b) for the period commencing on the Issue Opening Date until the Issue Closing Date, any day other than a public holiday under Section 25 of the Negotiable Instruments Act, 1881 or a Saturday or a Sunday, on which money markets are functioning in Mumbai, India; and (c) for the period commencing on the Issue Closing Date until the

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	listing of the Debentures in accordance with the respective documents, any day other than a public holiday under Section 25 of the Negotiable Instruments Act, 1881 or a Saturday or a Sunday, on which money markets are functioning in Mumbai, India.
Capital Adequacy Ratio	means the capital adequacy ratio determined in accordance with the NBFC Directions.
CDSL	means Central Depository Services (India) Limited.
CERSAI	means the Central Registry of Securitisation Asset Reconstruction and Security Interest of India
Client Loan	means each loan disbursed by the Issuer as a lender, and "Client Loans" shall be construed accordingly.
Credit Rating	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company; as applicable
Commercial Papers	the issuance of rated, unlisted/listed, unsecured, commercial papers, in multiple series/tranches(s), from time to time, on a private placement basis to be issued as the terms of each Issue with the aggregate issue size for each offer / issue of commercial papers to be set out in the relevant Key Information Document issued / to be issued by the Company for each Issue from time to time.
Company/Issuer	Capsave Finance Private Limited , a company incorporated under the Companies Act, 1956 with Corporate Identification Number (CIN) U67120MH1992PTC068062 and registered with the Reserve Bank of India as a non-banking financial company, having its registered office at Unit No. 301 & 302, Wing-D, Lotus Corporate Park, Western Express Highway, Goregaon (East), Mumbai, Maharashtra - 400063, India and acting through its office at Ground Floor, Plot No. 6/2, Pratap Enclave, Mohan Garden, Uttam Nagar, West Delhi, Delhi - 110059, India.
Crore	Ten Million
Conditions Precedent	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company; as applicable
Conditions Subsequent	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company; as applicable
Constitutional Documents	the certificate of incorporation of the Issuer, the memorandum of association and articles of association of the Issuer and the certificate of registration issued by the RBI to the Issuer.
Control	has the meaning given to it in the Companies Act.
Debentures/NCDs	Issue of non-convertible debentures: (i) listed or unlisted, (ii) senior or subordinated or unsubordinated, (iii) secured or unsecured, (iv) rated or unrated, (v) principal protected or not, (vi) market linked or not, (vi) any others as may be determined or permissible under the SEBI Debt Listing Regulations, to be issued at par or premium or discount, in multiple series/tranche(s), from time to time, on a private placement basis each having a face value as set out in the relevant Key Information Document to be issued as per the terms of each Issue with the aggregate issue size for each offer / Issue of Debentures to be set out in the relevant Key Information Document issued / to be issued by the Company for each Issue

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	from time to time.
Debenture Holders / Investors	mean the holders of the Debentures issued pursuant to the relevant Issue, and the proposed investors in respect of the Commercial Papers pursuant to the relevant Issue, as more particularly set out in the relevant Key Information Document for each Issue
Debenture Trustee	mean the debenture trustee specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Debenture Agreement Trustee	means the agreement executed / to be executed by and between the Debenture Trustee and the Issuer for the purposes of appointment of the Debenture Trustee to act as debenture trustee in connection with the issuance of the Debentures.
Debenture Regulations Trustees	means the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, as amended, modified or restated from time to time.
Debenture Trust Deed/DTD	means the trust deed executed / to be executed by and between the Debenture Trustee and the Issuer which will set out the terms upon which the Debentures are being issued and shall include the representations and warranties and the covenants to be provided by the Issuer.
Debt Disclosure Documents	mean the General Information Document, the relevant Key Information Document issued by the Company for each Issue and/or the relevant Private Placement Offer cum Application Letter issued by the Company for each such Issue, as applicable
Debt Regulations/SEBI Listing Regulations Debt Listing Regulations	means the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, modified or restated from time to time.
Deed of Hypothecation	means the deed executed / to be executed by and between the Debenture Trustee and the Issuer which will set out the terms upon which the Debentures are being issued and shall include the representations and warranties and the covenants to be provided by the Issuer.
Deemed Date of Allotment	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Demat	means dematerialized securities which are securities that are in electronic form, and not in physical form, with the entries noted by the Depository.
Depositories Act	means the Depositories Act, 1996, as amended, modified or restated from time to time
Depositories	means the depositories with which the Issuer has made arrangements for dematerialising the Debentures, being NSDL and/or CDSL, and "Depository" means any one of them.
Depository Participant / DP	A depository participant as defined under the Depositories Act
Director(s)	Director(s) of the Issuer.
DP ID	Depository Participant Identification Number.
Due Date	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Electronic Book Provider / EBP	has the meaning given to it under the EBP guidelines

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EBP Platform	has the meaning given to it under the EBP Guidelines
EBP Guidelines	The guidelines issued by SEBI with respect to electronic book mechanism under the terms of the SEBI NCS Master Circular and the operational guidelines issued by the relevant Electronic Book Provider, as may be amended, clarified or updated from time to time.
EFT	Electronic Fund Transfer
Eligible Investors	has the meaning given to it in Section 8.1 of this General Information Document.
Final Settlement Date	means the date on which all Secured Obligations have been irrevocably and unconditionally paid and discharged in full to the satisfaction of the Debenture Trustee (acting on the instructions of Majority Debenture Holders).
Financial Year/ FY	means each period of 12 (twelve) months commencing on April 1 of any calendar year and ending on March 31 of the subsequent calendar year.
General Information Document / issue document	mean this general information document issued by the Company in accordance with the SEBI Debt Listing Regulations, inter alia, setting out the broad terms and conditions for the issuance of non-convertible debt securities including Debentures / Commercial Papers on a private placement basis and containing the regulatory disclosures in this respect
Governmental Authority	means any government (central, state or otherwise) or any governmental agency, semi-governmental or judicial or quasi-judicial or administrative entity, department or authority, agency or authority including any stock exchange or any self-regulatory organisation, established under any Applicable Law.
IND AS	mean the Indian generally accepted accounting principles issued under the Companies (Indian Accounting Standards) Rules, 2015, as amended, together with any pronouncements issued under Applicable Law thereon from time to time and applied on a consistent basis by the Company
INR/Rs.	means Indian Rupees.
Issue	means the relevant non-convertible debt securities including Debentures / Commercial Papers issued / to be issued on a private placement basis by the Issuer under the terms of the relevant Key Information Document issued / to be issued by the Company.
Issue Opening Date	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Issue Closing Date	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Key Information Document	mean the Key Information Document issued / to be issued by the Company for each Issue of the relevant non-convertible debt securities including Debentures / Commercial Papers by the Company.
LODR Regulations/SEBI LODR Regulations	means the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, modified or restated from time to time.
Management Control / Control	has the meaning given to the term "control" under the Companies Act.

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N.A.	Not Applicable
NBFC	Non-banking financial company
NBFC Directions	shall mean the Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulation) Directions, 2023 (as amended, modified or restated from time to time).
N.A.	Not Applicable
Net Worth	means the net worth of the Issuer determined in accordance with the Companies Act, the NBFC Directions and/or the Applicable Accounting Standards.
Non-Convertible Securities	means the Debentures and / or perpetual debt instruments and/or other securities as specified by SEBI and under the Applicable Law.
NSDL	National Securities Depository Limited
PAN	Permanent Account Number
Person	shall include an individual, natural person, corporation, partnership, joint venture, incorporated or unincorporated body or association, company, Government Authority and in case of a company and a body corporate shall include their respective successors and assigns and in case of any individual his/her respective legal representative, administrators, executors and heirs and in case of trust shall include the trustee(s) for the time being and from time to time. The term "Persons" shall be construed accordingly.
Private Placement Offer cum Application Letter/PPOAL	means the private placement offer cum application letter prepared in compliance with Section 42 of the Companies Act, 2013 read with the Companies (Prospectus and Allotment of Securities) Rules, 2014.
Promoters	has the meaning given to it in the Debt Listing Regulations.
Promoter Group	has the meaning given to it in the Debt Listing Regulations.
Purpose	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Rating	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Rating Agency	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
RBI	Reserve Bank of India.
Redemption Date	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Redemption Payment	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Record Date	means the date which will be used for determining the Debenture Holder(s) who shall be entitled to receive the amounts due on any Due Date, which shall be the date falling 15 (fifteen) calendar days prior to any Due Date.
Recovery Expense Fund	means the recovery expense fund established/to be established and maintained by the Issuer in accordance with the provisions of the SEBI Recovery Expense Fund Circular.

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Register of Beneficial Owners	means the register of beneficial owners of the Debentures maintained in the records of the Depositories.
Register of Debenture Holders	means the register of debenture holders maintained by the Issuer in accordance with Section 88 of the Companies Act.
R&T Agent/Registrar	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
ROC	means the jurisdictional registrar of companies.
RTGS	Real Time Gross Settlement.
SEBI	means the Securities and Exchange Board of India.
SEBI Debenture Trustees Master Circular	means a master circular issued by SEBI, bearing reference number SEBI/HO/DDHS/PoD3/P/CIR/2024/46 dated May 16, 2024, titled "Master Circular for Debenture Trustees" as amended from time to time.
SEBI Listing Timelines Requirements	means the requirements in respect of the timelines for listing of debt securities issued on a private placement basis prescribed in Chapter VII (<i>Standardization of timelines for listing of securities issued on a private placement basis</i>) of the SEBI NCS Master Circular.
SEBI NCS Master Circular	means a master circular issued by SEBI, bearing reference number SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, titled "Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper" as amended from time to time.
Security	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Security Cover	the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Stressed Assets Framework	means the RBI's circular no. DBR.No.BP.BC.45/21.04.048/2018-19 dated June 7, 2019 on "Prudential Framework for Resolution of Stressed Assets", as amended, modified or restated from time to time.
Tax	means any present or future tax (direct or indirect), levy, duty, charge, fees, deductions, withholdings, surcharges, cess, turnover tax, transaction tax, stamp tax or other charge of a similar nature (including any penalty or interest payable on account of any failure to pay or delay in paying the same), now or hereafter, imposed pursuant to any Applicable Law or by any Governmental Authority and as maybe applicable in relation to the payment obligations of the Issuer under the respective DTD.
Tax Deduction	means a deduction or withholding for or on account of Tax from a payment under a Transaction Document pursuant to Applicable Law.
TDS	Tax Deducted at Source.
Terms & Conditions	The terms and conditions pertaining to the Issue as outlined in the Transaction Documents.
Tier I Capital	has the meaning given to it in the NBFC Directions.
Tier II Capital	has the meaning given to it in the NBFC Directions
Total Assets	means, for any date of determination, the total Assets of the Issuer on such

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	date.
WDM	Wholesale Debt Market segment of the BSE
Wilful Defaulter	shall mean an Issuer who is categorized as a wilful defaulter by any Bank or financial institution or consortium thereof, in accordance with the guidelines on wilful defaulters issued by the Reserve Bank of India and includes an issuer whose director or promoter is categorized as such in accordance with Regulation 2(ss) of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time.

Capitalised terms (if any), not defined herein under this General Information Document shall have the same meaning as provided to the term under the relevant Key Information Document and if not thereunder provided then under the relevant Transaction Documents.

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SECTION 2: NOTICE TO INVESTORS AND DISCLAIMERS

2.1 ISSUER'S DISCLAIMER

GID is neither a prospectus nor a statement in lieu of a prospectus and should not be construed to be a prospectus or a statement in lieu of a prospectus under the Companies Act. The issue of non-convertible debt securities including Debentures / Commercial Papers to be listed on the WDM segment of the BSE is being made strictly on a private placement basis. Multiple copies hereof given to the same entity shall be deemed to be given to the same person and shall be treated as such. This Disclosure Document(s) do not constitute and shall not be deemed to constitute an offer or invitation to subscribe to the non-convertible debt securities including Debentures / Commercial Papers to the public in general.

As per the applicable provisions, it is not necessary for a copy of this Disclosure Document(s) to be filed or submitted to the SEBI for its review and/or approval. The Disclosure Document(s) have been prepared in conformity with the SEBI Debt Listing Regulations as amended from time to time and applicable RBI regulations governing private placements of debentures by NBFCs. The Disclosure Document(s) have been prepared solely to provide general information about the Issuer to Eligible Investors to whom it is addressed and who are willing and eligible to subscribe to the non-convertible debt securities including Debentures / Commercial Papers. The Disclosure Document(s) do not purport to contain all the information that any Eligible Investor may require. Further, the Disclosure Document(s) have been prepared for informational purposes relating to a transaction only and upon the express understanding that it will be used only for the purposes set forth herein.

Neither the Disclosure Document(s) nor any other information supplied in connection with the non-convertible debt securities including Debentures / Commercial Papers is intended to provide the basis of any credit or other evaluation and any recipient of the Disclosure Document(s) should not consider such receipt as a recommendation to subscribe to any non-convertible debt securities including Debentures / Commercial Papers. Each potential Investor contemplating subscription to any non-convertible debt securities including Debentures / Commercial Papers should make its own independent investigation of the financial condition and affairs of the Issuer, and its own appraisal of the creditworthiness of the Issuer. Potential investors should consult their own financial, legal, tax and other professional advisors as to the risks and investment considerations arising from an investment in the Debentures and should possess the appropriate resources to analyze such investment and the suitability of such investment to such potential Investor's particular circumstances.

The Issuer confirms that, as of the date hereof, the Disclosure Document(s) (including the documents incorporated by reference herein, if any) contains all the information that is material in the context of the Issue and regulatory requirements in relation to the Issue and is accurate in all such material respects. No person has been authorized to give any information or to make any representation not contained or incorporated by reference in the Disclosure Document(s) or in any material made available by the Issuer to any potential Investor pursuant hereto and, if given or made, such information or representation must not be relied upon as having been authorized by the Issuer. The Issuer certifies that the disclosures made in the Disclosure Document(s) and/or the Private Placement Offer cum Application Letter are adequate and in conformity with the SEBI Debt Listing Regulations and the Companies (Prospectus and Allotment of Securities) Rules, 2014. Further, the Issuer accepts no responsibility for statements made otherwise than in the Placement Memorandum or any other material issued by or at the instance of the Issuer and anyone placing reliance on any source of information other than the Disclosure Document(s) would be doing so at its own risk.

The Disclosure Document(s), the Private Placement Offer cum Application Letter and the respective contents hereof respectively, are restricted only for the intended recipient(s) who have been addressed directly and specifically through a communication by the Issuer and only such recipients are eligible to apply for the non-convertible debt securities including Debentures / Commercial Papers. All Investors are

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required to comply with the relevant regulations/guidelines applicable to them for investing in the Issue(s) under the Disclosure Document(s). The contents of the Disclosure Document(s) and/or the Private Placement Offer cum Application Letter are intended to be used only by those Investors to whom it is distributed. It is not intended for distribution to any other person and should not be reproduced by the recipient.

No invitation is being made to any persons other than those to whom Application Forms along with the Disclosure Document(s) and/or the Private Placement Offer cum Application Letter being issued have been sent. Any application by a person to whom the Disclosure Document(s) and/or the Private Placement Offer cum Application Letter has not been sent by the Issuer shall be rejected without assigning any reason.

The person who is in receipt of the Disclosure Document(s) and/or the Private Placement Offer cum Application Letter shall not reproduce or distribute in whole or in part or make any announcement in public or to a third party regarding the contents hereof without the consent of the Issuer. The recipient agrees to keep confidential all information provided (or made available hereafter), including, without limitation, the existence and terms of the Issue, any specific pricing information related to the Issue or the amount or terms of any fees payable to us or other parties in connection with the Issue. The Disclosure Document(s) and/or the Private Placement Offer cum Application Letter may not be photocopied, reproduced, or distributed to others at any time without the prior written consent of the Issuer. Upon request, the recipients will promptly return all material received from the Issuer (including the Disclosure Document(s)) without retaining any copies hereof. If any recipient of the Disclosure Document(s) and/or the Private Placement Offer cum Application Letter decides not to participate in the Issue, that recipient must promptly return the Disclosure Document(s) and/or the Private Placement Offer cum Application Letter and all reproductions whether in whole or in part and any other information statement, notice, opinion, memorandum, expression or forecast made or supplied at any time in relation thereto or received in connection with the Issue to the Issuer.

The Issuer does not undertake to update the Disclosure Document(s) and/or the Private Placement Offer cum Application Letter to reflect subsequent events after the date of the Disclosure Document(s) and/or the Private Placement Offer cum Application Letter and thus it should not be relied upon with respect to such subsequent events without first confirming its accuracy with the Issuer.

Neither the delivery of the Disclosure Document(s) and/or the Private Placement Offer cum Application Letter nor any sale of non-convertible debt securities including Debentures / Commercial Papers made hereafter shall, under any circumstances, constitute a representation or create any implication that there has been no change in the affairs of the Issuer since the date hereof.

The Disclosure Document(s) and/or the Private Placement Offer cum Application Letter does not constitute, nor may it be used for or in connection with, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such an offer or solicitation. No action is being taken to permit an offering of the non-convertible debt securities including Debentures / Commercial Papers or the distribution of the Disclosure Document(s) and/or the Private Placement Offer cum Application Letter in any jurisdiction where such action is required. Persons into whose possession the Disclosure Document(s) and/or the Private Placement Offer cum Application Letter comes are required to inform themselves of, and to observe, any such restrictions. The Disclosure Document(s) are made available to potential Investors in the respective Issue(s) on the strict understanding that it is confidential.

2.2 DISCLAIMER CLAUSE OF STOCK EXCHANGES

As required, a copy of the Disclosure Document(s) has been/shall be filed with the BSE in terms of the SEBI Debt Listing Regulations. It is to be distinctly understood that submission of the Disclosure Document(s) to the BSE should not in any way be deemed or construed to mean that the Disclosure Document(s) has been reviewed, cleared, or approved by the BSE; nor does the BSE in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Disclosure Document(s), nor does the BSE warrant

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that the Issuer's non-convertible debt securities including Debentures / Commercial Papers will be listed or will continue to be listed on the BSE; nor does the BSE take any responsibility for the soundness of the financial and other conditions of the Issuer, its promoters, its management or any scheme or project of the Issuer.

2.3 DISCLAIMER CLAUSE OF RBI

The company is having a valid certificate of registration issued by the Reserve Bank of India under Section 45 IA of the Reserve Bank of India Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits/ discharge of liability by the company.

2.4 DISCLAIMER CLAUSE OF SEBI

As per the provisions of the SEBI Debt Listing Regulations, it is not stipulated that a copy of the Disclosure Document(s) has to be filed with or submitted to the SEBI for its review / approval. It is to be distinctly understood that the Disclosure Document(s) should not in any way be deemed or construed to have been approved or vetted by SEBI and that the Issue(s) under the Disclosure Document(s) are not recommended or approved by SEBI. SEBI does not take any responsibility either for the financial soundness of any proposal for which the Debentures issued thereof is proposed to be made or for the correctness of the statements made or opinions expressed in the Disclosure Document(s).

2.5 DISCLAIMER IN RESPECT OF JURISDICTION

This Issue is made in India to investors as specified under the paragraph titled "Eligible Investors" of the Disclosure Document(s), who shall be/have been identified upfront by the Issuer. The Disclosure Document(s) and/or the Private Placement Offer cum Application Letter does not constitute an offer to sell or an invitation to subscribe to non-convertible debt securities including Debentures / Commercial Papers offered hereby to any person to whom it is not specifically addressed. Any disputes arising out of this Issue will be subject to the exclusive jurisdiction of the courts and tribunals set out in Section 5.37 (*Issue Details*). The Disclosure Document(s) and/or the Private Placement Offer cum Application Letter does not constitute an offer to sell or an invitation to subscribe to the non-convertible debt securities including Debentures / Commercial Papers herein, in any other jurisdiction to any person to whom it is unlawful to make an offer or invitation in such jurisdiction.

2.6 DISCLAIMER IN RESPECT OF RATING AGENCIES

Ratings are opinions on credit quality and are not recommendations to sanction, renew, disburse or recall the concerned bank facilities or to buy, sell or hold any security. The Rating Agency has based its ratings on information obtained from sources believed by it to be accurate and reliable. The Rating Agency does not, however, guarantee the accuracy, adequacy or completeness of any information and is not responsible for any errors or omissions or for the results obtained from the use of such information. Most entities whose bank facilities/instruments are rated by the Rating Agency have paid a credit rating fee, based on the amount and type of bank facilities/instruments.

2.7 DISCLAIMER OF THE DEBENTURE TRUSTEE

- a) The Debenture Trustee or its agents or advisers associated with the Issue do not undertake to review the financial condition or affairs of the Issuer during the life of the arrangements contemplated by this General Information Document and do not have any responsibility to advise any Investor or prospective Investor in the Debentures of any information available with or subsequently coming to the attention of the Debenture Trustee, its agents or advisors except as specifically provided for in the relevant Debenture Trust Deed executed / to be executed for each Issue by the Company.

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- b) The Debenture Trustee does not guarantee the terms of payment regarding the issue as stated in this General Information Document and shall not be held liable for any default in the same.
- c) The Debenture Trustee or its agents or advisers associated with the Issue have not separately verified the information contained in this General Information Document. Accordingly, no representation, warranty or undertaking, express or implied, is made and no responsibility is accepted by Debenture Trustee as to the accuracy or any other information provided by the Issuer. Accordingly, the Debenture Trustee associated with the issue shall have no liability in relation to the information contained in this General Information Document or any other information provided by the Issuer in connection with the issue.
- d) The Debenture Trustee is neither a principal debtor nor a guarantor of the Debentures.

2.8 DISCLAIMER CLAUSE OF THE ARRANGER / SOLE ARRANGER

The Company hereby declares that it has exercised due-diligence to ensure complete compliance with prescribed disclosure norms in this General Information Document and/or the relevant Key Information Document along with the Private Placement Offer Letter. The only role of the Arranger / Sole Arranger with respect to the non-convertible debt securities including the Debentures / Commercial Papers is confined to arranging placement of the non-convertible debt securities including the Debentures / Commercial Papers on the basis of this General Information document and the relevant key Information Document as prepared by the Company. Without limiting the foregoing, the Arranger / Sole Arranger is not acting, and has not been engaged to act, as an underwriter, merchant banker or other intermediary with respect to the non-convertible debt securities including the Debentures / Commercial Papers. The Company is solely responsible for the truth, accuracy and completeness of all the information provided in this General Information Document and the Key Information Document along with the Private Placement Offer cum Application Letter. Neither is the Arranger / Sole Arranger responsible for preparing, clearing, approving, scrutinizing or vetting this General Information Document and the Key Information Document along with the Private Placement Offer cum Application Letter, nor is the Arranger / Sole Arranger responsible for doing any due-diligence for verification of the truth, correctness or completeness of the contents of this General Information Document and the Key Information Document along with the Private Placement Offer cum Application Letter. The Arranger / Sole Arranger shall be entitled to rely on the truth, correctness and completeness of this General Information Document and the Key Information Document along with the Private Placement Offer cum Application Letter. It is to be distinctly understood that the aforesaid use of this General Information Document and the Key Information Document along with the Private Placement Offer cum Application Letter by the Arranger / Sole Arranger should not in any way be deemed or construed to mean that the General Information Document and the Key Information Document along with the Private Placement Offer cum Application Letter has been prepared, cleared, approved, scrutinized or vetted by the Arranger / Sole Arranger. Nor should the contents of this General Information Document and the Key Information Document along with the Private Placement Offer cum Application Letter in any manner be deemed to have been warranted, certified or endorsed by the Arranger / Sole Arranger as to the truth, correctness or completeness thereof. Each recipient must satisfy itself as to the accuracy, reliability, adequacy, reasonableness or completeness of the General Information Document and the Key Information Document along with the Private Placement Offer cum Application Letter.

The Arranger / Sole Arranger has not conducted any due diligence review on behalf or for the benefit of the Debenture Trustee or any of the Debenture Holders. Each of the Debenture Holders should conduct such due diligence on the Company and the non-convertible debt securities including the Debentures / Commercial Papers as it deems appropriate and make its own independent assessment thereof.

Distribution of this General Information Document and the Key Information Document along with the Private Placement Offer cum Application Letter does not constitute a representation or warranty, express or implied by the Arranger / Sole Arranger that the information and opinions herein will be updated at any time after

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the date of this General Information Document and the Key Information Document along with the Private Placement Offer cum Application Letter. The Arranger / Sole Arranger does not undertake to notify any recipient of any information coming to the attention of the Arranger / Sole Arranger after the date of this General Information Document and the Key Information Document along with the Private Placement Offer cum Application Letter. No responsibility or liability or duty of care is or will be accepted by the Arranger / Sole Arranger for updating or supplementing this General Information Document and the Key Information Document along with the Private Placement Offer cum Application Letter nor for providing access to any additional information as further information becomes available.

Neither the Arranger / Sole Arranger nor any of their respective directors, employees, officers or agents shall be liable for any direct, indirect or consequential loss or damage suffered by any person as a result of relying on any statement in or omission from this General Information Document and the Key Information Document along with the Private Placement Offer cum Application Letter or in any other information or communications made in connection with the non-convertible debt securities including the Debentures / Commercial Papers.

The Arranger / Sole Arranger is acting for the Company in relation to the Issue of the non-convertible debt securities including the Debentures / Commercial Papers and not on behalf of the recipients of this General Information Document and the relevant Key Information Document along with the Private Placement Offer cum Application Letter. The receipt of this General Information Document and the Key Information Document along with the Private Placement Offer cum Application Letter by any recipient is not to be constituted as the giving of investment advice by the Arranger / Sole Arranger to that recipient, nor to constitute such a recipient a customer of the Arranger / Sole Arranger. Arranger / The Sole Arranger is not responsible to any other person for providing the protection afforded to the customers of the Arranger / Sole Arranger nor for providing advice in relation to the non-convertible debt securities including the Debentures / Commercial Papers.

Each recipient of this General Information Document and the relevant Key Information Document along with the Private Placement Offer cum Application Letter acknowledges that:

- (i) each recipient has been afforded an opportunity to request and to review and has received all additional information considered by the recipient to be necessary to verify the accuracy of or to supplement the information contained herein; and
- (ii) such recipient has not relied on the Sole Arranger in connection with its investigation of the accuracy of such information or its investment decision.

2.9 ISSUE OF THE NON- CONVERTIBLE DEBT SECURITIES INCLUDING DEBENTURES AND / OR COMMERCIAL PAPERS IN DEMATERIALIZED FORM

The non-convertible debt securities including Debentures / Commercial Papers will be issued in dematerialised form. The Issuer has made / shall make arrangements with the Depositories for the issue of the non-convertible debt securities including Debentures / Commercial Papers in dematerialised form. Investors will have to hold the non-convertible debt securities including Debentures / Commercial Papers in dematerialised form as per the provisions of Depositories Act (as applicable). The Issuer shall take necessary steps to credit the non-convertible debt securities including Debentures / Commercial Papers allotted to the beneficiary account maintained by the Investor with its depository participant.

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ASSUMPTIONS

EACH PERSON RECEIVING THE DISCLOSURE DOCUMENT(S) SHALL BE DEEMED TO HAVE AGREED THAT AND ACCORDINGLY THE COMPANY SHALL BE ENTITLED TO PRESUME THAT SUCH PERSON:

1. HAS REVIEWED THE TERMS AND CONDITIONS APPLICABLE TO THE NON-CONVERTIBLE DEBT SECURITIES INCLUDING DEBENTURES / COMMERCIAL PAPERS AS CONTAINED HEREIN AND HAS UNDERSTOOD THE SAME, AND, ON AN INDEPENDENT ASSESSMENT THEREOF, FOUND THE SAME ACCEPTABLE FOR THE INVESTMENT MADE AND HAS ALSO REVIEWED THE RISK FACTORS CONTAINED HEREIN AND HAS UNDERSTOOD THE RISKS, AND THE RISKS INVOLVED IN INVESTING IN THE DEBENTURES INCLUDING FOR ANY REASON HAVING TO SELL THEM OR BE MADE TO REDEEM THEM BEFORE THE FINAL REDEMPTION DATE AND DETERMINED THAT DEBENTURES ARE A SUITABLE INVESTMENT AND THAT THE INVESTOR CAN BEAR THE ECONOMIC RISK OF THAT INVESTMENT;
2. HAS BEEN AFFORDED AN OPPORTUNITY TO REQUEST AND TO REVIEW AND HAS RECEIVED AND REVIEWED THE DISCLOSURE DOCUMENT(S) AND ALL THE ADDITIONAL INFORMATION CONSIDERED BY AN INDIVIDUAL TO BE NECESSARY TO VERIFY THE ACCURACY OF OR TO SUPPLEMENT THE INFORMATION HEREIN BELIEVED BY IT TO BE NECESSARY AND APPROPRIATE OR MATERIAL IN CONNECTION WITH, AND FOR, INVESTMENT IN THE NON-CONVERTIBLE DEBT SECURITIES INCLUDING DEBENTURES / COMMERCIAL PAPERS;
3. ACKNOWLEDGES THAT THE COMPANY DOES NOT UNDERTAKE TO UPDATE THE DISCLOSURE DOCUMENT(S) TO REFLECT SUBSEQUENT EVENTS AFTER THE DATE OF THE DISCLOSURE DOCUMENT(S) AND, THUS, IT SHOULD NOT BE RELIED UPON WITH RESPECT TO SUCH SUBSEQUENT EVENTS WITHOUT FIRST CONFIRMING ITS ACCURACY WITH THE ISSUER. NEITHER THE DELIVERY OF THE DISCLOSURE DOCUMENT(S) NOR ANY SALE OF NON-CONVERTIBLE DEBT SECURITIES INCLUDING DEBENTURES / COMMERCIAL PAPERS MADE HEREUNDER SHALL, UNDER ANY CIRCUMSTANCES, CONSTITUTE A REPRESENTATION OR CREATE ANY IMPLICATION THAT THERE HAS BEEN NO CHANGE IN THE AFFAIRS OF THE ISSUER SINCE THE DATE HEREOF;
4. ACKNOWLEDGES THAT THE DISCLOSURE DOCUMENT(S) DOES NOT CONSTITUTE, NOR MAY IT BE USED FOR OR IN CONNECTION WITH, AN OFFER OR SOLICITATION BY ANYONE IN ANY JURISDICTION IN WHICH SUCH OFFER OR SOLICITATION IS NOT AUTHORIZED OR TO ANY PERSON TO WHOM IT IS UNLAWFUL TO MAKE SUCH AN OFFER OR SOLICITATION. NO ACTION IS BEING TAKEN TO PERMIT AN OFFERING OF THE NON-CONVERTIBLE DEBT SECURITIES INCLUDING DEBENTURES / COMMERCIAL PAPERS OR THE DISTRIBUTION OF THE DISCLOSURE DOCUMENT(S) IN ANY JURISDICTION WHERE SUCH ACTION IS REQUIRED. THE DISTRIBUTION OF THE DISCLOSURE DOCUMENT(S) AND THE OFFERING AND SALE OF THE DEBENTURES MAY BE RESTRICTED BY LAW IN CERTAIN JURISDICTIONS. PERSONS INTO WHOSE POSSESSION THE DISCLOSURE DOCUMENT(S) COMES ARE REQUIRED TO INFORM THEMSELVES ABOUT, AND TO OBSERVE, ANY SUCH RESTRICTIONS;
5. HAS BEEN AFFORDED AN OPPORTUNITY TO VERIFY THE ACCURACY OF OR TO SUPPLEMENT THE INFORMATION HEREIN;
6. HAS SUFFICIENT KNOWLEDGE, EXPERIENCE AND EXPERTISE AS AN INVESTOR, TO MAKE THE INVESTMENT IN THE NON-CONVERTIBLE DEBT SECURITIES INCLUDING DEBENTURES / COMMERCIAL PAPERS;
7. HAS NOT RELIED ON EITHER THE ISSUER OR ANY OF ITS AFFILIATE, ASSOCIATE, HOLDING, SUBSIDIARY OR GROUP ENTITIES OR ANY PERSON ACTING IN ITS OR THEIR BEHALF FOR ANY INFORMATION, ADVICE OR RECOMMENDATIONS OF ANY SORT EXCEPT AS REGARDS THE ACCURACY OF THE SPECIFIC FACTUAL INFORMATION ABOUT THE TERMS OF THE NON-CONVERTIBLE DEBT SECURITIES INCLUDING DEBENTURES / COMMERCIAL PAPERS SET OUT IN THE DISCLOSURE DOCUMENT(S);

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8. HAS UNDERSTOOD THAT INFORMATION CONTAINED IN THE DISCLOSURE DOCUMENT(S) IS NOT TO BE CONSTRUED AS BUSINESS OR INVESTMENT ADVICE;
9. HAS MADE AN INDEPENDENT EVALUATION AND JUDGMENT OF ALL RISKS AND MERITS BEFORE INVESTING IN THE NON-CONVERTIBLE DEBT SECURITIES INCLUDING DEBENTURES / COMMERCIAL PAPERS;
10. HAS THE LEGAL ABILITY TO INVEST IN THE NON-CONVERTIBLE DEBT SECURITIES INCLUDING DEBENTURES / COMMERCIAL PAPERS AND THE INVESTMENT DOES NOT CONTRAVENE ANY PROVISION OF ANY LAW, REGULATION OR CONTRACTUAL RESTRICTION OR OBLIGATION OR UNDERTAKING BINDING ON OR AFFECTING THE DEBENTURE HOLDER OR ITS ASSETS; AND
11. HAS NOT RELIED ON ANY INTERMEDIARY OR ADVISORS THAT MAY BE ASSOCIATED WITH THE ISSUE IN CONNECTION WITH ITS INVESTIGATION OF THE ACCURACY OF SUCH INFORMATION OR ITS INVESTMENT DECISION

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SECTION 3: RISK FACTORS

Investment in non-convertible debt securities including Debentures / Commercial Papers involve a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under Section 3 of the Disclosure Document(s). These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.

The following are the risks relating to the Company, the non-convertible debt securities including Debentures / Commercial Papers and the market in general envisaged by the management of the Company. Potential Investors should carefully consider all the risk factors stated in the Disclosure Document(s) and/or the Private Placement Offer cum Application Letter for evaluating the Company and its business and the non-convertible debt securities including Debentures / Commercial Papers before making any investment decision relating to the non-convertible debt securities including Debentures / Commercial Papers. The Company believes that the factors described below represent the principal risks inherent in investing in the non-convertible debt securities including Debentures / Commercial Papers. Potential Investors should also read the detailed information set out elsewhere in the Disclosure Document(s) and/or the Private Placement Offer cum Application Letter and reach their own views prior to making any investment decision.

3. GENERAL RISKS

3.1 RISKS IN RELATION TO THE NON-CONVERTIBLE SECURITIES:

(a) Repayment is subject to the credit risk of the Issuer.

Investors should be aware that receipt of any coupon payment, if any, and/or principal amount and any other amounts that may be due in respect of the non-convertible debt securities including Debentures / Commercial Papers is subject to the credit risk of the Issuer whereby the investors may or may not recover all or part of the funds in case of default by the Issuer. Investors assume the risk that the Company will not be able to satisfy their obligations under the Debentures and investors may or may not recover all or part of the amounts due in case of default by the Issuer.

Any stated credit rating of the Company reflects the independent opinion of the referenced rating agency as to the creditworthiness of the rated entity but is not a guarantee of credit quality of the Company. Any downgrading of the credit ratings of the Company or its parent or affiliates, by any rating agency could result in a reduction in the value of the Debentures. In the event that bankruptcy proceedings or composition, scheme of arrangement or similar proceedings to avert bankruptcy are instituted by or against the Company, the payment of amounts due on the non-convertible debt securities including Debentures / Commercial Papers may be substantially reduced or delayed.

(b) The secondary market for securities may be illiquid.

The Debentures may be very illiquid and no secondary market may develop in respect thereof. Even if there is a secondary market for such securities, it is not likely to provide significant liquidity. Potential Investors may have to hold the non-convertible debt securities including Debentures / Commercial Papers until redemption to realize any value.

The Issuer intends to list the non-convertible debt securities including Debentures / Commercial Papers on the WDM segment of the BSE. The Issuer cannot provide any guarantee that the non-

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convertible debt securities including Debentures / Commercial Papers will be frequently traded on the Stock Exchange and that there would be any market for such securities. It is not possible to predict if and to what extent a secondary market may develop for the non-convertible debt securities including Debentures / Commercial Papers or at what price such securities will trade in the secondary market or whether such market will be liquid or illiquid. The fact that the non-convertible debt securities including Debentures / Commercial Papers may be so listed or quoted or admitted to trading does not necessarily lead to greater liquidity than if they were not so listed or quoted or admitted to trading.

The Issuer may, but is not obliged to, at any time purchase the non-convertible debt securities including Debentures / Commercial Papers at any price in the market or by tender or private agreement; as per extant regulations. Any such security so purchased may be resold or surrendered for cancellation. The more limited the secondary market is, the more difficult it may be for holders of the non-convertible debt securities including Debentures / Commercial Papers to realize value for such securities prior to their settlement. Further, the Issuer may not be able to issue any further non-convertible debt securities including Debentures / Commercial Papers, in case of any disruptions in the securities market.

(c) Credit Risk & Rating Downgrade Risk

The Rating Agency has assigned the credit ratings to the non-convertible debt securities including Debentures / Commercial Papers. In the event of deterioration in the financial health of the Issuer, there is a possibility that the rating agency may downgrade the rating of such securities. In such cases, potential Investors may incur losses on revaluation of their investment or make provisions towards sub-standard/ non-performing investment as per their usual norms. Such a downgrade in the credit rating may lower the value of the non-convertible debt securities including Debentures / Commercial Papers and/or the Company's ability to meet its obligations in respect of such securities could be affected.

(d) Changes in interest rates may affect the price of non-convertible debt securities including Debentures / Commercial Papers.

All securities where a fixed rate of interest is offered, such as this Issue, are subject to price risk. The price of such securities will vary inversely with changes in prevailing interest rates, i.e. when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of prevailing interest rates. Increased rates of interest, which frequently accompany inflation and/or a growing economy, are likely to have a negative effect on the pricing of the non-convertible debt securities including Debentures / Commercial Papers..

(e) Tax Considerations and Legal Considerations:

Special tax considerations and legal considerations may apply to certain types of investors. Potential Investors are urged to consult with their own financial, legal, tax and other advisors to determine any financial, legal, tax and other implications of this investment.

(f) Accounting Considerations:

Special accounting considerations may apply to certain types of taxpayers. Potential Investors are urged to consult with their own accounting advisors to determine implications of this investment.

(g) Material changes in regulations to which the Issuer is subject could impair the Issuer's ability to meet payment or other obligations.

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The Issuer is subject generally to changes in Indian law, as well as to changes in government regulations and policies and accounting principles. Any changes in the regulatory framework could adversely affect the profitability of the Issuer or its future financial performance, by requiring a restructuring of its activities, increasing costs or otherwise.

3.2 RISKS IN RELATION TO THE SECURITY CREATED IN RELATION TO THE DEBT SECURITIES. FURTHER, ANY RISKS IN RELATION TO MAINTENANCE OF SECURITY COVER OR FULL RECOVERY OF THE SECURITY IN CASE OF ENFORCEMENT

Security may be insufficient to redeem the Debentures: In the event that the Issuer is unable to meet its payment and other obligations towards Investors under the terms of the non-convertible debt securities including Debentures / Commercial Papers, the Debenture Trustee may enforce the Transaction Security as per the terms of security documents, and other related documents executed in relation to such securities. The Debenture Holder(s)/Investors' recovery in relation to such securities will be subject to (i) the market value of the Transaction Security (ii) finding willing buyers for the Transaction Security at a price sufficient to repay the Debenture Holder(s)/Investors' amounts outstanding under the securities. There is a risk that the value realised from the enforcement of the Transaction Security may be insufficient to redeem the non-convertible debt securities including Debentures / Commercial Papers.

3.3 RISK FACTORS ON PERPETUAL DEBT INSTRUMENTS (PDIs)

(a) PDIs are Unsecured:

As the PDIs being issued by the Issuer are unsecured, in the event that the Issuer is unable to meet its payment and other obligations towards potential investors under the terms of the PDIs, the Debenture Trustee does not have any security which can be enforced to redeem the PDIs and the holders of the PDIs shall be treated as unsecured creditors of the Issuer.

(b) The PDIs are subordinated perpetual instruments and the Investors have no right to require redemption:

The PDIs are perpetual in tenor and have no maturity date. The Company is under no obligation to redeem the PDIs at any time and the PDIs can only be disposed of by sale. Holders of the PDIs who wish to sell their PDIs may be unable to do so at a price at or above the amount they have paid for them, or at all, if insufficient liquidity exists in the market for the PDIs.

(c) The PDIs may be redeemed only at the option of the issuer on the call option date (if any):

The terms and conditions provide that the PDIs are redeemable at the Company's option only on the Call Option Date (if any) and on the occurrence of an Event of Default, subject to approval from the RBI. The date that the Company elects to redeem the PDIs may not accord with the preference of individual holders, which may be disadvantageous to holders in light of market conditions or the individual circumstances of the holder of the PDIs. Additionally, an investor may not be able to reinvest the redemption proceeds in comparable securities at an effective distribution rate at the same level as that of the PDIs.

(d) Non-Payment due to the Company's weak capital position:

Potential investors should be aware that in certain circumstances, the RBI shall be entitled to determine write down of the principal value of the PDIs, as per the terms set out by them, which actions could result in losses to the Potential Investors.

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(e) Terms and conditions of PDIs:

The terms and conditions attached to the perpetual debt instruments may provide the Issuer with an option to call back the perpetual debt instrument after a period of 10 (ten) years and if this option is not exercised, the Issuer will not repay the principal component of the perpetual debt instrument. Therefore, the perpetual debt instrument provides the Issuer a discretion for “skipping/delaying the payment of interest/principal” as specified under the circular no. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2023/027 dated February 8, 2023 issued by SEBI (“**SEBI Clarificatory Circular**”). The SEBI Clarificatory Circular also provides the Issuer / RBI for discretion in relation to such PDIs including but not restricted to all or any of the following events: (a) conversion into equity; (b) write off of interest / principal; (c) skipping / delaying payment of interest / principal; (d) making an early recall; and (e) changing any terms of issue of the instrument.

(f) Nature of PDIs:

PDI as an instrument is in the nature of Unsecured Rated Listed Perpetual Debt Instruments in the nature of Non-Convertible PDIs. Redemption of the PDIs will be subject to Master Direction – Reserve Bank of India (Non- Banking Financial Company- Scale Based Regulations) Directions, 2023 issued by RBI as amended from time to time (“**RBI Directions**”).

As per the aforesaid RBI Directions:

- 1) the claims of the investors in PDIs shall be
 - a) Superior to the claims of investors in equity shares of the Company; and
 - b) Subordinated to the claims of all other creditors of the Company (but *pari-passu* inter se the holders of the PDIs).
- 2) the PDIs could be subject to a lock-in as under:
 - a) the PDIs shall be subjected to a lock-in clause in terms of which the Company may defer the payment of interest, if:
 - the Company's capital to risk assets ratio (CRAR) is below the minimum regulatory requirement prescribed by RBI; or
 - the impact of such payment results in the Company's CRAR falling below or remaining below the minimum regulatory requirement prescribed by the RBI;
 - b) However, the Company may pay interest with the prior approval of RBI when the impact of such payment may result in net loss or increase the net loss, provided the CRAR remains above the regulatory norm.
 - c) The interest shall not be cumulative except in cases as in (a).

3.4 REFUSAL IN LISTING OF ANY SECURITY OF THE ISSUER DURING LAST THREE YEARS BY ANY OF THE STOCK EXCHANGES IN INDIA OR ABROAD:

As of date, the Issuer has not been refused in listing of any security during the last 3 years by any of the stock exchanges in India or abroad and therefore, this would not be applicable.

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3.5 LIMITED OR SPORADIC TRADING OF NON-CONVERTIBLE SECURITIES OF THE ISSUER ON STOCK EXCHANGES:

As of date, we are not aware of any limited or sporadic trading of the non-convertible securities of the Issuer on stock exchanges and therefore, this would not be applicable.

3.6 LEGALITY OF PURCHASE

Potential Investors in the non-convertible debt securities including Debentures / Commercial Papers will be responsible for the lawfulness of the acquisition of the non-convertible debt securities including Debentures / Commercial Papers, whether under the laws of the jurisdiction of their incorporation or the jurisdiction in which they operate or for compliance by that potential Investor with any law, regulation or regulatory policy applicable to it.

3.7 POLITICAL AND ECONOMIC RISK IN INDIA

The Issuer operates only within India and, accordingly, all of its revenues are derived from the domestic market. As a result, it is highly dependent on prevailing economic conditions in India and its results of operations are significantly affected by factors influencing the Indian economy. An uncertain economic situation, in India and globally, could result in a further slowdown in economic growth, investment and consumption. A slowdown in the rate of growth in the Indian economy could result in lower demand for credit and other financial products and services and higher defaults. Any slowdown in the growth or negative growth of sectors where the Issuer has a relatively higher exposure could adversely impact its performance. Any such slowdown could adversely affect its business, prospects, results of operations and financial condition.

3.8 IN CASE OF OUTSTANDING DEBT INSTRUMENTS OR DEPOSITS OR BORROWINGS:

ANY DEFAULT IN COMPLIANCE WITH THE MATERIAL COVENANTS SUCH AS CREATION OF SECURITY AS PER TERMS AGREED: As on the date of the Disclosure Document(s), the Issuer has not committed any default in compliance with the material covenants such as creation of security as per terms agreed in respect of any outstanding borrowings.

DEFAULT IN PAYMENT OF INTEREST: As on the date of the Disclosure Document(s), the Issuer has not committed any default in payment of interest in respect of any outstanding borrowings.

DEFAULT IN REDEMPTION OR REPAYMENT: As on the date of the Disclosure Document(s), the Issuer has not committed any default in redemption or repayment in respect of any outstanding borrowings.

NON-CREATION OF DEBENTURE REDEMPTION RESERVE: Pursuant Rule 18 (7) of the Companies (Share Capital and Debentures) Rules, 2014, an NBFC is not required to maintain debenture redemption reserve for debentures issued on a private placement basis.

DEFAULT IN PAYMENT OF PENAL INTEREST WHEREVER APPLICABLE: As on the date of the Disclosure Document(s), the Issuer has not committed any default in payment of interest penal in respect of any outstanding borrowings.

OTHERS: As on the date of the Disclosure Document(s), the Issuer has not committed any default in covenants in respect of any outstanding borrowings. A failure to observe the covenants under the Issuer's financing arrangements or to obtain necessary consents required thereunder may lead to the termination of the Issuer's credit facilities, acceleration of all amounts due under such facilities and the enforcement of any security provided. Any acceleration of amounts due under such facilities

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may also trigger cross default provisions under the Issuer's other financing agreements. If the obligations under any of the Issuer's financing documents are accelerated, the Issuer may have to dedicate a substantial portion of the Issuer's cash flow from operations to make payments under such financing documents, thereby reducing the availability of cash for the Issuer's working capital requirements and other general corporate purposes. Further, during any period in which the Issuer is in default, the Issuer may be unable to raise, or face difficulties raising, further financing. Any of these circumstances could adversely affect the Issuer's business, credit rating and financial condition, cash flows and results of operations. If the Issuer fails to meet its debt service obligations or covenants provided under the financing agreements, the relevant lenders could declare the Issuer to be in default under the terms of the Issuer's agreements or accelerate the maturity of the Issuer's obligations. the Issuer cannot assure the Investors that, in the event of any such acceleration, the Issuer will have sufficient resources to repay the borrowings.

3.9 RISKS RELATED TO THE BUSINESS OF THE ISSUER

The same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue.

3.10 ANY OTHER RISK FACTORS

(a) No Guarantees

No third party has provided any guarantee in any manner with respect to the non-convertible debt securities including Debentures / Commercial Papers and no Investor shall have any recourse against any third party or any of its group companies, except for the Issuer, with respect to the performance of the terms and conditions of the Issue(s) hereunder.

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SECTION 4: FINANCIAL STATEMENTS

The audited financial statements of the Issuer for the Financial Year ended March 31, 2024, March 31, 2023, March 31, 2022 and limited review financials for the period ended September 30, 2024 are set out in Annexure V of this General Information Document.

It shall be noted that the audited financial statements have been certified by the statutory auditor who holds a valid certificate issued by the peer review board of the Institute of Chartered Accountants of India.

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SECTION 5: REGULATORY DISCLOSURES

This General Information Document is prepared in accordance with the provisions of SEBI Debt Listing Regulations and in this Section, the Issuer has set out the details required as per Schedule I of the SEBI Debt Listing Regulations.

5.1 Documents Submitted to the Exchanges

The Issuer shall file the following documents along with the listing application to the stock exchange and with the Debenture Trustee:

The following documents have been / shall be submitted to the BSE and the Debenture Trustee:

- (a) This General Information Document and the relevant Key Information Document issued for each Issue;
- (b) Memorandum of Association and Articles of Association;
- (c) Copy of the requisite shareholders resolution authorising the issuance of non-convertible debt securities including Debentures; as applicable
- (d) Copy of the requisite board/committee resolutions authorizing the borrowing and list of authorised signatories for the allotment of such securities;
- (e) Copy of the resolution passed by the Board of Directors of the Company for each Tranche / Issuance shall be annexed at the time of issuance of the Key Information Document.
- (f) Copy of last three years audited Annual Reports;
- (g) Latest audited / limited review half yearly (wherever available) financial information (profit & loss statement, balance sheet and cash flow statement) and auditor qualifications, if any;
- (h) Reports about the business or transaction to which the proceeds of the securities are to be applied directly or indirectly;
- (i) Statement containing particulars of, dates of, and parties to all material contracts and agreements;
- (j) An undertaking from the issuer stating that the necessary documents for creation of the charge, wherever applicable, including the Trust Deed would be executed within the time frame prescribed in the relevant regulations/Act/rules etc. and the same would be uploaded on the website of the designated stock exchange, where such securities have been proposed to be listed;
- (k) In case of debt securities, an undertaking that permission / consent from the prior creditor for a second or pari passu charge being created, wherever applicable, in favour of the debenture trustee to the proposed issue will be obtained;
- (l) Any other particulars or documents that the recognized stock exchange may call for as it deems fit;
- (m) Due diligence certificate from the Debenture Trustee in the format as specified in Schedule IV of the SEBI Debt Listing Regulations; and
- (n) Any other particulars or documents that the recognized stock exchange may call for as it deems fit .

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The following documents have been / shall be submitted to BSE and / or NSE at the time of filing the draft of this General Information Document:

Due diligence certificates from the Debenture Trustee as per the format specified in Annexure A of the SEBI Debenture Trustees Master Circular and Schedule IV of the SEBI Debt Listing Regulations.

5.2 Details of Promoters of the Issuer:

S.no	Details of Promoter	Description
1.	Name of promoter	Rent Alpha Private Limited (RAPL / Rent Alpha)
2.	Date of Birth	Date of Incorporation - 21-Nov-2013
3.	Age	N.A.
4.	Personal Addresses	Unit No 1201-1202, Wing-A, Lotus Corporate Park Western Express Highway, Goregaon [East] Mumbai Mumbai City MH 400063 IN
5.	Education Qualifications	N.A.
6.	Experience in the business or employment	N.A.
7.	Positions/posts held in the past by the promoter	N.A.
8.	Directorships held by the promoter	N.A.
9.	Other ventures of the promoter	N.A.
10.	Special achievements	N.A.
11.	Business and financial activities of the promoter	RAPL is a residuary management company, and provides complete Asset Lifecycle Solutions, which are tailored to suit the client's requirement. Rent Alpha comes in as the financing partner, where the company arranges back to back funding on a non-recourse basis for the equipment for the entire tenor of lease term. The funding partners are generally banks and other financial institutions. Rent Alpha takes a residuary position in the underlying leased assets and at the end of the term Rent Alpha is entitled to acquire the asset and recover the proceeds by sale or further lease out.
12.	Photograph	 The logo for Rent Alpha, featuring a large green 'R' followed by a green Greek letter alpha 'α', with the text 'Rent Alpha' in black below it.
13.	Permanent Accountant Number	AAGCR6775C
14.	Other Details	N.A.

Declaration

The Issuer confirms that, to the extent applicable, the Permanent Account Number, Aadhaar Number, Driving License Number, Bank Account Number(s) and Passport Number and Personal Address of the promoters and Permanent Account Number of directors have been/ will be submitted to the stock exchanges on which the Non-Convertible Securities are proposed to be listed, at the time of filing the draft General Information Document.

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5.3 Details of specific entities in relation to the Issue:

S.no	Particulars	Details
1.	Debenture Trustee to the Issue	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
2.	Credit Rating Agency for the Issue	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
3.	Registrar to the Issue	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
4.	Statutory Auditors	Name: V C Shah & Co. V. C. SHAH & CO Logo: CHARTERED ACCOUNTANTS Address: 205-206, Regent Chambers, 2nd Floor, Jamnalal Bajaj Road, 208, Nariman Point, Mumbai 400 021, Maharashtra, India Website: http://www.vcshah.com/ Email address: viralshah@vcshah.com Telephone Number: +91 22 4344 0132 Contact Person: Mr. Viral J. Shah
5.	Legal Counsel (if any)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
6.	Guarantor (if applicable)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
7.	Arrangers, if any	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
8.	Merchant Banker and Co-managers to the issues, (Not applicable for private placement. However, if appointed, to be disclosed)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

5.4 About the Issuer: A brief summary of business / activities of the Issuer and its subsidiaries with the details of branches or units if any and its line of business containing at least the following information:

(a) Overview of the business of the Issuer

Capsave Finance Private Limited ("CFPL", "Company") is an RBI registered Systemically Important NBFC (non-deposit taking) [classified as ICC – Investment and Credit Company as per latest RBI definition]. The Company was incorporated in 2016, and currently operates across offices in Mumbai, Pune, Delhi/NCR, Hyderabad and Bangalore.

CFPL is a wholly owned subsidiary of Rent Alpha Private Limited (Rent Alpha), which in turn is 87.6% held by Mizuho Leasing Company, Limited of Japan (MHLS). MHLS is one of the leading general leasing entities in Japan with operations across Japan, South East Asia and USA. MHLS is an affiliate

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of Mizuho Financial Group (MFG) rated at 'A-/Stable' by S&P Global, which holds 23.03% stake in MHLS.

The Company offers innovative equipment leasing and commercial lending solutions to its customers across well rated domestic Corporates, Multinational Companies, SME and Start-ups. Key assets financed span across Technology Equipment, Furniture & Fit Outs, Plant & Machinery, Medical Equipment etc. The Company has a portfolio of ~Rs. 2,800 crore as on September 30, 2024 spread across its leasing and working capital financing businesses – covering over 750 clients.

Brief profile of the Board of Directors of the Issuer

S No	Full Name	Nationality	DIN No	Designation	Brief Profile
1	Mr. Toshiaki Ito	JAPAN	10053871	Director and Chairman	Mr. Ito joined IBJ Leasing Co., Ltd. (now Mizuho Leasing Co., Ltd.) in April 1990. He has been part of the Group for over 30 years and has held various assignments in Japan and Overseas for the Mizuho Leasing Group. He is currently deputed to Rent Alpha Group, India as Director and Chairman.
2	Mr. Hideki Takemoto	JAPAN	10049423	Director and Deputy CEO	Mr. Takemoto joined Mizuho Group in April 1989. He has been part of the Group for over 30 years and has held various assignments across Mizuho Bank and Mizuho Leasing, in Japan, India, Singapore and Indonesia spanning across International Business, Risk Management and Internal Audit departments. He is currently deputed to Rent Alpha Group, India as Director and Deputy CEO.
3	Mr. Takahiro Hayashi	JAPAN	10053872	Director and Strategy Officer	Mr. Hayashi joined IBJ Leasing Co., Ltd. (now Mizuho Leasing Co., Ltd.) in January 2008. He has been part of the Group for over 15 years and has held various assignments in Japan and Overseas spanning across International Business, Risk Management and Corporate Strategy. He is currently Director and Strategy Officer at Capsave Finance.
4	Mr. Mitsuhiro Sakamoto	JAPAN	10049422	Director	Mr. Sakamoto joined Mizuho Group in April 1991. He has been part of the Group for over 30 years and has held various assignments across Mizuho Bank and Mizuho Leasing, in Japan, USA, and South East Asia spanning across Corporate Banking, Project Management, Internal Business and Trade etc. He is Senior General Manager at the International Business Promotion Department of Mizuho Leasing and also designated as Director at Rent Alpha Group, India.

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S No	Full Name	Nationality	DIN No	Designation	Brief Profile
5	Mr. Hiroshi Nagamine	JAPAN	10049420	Director	Mr. Nagamine joined Mizuho Group in April 1988. He has been part of the Group for over 30 years and has held various assignments across Mizuho Financial Group, Mizuho Bank and Mizuho Leasing, in Japan and UK (covering - Europe, Middle East and Africa) spanning across Corporate Planning, Investor Relations, and Risk Management among others. He is Deputy President & CFO, and Member of the Board of Directors of Mizuho Leasing and also designated as Director at Rent Alpha Group, India.
6	Mr. Hiroshi Inui	JAPAN	10049419	Director	Mr. Inui has rich experience of over 30 years in the leasing and financial services business, having worked with Orix Corporation in the past across Japan, Singapore Philippines and Malaysia. He is Senior Deputy General Manager, Global Investment & Planning at the International Business Promotion Department of Mizuho Leasing, and also designated as Director at Rent Alpha Group, India.
7	Mr. Jinesh Jain	INDIAN	06807613	Director	Mr. Jinesh founded Rent Alpha Pvt. Ltd. in March, 2014. He has overall experience of over 25 years with over 20 years in the Equipment leasing Industry. Prior to Capsave Finance, he was Head of Business Development at Rent Works India Pvt Ltd from 2002 to 2014. He along with his team had originated over USD 1.5 billion of Equipment leases. He has vast experience in originating and structuring leases, raising non recourse facilities through sale of receivables with banks & NBFCs. Prior to 2002, he had worked in Institutional sales at Hewlett Packard India.
8	Mr. Praveen Chauhan	INDIAN	06802734	Director	Mr. Praveen has over 25 years experience in large account management, residuary risk management and sales & marketing of various solutions across major industry segments in India. He has over 20 years experience in equipment leasing industry. Prior to Capsave Finance he was Head of account management at RentWorks India Pvt Ltd from 2002 to 2017. Prior to 2002, he had worked in Xerox Corporation and HCL technologies. Praveen is responsible for driving sales in large accounts, residuary risk management and asset lifecycle management for the company.

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S No	Full Name	Nationality	DIN No	Designation	Brief Profile
9	Mr. A D M Chavali	INDIAN	00374673	Independent Director	Mr. Chavali is a seasoned ex-banker with experience of over three decades in portfolios covering Large Corporate Credit, International Business, Industrial Finance, Treasury Operations, Human Resources, Law/Recovery, Investments, Asset and Risk Management, Retail Banking, Planning, Public Relations, Credit Monitoring. He served as Managing Director for Bank of Baroda Asset Management Company Limited. He retired as an Executive Director for Indian Overseas Bank. He was a committee member for implementing Negotiated Dealing System and member of FIMMDA valuation committee.
10	Mr. Abraham Chacko	SINGAPORE	06676990	Independent Director	Mr. Chacko is an experienced banking professional with an experience of over 3 decades in India and abroad. During his early career, he served HSBC India for a period 14 years and has held varied roles over there. He was also the Country Manager in ABN AMRO Bank was also employed as the Executive Director at The Royal Bank of Scotland for a span of 2 years and he retired as Executive Director and the President - Treasury from The Federal Bank Limited, India, after serving for a period 4 years. Post retirement from a full-time career, he is currently the independent director of few companies viz. Liberty General Insurance, Jana Holdings Limited, India Ratings & Research Private Limited, Muthoot Finance Limited. Mr. Chacko have done Masters in Business Management.

Brief profile of the senior management of the Issuer

S No	Full Name	Designation	Qualifications	Brief Profile
1	Mr. Gautam Munish	Chief Executive Officer and Business Head Leasing	MBA	Mr. Gautam has almost 3 decades of experience in Business Development, New Set-ups, Sales & Marketing, Liaising, Client Relationship Management and Team Management within the Financial services industry. He has worked with marquee names, like Standard Chartered Bank, Macquarie Bank, Kotak Mahindra Bank and Cisco Capital, amongst others. He has a consistent track record of increasing

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S No	Full Name	Designation	Qualifications	Brief Profile
				revenues, streamlining operations, evolving process improvement strategies, and creating an inspiring and inclusive work environment within teams that work and deliver with a one-ness of purpose. His last assignment was with HPE Financial Services, Singapore as a Director for Global Accounts. Gautam is an alumnus of IMT, Ghaziabad [PGDBM (Finance)] and Delhi University [B.Com (Hons.)].
2	Mr. Hideki Takemoto	Deputy CEO	Law Graduate	Mr. Takemoto joined Mizuho Group in April 1989. He has been part of the Group for over 30 years and has held various assignments across Mizuho Bank and Mizuho Leasing, in Japan, India, Singapore and Indonesia spanning across International Business, Risk Management and Internal Audit departments. He is currently deputed to Rent Alpha Group, India as Director and Deputy CEO.
3	Mr. Rajesh Maheshwari	Chief Financial Officer	CA, CS	Mr. Rajesh has more than 25 years of experience in leading the Finance function for various conglomerate entities. He has spent over 11 years with the Aditya Birla group - Aditya Birla Finance Limited (ABFL) and Aditya Birla Fashion and Retail (ABFRL), in positions of Corporate Controller handling Financial Planning, Accounting & Taxation, SAP implementation, and various other automations like Cost Centre, Regulatory Reporting, Employee and Vendor expenses, and Robotic Process Automation. In the past, he has worked with KEC International Limited (KIL) at Butibori and Navin Fluorine International Limited (NFIL) He is a qualified Chartered Accountant and Company Secretary
4	Mr. Dhriti Barman	Head – Credit and Risk	MBA	Mr. Dhriti has 18+ years of extensive experience in commercial lending industry. His experience spans across lending to Large corporates, SME, Micro Finance, Supply Chain financing and Equipment finance. He has managed credit risk in reputed Indian/MNC banks and NBFC/FI like Aditya Birla Finance, HSBC Bank, Citi Bank and ICICI Bank. He has completed MBA in finance from Fore School of Management and M.Com. in Accountancy from University of Calcutta
5	Mr. Joydeb Mukherjee	Chief Compliance Officer	B.Sc.; CAIIB	Mr. Joydeb has rich experience of 35 years working with the State Bank of India in various capacities, including Branch Head in Retail Branches, Team Leader in credit-intensive large Corporate Accounts Branches, Head of Mid

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S No	Full Name	Designation	Qualifications	Brief Profile
				Corporate Branch, Controller at SBI Corporate Center for Mid Corporate Group, Head of Operations, Compliance & Risk in Integrated Treasury of SBI (Global Markets) at Corporate Centre. His last assignment was in a strategic Board level role as MD & CEO of SBI Global Factors Mr. Joydebt holds B.Sc Degree from University of Calcutta and has done various certifications from Indian Institute of Banking And Finance – Mumbai
6	Mr. Brijesh Mitra	Business Head – Leasing	MBA	Mr. Brijesh is a MBA in marketing with an experience of 16 years in the leasing industry. He manages southern regional business for the Group and Lenovo Financial Services (one of the Group's) key partner client financing program. Before joining the Group he has worked for other leasing companies like Rent Works, GE Money and ORIX. Over the years he has gained expertise in leasing of Business Aircrafts, Plant and Machinery, Medical Equipment and leasing assets in STPI, SEZ, EOU's. His other interests are staying fit, travel and maintaining a healthy work life balance.
7	Mr. Vinay Agarwal	Business Head – WCF	CA	Mr. Vinay is a Chartered Accountant with more than 8 years experience in Banking industry. He is managing product and supply chain business for Capsave Finance. Additionally he is responsible for all the new technology initiatives in Capsave Finance. His experience across traditional and fintech NBFCs brings to the table the right balance of risk and technology for Capsave Finance. Before Capsave Finance he has worked in Aditya Birla Finance, Incred Finance and Clix Capital. At Aditya Birla Finance he was a part of the founding team of Digital Finance Business and instrumental in launching Digital SME loans and Digital Supply Chain Finance. He has also been instrumental in setting up and starting new business verticals in organisations he has worked.
8	Mr. Ajay Agrawal	Head – IT and Operations	CA	Mr. Ajay has over 20 years of experience across the BFSI segment, managing Systems Development and Operations of Supply Chain Finance, Factoring, Reverse Factoring, Invoice Discounting, Working Capital Loans, Term Loans, etc. In his last assignment with Incred Financial Services, Ajay was vice President for Tech Product where he was leading Loan Management System and Collection System for

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S No	Full Name	Designation	Qualifications	Brief Profile
				Retail Loans He is a Chartered Accountant and has pursued M.Com. from D.A.V.V. Indore
9	Mr. Takahiro Hayashi	Strategy Officer	Economics Graduate	Mr. Hayashi joined IBJ Leasing Co., Ltd. (now Mizuho Leasing Co., Ltd.) in January 2008. He has been part of the Group for over 15 years and has held various assignments in Japan and Overseas spanning across International Business, Risk Management and Corporate Strategy. He is currently Director and Strategy Officer at Capsave Finance.

(b) **Branch details:**

As of the date of this GID, the Company does not have any branches. However, it operates via various sales offices located out of key Metro/Tier 1 locations like Delhi/NCR, Bangalore, Hyderabad, Pune and Chennai. Rest of the operations/departments are centrally located at Mumbai.

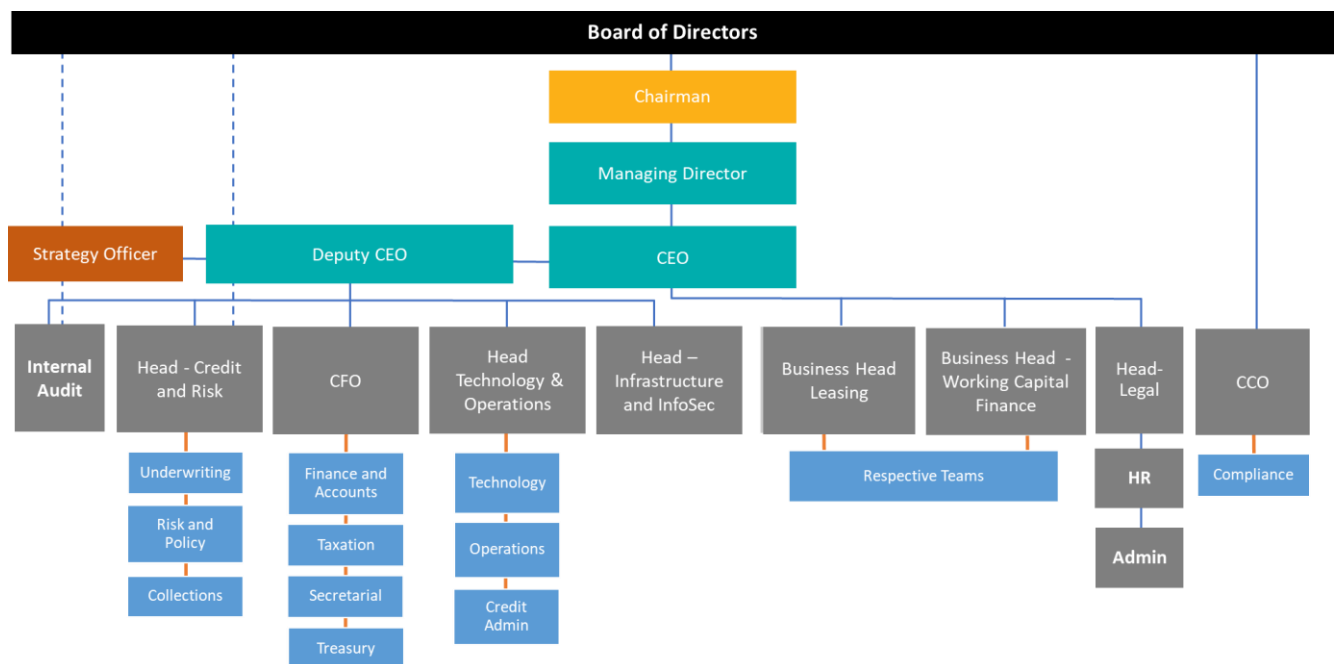
Weblink – <https://capsavefinance.com/contact-us/>

Subsidiary details:

As of the date of the Disclosure Document(s), the Company does not have any subsidiaries.

(c) **Corporate Structure of the Issuer:**

The graphic description/organogram of the corporate structure of the issuer is as follows:



(d) **Use of proceeds (in order of priority for which the said proceeds will be utilized):**

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- (i) Purpose – As set out in Section 5.38 (*Issue Details*) of the General Information Document;
- (ii) Break - up of the cost of the project for which the money is being used – As set out in the relevant Key Information Document, if applicable;
- (iii) Means of financing for the project - As set out in the relevant Key Information Document, if applicable;
- (iv) proposed deployment status of the proceeds at each stage of the project - As set out in the relevant Key Information Document, if applicable.

5.5 Expenses of the Issue: Expenses of the Issue along with a break-up for each item of expense, including details of the fees payable to separately as under (in terms of amount, as a percentage of total issue expenses and as a percentage of total issue size), as applicable

S. No.	Particulars	Details of fees	Percentage (%) of total issue expenses	Percentage (%) of total issue size
1.	Lead manager(s) fees	Each of the expenses set out in S. no 1 to S. no 9 shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.		
2.	Underwriting commission			
3.	Brokerage, selling commission and upload fees			
4.	Fees payable to the registrars to the issue			
5.	Fees payable to the legal advisors			
6.	Advertising and marketing expenses			
7.	Fees payable to the regulators including stock exchanges			
8.	Expenses incurred on printing and distribution of issue stationary			
9.	Any other fees, commission or payments under whatever nomenclature			

5.6 Key Operational and Financial Parameters for the last 3 audited years on a consolidated basis (wherever available) else on a standalone basis and for the period ended as on 30th September 2024:

Standalone basis

(INR in crores)

Particulars	31-Mar-22	31-Mar-23	31-Mar-24	30-Sep-24
	Audited	Audited	Audited	Limited Review
BALANCE SHEET				
Assets				
Property, Plant and Equipment	64.3	52.7	35.2	29.0
Financial Assets	1,188.6	1,938.7	2,890.5	2,939.3
Non-financial Assets excluding property, plant and equipment	55.2	80.6	83.5	93.0
Total Assets	1,308.1	2,072.0	3,009.1	3,061.3
Liabilities				
Financial Liabilities (A)				

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Particulars	31-Mar-22	31-Mar-23	31-Mar-24	30-Sep-24
	Audited	Audited	Audited	Limited Review
-Derivative financial instruments	-	-	-	-
-Trade Payables	1.7	3.1	3.8	2.0
-Debt Securities	129.6	355.3	103.5	10.0
-Borrowings (other than Debt Securities)	450.9	729.7	1,540.6	1,620.1
-Subordinated liabilities	-	-	-	-
-Other financial liabilities	331.3	473.3	596.6	605.8
Non-Financial Liabilities (B)	913.6	1,561.4	2,244.6	2,237.9
-Current tax liabilities (net)	4.3	-	-	-
-Provisions	6.2	1.1	1.5	1.9
-Deferred tax liabilities (net)	-	-	-	-
-other non-financial liabilities	18.2	8.4	8.6	16.5
Equity (Equity Share Capital and Other Equity) (C)	365.6	501.2	754.4	805.0
Total Liabilities and Equity (A+B+C)	1,308.1	2,072.0	3,009.1	3,061.3
PROFIT AND LOSS				
Revenue from operations	162.1	245.9	326.1	186.9
Other Income	2.3	1.7	2.0	5.5
Total Income	164.5	247.6	328.1	192.4
Total Expense	91.6	151.7	220.1	122.9
Profit after tax for the year	54.1	75.6	78.3	50.6
Other Comprehensive income	0.1	(0.0)	(0.1)	(0.2)
Total Comprehensive Income	54.2	75.6	78.2	50.5
Earnings per equity share (Basic)	49.1	57.0	48.1	26.7
Earnings per equity share (Diluted)	49.1	57.0	48.1	26.7
CASH FLOW				
Net cash from / used in(-) operating activities	(376.3)	(497.5)	(660.7)	(39.2)
Net cash from / used in(-) investing activities	(15.0)	(3.1)	(0.0)	(0.0)
Net cash from/ used in (-) financing activities	451.6	505.8	787.4	(2.3)
Net increase/decrease (-) in cash and cash equivalents	60.3	5.2	126.7	(41.5)
Cash and cash equivalents as per Cash Flow Statement as at the end of year / half year	93.3	98.5	225.2	183.7
ADDITIONAL INFORMATION				
Net Worth	365.6	501.2	754.4	805.0
Cash and cash equivalents	93.3	98.5	225.2	183.7
Loans	1,057.5	1,822.8	2,640.6	2,735.3
Loans (Principal Amount)	1,057.5	1,822.8	2,640.6	2,735.3
Total Debts to Total Assets	53.1%	59.1%	61.1%	59.8%
Interest Income	156.6	228.5	305.7	173.2
Interest Expense	42.7	85.6	131.9	75.1
Impairment on Financial Instruments	6.6	9.8	6.6	4.1
Bad Debts to Loans	NA	NA	NA	NA
% Stage 3 Loans on Loans (Principal Amount)	0.13%	0.17%	0.84%	0.90%
% Net Stage 3 Loans on Loans (Principal Amount)	0.12%	0.10%	0.31%	0.10%
Tier I Capital Adequacy Ratio (%)	28.4%	25.4%	26.6%	27.2%

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Particulars	31-Mar-22	31-Mar-23	31-Mar-24	30-Sep-24
	Audited	Audited	Audited	Limited Review
Tier II Capital Adequacy Ratio (%)	0.0%	0.9%	0.3%	0.2%
Total Capital Adequacy Ratio (%)	28.4%	26.3%	26.9%	27.4%

Consolidated basis

The Company has no subsidiary, hence standalone and consolidated Key Operational and Financial Parameters are same. Please refer the information above under 'Standalone basis' for this purpose.

5.7 Details of any other contingent liabilities of the Issuer based on the last audited financial statements including amount and nature of liability:

During the year 2023-24, the Company has received demand order of Rs. 3.82 Mn for financial year 2017-18 from Karnataka GST authority towards disputed tax, interest and penalty. The Company has filed appeal before appropriate authority and deposited Rs. 0.34 Mn of the total disputed tax amount as pre-deposit as a pre-requisite while filing the appeal before appropriate authority.

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

N.A.

5.9 A brief history of Issuer since its incorporation giving details of its following activities:

(a) Details of Share Capital as on last quarter end, i.e., September 30, 2024:

Share Capital	Amount (INR)
Authorised Share Capital	
2,00,00,000 equity shares of Rs. 10/- each	20,00,00,000
TOTAL	20,00,00,000
Issued, Subscribed and Paid-up Share Capital	
1,89,62,034 equity shares of Rs. 10/- each	18,96,20,340
TOTAL	18,96,20,340

(b) Changes in its capital structure as on last quarter end i.e., September 30, 2024 for the preceding three financial years and the current year:

Date of Change (AGM/EGM)	Particulars
1-Sep-2016	Increase in Authorised Capital from Rs. 80,00,000 to Rs. 3,00,00,000
23-Feb-2017	Increase in Authorised Capital from Rs. 3,00,00,000 to Rs. 5,00,00,000
1-Sep-2017	Increase in Authorised Capital from Rs. 5,00,00,000 to Rs. 8,00,00,000
4-Jul-2019	Increase in Authorised Capital from Rs. 8,00,00,000 to Rs. 11,50,00,000
10-Mar-2022	Increase in Authorised Capital from Rs. 11,50,00,000 to Rs. 12,70,00,000
27-Sep-2022	Increase in Authorised Capital from Rs. 12,70,00,000 to Rs. 17,70,00,000
27-Sep-2023	Increase in Authorised Capital from Rs. 17,70,00,000 to Rs. 20,00,00,000
25-Oct-2024	Increase in Authorised Capital from Rs. 20,00,00,000 to Rs. 25,00,00,000

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(c) **Equity Share Capital History of the Company, for the last three years for the preceding three financial years and the current financial year (as of September 30, 2024):**

Date of Allotment	Name of Investor	No. of Equity Shares	Face Value (in INR)	Issue Price (in Rs)	Consideration (Cash, other than cash etc.)	Consideration (Cash, other than cash etc.)	Nature of Allotment	Cumulative Paid Up Capital			Remarks
								No. of Equity Shares	Equity Share Capital (INR in Crore)	Equity Share Premium (INR in Crore)	
07-11-16	Rent Alpha Pvt. Ltd.	140,000	10	100	14,000,000	Cash	Equity Allotment	919,200	0.92	2.45	N.A.
19-12-16	Rent Alpha Pvt. Ltd.	459,600	10	100	45,960,000	Cash	Equity Allotment	1,378,800	1.38	6.59	N.A.
07-02-17	Rent Alpha Pvt. Ltd.	1,325,000	10	100	132,500,000	Cash	Equity Allotment	2,703,800	2.70	18.51	N.A.
31-03-17	Rent Alpha Pvt. Ltd.	403,225	10	372	149,999,700	Cash	Equity Allotment	3,107,025	3.11	33.11	N.A.
30-06-17	Rent Alpha Pvt. Ltd.	439,516	10	372	163,499,952	Cash	Equity Allotment	3,546,541	3.55	49.02	N.A.
28-07-17	Rent Alpha Pvt. Ltd.	268,817	10	372	99,999,924	Cash	Equity Allotment	3,815,358	3.82	58.75	N.A.
10-10-17	Rent Alpha Pvt. Ltd.	1,681,415	10	113	189,999,895	Cash	Equity Allotment	5,496,773	5.50	76.07	N.A.
05-01-18	Rent Alpha Pvt. Ltd.	987,610	10	113	111,599,930	Cash	Equity Allotment	6,484,383	6.48	86.24	N.A.
10-07-18	Rent Alpha Pvt. Ltd.	632,218	10	156	98,626,008	Cash	Equity Allotment	7,116,601	7.12	95.47	N.A.
07-09-18	Rent Alpha Pvt. Ltd.	715,835	10	156	111,670,260	Cash	Equity Allotment	7,832,436	7.83	105.92	N.A.
05-08-19	Rent Alpha Pvt. Ltd.	614,925	10	228	139,999,975	Cash	Equity Allotment	8,447,361	8.45	119.31	N.A.
25-09-19	Rent Alpha Pvt. Ltd.	917,757	10	228	208,945,736	Cash	Equity Allotment	9,365,118	9.37	139.29	N.A.
10-03-21	Rent Alpha Pvt. Ltd.	1,072,961	10	233	249,999,913	Cash	Equity Allotment	10,438,079	10.44	163.22	N.A.

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Date of Allotment	Name of Investor	No. of Equity Shares	Face Value (in INR)	Issue Price (in Rs)	Consideration (Cash, other than cash etc.)	Nature of Allotment	Cumulative Paid Up Capital			Remarks
							No. of Equity Shares	Equity Share Capital (INR Crore)	Equity Share Premium (INR In Crore)	
17-09-22	Rent Alpha Pvt. Ltd.	10,51,502	10	233	24,49,99,966	Cash	1,14,89,581	11.49	186.48	N.A.
25-03-22	Rent Alpha Pvt. Ltd.	8,33,333	10	233	25,00,00,000	Cash	1,23,22,914	12.32	210.73	N.A.
27-Sep-22	Rent Alpha Pvt. Ltd.	18,57,700	10	322.98	59,99,99,946	Cash	141,80,614	14.18	268.88	N.A.
30-Sep-23	Rent Alpha Pvt. Ltd.	20,49,180	10	366.00	74,99,99,880	Cash	1,62,29,794	16.23	341.83	N.A.
08-Nov-23	Rent Alpha Pvt. Ltd.	27,32,240	10	366.00	99,99,99,840	Cash	1,89,62,034	18.96	439.10	N.A.
11-Nov-24	Rent Alpha Pvt. Ltd.	29,41,176	10	425.00	1,24,99,99,800	Cash	2,19,03,210	21.90	561.16	N.A.

5.10 Details of any Acquisition or Amalgamation with any entity in the last 1 (one) year:

N.A.

5.11 Details of any Reorganization or Reconstruction in the last 1 (one) year:

Type Of Event	Date Of Announcement	Date Of Completion	Details
N.A.	N.A.	N.A.	N.A.

5.12 Details of the shareholding of the Company as on the latest quarter end, i.e., September 30, 2024:

(a) Shareholding pattern of the Company as on last quarter end, i.e. September 30, 2024 as per the format specified under the listing regulations:

S. No.	Name of Shareholder	Type of Shares	Face value per Share (in INR)	No of Shares Held	Value of Shares Held	No. of shares in demat form	Total Shareholding as a % of total no of equity shares
1	Rent Alpha Pvt. Ltd.	Equity	10	1,89,62,033	18,96,20,330	1,89,62,033	100.0%
2	Jinesh Jain	Equity	10	1	10	1	0.0%

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S. No.	Name of Shareholder	Type of Shares	Face value per Share (in INR)	No of Shares Held	Value of Shares Held	No. of shares in demat form	Total Shareholding as a % of total no of equity shares
Total	-	-	-	1,89,62,034	18,96,20,340	1,89,62,034	100%

(b) **List of top 10 holders of equity shares of the Company as on the latest quarter end, i.e. September 30, 2024:**

Sr. No.	Name of the Shareholder / Particulars	Total Number of equity shares	Percentage of Total Shareholding (%)	Number of shares held in Demat Form
1.	Rent Alpha Pvt. Ltd.	1,89,62,033	100.0%	1,89,62,033
2.	Jinesh Jain	1	0.0%	1
	Total:	1,89,62,034	100%	1,89,62,034

5.13 Following details regarding the directors of the Company:

(a) **Details of the current directors of the Company:**

This table sets out the details regarding the Company's Board of Directors as on date of the Disclosure Document(s):

S. No.	Name of the Directors	Designation	Date of Birth	Age	Address	DIN	Date of appointment	Details of other directorship	Whether willful defaulter (Yes/No)
1.	Mr. Toshiaki Ito	Director and Chairman	13-Sep-1966	59	D 301-302, 3rd Floor, Lotus Corporate Park, Off Western Express Highway, Goregaon (East), Mumbai - 400063	10053871	30-Jun-2023	Rent Alpha Pvt Ltd	No
2.	Mr. Hideki Takemoto	Director and Deputy CEO	01-Jul-1966	59	D 301-302, 3rd Floor, Lotus Corporate Park, Off Western Express Highway, Goregaon (East), Mumbai - 400063	10049423	30-Jun-2023	Rent Alpha Pvt Ltd	No
3.	Mr. Takahiro Hayashi	Director and Strategy	12-Jun-1981	44	D 301-302, 3rd Floor, Lotus Corporate Park, Off Western Express Highway,	10053872	30-Jun-2023	-	No

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S. No.	Name of the Directors	Designation	Date of Birth	Age	Address	DIN	Date of appointment	Details of other directorship	Whether willful defaulter (Yes/No)
		Office r			Goregaon (East), Mumbai - 400063				
4.	Mr. Mitsuhiro Sakamoto	Director	29-Mar-1969	56	2-25-6 Nakamura minami, Nerima-ku, Tokyo, Japan	10049422	30-Jun-2023	Rent Alpha Pvt Ltd	No
5.	Mr. Hiroshi Nagamine	Director	16-May-1964	61	2-34-7 Minamioizumi, Nerima-ku, Tokyo Japan	10049420	30-Jun-2023	Rent Alpha Pvt Ltd	No
6.	Mr. Hiroshi Inui	Director	16-Nov-1967	58	1-1-1-506, Musashino, Midori -cho hills, Midori-cho, Musashino-shi, Tokyo, Japan	10049419	30-Jun-2023	Rent Alpha Pvt Ltd	No
7.	Mr. Jinesh Jain	Director	06-Jun-1976	49	C-1401, 14th Floor, Oberoi Springs, Near Monginis Factory, Opp City Mall, Off Link Road, Andheri (West), Mumbai - 400 053	06807613	15-Jun-2016	Rent Alpha Pvt Ltd	No
8.	Mr. Praveen Chauhan	Director	16-Oct-1974	51	1602, Amanda - B, Hiranandani Meadows, G.D. Alwari Road, Thane - 400610	06802734	15-Jun-2016	Rent Alpha Pvt Ltd	No
9.	Mr. A D M Chavali	Independent Director	09-Oct-1954	71	1708, Pegasus, Meenakshi Sky Lounge, Hitex Road, Kondapur, Hyderabad - 500084	00374673	25-Feb-2022	Pokarna Engineered Stone Ltd Pokarna Ltd Natco Pharma Ltd Kalyan Jewellers India Ltd Indian Immunologicals Ltd	No
10.	Mr. Abraham	Indep	29-	73	26/2476 C, 2nd	06676	10-Mar-	Muthoot	No

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S. No.	Name of the Directors	Designation	Date of Birth	Age	Address	DIN	Date of appointment	Details of other directorship	Whether willful defaulter (Yes/No)
	Chacko	Independent Director	Jul-1952		Floor, Purackal Court, Thevara Ferry Road, Ernakulam, Cochin, Kerala - 682013	990	2022	Finance Ltd India Ratings and Research Liberty General Insurance DIA Vikas Capital Jana Capital Ltd Jana Holdings Ltd Dia Vikas Capital Pvt Ltd	

*Company to disclose name of the current directors who are appearing in the RBI defaulter list and/or ECGC default list, if any: - **None of the Directors of the Company are appearing on the RBI/ECGC defaulters list.**

(b) **Details of change in directors since last three years and the current financial year:**

Name	Designation	DIN	Date of Appointment	Date of Cessation, if applicable	Date of resignation, if applicable	Remarks
Mr. Krishan Varma	Independent Director	06428524	16-Jan-2020	11-Dec-2021	-	Demise
Mr. A D M CHAVALI	Independent Director	00374673	25-Feb-2022	-	-	Appointment
Mr. ABRAHAM CHACKO	Independent Director	06676990	10-Mar-2022	-	-	Appointment
Mr. Toshiaki Ito	Director and Chairman	10053871	30-Jun-2023	-	-	Appointment
Mr. Hideki Takemoto	Director and Deputy CEO	10049423	30-Jun-2023	-	-	Appointment
Mr. Takahiro Hayashi	Director and Strategy Officer	10053872	30-Jun-2023	-	-	Appointment

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Name	Designation	DIN	Date of Appointment	Date of Cessation, if applicable	Date of resignation, if applicable	Remarks
Mr. Mitsuhiro Sakamoto	Director	10049422	30-Jun-2023	-	-	Appointment
Mr. Hiroshi Nagamine	Director	10049420	30-Jun-2023	-	-	Appointment
Mr. Hiroshi Inui	Director	10049419	30-Jun-2023	-	-	Appointment
Ms. Sharon Dastoor	Director	07072060	03-Jan-2017	-	14-Aug-2023	Resignation
Mr. Bharat Bhise	Director	01932506	14-Aug-2023	-	29-Aug-2024	Resignation

(c) **Details of directors' remuneration, and such particulars of the nature and extent of their interests in the issuer (during the current year and preceding three financial years):**

- (i) Remuneration payable or paid to a director by the issuer, its subsidiary or associate company; shareholding of the director in the company, its subsidiaries and associate companies on a fully diluted basis;

Remuneration payable or paid to a director - Details upto September 30, 2024

Sr. No.	Name of the Director	Financial Year	Remuneration payable or paid (in INR)		
			by Issuer	by subsidiary company	by associate company
1	Mr. Toshiaki Ito	FY 2024-2025 (April to Sep)	-	-	-
	Director and Chairman	FY 2023-2024	-	-	-
		FY 2022-2023	-	-	-
		FY 2021-2022	-	-	-
2	Mr. Hideki Takemoto	FY 2024-2025 (April to Sep)	-	-	-
	Director and Deputy CEO	FY 2023-2024	-	-	-
		FY 2022-2023	-	-	-
		FY 2021-2022	-	-	-
3	Mr. Takahiro Hayashi	FY 2024-2025 (April to Sep)	-	-	-
	Director and Strategy Officer	FY 2023-2024	-	-	-
		FY 2022-2023	-	-	-
		FY 2021-2022	-	-	-
4	Mr. Mitsuhiro Sakamoto	FY 2024-2025 (April to Sep)	-	-	-
	Director	FY 2023-2024	-	-	-

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Sr. No.	Name of the Director	Financial Year	Remuneration payable or paid (in INR)		
			by Issuer	by subsidiary company	by associate company
		FY 2022-2023	-	-	-
		FY 2021-2022	-	-	-
5	Mr. Hiroshi Nagamine	FY 2024-2025 (April to Sep)	-	-	-
	Director	FY 2023-2024	-	-	-
		FY 2022-2023	-	-	-
		FY 2021-2022	-	-	-
6	Mr. Hiroshi Inui	FY 2024-2025 (April to Sep)	-	-	-
	Director	FY 2023-2024	-	-	-
		FY 2022-2023	-	-	-
		FY 2021-2022	-	-	-
7	Mr. Jinesh Jain	FY 2024-2025 (April to Sep)	-	-	-
	Director	FY 2023-2024	-	-	-
		FY 2022-2023	-	-	-
		FY 2021-2022	-	-	-
8	Mr. Praveen Chauhan	FY 2024-2025 (April to Sep)	-	-	-
	Director	FY 2023-2024	-	-	-
		FY 2022-2023	-	-	-
		FY 2021-2022	-	-	-
9	Mr. A D M Chavali	FY 2024-2025 (April to Sep)	5,20,000	-	-
	Independent Director	FY 2023-2024	12,00,000	-	-
		FY 2022-2023	9,75,000	-	-
		FY 2021-2022	-	-	-
10	Mr. Abraham Chacko	FY 2024-2025 (April to Sep)	6,40,000	-	-
	Independent Director	FY 2023-2024	12,00,000	-	-
		FY 2022-2023	9,00,000	-	-
		FY 2021-2022	-	-	-

Shareholding of the Director in the Issuer: Capsave Finance Private Limited, on a fully diluted basis:

Name of Shareholder	Type of Shares	FV per share	No of Shares Held	Value of Shares Held	% Holding
Jinesh Jain	Equity	10	1	10	0.00001%

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Shareholding of the Director in the associate companies, on a fully diluted basis:

NA

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

NA

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

- A. **in the promotion of the Issuer company; or**

Nil

- B. **in any immoveable property acquired by the Issuer in the two years preceding the date of the issue document / this General Information Document or any immoveable property proposed to be acquired by it; or**

Nil

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

Nil

- D. **Contribution being made by the directors as part of the offer or separately in furtherance of such objects:**

Nil

- 5.14 **Any financial or other material interest of the directors, promoters, key managerial personnel or senior management in the offer and the effect of such interest in so far as it is different from the interests of other persons**

Nil

- 5.15 **Following details regarding the auditors of the Company:**

- (a) **Details of the auditor of the Company:**

Name of the Auditor	Address	Auditor since
Mr Viral J Shah	M/s. V. C. Shah & Co. 205-206, Regent Chambers, 2 nd Floor, Jamnalal Bajaj Road, 208, Nariman Point, Mumbai 400 021, Maharashtra, India	April 2022

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(b) **Details of change in auditors for preceding three financial years and current financial year:**

Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of resignation, if applicable	Remarks
M/s. PKF Sridhar & Santhana m LLP	201, 2 nd Floor, Center Point Building, Dr. Ambedkar Road, Opp. Bharatmata Cinema, Parel, Mumbai 400 012	9-July-2018	11-April-2022	-	-
M/s Deloitte Haskins & Sells LLP	Indiabulls Finance Centre, Tower 3, 27th-32 nd Floor, Senapati Bapat Marg, Elphinstone Road (West) Mumbai – 400013	1-Aug-2017	8-Jan-2018	-	-
M/s. Ambavat Jain & Associates LLP	5B, Ground Floor, Onlooker Building, 14, Sir P.M. Road, Fort, Mumbai – 40001	20-Sep-2016	20-Jul-2017	-	-

5.16 DETAILS OF THE BORROWING OF THE ISSUER

Details of the following liabilities of the issuer, as at the end of the last quarter, i.e., September 30, 2024, or if available, a later date:

(a) **Details of Outstanding Secured Loan Facilities (as on September 30, 2024):**

Name of Lender	Facility Type	Sanction amount	Outstanding (Rs. Cr)	Undrawn Limit (Rs. Cr)	Repayment Date/ Schedule	Security (times)	Credit Rating, if applicable	Asset Classification
Axis Bank	Term Loan	60.00	45.0	-	31-Aug-27	1.25	CRISIL AA+	Standard
CSB Bank	Term Loan	25.00	4.1	-	02-Mar-25	1.25	CRISIL AA+	Standard
CSB Bank	Term Loan	25.00	10.4	-	30-Nov-25	1.25	CRISIL AA+	Standard
CSB Bank	Term Loan	25.00	20.8	-	30-Mar-27	1.25	CRISIL AA+	Standard

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Name of Lender	Facility Type	Sanction amount	Outstanding (Rs. Cr)	Undrawn Limit (Rs. Cr)	Repayment Date/ Schedule	Security (time s)	Credit Rating, if applicable	Asset Classification
Federal Bank	Term Loan	25.00	11.5	-	31-Mar-26	1.25	CRISIL AA+	Standard
Federal Bank	Term Loan	100.00	87.5	-	22-Feb-28	1.25	CRISIL AA+	Standard
HDFC Bank	Term Loan	25.00	9.6	-	06-Nov-25	1.25	CRISIL AA+	Standard
HDFC Bank	Term Loan	25.00	21.2	-	29-Jun-27	1.25	CRISIL AA+	Standard
IDFC First Bank	Term Loan	35.00	4.4	-	09-Mar-25	1.15	CRISIL AA+	Standard
IDFC First Bank	Term Loan	75.00	28.1	-	02-Mar-26	1.15	CRISIL AA+	Standard
IDFC First Bank	Term Loan	50.00	28.1	-	19-Dec-26	1.15	CRISIL AA+	Standard
Indian Bank	Term Loan	20.00	11.4	-	30-Sep-26	1.25	CRISIL AA+	Standard
Indian Bank	Term Loan	50.00	47.5	-	26-Jun-29	1.25	CRISIL AA+	Standard
IndusInd Bank	Term Loan	35.00	17.5	-	08-Mar-26	1.25	CRISIL AA+	Standard
IndusInd Bank	Term Loan	30.00	26.2	-	22-Mar-28	1.25	CRISIL AA+	Standard
Karur Vysya Bank	Term Loan	30.00	2.5	-	31-Dec-24	1.25	CRISIL AA+	Standard
Karur Vysya Bank	Term Loan	50.00	34.3	-	30-Jun-27	1.25	CRISIL AA+	Standard
Kotak Mahindra Bank	Term Loan	25.00	6.3	-	30-Mar-25	1.25	CRISIL AA+	Standard
Kotak Mahindra Bank	Term Loan	100.00	83.3	-	26-Mar-27	1.25	CRISIL AA+	Standard
SIDBI	Term Loan	50.00	15.0	-	10-Mar-26	1.25	CRISIL AA+	Standard
SIDBI	Term Loan		11.7	-	10-Jun-26	1.25	CRISIL AA+	Standard
State Bank of India	Term Loan	75.00	18.7	-	20-Dec-26	1.25	CRISIL AA+	Standard
State Bank of India	Term Loan		15.0	-	20-Dec-26	1.25	CRISIL AA+	Standard
State Bank of India	Term Loan	100.00	25.0	-	20-Nov-27	1.25	CRISIL AA+	Standard
State Bank of India	Term Loan		40.0	-	20-Nov-27	1.25	CRISIL AA+	Standard
State Bank of India	Term Loan	240.00	100.4	-	25-Sep-28	1.25	CRISIL AA+	Standard
State Bank of India	Term Loan		90.0	-	25-Sep-28	1.25	CRISIL AA+	Standard

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Name of Lender	Facility Type	Sanction amount	Outstanding (Rs. Cr)	Undrawn Limit (Rs. Cr)	Repayment Date/ Schedule	Security (time s)	Credit Rating, if applicable	Asset Classification
Utkarsh Small Finance Bank	Term Loan	28.00	15.6	-	25-May-26	1.20	CRISIL AA+	Standard
Yes Bank	Term Loan	15.00	7.5	-	28-Mar-26	1.25	CRISIL AA+	Standard
Aditya Birla Finance	Term Loan	25.00	14.6	-	01-Apr-26	1.25	-	Standard
Bajaj Finance Ltd	Term Loan	15.00	5.0	-	29-Jun-25	1.20	CRISIL AA+	Standard
Bajaj Finance Ltd	Term Loan	50.00	43.7	-	04-Mar-28	1.20	CRISIL AA+	Standard
Tata Capital Financial Services	Term Loan	15.00	2.5	-	05-Jan-25	1.20	-	Standard
Tata Capital Financial Services	Term Loan	30.00	17.5	-	05-Apr-26	1.20	-	Standard
Axis Bank	WCDL	5.00	-	5.0	-	1.25	CRISIL AA+	Standard
Federal Bank	WCDL	1.00	-	1.0	-	1.25	CRISIL AA+	Standard
State Bank of India	WCDL	7.65	-	7.7	-	1.25	CRISIL AA+	Standard
IDFC First Bank	CC	5.00	-	5.0	-	1.15	CRISIL AA+	Standard
IDFC First Bank	WCDL	200.00	30.0	-	25-Oct-24	1.15	CRISIL AA+	Standard
IDFC First Bank	WCDL		25.0	-	30-Oct-24	1.15	CRISIL AA+	Standard
IDFC First Bank	WCDL		25.0	-	15-Nov-24	1.15	CRISIL AA+	Standard
IDFC First Bank	WCDL		25.0	-	20-Dec-24	1.15	CRISIL AA+	Standard
IDFC First Bank	WCDL		-	84.4	-	1.15	CRISIL AA+	Standard
IndusInd Bank	WCDL	90.00	20.0	-	21-Feb-25	1.25	CRISIL AA+	Standard
IndusInd Bank	WCDL		50.0	-	17-Jan-25	1.25	CRISIL AA+	Standard
IndusInd Bank	WCDL		-	11.3	-	1.25	CRISIL AA+	Standard
Kotak Mahindra Bank	WCDL	50.00	28.0	12.4	13-Dec-24	1.25	CRISIL AA+	Standard
Yes Bank	WCDL	87.40	25.0	-	15-Nov-24	1.25	CRISIL AA+	Standard
Yes Bank	WCDL		25.0	-	22-Nov-24	1.25	CRISIL AA+	Standard
Yes Bank	WCDL		15.0	-	20-Dec-24	1.25	CRISIL AA+	Standard

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Name of Lender	Facility Type	Sanction amount	Outstanding (Rs. Cr)	Undrawn Limit (Rs. Cr)	Repayment Date/ Schedule	Security (times)	Credit Rating, if applicable	Asset Classification
Yes Bank	WCDL		-	22.4	-	1.25	CRISIL AA+	Standard

(b) **Details of Outstanding Unsecured Loan Facilities as of the preceding quarter (as on September 30, 2024):**

Name of Lender	Facility Type	Sanction amount	Outstanding (Rs. Cr)	Undrawn Limit (Rs. Cr)	Repayment Date/ Schedule	Security (times)	Credit Rating, if applicable	Asset Classification
Mizuho Bank	Term Loan	150.00	63.8	-	21-Nov-28	NA	CRISIL AA+	Standard
Mizuho Bank	Term Loan		67.1	-	21-Nov-28	NA	CRISIL AA+	Standard
Mizuho Bank	WCDL	100.00	40.0	-	09-Dec-24	NA	CRISIL AA+	Standard
Mizuho Bank	WCDL		40.0	-	04-Mar-25	NA	CRISIL AA+	Standard
Mizuho Bank	WCDL		20.0	-	18-Oct-24	NA	CRISIL AA+	Standard
Sumitomo Mitsui Banking Corporation	STL	200.00	50.0	-	25-Apr-25	NA	CRISIL AA+	Standard
Sumitomo Mitsui Banking Corporation	STL		25.0	-	10-Oct-24	NA	CRISIL AA+	Standard
Sumitomo Mitsui Banking Corporation	STL		50.0	-	15-Nov-24	NA	CRISIL AA+	Standard
Sumitomo Mitsui Banking Corporation	STL		50.0	-	16-May-25	NA	CRISIL AA+	Standard
Sumitomo Mitsui Banking Corporation	STL		25.0	-	18-Jul-25	NA	CRISIL AA+	Standard
Rent Alpha Private Limited (Parent Company)	ICD	250.00	200.0	-	On Demand	NA	-	Standard

(c) **Details of Outstanding Non-Convertible Securities as of the preceding quarter (as on September 30, 2024):**

Series	ISIN	Coupon Rate	Issued Amount	Outstanding (Rs. Cr)	Date of Allotment	Redemption Date / Schedule	Security (times)	Credit Rating, if applicable
9.35 LOA 06SP25	INE0DBJ07143	9.35%	30.0	10.0	06-Sep-22	06-Sep-25	1.10	CRISIL AA+

(d) **Details of commercial paper issuances as at the end of last quarter (as of September 30, 2024)**

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Name of Lender	Amount Sanctioned (Rs. Cr)	Principal Amount Outstanding (Rs. Cr)	Repayment Date/ Schedule	Security	Credit Rating, if applicable	Asset Classification
Nil	Nil	Nil	Nil	Nil	Nil	Nil

5.17 List of top 10 holders of non-convertible securities in terms of value as on the preceding quarter (as of September 30, 2024) (in cumulative basis)

Sr. No.	Name of holders of Non-convertible Securities	Investor Category	Amount (Rs. Cr)	% of total NCS outstanding
1.	NAVAL GROUP INSURANCE FUND	Eligible Investor	5.27	52.7%
2.	UNIFI AIF	Eligible Investor	1.77	17.7%
3.	INDIUM SOFTWARE INDIA PRIVATE LIMITED	Eligible Investor	0.73	7.3%
4.	PATODIA FORGINGS AND GEARS LTD	Eligible Investor	0.40	4.0%
5.	KRISHNAN GANAPATHY	Eligible Investor	0.33	3.3%
6.	ATTALURI SHANTI CHANDRA	Eligible Investor	0.27	2.7%
7.	L LAKSHMAN .	Eligible Investor	0.13	1.3%
8.	SHAAALIN TANDON	Eligible Investor	0.10	1.0%
9.	R R CHOKHANI STOCK BROKERS PVT LTD	Eligible Investor	0.10	1.0%
10.	MEHUL COLOURS & MASTER BATCHES PVT LTD	Eligible Investor	0.10	1.0%

5.18 Details of outstanding Commercial Paper as at the end of the last quarter (as on September 30, 2024) (in cumulative basis):

Name of Lender	Amount Sanctioned (Rs. Cr)	Principal Amount Outstanding (Rs. Cr)	Repayment Date/ Schedule	Security	Credit Rating, if applicable	Asset Classification
Nil	Nil	Nil	Nil	Nil	Nil	Nil

5.19 Details of the bank fund based facilities/ rest of the borrowing (if any, including hybrid debt like Foreign Currency Convertible Bonds (FCCB), Optionally Convertible Debentures/ Preference Shares) from financial institutions or financial creditors:

Name of Party (in case of facility) / Name of Instrument	Type of facility / Instrument	Amount sanctioned / issued	Principal Amount outstanding	Date of Repayment / Schedule	Credit Rating	Secured / Unsecured	Security
N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

5.20 Details of any outstanding borrowing taken / debt securities issued for consideration other than cash. This information shall be disclosed whether such borrowing / debt securities have been taken / issued: (i) in whole or part, (ii) at a premium or discount, or (iii) in pursuance of an option or not

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The Issuer does not have any outstanding borrowings/debt securities issued (i) for consideration other than cash, whether in whole or part, (ii) at a premium or discount, or (iii) in pursuance of an option.

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

Nil

- 5.22 Details of all defaults and/or delay in payments of interest and principal of any kind of term loans, debt securities, commercial paper (including technical delay) and other financial indebtedness including corporate guarantee or letters of comfort issued by the Company, in the preceding 3 (three) years, including the current financial year:**

_Nil

- 5.23 Where the Issuer is a non-banking finance company or housing finance company, the following disclosures on Asset Liability Management (ALM) shall be provided for the latest audited financials:**

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As on March 31, 2024

(INR in crore)

Particulars	Upto 1 Month	1 to 2 Months	2 to 3 Months	3 to 6 Months	6 to 12 Months	1 Yr to 3 Years	3 Yr to 5 Years	Over 5 Years	Total
Outflows									
Networth	-	-	-	-	-	-	-	754	754
Borrowings	37	56	349	158	388	650	202	-	1,839
Other Liabilities & Provisions	76	6	8	15	118	173	48	8	452
A. TOTAL OUTFLOWS	113	62	357	173	506	823	249	762	3,046
B. Cumulative Outflows	113	175	532	705	1,211	2,034	2,283	3,046	
Inflows									
Cash & Cash equivalents	225	-	-	-	2	-	-	-	228
Loans and Advances	306	351	304	489	360	631	193	29	2,662
Fixed assets (op lease)	-	-	-	-	-	-	-	33	33
Others Assets	27	14	6	3	-	0	-	73	123
C. TOTAL INFLOWS	558	366	309	492	362	631	193	134	3,046
D. Cumulative Inflows	558	924	1,233	1,725	2,088	2,719	2,912	3,046	
E. Mismatch	444.5	303.9	(47.6)	319.1	(143.7)	(191.7)	(56.4)	(628.2)	
F. Mismatch as % to outflows (E as % to A)	392%	490%	-13%	184%	-28%	-23%	-23%	-82%	
G. Cumulative Mismatch	444.5	748.4	700.9	1,020.0	876.3	684.6	628.2	-	
H. Cumulative Mismatch as % to Cumulative outflows (G as % to B)	392%	427%	132%	145%	72%	34%	28%	0%	

A. Details with regard to lending done out of the issue proceeds of earlier issuances of debt securities (whether public issue or private placement) by NBFC including details regarding the following

(a) **Lending Policy:** Should contain overview of origination, risk management, monitoring and collections:

Please refer to the lending policy set out in Annexure VI.

(b) **Classification of Loans given to associate or entities related to Board, Key Managerial Personnel, Senior management, promoters, etc.:**

No Loans given to associate or entities related to Board, Key Managerial Personnel, Senior management, promoters, etc.

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(c) Classification of loans according to type of loans, denomination of loan outstanding by loan to value, sectors, denomination of loans outstanding by ticket size, geographical classification of borrowers, maturity profile etc.:

Please refer to paragraph (J) below of this table.

(d) Aggregated exposure to the top 20 borrowers with respect to the concentration of advances, exposures to be disclosed in the manner as prescribed by RBI in its stipulations on Corporate Governance for NBFCs or HFCs, from time to time;

- Total Exposure to twenty largest borrowers / customers: Rs. 767.3 Crore as on September 30, 2024
- Percentage of Exposures to twenty largest borrowers / customers to Total Exposure of the NBFC on borrowers / customers: 27.5% as on September 30, 2024

(e) Details of loans, overdue and classified as non-performing assets (NPA) in accordance with RBI stipulations:

Please refer to paragraph (K) of this table

B. Details of borrowings made by NBFC

(a) A portfolio summary with regard to industries/ sectors to which borrowings have been made:

Please refer to paragraph (J) in this table including sub-paragraph (c) therein.

(b) NPA exposures of the Issuer for the last three financial years (both gross and net exposures) and provisioning made for the same as per the last audited financial statements of the Issuer:

Please refer to paragraph (K) of this table.

(c) Quantum and percentage of secured vis-à-vis unsecured borrowings made; and

Type of Borrowings	Outstanding (INR) (in Crore) As on 30-Sep-2024	%
Secured Borrowings	1,190	65%
Unsecured Borrowings	631	35%
Total	1,821	100%

C. Details of change in shareholding

(a) Any change in promoters' holdings during the last financial year beyond the threshold, as prescribed by RBI:

No change in shareholding of Capsave Finance Private Limited – continues to be 100% held by Rent Alpha Private Limited.

There has been change in shareholding of Rent Alpha Private Limited as below:

As on September 30, 2024

S. No.	Name of Shareholder	Value of Shares Held	% Holding
1	Mizuho Leasing Company, Limited	26,71,990	87.61%
2	Jinesh Kumar Jain	1,75,160	5.74%

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3	Praveen Chauhan	1,15,490	3.79%
4	Capstone LLP	43,160	1.42%
5	Sanjay Shroff	44,110	1.45%
Total		30,49,910	100.00%

As on March 31, 2024

S. No.	Name of Shareholder	Value of Shares Held	% Holding
1	Mizuho Leasing Company, Limited	26,71,990	87.61%
2	Jinesh Kumar Jain	1,75,160	5.74%
3	Praveen Chauhan	1,15,490	3.79%
4	Capstone LLP	43,160	1.42%
5	Sanjay Shroff	44,110	1.45%
Total		30,49,910	100.00%

As on March 31, 2023

S. No.	Name of Shareholder	Value of Shares Held	% Holding
1	Bravia Rent Alpha Holdings Limited	19,30,890	68.46%
2	Jinesh Kumar Jain	4,12,240	14.62%
3	Praveen Chauhan	2,71,810	9.64%
4	Sanjay Shroff	1,01,570	3.60%
5	Capstone Advisors LLP	1,03,810	3.68%
Total		28,20,320	

As on March 31, 2022

S. No.	Name of Shareholder	Value of Shares Held	% Holding
5	Bravia Rent Alpha Holdings Limited	19,29,890	76.79%
1	Jinesh Kumar Jain	2,62,500	10.44%
2	Praveen Chauhan	1,75,000	6.96%
3	Sanjay Shroff	87,500	3.48%
4	Capstone Advisors LLP	58,330	2.32%
Total		25,13,220	

D. Disclosure of Assets Under Management

(a) Segment wise breakup:

Please refer to sub-paragraph (c) of paragraph (J) in this table.

(b) Type of Loans

Please refer to sub-paragraph (a) of paragraph (J) in this table.

E. Details of borrowers

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(a) Geographical location wise		
Please refer to sub-paragraph (e) of paragraph (J) in this table.		
F. Details of Gross NPA		
(a) Segment wise:		
Please refer to sub-paragraph (c) of paragraph (K) in this table.		
G. Details of Assets and Liabilities		
(a) Residual maturity profile wise into several bucket:		
Please refer to paragraph (L) in this table.		
H. Additional details of loans made by housing finance company		
Given that the Issuer is not a housing finance company, this is not applicable.		
I. Disclosure of latest ALM statements to stock exchange		
Please refer to the ALM statements set out in item 5.23 above and further updated information shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company		
J. Classification of loans according to		
(a) Type of Loans:	<u>Details of types of loans (as on 30-Sep-2024)</u>	
	Sl. No.	Types of loans
	Rs. Crore	
	1	Secured
	2	Unsecured
	Total assets under management (AUM)	
	<i>*Information required at borrower level (and not by loan account as customer may have multiple loan accounts); ^^Issuer is also required to disclose off balance sheet items</i>	
(b) Denomination of loans outstanding by loan-to-value:	<u>Details of LTV</u>	
	Sl. No.	LTV (at the time of origination)
	Percentage of AUM	
	1	Upto 40%
	2	40-50%
	3	50-60%
	4	60-70%
	5	70-80%
	6	80-90%
	7	>90%
	Total	
(c) Sector Exposure	<u>Details of sectoral exposure</u>	
	Sl. No.	Segment-wise break-up of AUM
	Percentage of AUM	
	1	Retail

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	A	Mortgages (home loans and loans against property)	N.A.
	B	Gold loans	N.A.
	C	Vehicle finance	N.A.
	D	MFI	N.A.
	E	MSME	N.A.
	F	Capital market funding (loans against shares, margin funding)	N.A.
	G	Others	N.A.
	2	Wholesale	
	A	Infrastructure	N.A.
	B	Real estate (including builder loans)	N.A.
	C	Promoter funding	N.A.
	D	Any other sector (as applicable)	N.A.
	E	Others	100%
		Total	100%
(d) Denomination of loans outstanding by ticket size*:	Details of outstanding loans category wise (as on 30-Sep-2024)		
	Sl. No.	Ticket size (at the time of origination)	Percentage of AUM
	1	< 25 lakhs	19%
	2	25 lakhs to 50 Lakhs	11%
	3	50 lakhs to 1 crore	15%
	4	1 crore to 5 crore	38%
	5	5 crore to 10 crore	9%
	6	More than 10 crore	10%
		Total	100.0%
	* Information required at the borrower level (and not by loan account as a customer may have multiple loan accounts);		
(e) Geographical classification of borrowers:	Top 5 states borrower wise		
	Sl. No.	Top 5 states	Percentage of AUM
	1	Maharashtra	100%
		Total	100%
	The company operates out of Mumbai as its main office, with sales offices across Delhi/NCD, Bangalore, Chennai, Pune, Hyderabad. The Leased assets are deployed PAN India by the renters and hence geographic segmentation of portfolio is not available.		
K. Details of loans, overdue and classified as non-performing assets (NPA) in accordance with RBI stipulations			
(a) Movement of Gross NPA	Movement of gross NPA* (FY 2024)		
	Opening gross NPA		Rs. crore
	Add- Additions during the year		3.3
	Less- Reductions during the year		21.8
	Closing balance of gross NPA		2.5
			22.6
	*Please indicate the gross NPA recognition policy (Day's Past Due): 90 DPD		
(b) Movement of	Movement of provisions for NPA (FY 2024)		
	Opening balance		Rs. crore
			1.3

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provisions for NPA	Add- Provisions made during the year	13.4										
	Less- Write-off/ write-back of excess provisions	0.5										
	Closing balance	14.3										
(c) Segment wise gross NPA	Sl. No.	Segment-wise gross NPA (FY 2024)	Gross NPA (%)									
	1	Retail										
	A	Mortgages (home loans and loans against property)	N.A.									
	B	Gold loans	N.A.									
	C	Vehicle finance	N.A.									
	D	MFI	N.A.									
	E	MSME	N.A.									
	F	Capital market funding (loans against shares, margin funding)	N.A.									
	G	Others	N.A.									
	2	Wholesale										
	A	Infrastructure	N.A.									
	B	Real estate (including builder loans)	N.A.									
	C	Promoter funding	N.A.									
	D	Any other sector (as applicable)	N.A.									
	E	Others	0.84%									
		Total	0.84%									
	L. Residual maturity profile of assets and liabilities (in line with the RBI format):											
Residual maturity profile of assets and liabilities	(March 31, 2024) INR (in Crore)											
	Particulars	0 - 7 days	8 - 15 days	16 - 30 days	Over 1 month upto 2 months	Over 2 months upto 3 months	Over 3 months & up to 6 months	Over 6 months & up to 1 year	Over 1 year & up to 3 years	Over 3 years & up to 5 years	Over 5 years	Total
	Deposits	-	-	-	-	195.0	-	-	-	-	-	195.0
	Loans	40.2	63.8	278.7	352.6	295.7	482.8	325.6	600.4	209.4	17.6	2,666.9
	Investments	-	-	-	-	-	-	-	-	-	-	-
	Borrowings	8.0	0.2	28.6	55.7	154.2	158.2	387.6	649.8	201.9	-	1,644.2
	FCA *	-	-	-	-	-	-	-	-	-	-	-
	FCL *	-	-	-	-	-	-	-	-	-	-	-
	*FCA - Foreign Currency Assets; FCL – Foreign Currency Liabilities;											

5.24 Details of all default/s and/or delay in payments of interest and principal of any kind of term loans, debt securities and other financial indebtedness including corporate guarantee issued by the Issuer, in the past 3 years including the current financial year:

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Nil.

5.25 The audited financial statements (i.e. Profit & Loss statement, Balance Sheet and Cash Flow statement) both on a standalone and consolidated basis for a period of three completed years and the unaudited financial statements for the period ended 30th September 2024:

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

Please refer Annexure V and Section 5.6 above for the audited financial statements of the Issuer for the year ended March 31, 2024, March 31, 2023, and March 31, 2022, and the limited review financial statements as of September 30, 2024 along with the auditor's report along with the requisite schedules, footnotes, summary etc.

It shall be noted that the audited financial statements have been certified by the statutory auditor who holds a valid certificate issued by the peer review board of the Institute of Chartered Accountants of India.

- (a) **Listed issuers (whose debt securities or specified securities are listed on recognised stock exchange(s)) in compliance with the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, may disclose unaudited limited review financial information for the stub period in the format as prescribed therein with limited review report in the General Information Document, as filed with the stock exchanges, instead of audited financial statements for stub period, subject to making necessary disclosures in this regard in General Information Document including risk factors.**

The audited financial statements of the Issuer for the year ended March 31, 2024, March 31, 2023, and March 31, 2022, along with the unaudited limited review financial statements for the period ended September 30, 2024, are set out in Annexure V hereto.

- (b) **Issuers other than unlisted REITs / unlisted InvITs desirous of issuing debt securities on private placement basis and who are in existence for less than three years may disclose financial statements mentioned at (a) above for such period of existence, subject to the following conditions:**

- (i) The issue is made on the EBP platform irrespective of the issue size; and
- (ii) The issue is open for subscription only to Qualified Institutional Buyers.

Not Applicable as the Issuer has been in existence for a period of more than 3 (three) years prior to the date of this General Information Document.

5.26 Any material event/ development or change having implications on the financials/credit quality (e.g. any material regulatory proceedings against the Issuer/promoters, tax litigations resulting in material liabilities, corporate restructuring event etc.) at the time of Issue which may affect the Issue or the investor's decision to invest / continue to invest in the non-convertible debt securities / commercial paper.

As on date, there is no material event/ development or change having implications on the financials/credit quality (e.g. any material regulatory proceedings against the Issuer/promoters,

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litigations resulting in material liabilities, corporate restructuring event etc.) at the time of Issue which may affect the Issue or the investor's decision to invest / continue to invest in the non-convertible debt securities / commercial paper. At the time of Issue of any non-convertible debt securities / Debentures / Commercial Papers, in the event there is any such event, the same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

5.27 Any litigation or legal action pending or taken by a Government Department or a statutory body during the last three years immediately preceding the year of the issue of prospectus against the promoter of the Company;

Nil

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

Nil

5.29 Details of pending litigation involving the issuer, promoter, director, subsidiaries, group companies or any other person, whose outcome could have material adverse effect on the financial position of the Issuer, which may affect the Issue or the investor's decision to invest / continue to invest in the non-convertible debt securities including Debentures and / or Commercial Papers.

Nil

5.30 Details of acts of material frauds committed against the Issuer in the preceding three financial years and current financial year, if any, and if so, the action taken by the Issuer

Nil

5.31 Details of pending proceedings initiated against the Issuer for economic offences, if any

Nil

5.32 Related party transactions entered during the preceding three financial years and current financial year with regard to loans made or, guarantees given or securities provided

The Company has not provided any loans or guarantees or securities to any related party in the preceding three financial years and current financial year.

5.33 The issue document shall not include a statement purporting to be made by an expert unless the expert is a person who is not, and has not been, engaged or interested in the formation or promotion or management, of the company and has given his written consent to the issue of the issue document and has not withdrawn such consent before the delivery of a copy of the issue document to the Registrar (as applicable) for registration and a statement to that effect shall be included in the issue document.

The Issuer hereby confirms that this General Information Document does not include a statement purporting to be made by an expert, which does not fulfil the conditions set out above.

5.34 In case the issuer is a Non-Banking Finance Company (NBFC) and the objects of the Issue entail loan to any entity who is a 'group company', then disclosures shall be made in the following format:

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Given that the object of the Issue does not / would not entail granting / providing loan to any entity which is a group company, the aforesaid is not applicable.

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

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

Kindly refer the table set out in Section 5.23 of this General Information Document.

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

Kindly refer the table set out in Section 5.23 of this General Information Document.

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

Kindly refer the table set out in Section 5.23 of this General Information Document.

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

The relevant consents have been procured to the extent applicable and is referred to in the relevant Key Information Document issued / to be issued by the Company for each Issue of non-convertible debt securities including Debentures / Commercial Papers.

5.37 The name(s) of the debentures trustee(s) shall be mentioned with statement to the effect that debenture trustee(s) has given its consent for appointment along with copy of the consent letter from the debenture trustee.

The Debenture Trustee for each Issue of Debentures shall be specified in the relevant Key Information Document issued to be issued for each Issue by the Company. The consent letter from Debenture Trustee is provided in the relevant Key Information Document issued / to be issued by the Company for each Issue.

5.38 Details of credit rating, along with the latest press release of the Credit Rating Agency in relation to the issue and declaration that the rating is valid as on the date of issuance and listing. Such press release shall not be older than one year from the date of opening of the issue.

The same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue of non-convertible debt securities including Debentures / Commercial Papers.

5.39 If the security is backed by a guarantee or letter of comfort or any other document / letter with similar intent, a copy of the same shall be disclosed. In case such document does not contain detailed payment structure (procedure of invocation of guarantee and receipt of payment by the investor along with timelines), the same shall be disclosed in the offer document.

The same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue of non-convertible debt securities including Debentures / Commercial Papers.

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5.40 Disclosure of Cash flow with date of interest/dividend/ redemption payment as per day count convention

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

The same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue.

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

The same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue.

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

The same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue..

5.41 Name(s) of the stock exchange(s) where the non-convertible securities including Debentures and / or Commercial Papers are proposed to be listed and the details of their in-principle approval for listing obtained from these stock exchange(s). The issuer shall specify the stock exchange where the recovery expense fund is being or has been created, as specified by the Board.

The non-convertible securities including debentures and / or Commercial Papers are proposed to be listed on the WDM segment of the BSE/NSE. The Issuer shall comply with the requirements of the listing agreement for debt securities to the extent applicable to it on a continuous basis.

The Issuer has applied / shall apply for the in-principle approval for the listing of the non-convertible securities including Debentures and / or Commercial Papers from BSE/NSE and the details of the same will be provided in the relevant Key Information Document issued / to be issued by the Company for each Issue. The Issuer shall create the recovery expense fund as per the applicable SEBI regulations with BSE/NSE.

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

This will be more specifically mentioned in the Key Information Document for the respective issue, and the Issuer shall appropriately apply for the necessary approval from BSE/NSE as per the applicable SEBI regulations.

5.42 Other details:

(a) *Creation of Debenture Redemption Reserve ("DRR") – relevant legislations and applicability:*

- (i) As per Section 71 of the Act, any company that intends to issue debentures must create a DRR to which adequate amounts shall be credited out of the profits of the company until the redemption of the debentures. However, under the Companies (Issuance of Share Capital and Debentures) Rules, 2014, non-banking financial companies are exempt from this

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requirement in respect of privately placed debentures. Pursuant to this exemption, the Company does not intend to create any reserve funds for the redemption of the Debentures.

- (ii) The Issuer hereby agrees and undertakes that, if required under Applicable Law, it will create a DRR in accordance with the provisions of the Companies Act (and the rules and regulations made thereunder) and the guidelines issued by the relevant Governmental Authorities.
- (iii) If during the tenor of the Debentures, any guidelines are formulated (or modified or revised) by any Governmental Authority in respect of creation of the DRR, the Issuer shall abide by such guidelines and shall do all deeds, acts and things as may be required in accordance with Applicable Law.
- (iv) Where applicable, the Issuer shall submit to the Debenture Trustee a certificate duly certified by a chartered accountant certifying that the Issuer has transferred the required amount to the DRR at the end of each Financial Year.
- (v) In addition to the foregoing, to the extent required by Applicable Law, the Issuer shall invest or deposit amounts up to such thresholds, and in such form and manner and within the time periods, as may be prescribed by Applicable Law, in respect of any amounts of the Debentures maturing in any Financial Year.

(b) Issue / instrument specific regulations - relevant details (Companies Act, Reserve Bank of India guidelines etc.):

The Issue of non-convertible debt securities including Debentures / Commercial Papers shall be in conformity with the applicable provisions of the Companies Act including the relevant notified rules thereunder, the SEBI Debt Listing Regulations, the LODR Regulations the NBFC Directions, the SEBI Debenture Trustees Master Circular the SEBI Listed Debentures Circulars, the NCD Issuance Directions and the applicable guidelines and directions issued by the RBI and SEBI.

(c) Default in payment:

The consequences in relation to the same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue.

(d) Delay in listing:

In accordance with the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 as amended from time to time, read together with the requirements in respect of the timelines for listing of debt securities issued on a private placement basis prescribed in Chapter VII (Standardization of timelines for listing of securities issued on a private placement basis) of the SEBI NCS Master Circular, the Issuer confirms that in the event there is any delay in listing of the Non-Convertible Securities beyond (T+3) working days, wherein "T" shall be referred to the issue closing date, the Company will pay to the Debenture Holders, penal interest of 1% (one percent) per annum over the Interest Rate, from the date of allotment of the Non-Convertible Securities until the listing of the Non-Convertible Securities is completed.

(e) Delay in allotment of securities:

The consequences in relation to the same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue.

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(f) Issue details:

Will be specified in relation to each Issue in the relevant Key Information Document issued / to be issued for each Issue by the Company.

(g) Application process:

The application process for the Issue is as provided in the relevant Key Information Document issued / to be issued for each Issue by the Company.

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

The finalised form of the PPOAL prepared in accordance with the Form PAS 4 prescribed under the Companies (Prospectus and Allotment of Securities), Rules, 2014 is provided as **Section 10**. Please refer **Section 10** for all disclosures required under the Companies (Prospectus and Allotment of Securities), Rules, 2014 are set out therein.

(i) Project details: gestation period of the project; extent of progress made in the project; deadlines for completion of the project; the summary of the project appraisal report (if any), schedule of implementation of the project:

Not applicable

5.43 A statement containing particulars of the dates of, and parties to all material contracts, agreements:

The contracts and documents referred to hereunder are material to the Issue, may be inspected at the Registered Office of the Company between 10.00 am to 4.00 pm on working days.

S. No.	Nature of Contract
1)	Certified true copy of the Memorandum & Articles of Association of the Issuer.
2)	The relevant board resolution authorizing the issue of Non-Convertible Securities.
3)	Board Resolution authorizing the respective Tranche/Issuance of Debentures offered under the terms of this Key Information Document shall be as more particularly as set out in the relevant Key Information Document, from time to time.
4)	The relevant shareholder resolution authorizing the issue of Non-Convertible Securities by the Company.
5)	Copies of Annual Reports of the Company for the last three financial years.
6)	Credit rating letter from the Rating Agency, rating rationale from the Rating Agent along with detailed press release shall be set out in the relevant Key Information Document.
7)	Letter from Debenture Trustee giving its consent to act as Debenture Trustee giving its consent to act as Debenture Trustee, for the first issuance under this General Information Document, a copy of which is set out in Annexure III of this General Information Document. The debenture trustee consent letter for the subsequent Tranche / Issuances of the Debentures shall be as more particularly as set out in the relevant Key Information Document, as shall be issued from time to time.
8)	Letter from Register and Transfer Agent giving its consent to act as the Registrar and Transfer Agent, for the first issuance under this General Information Document. The consent letter from the Registrar and Transfer Agent for the subsequent Tranche / Issuances of the Debentures shall be as more particularly as set out in the relevant Key Information Document, as shall be issued from time to time.
9)	Certified true copy of the certificate of incorporation of the Company.

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S. No.	Nature of Contract
10)	Certified true copy of the tripartite agreement between the Company, the Registrar & Transfer Agent and the NSDL/CDSL.
11)	Copy of application made to BSE for grant of in-principle approval for listing of the non-convertible debt securities including Debentures / Commercial Papers.
12)	Relevant Tranche/Issuance Debenture Trustee Agreement to be executed by the Issuer and the Debenture Trustee.
13)	Relevant Tranche/Issuance Debenture Trust Deed to be executed by the Issuer and the Debenture Trustee.
14)	Relevant Tranche/Issuance Deed of Hypothecation(s) to be executed by the Issuer and the Debenture Trustee.
15)	Any other document as deemed relevant and applicable.

5.44 Details of Debt Securities Sought to be Issued

- (a) Issue of rated, listed, secured / unsecured, redeemable, principal protected or not, market linked or not, non-convertible debentures (including in the form of zero coupon bonds, subordinated non-convertible debentures, perpetual debt instruments or any other debt instruments permissible under the SEBI Debt Listing Regulations), at par or premium or discount, in multiple series/tranche(s), from time to time, on a private placement basis each having a face value as set out in the relevant key information document to be issued as per the terms of each Issue with the aggregate issue size for each offer / Issue of debentures to be set out in the relevant Key Information Document issued / to be issued by the Company for each Issue from time to time.

The details of each Issue shall be more particularly set out in the relevant Key Information Document issued / to be issued by the Company for each Issue from time to time; and

- (b) Issue of rated, listed, unsecured, commercial papers, in multiple series/tranches(s), from time to time, on a private placement basis to be issued as the terms of each Issue with the aggregate issue size for each offer / issue of commercial papers to be set out in the relevant Key Information Document issued / to be issued by the Company for each Issue from time to time.

The details of each Issue shall be more particularly set out in the relevant Key Information Document issued / to be issued by the Company for each Issue from time to time.

5.45 Issue Size

The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

5.46 Utilization of the Issue Proceeds

The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

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

- (a) If the proceeds, or any part of the proceeds, of the issue of the debt securities/non-convertible redeemable preference shares are or is to be applied directly or indirectly (i) in the purchase of any business; or (ii) in the purchase of an interest in any business and by reason of that purchase, or anything to be done in consequence thereof, or in connection therewith, the company shall become entitled to an interest in either the capital or profits and losses or both, in such business exceeding fifty per cent. thereof, a report made by a chartered accountant (who shall be named in

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the issue document) upon: (A) the profits or losses of the business for each of the three financial years immediately preceding the date of the issue of the issue document; and (B) the assets and liabilities of the business as on the latest date to which the accounts of the business were made up, being a date not more than one hundred and twenty days before the date of the issue of the issue document:

Not applicable

- (b) In purchase or acquisition of any immovable property including indirect acquisition of immovable property for which advances have been paid to third parties, disclosures regarding: (i) the names, addresses, descriptions and occupations of the vendors; (ii) the amount paid or payable in cash, to the vendor and where there is more than one vendor, or the company is a sub-purchaser, the amount so paid or payable to each vendor, specifying separately the amount, if any, paid or payable for goodwill; (iii) the nature of the title or interest in such property proposed to be acquired by the company; and (iv) the particulars of every transaction relating to the property completed within the two preceding years, in which any vendor of the property or any person who is or was at the time of the transaction, a promoter or a director or proposed director of the company, had any interest, direct or indirect, specifying the date of the transaction and the name of such promoter, director or proposed director and stating the amount payable by or to such vendor, promoter, director or proposed director in respect of the transaction. Provided that if the number of vendors is more than five, then the disclosures as required above shall be on an aggregated basis, specifying the immovable property being acquired on a contiguous basis with mention of the location/total area and the number of vendors from whom it is being acquired and the aggregate value being paid. Details of minimum amount, the maximum amount and the average amount paid/ payable should also be disclosed for each immovable property:

Not applicable.

- (c) If: (i) the proceeds, or any part of the proceeds, of the issue of the debt securities/non-convertible redeemable preference shares are or are to be applied directly or indirectly and in any manner resulting in the acquisition by the company of shares in any other body corporate; and (ii) by reason of that acquisition or anything to be done in consequence thereof or in connection therewith, that body corporate shall become a subsidiary of the company, a report shall be made by a Chartered Accountant (who shall be named in the issue document) upon – (A). the profits or losses of the other body corporate for each of the three financial years immediately preceding the issue of the issue document; and (B). the assets and liabilities of the other body corporate as on the latest date to which its accounts were made up. The said report shall: (i) indicate how the profits or losses of the other body corporate dealt with by the report would, in respect of the shares to be acquired, have concerned members of the issuer company and what allowance would have been required to be made, in relation to assets and liabilities so dealt with for the holders of the balance shares, if the issuer company had at all material times held the shares proposed to be acquired; and (ii) where the other body corporate has subsidiaries, deal with the profits or losses and the assets and liabilities of the body corporate and its subsidiaries in the manner as provided in paragraph (c) (ii) above.

Not applicable.

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

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

As per Section 5.16 of this General Information Document.

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

Not applicable.

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

Details of the related party transactions entered into by the company are duly disclosed under Note No. 35 of the 'Notes forming part of the Financial Statement' for each specific financial year during the three financial years immediately preceding the issue of issue document.

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

There are no reservations or qualifications or adverse remarks of auditors in the three financial years immediately preceding the year of issue of document.

- (h) **The details of the following items in the three years immediately preceding the year of issue of issue document / General Information Document, in the case of the issuer being a company and all of its subsidiaries: (i) any inquiry, inspections or investigations initiated or conducted under the securities laws or Companies Act, 2013 (18 of 2013) or any previous companies law; (ii) prosecutions filed, if any (whether pending or not); (iii) fines imposed or offences compounded:**

Nil

- (i) **The details of acts of material frauds committed against the Issuer in the preceding three financial years and current financial year, if any, and actions taken by the Issuer:**

Nil

5.48 Issue Details

Security Name (Name of the non-convertible securities which includes (Coupon/dividend, Issuer Name and maturity year) e.g. 8.70% XXX 2015.	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Series, if any	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Issuer	Capsave Finance Private Limited
Type of Instrument	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

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Nature of Instrument (Secured or Unsecured)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Seniority (Senior or Subordinated)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Mode of Issue	Private Placement
Eligible Investors	Please refer Section 8.14 (<i>Eligible Investors</i>).
Anchor Portion Details	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Listing (name of stock Exchange(s) where it will be listed and timeline for listing)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

- (a) The Issuer shall submit all duly completed documents to the BSE and / or NSE, SEBI, ROC or any other Governmental Authority, as are required under Applicable Law and procure permission for listing of the Non-Convertible Securities from the Stock Exchange within (T+3) working days, wherein "T" shall be referred to the issue closing date ("Listing Period") of the relevant Tranche / Issuance of Debentures.
- (b) The Issuer shall ensure that the Non-Convertible Securities continue to be listed on the wholesale debt market segment of the BSE.
- (c) In the event there is any delay in listing of the Debentures beyond (T+3) working days, wherein "T" shall be referred to the issue closing date of the relevant issuance of the Debenture, the Issuer will pay to the Debenture Holders, penal interest of 1% (one percent) per annum over the Interest Rate, from the date of allotment of the Debentures until the listing of the Debentures is completed.

Rating of the Instrument	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Issue Size	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Green Shoe option	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Issue Type	Fresh Issue
Minimum Subscription	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Option to retain oversubscription (Amount)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Objects of the Issue / Purpose for which there is requirement of funds	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
In case the issuer is a NBFC and the objects of the issue entail loan to any entity who is a 'group company' then disclosures shall be made in the following format:	Not Applicable.
Details of the utilization of the Proceeds	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

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	Document issued / to be issued for each Issue by the Company.
Coupon Rate /Dividend Rate/ Interest Rate	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Step Up/Step Down Coupon Rate	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Coupon/Dividend Payment Frequency	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Coupon/Dividend Payment Dates	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Cumulative / non cumulative, in case of dividend	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Coupon Type (Fixed, floating or other structure)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Exercise Date/Coupon Reset Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc).	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Day Count Basis (Actual/Actual)	Interest and all other charges shall accrue based on an actual/actual basis.
Interest on Application Money	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Default Interest Rate	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Prepayment Penalty	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Delay Penalty	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Tenor	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Principal Payment Date(s)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Final Redemption / Maturity Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Redemption Amount	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Redemption Premium/ Discount	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Early Redemption/ Mandatory Redemption	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Early Redemption Date/ Mandatory Redemption	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

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Early Redemption Notice	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Issue Price	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Discount at which security is issued and the effective yield as result of such discount	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Premium/ Discount at which security is redeemed and the effective yield as a result of such premium/ discount	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Put Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Put Price	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Call Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Call Price	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Put Notification Time (Timelines by which the investor need to intimate Issuer before exercising the put)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Call Notification Time (Timelines by which the Issuer need to intimate investor before exercising the call)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Face Value	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Minimum subscription amount and in multiples thereafter	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Issue Timing	
1. Issue Opening Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
2. Issue Closing Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
3. Date of earliest closing of the issue, if any.	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
4. Pay-in Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
5. Deemed Date of Allotment	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Issuance mode of the Instrument	Demat only
Trading mode of the Instrument	Demat only
Manner of Allotment	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Manner of Settlement	The same shall be specified in the relevant Key Information

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	Document issued / to be issued for each Issue by the Company.
Settlement Cycle	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Settlement Mode of the Instrument	RTGS / NEFT
Depository	NSDL and CDSL
Disclosure of Interest/Dividend/redemption dates	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Record Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
All covenants of the issue (including side letters, accelerated payment clause, etc.)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Description regarding Security (where applicable) including type of security (movable/immovable/tangible etc.), type of charge (pledge/hypothecation/ mortgage etc.), date of creation of security/ likely date of creation of security, minimum security cover, revaluation, replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the Placement Memorandum	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Trust Deed and disclosed in the issue document.	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Transaction Documents	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Due diligence certificate issued by the Debenture Trustee	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Terms and conditions of debenture trustee agreement including fees charged by debenture trustees(s), details of security to be created and process of due diligence carried out by the debenture trustee.	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Conditions precedent to Disbursement	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Conditions Subsequent to Disbursement	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Event of Default (including manner of voting /conditions of joining Inter Creditor Agreement)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

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Creation of recovery expense fund	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Conditions for breach of covenants (as specified in Debenture Trust Deed)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Provisions related to Cross Default	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Roles and Responsibilities of the Debenture Trustee	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Risk factors pertaining to the issue	Please refer Section 3 (<i>Risk Factors</i>).
Governing Law & Jurisdiction	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Business Day Convention	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Covenants	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Representation and warranties	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Illustration of Bond Cash-flows	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Additional Disclosures (Security Creation)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Additional Disclosures (Default in Payment)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Additional Disclosures (Delay in Listing)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

Note:

- 1) *If there is any change in Coupon Rate pursuant to any event including lapse of certain time period or downgrade in rating, then such new Coupon Rate and events which lead to such change should be disclosed.*
- 2) *The list of documents which has been executed in connection with the issue and subscription of debt securities shall be annexed.*
- 3) *While the Secured Debentures are secured to the tune of at least 100% (One Hundred percent) of the principal and interest amount or as per the terms of General Information Document, in favour of Debenture Trustee, it is the duty of the Debenture Trustee to monitor that the security is maintained, if secured.*
- 4) *The Issuer shall provide granular disclosures in the relevant Key Information Document issued / to be issued for each Issue by the Company, with regards to the "Object of the Issue" including the percentage of the issue proceeds earmarked for each of the "object of the issue"*
- 5) *The specific terms of each offer of Commercial Papers, perpetual debt instruments and subordinated debt instruments, if any, to be issued by the Company under the General Information Document shall be specified in the relevant Key Information Document issued / to be issued in respect of each Issue.*

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- 6) ***Future Borrowings***
As specified in the relevant Key Information Document.

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SECTION 6: DISCLOSURES PERTAINING TO WILFUL DEFAULT

The following disclosures shall be made if the issuer or its promoter or director is declared wilful defaulter:

- A. **Name of the bank declaring the entity as a Wilful Defaulter:** NIL
- B. **The year in which the entity is declared as a Wilful Defaulter:** N.A
- C. **Outstanding amount when the entity is declared as a Wilful Defaulter:** N.A
- D. **Name of the entity declared as a Wilful Defaulter:** N.A
- E. **Steps taken, if any, for the removal from the list of wilful defaulters:** N.A
- F. **Other disclosures, as deemed fit by the Issuer in order to enable investors to take informed decisions:** N.A
- G. **Any other disclosure as specified by SEBI:** N.A

The fact that the issuer or any of its promoters or directors is a wilful defaulter shall be disclosed prominently on the cover page with suitable cross-referencing to the pages: Not Applicable.

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SECTION 7: KEY TERMS OF THE TRANSACTION DOCUMENTS

Please note that the Capitalised terms, schedules used in this section, but not defined herein, shall have the meaning as assigned to such term and as stated in the respective Debenture Trust Deed / Transaction Documents.

7.1 Transaction Documents

Will be specified in relation to each Issue in the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.2 Representations and Warranties of the Company

Will be specified in relation to each Issue in the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.3 Financial Covenants

Will be specified in relation to each Issue in the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.4 Reporting Covenants

Will be specified in relation to each Issue in the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.5 Affirmative Covenants

Will be specified in relation to each Issue in the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.6 Negative Covenants

Will be specified in relation to each Issue in the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.7 Other Covenants

Will be specified in relation to each Issue in the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.8 Events of Default

Will be specified in relation to each Issue in the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.9 Consequences and Remedies of Events of Default

Will be specified in relation to each Issue in the relevant Key Information Document issued / to be issued for each Issue by the Company.

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7.10 Listing and Monitoring Requirements

Will be specified in relation to each Issue in the relevant Key Information Document issued / to be issued for each Issue by the Company.

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SECTION 8: OTHER INFORMATION AND APPLICATION PROCESS

The Debentures being offered as part of the Issue are subject to the provisions of the Act, the Memorandum and Articles of Association of the Issuer, the terms of the Disclosure Document(s), Application Form and other terms and conditions as may be incorporated in the Transaction Documents.

The information and application process in relation to each Issue of Debentures shall be set out in detail under the relevant Key Information Document issued / to be issued by the Company for each Issue.

8.1 Eligible Investors

In respect of non-convertible debt securities including Debentures / Commercial Papers, the following categories of investors, when specifically approached and have been identified upfront, are eligible to apply for the private placement of non-convertible debt securities including Debentures / Commercial Papers subject to fulfilling their respective investment norms/rules and compliance with laws applicable to them by submitting all the relevant documents along with the Application Form ("**Eligible Investors**"):

- (a) Individuals
- (b) Hindu Undivided Family
- (c) Trust
- (d) Limited Liability Partnerships
- (e) Partnership Firm(s)
- (f) Portfolio Managers registered with SEBI
- (g) Association of Persons
- (h) Companies and Bodies Corporate including Public Sector Undertakings
- (i) Commercial Banks
- (j) Regional Rural Banks
- (k) Financial Institutions
- (l) Public Financial Institutions
- (m) Non-Banking Financial Companies
- (n) Multilateral and Bilateral Development Financial Institution
- (o) State Industrial Development Corporation
- (p) Insurance Companies
- (q) Mutual Funds
- (r) Venture Capital Fund

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- (s) Alternative Investment Fund
- (t) Provident Fund
- (u) Pension Fund
- (v) National Investment Fund set up by resolution No: F.No.2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India
- (w) An insurance fund set up and managed by Army, Navy / Air force of the Union of India
- (x) Insurance funds set up and managed by the Department of Posts, India
- (y) Foreign Portfolio Investors (FPI)
- (z) Foreign Venture Capital Investor registered with SEBI
- (aa) The advisor(s)/ arranger(s)/ placement agent(s), broker(s) associated with the Issue and/or their affiliates/ subsidiaries/ associates/ group companies and/or their promoters/ directors/ key managerial personnel/ officers/ employees may subscribe to the Issue as the applicable laws including but not limited to (i) SEBI (Merchant Bankers) Regulations, 1992 and Code of Conduct specified therein; (ii) SEBI (Stock Brokers) Regulations, 1992 and Code of Conduct specified therein, as applicable, do not restrict them from subscribing to the Issue
- (bb) Any other person eligible to invest in the Debentures / Commercial Paper

Investors, who are registered on the EBP Platform and are eligible to make bids for the non-convertible debt securities including Debentures / Commercial Paper of the Issuer and to whom allocation is to be made by Issuer pursuant to selection under the electronic book mechanism for issuance of securities on private placement basis in terms of the EBP Guidelines and the Electronic Book Providers shall be considered as "identified persons" for the purposes of Section 42(2) of the Companies Act, 2013, to whom the Issuer shall make private placement of the Debentures and only such "identified persons" shall receive a direct communication from the Issuer with offer to subscribe to the non-convertible debt securities including Debentures / Commercial Paper and only such "identified persons" shall be entitled to subscribe to the Issue.

Additionally, those arrangers/brokers/intermediaries etc. (as per the defined limits under the EBP Guidelines) specifically mapped by the Issuer on the EBP Platform are also eligible to bid/apply/invest for the Issue.

All potential Investors are required to comply with the relevant laws/regulations/guidelines applicable to them for investing in this Issue of Debentures. The Issuer, is not in any way, directly or indirectly, responsible for any statutory or regulatory breaches by any investor, neither is the Issuer required to check or confirm the same.

Hosting of this General Information Document on the website of the BSE should not be construed as an offer or an invitation to offer to subscribe to the Debentures and the same has been hosted only as it is stipulated under the SEBI ILNCS Regulations read with the EBP Guidelines. Eligible Investors should check their eligibility before making any investment.

Note: Participation by potential investors in the Issue may be subject to statutory and/or regulatory requirements applicable to them in connection with subscription to Indian securities by such categories of persons or entities. Applicants are advised to ensure that they comply with all regulatory requirements applicable to them, including exchange controls and other requirements. Applicants ought to seek independent legal and regulatory advice in relation to the laws applicable to them.

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In case there are any additions / modifications to the list of eligible investors in respect of an issuance of the non-convertible debt securities including Debentures / Commercial Papers, as set out in this General Information Document, the same shall also be set out in the relevant Key Information Document to be issued by the Company for each Issue.

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SECTION 9: UNDERTAKING

9.1 UNDERTAKINGS IN RELATION TO THE ISSUER BEING ELIGIBLE UNDER THE SEBI DEBT LISTING REGULATIONS

The Issuer hereby undertakes and confirms that the following (as set out in Regulation 5 of the SEBI Debt Listing Regulations) are not applicable to the Issuer as on the date of this General Information Document:

- (a) the Issuer, any of its promoters, promoter group or directors are debarred from accessing the securities market or dealing in securities by the Board;
- (b) any of the promoters or directors of the Issuer is a promoter or director of another company which is debarred from accessing the securities market or dealing in securities by the Board;
- (c) the Issuer or any of its promoters or directors is a wilful defaulter;
- (d) any of the promoters or whole-time directors of the issuer is a promoter or whole-time director of another company which is a wilful defaulter;
- (e) any of its promoters or directors is a fugitive economic offender; or
- (f) any fine or penalties levied by the Board / Stock Exchanges is pending to be paid by the Issuer at the time of filing this General Information Document.

9.2 UNDERTAKING ON CREATION OF SECURITY PURSUANT TO REGULATION 48(2) OF THE SEBI DEBT LISTING REGULATIONS

The Issuer hereby undertakes that the assets on which charge is proposed to be created as security for the Debentures are free from any encumbrances. The Issuer further undertakes that the charge proposed to be created is a first ranking exclusive, current and continuing charge and therefore no permission or consent to create a second or pari-passu charge on the assets of the Issuer is required to be obtained from any creditor (whether or not existing) of the Issuer.

9.3 UNDERTAKING PURSUANT TO PARAGRAPH 2.3.24 of SCHEDULE I OF THE SEBI DEBT LISTING REGULATIONS

The Issuer undertakes and states as follows:

- (a) Prospective investors are advised to read the risk factors carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and the offer including the risks involved. The securities have not been recommended or approved by the any regulatory authority in India, including the Securities and Exchange Board of India (SEBI) nor does SEBI guarantee the accuracy or adequacy of this document. Specific attention of investors is invited to the statement of 'Risk factors' given on page number 19 under the section **"GENERAL RISKS AND RISKS IN RELATION TO THE NON-CONVERTIBLE SECURITIES"**;
- (b) the Issuer, having made all reasonable inquiries, accepts responsibility for, and confirms that this General Information Document contains all information with regard to the issuer and the issue, that the information contained in this General Information Document is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading

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in any material respect; and

- (c) the Issuer has no side letter with any debt securities holder except the one(s) disclosed in this General Information Document. Any covenants later added shall be disclosed on the stock exchange website where the debt is listed and shall be disclosed by the Company in the Transaction Documents.

9.4 DISCLOSURES PURSUANT TO THE CHAPTER II OF SEBI DEBENTURE TRUSTEES MASTER CIRCULAR

- (a) **Details of assets, movable property and immovable property on which charge is proposed to be created**

Movable assets comprising receivables from loans provided by the Issuer

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

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

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

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

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

The Issuer hereby undertakes that the assets on which charge is proposed to be created as security for the non convertible debentures are free from any encumbrances.

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

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

As set out in the respective Key Information Document

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

As set out in the respective Key Information Document

- (iii) ***List of assets of the guarantor along-with undertakings/consent/NOC as per the Chapter II of SEBI Debenture Trustees Master Circular:***

As set out in the respective Key Information Document

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

As set out in the respective Key Information Document
- (v) ***Impact on the security in case of restructuring activity of the guarantor:***

As set out in the respective Key Information Document
- (vi) ***Undertaking by the guarantor that the guarantee shall be disclosed as "contingent liability" in the "notes to accounts" of financial statement of the guarantor:***

As set out in the respective Key Information Document
- (vii) ***Copy of Board resolution of the guarantor for the guarantee provided in respect of the debt securities of the Issuer:***

As set out in the respective Key Information Document
- (viii) ***The Guarantor provides guarantees on a routine basis in the ordinary course of its business.***

As set out in the respective Key Information Document
- (g) **In case securities (equity shares etc.) are being offered as security then a holding statement from the depository participant along-with an undertaking that these securities shall be pledged in favour of debenture trustee(s) in the depository system:**

As set out in the respective Key Information Document, if applicable.
- (h) **Details of any other form of security being offered viz. Debt Service Reserve Account etc.:**

As set out in the respective Key Information Document, if applicable.
- (i) **Any other information, documents or records required by debenture trustee with regard to creation of security and perfection of security:**

As set out in the respective Key Information Document, if applicable.
- (j) **Declaration:** The Issuer declares that debt securities shall be considered as secured only if the charged asset is registered with Sub-registrar and Registrar of Companies or CERSAI or Depository etc., as applicable, or is independently verifiable by the debenture trustee.
- (k) **Terms and conditions of debenture trustee agreement including fees charged by debenture trustees(s):** Please refer consent letter of the Debenture Trustee for terms and conditions of the appointment of the Debenture Trustee and the Engagement Letter for fee of the Debenture Trustee.
- (l) **Details of security to be created:** Please refer section named "Security (Including description, type of security, type of charge, likely date of creation of security, minimum security cover, revaluation, replacement of security)" in Section 5.48 (Issue Details).
- (m) **Process of due diligence carried out by the debenture trustee:** The Debenture Trustee has carried

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out due diligence in accordance with the manner prescribed in the SEBI Debenture Trustees Master Circular. The due diligence broadly includes the following:

- (i) A chartered accountant appointed by the Debenture Trustee will be conducting an independent due diligence as per scope provided by the Debenture Trustee and the information provided by the Issuer in respect of the security being provided by the Issuer in respect of the Secured Debentures.
- (ii) The chartered accountant will verify and ensure that the assets provided by the Issuer for creation of security are free from any encumbrances or necessary permission or consent has been obtained from existing charge holders.
- (iii) Periodical due diligence will be carried out by the Debenture Trustee in accordance with the SEBI Debenture Trustees Master Circular read along with the SEBI (Debenture Trustees) Regulations, 1993 and the relevant circulars issued by SEBI from (as amended from time to time) as per the nature of security provided by the Issuer in respect of the Secured Debentures.
- (iv) The Debenture Trustee will issue such necessary certificate(s) in relation to the due diligence carried out by it and such certificate(s) will be available on Stock Exchanges from time to time for information of the Debenture Holders.

Even though the Secured Debentures are to be secured to the extent of at least 100% (One Hundred percent) of the principal and interest amount or as per the terms of this General Information Document, in favor of the Debenture Trustee, the recovery of 100% of the amount shall depend on the market scenario prevalent at the time of enforcement of the security.

Due diligence will be carried out for maintenance of the prescribed security cover depending on information provided by the Issuer and the chartered accountant appointed by the Debenture Trustee or the Debenture Trustee will not be responsible for misinformation provided by Issuer.

- (n) **Due diligence certificate as per the format specified in Annexure A:**

Enclosed as **Annexure XI**.

- (o) **Due diligence certificate as per the format specified in Annexure II-A of the Chapter II of SEBI Debenture Trustees Circular:**

Enclosed as **Annexure XI**.

9.5 OTHER UNDERTAKINGS

The Issuer hereby confirms that:

- (a) the Issuer is eligible and in compliance with Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time, to make the private placement of debt instruments;
- (b) (to the extent applicable) the Issuer or its promoters or whole-time directors are not in violation of the provisions of Regulation 24 of the SEBI Delisting Regulations, 2009;
- (c) neither the Issuer nor any of its promoters or directors is a willful defaulter as defined under Regulation 2 (1) (ss) of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021; and

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- (d) the Issuer, its promoters, its directors are not in violation of the restrictions imposed by SEBI under SEBI circular no. SEBI/HO/ MRD/DSA/CIR/P/2017/92 dated August 01, 2017.

FOR CAPSAVE FINANCE PRIVATE LIMITED

Authorised Signatory

Name: Rajesh Maheshwari
Title: CFO
Date: December 18, 2024

Authorised Signatory

Name: Puneet Behrani
Title: Head, Treasury
Date: December 18, 2024

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SECTION 10: FORM NO. PAS-4

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

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

ISSUE OF SENIOR/UNSUBORDINATED/SUBORDINATED, RATED, LISTED, SECURED/UNSECURED, PRINCIPAL PROTECTED OR NOT, MARKET LINKED OR NOT, TRANSFERABLE, REDEEMABLE, NON-CONVERTIBLE DEBENTURES (INCLUDING IN THE FORM OF ZERO COUPON BONDS) AGGREGATING FOR AN AMOUNT AS SHALL BE MORE PARTICULARLY SET OUT IN THE KEY INFORMATION DOCUMENT, IN MULTIPLE TRanches / ISSUANCES, FOR CASH, AT PAR OR AT PREMIUM OR AT DISCOUNT, EITHER FULLY PAID ISSUANCE OR PARTLY PAID ISSUANCE, IN A DEMATERIALIZED FORM ON A PRIVATE PLACEMENT BASIS (THE "ISSUE") BY CAPSAVE FINANCE PRIVATE LIMITED (THE "COMPANY") OR ("ISSUER").

10.1 General Information:

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

Issuer / Company:	Capsave Finance Private Limited (the "Issuer" or "Company")
Registered Office:	Unit No. 301 & 302 Wing-D, Lotus Corporate Park, Western Express Highway, Goregaon (East), Mumbai - 400 063, India
Corporate Office:	Unit No. 301 & 302 Wing-D, Lotus Corporate Park, Western Express Highway, Goregaon (East), Mumbai - 400 063, India
Telephone No.:	+91-22-6173 7600
Website:	www.capsavefinance.com
Fax:	Not Applicable
Contact Person:	Mr. Rajesh Maheshwai, CFO
Email:	treasury@capsavefinance.com

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

August 7, 1992

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

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Please refer to paragraph 5.4(a) of the Section 5 of this General Information Document.

Branch details:

Please refer to paragraph 5.4 (b) of the Section 5 of this General Information Document.

Subsidiary details:

NIL

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

Please refer to paragraph 5.4(a) of Section 5 of this General Information Document.

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

Please refer to Section 5 of this General Information Document.

10.2 MANAGEMENT PERCEPTION OF RISK FACTORS:

Please refer to Section 3 of this General Information Document.

10.3 RISKS RELATED TO THE BUSINESS OF THE ISSUER

Please refer to Section 3 of this General Information Document.

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

- (i) Statutory Dues: Nil
- (ii) Debentures and interest thereon: Nil
- (iii) Deposits and interest thereon: Not Applicable, as company does not take deposits
- (iv) Loan from any bank or financial institution and interest thereon: Nil

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

Name of Nodal/Compliance officer	Designation	Address	Phone No.	Email ID
Mr. Puneet Bhatia	Compliance Officer	301 & 302, D Wing, Lotus Corporate Park, Goregaon East, Mumbai 63	022-61737669	puneet.bhatia@capsavefinance.com

10.6 Registrar of the Issue: Link Intime India Pvt. Ltd.

10.7 Valuation Agency: Not Applicable

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10.8 Auditors: V C Shah & Co.

Address: 205-206, Regent Chambers, 2nd Floor, Jamnalal Bajaj Road, 208, Nariman Point, Mumbai 400 021, Maharashtra, India

Website: <http://www.vcshah.com/>

Email address: viralshah@vcshah.com

Telephone Number: +91 22 4344 0132

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

Nil

10.10 Particulars of the Offer:

Financial position of the Company for the last 3 (three) financial years	Please refer to CHAPTER A below.
Date of passing of Board Resolution for the current issue of Debentures that forms the part of issuance under the General Information Document	The resolution passed by the board of directors of the Company dated August 8, 2024 authorizing the issuance of the debentures read along with the resolution passed by the finance committee of the board of directors of the Issuer dated November 13, 2024. In case of any further resolution passed by the Issuer in relation to the subject (as shall be required) shall be annexed in the relevant Key Information Document from time to time.
Date of passing of resolution in the general meeting, authorizing the offer of securities	Shareholders resolutions dated September 12, 2024. In case of any further resolution passed by the Issuer in relation to the subject (as shall be required) shall be annexed in the relevant Key Information Document from time to time.
Kind of securities offered (i.e. whether share or debenture) and class of security; the total number of shares or other securities to be issued	Base Issue Size - As specified in the relevant Key Information Document. Green shoe option - As specified in the relevant Key Information Document.
Price at which the security is being offered, including premium if any, along with justification of the price	As specified in the relevant Key Information Document.
Name and address of the valuer who performed valuation of the security offered, and basis on which the	As specified in the relevant Key Information Document.

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price has been arrived at along with report of the registered valuer	
Relevant date with reference to which the price has been arrived at (Relevant Date means a date at least 30 days prior to the date on which the general meeting of the Company is scheduled to be held)	As specified in the relevant Key Information Document.
The class or classes of persons to whom the allotment is proposed to be made	As specified in the relevant Key Information Document.
Intention of promoters, directors or key managerial personnel to subscribe to the offer (applicable in case they intend to subscribe to the offer) [Not required in case of issue of non-convertible debentures]	As specified in the relevant Key Information Document.
The proposed time within which the allotment shall be completed	As specified in the relevant Key Information Document.
The names of the proposed allottees and the percentage of post private placement capital that may be held by them [Not applicable in case of issue of non-convertible debentures]	As specified in the relevant Key Information Document.
The change in control, if any, in the company that would occur consequent to the private placement	As specified in the relevant Key Information Document.
The number of persons to whom allotment on	As specified in the relevant Key Information Document.

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preferential basis / private placement / rights issue has already been made during the year, in terms of securities as well as price									
The justification for the allotment proposed to be made for consideration other than cash together with valuation report of the registered valuer	As specified in the relevant Key Information Document.								
Amount, which the Company intends to raise by way of proposed offer of securities	As specified in the relevant Key Information Document.								
Terms of raising of securities:	<table> <tr> <td>Duration, if applicable:</td><td>As specified in the relevant Key Information Document.</td></tr> <tr> <td>Rate of Interest or Coupon:</td><td>As specified in the relevant Key Information Document.</td></tr> <tr> <td>Mode of Payment</td><td>As specified in the relevant Key Information Document.</td></tr> <tr> <td>Mode of Repayment</td><td>As specified in the relevant Key Information Document.</td></tr> </table>	Duration, if applicable:	As specified in the relevant Key Information Document.	Rate of Interest or Coupon:	As specified in the relevant Key Information Document.	Mode of Payment	As specified in the relevant Key Information Document.	Mode of Repayment	As specified in the relevant Key Information Document.
Duration, if applicable:	As specified in the relevant Key Information Document.								
Rate of Interest or Coupon:	As specified in the relevant Key Information Document.								
Mode of Payment	As specified in the relevant Key Information Document.								
Mode of Repayment	As specified in the relevant Key Information Document.								
Proposed time schedule for which the Issue/Offer Letter is valid	Issue Open Date: As specified in the relevant Key Information Document. Issue Closing Date: As specified in the relevant Key Information Document. Pay-in Date: As specified in the relevant Key Information Document. Deemed Date of Allotment: As specified in the relevant Key Information Document.								
Purpose and objects of the Issue/Offer	As specified in the relevant Key Information Document.								
Contribution being made by the promoters or directors either as part of the offer or separately in furtherance of such objects	As specified in the relevant Key Information Document.								
Principal terms of assets charged as security, if applicable	As specified in the relevant Key Information Document.								

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The details of significant and material orders passed by the Regulators, Courts and Tribunals impacting the going concern status of the Company and its future operations	As specified in the relevant Key Information Document.
The pre-issue and post-issue shareholding pattern of the Company in the following format: As specified in the relevant Key Information Document.	

10.11 Mode of payment for subscription:

- Cheque
- Demand Draft
- Other Banking Channels

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

Any financial or other material interest of the directors, promoters or key managerial personnel in the offer/ Issue and the effect of such interest in so far as it is different from the interests of other persons	Nil																				
Details of any litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority against any promoter of the Company during the last 3 (three) years immediately preceding the year of the issue of this private placement offer cum application letter and any direction issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action shall be disclosed	Nil																				
Remuneration of directors (during the current year and last 3 (three) financial years)	<table><tr><th colspan="5">Amount in Rs.</th></tr><tr><th>Director</th><th>Fiscal FY 24-25 (Up to September 2024)</th><th>Fiscal F.Y 2023-24</th><th>Fiscal F.Y 2022- 23</th><th>Fiscal F.Y 2021 -22</th></tr><tr><td>Mr. Toshiaki Ito</td><td>-</td><td>-</td><td>-</td><td>-</td></tr><tr><td>Mr. Hideki</td><td>-</td><td>-</td><td>-</td><td>-</td></tr></table>	Amount in Rs.					Director	Fiscal FY 24-25 (Up to September 2024)	Fiscal F.Y 2023-24	Fiscal F.Y 2022- 23	Fiscal F.Y 2021 -22	Mr. Toshiaki Ito	-	-	-	-	Mr. Hideki	-	-	-	-
Amount in Rs.																					
Director	Fiscal FY 24-25 (Up to September 2024)	Fiscal F.Y 2023-24	Fiscal F.Y 2022- 23	Fiscal F.Y 2021 -22																	
Mr. Toshiaki Ito	-	-	-	-																	
Mr. Hideki	-	-	-	-																	

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	Takemoto				
	Mr. Takahiro Hayashi	-	-	-	-
	Mr. Mitsuhirō Sakamoto	-	-	-	-
	Mr. Hiroshi Nagamine	-	-	-	-
	Mr. Hiroshi Inui	-	-	-	-
	Mr. Jinesh Jain	-	-	-	-
	Mr. Praveen Chauhan	-	-	-	-
	Mr. A D M Chavali	5,20,000	12,00,000	9,75,000	-
	Mr. Abraham Chacko	6,40,000	12,00,000	9,00,000	-
In purchase or acquisition of any immovable property including indirect acquisition of immovable property for which advances have been paid to third parties, disclosures regarding: (i) the names, addresses, descriptions and occupations of the vendors; (ii) the amount paid or payable in cash, to the vendor and where there is more than one vendor, or the company is a sub-purchaser, the amount so paid or payable to each vendor, specifying separately the amount, if any, paid or payable for goodwill;		Nil			

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(iii) the nature of the title or interest in such property proposed to be acquired by the company; and (iv) the particulars of every transaction relating to the property completed within the two preceding years, in which any vendor of the property or any person who is or was at the time of the transaction, a promoter or a director or proposed director of the company, had any interest, direct or indirect, specifying the date of the transaction and the name of such promoter, director or proposed director and stating the amount payable by or to such vendor, promoter, director or proposed director in respect of the transaction: Provided further that for the remaining vendors, such details may be provided on an aggregated basis in the offer document, specifying number of vendors from whom it is being acquired and the aggregate value being paid and the detailed disclosures as specified in sub-clauses (i) to (iv) above, may be provided by way of static QR code and web link. Provided that the disclosures specified in sub-clauses (i) to (iv) above shall be provided for the top five vendors on the basis of value viz. sale consideration payable to the vendors.	
If: (i) the proceeds, or any part of the proceeds, of the issue of the debt securities/non-convertible redeemable preference shares are or are to be applied directly or indirectly and in any manner resulting in the acquisition by the company of shares in any other body corporate; and (ii) by reason of that acquisition or anything to be done in consequence thereof or in connection therewith, that body corporate shall become a subsidiary of the company, a report	Nil

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shall be made by a Chartered Accountant (who shall be named in the issue document) upon – A. the profits or losses of the other body corporate for each of the three financial years immediately preceding the issue of the issue document; and B. the assets and liabilities of the other body corporate as on the latest date to which its accounts were made up.	
The said report shall: (a) indicate how the profits or losses of the other body corporate dealt with by the report would, in respect of the shares to be acquired, have concerned members of the issuer company and what allowance would have been required to be made, in relation to assets and liabilities so dealt with for the holders of the balance shares, if the issuer company had at all material times held the shares proposed to be acquired; and (b) where the other body corporate has subsidiaries, deal with the profits or losses and the assets and liabilities of the body corporate and its subsidiaries in the manner as provided in paragraph above	Nil
Related party transactions entered during the preceding 3 (three) financial years immediately preceding the year of issue of this private placement offer cum application letter and current financial year with regard to loans made or, guarantees given or securities provided	Please refer to CHAPTER C of this General Information Document.
Summary of reservations or qualifications or adverse remarks of auditors in the last 5 (five) financial years immediately preceding the year of issue of this private placement offer cum application letter and of their impact on the financial statements and financial position of the Company and the corrective steps taken and proposed to be taken by the Company for each of the said reservations or qualifications or adverse remark	Nil

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Details of any inquiry, inspections or investigations initiated or conducted under the securities law or Companies Act or any previous company law in the last 3 (three) years immediately preceding the year of circulation of this private placement offer cum application letter in the case of the Company and all of its subsidiaries and if there were any prosecutions filed (whether pending or not) fines imposed, compounding of offences in the last 3 (three) years immediately preceding the year of this private placement offer cum application letter and if so, section-wise details thereof for the Company and all of its subsidiaries	Nil								
Details of acts of material frauds committed against the company in the last three years in any, and if so, the action taken by the company	S I. N o	Br an ch	Date of detection / Date of reporting to RBI	Am ou nt (₹ in lak h)	Mo du s Ope ran di & Acti on Tak en	Rec ove ry (₹ in lakh)	Am ou nt wri tte n off (₹ in lak h)	Prov ision s (₹ in lakh)	Acti on Tak en by the Co mp any
		Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

10.13 Financial Position of the Company:

The capital structure of the company in the following manner in a tabular form:

The authorized, issued, subscribed and paid up capital (number of securities, description and aggregate nominal value)		Authorised Capital	Issued Capital	Subscribed Capital	Paid up Capital
Number of equity shares (In Number of Securities)		2,00,00,000	1,89,62,034	1,89,62,034	1,89,62,034
Nominal amount per equity share (in INR)		10	10	10	10
Total amount of equity		20,00,00,000	18,96,20,340	18,96,20,340	18,96,20,340

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	shares (in INR)				
	Number of preference shares (In Number of Securities)	-	-	-	-
	Nominal amount per preference shares (in INR)	-	-	-	-
	Total amount of preference shares (in INR)	-	-	-	-
Size of the Present Offer	As specified in the relevant Key Information Document.				
Paid-up Capital:					
a. After the offer:	INR 18,96,20,340				
b. After the conversion of convertible instruments (if applicable)	Not applicable as each Debenture is a non-convertible debt instrument which is being issued at face value.				
Share Premium Account:	As on March 31, 2024:				
a. Before the offer:	4,39,09,79,486				
b. After the offer:	4,39,09,79,486				
Details of the existing share capital of the Issuer in a tabular form, indicating therein with regard to each allotment, the date of allotment, the number of shares allotted, the face value of the shares allotted, the price and the form of consideration:					

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								Cumulative Paid Up Capital			Remarks
Date of Allotment	Name of Investor	No. of Equity Shares	Face Value (in INR)	Issue Price (in Rs)	Consideration Amount	Consideration (Cash, other than cash etc.)	Nature of Allotment	No of Equity Shares	Equity Share Capital (INR in Crore)	Equity Share Premium (INR In Crore)	
07-11-2016	Rent Alpha Pvt. Ltd.	1,40,000	10	100.00	1,40,00,000	Cash	Equity Allotment	9,19,200	0.92	2.45	N.A.
19-12-2016	Rent Alpha Pvt. Ltd.	4,59,600	10	100.00	4,59,60,000	Cash	Equity Allotment	13,78,800	1.38	6.59	N.A.
07-02-2017	Rent Alpha Pvt. Ltd.	13,25,000	10	100.00	13,25,00,000	Cash	Equity Allotment	27,03,800	2.70	18.51	N.A.
31-03-2017	Rent Alpha Pvt. Ltd.	4,03,225	10	372.00	14,99,99,700	Cash	Equity Allotment	31,07,025	3.11	33.11	N.A.
30-06-2017	Rent Alpha Pvt. Ltd.	4,39,516	10	372.00	16,34,99,952	Cash	Equity Allotment	35,46,541	3.55	49.02	N.A.
28-07-2017	Rent Alpha Pvt. Ltd.	2,68,817	10	372.00	9,99,99,924	Cash	Equity Allotment	38,15,358	3.82	58.75	N.A.
10-10-2017	Rent Alpha Pvt. Ltd.	16,81,415	10	113.00	18,99,99,895	Cash	Equity Allotment	54,96,773	5.50	76.07	N.A.
05-01-2018	Rent Alpha Pvt. Ltd.	9,87,610	10	113.00	11,15,99,930	Cash	Equity Allotment	64,84,383	6.48	86.24	N.A.
10-07-2018	Rent Alpha Pvt. Ltd.	6,32,218	10	156.00	9,86,26,008	Cash	Equity Allotment	71,16,601	7.12	95.47	N.A.
07-09-2018	Rent Alpha Pvt. Ltd.	7,15,835	10	156.00	11,16,70,260	Cash	Equity Allotment	78,32,436	7.83	105.92	N.A.
05-08-2019	Rent Alpha Pvt. Ltd.	6,14,925	10	228.00	13,99,99,975	Cash	Equity Allotment	84,47,361	8.45	119.31	N.A.
25-09-2019	Rent Alpha Pvt. Ltd.	9,17,757	10	228.00	20,89,45,736	Cash	Equity Allotment	93,65,118	9.37	139.29	N.A.
10-03-2021	Rent Alpha Pvt. Ltd.	10,72,961	10	233.00	24,99,99,913	Cash	Equity Allotment	1,04,38,079	10.44	163.22	N.A.
17-09-2022	Rent Alpha Pvt. Ltd.	10,51,502	10	233.00	24,49,99,966	Cash	Equity Allotment	1,14,89,581	11.49	186.48	N.A.
25-03-2022	Rent Alpha Pvt. Ltd.	8,33,333	10	233.00	25,00,00,000	Cash	Equity Allotment	1,23,22,914	12.32	210.73	N.A.
27-Sep-22	Rent Alpha Pvt. Ltd.	18,57,700	10	322.98	59,99,99,946	Cash	Equity Allotment	1,41,80,614	14.18	268.88	N.A.
30-Sep-23	Rent Alpha Pvt. Ltd.	20,49,180	10	366.00	74,99,99,880	Cash	Equity Allotment	1,62,29,794	16.23	341.83	N.A.
08-Nov-23	Rent Alpha Pvt. Ltd.	27,32,240	10	366.00	99,99,99,840	Cash	Equity Allotment	1,89,62,034	18.96	439.10	N.A.
11-Nov-24	Rent Alpha Pvt. Ltd.	29,41,176	10	425.00	1,24,99,99,800	Cash	Equity Allotment	2,19,03,210	21.90	561.16	N.A.

The number and price at which each of allotments were made by the Company in the last 1 (one) year preceding the date of this placement offer cum application letter separately indicating the allotments made for consideration other than cash and details of the consideration in each case.	<table><tr><th>Date</th><th>Amount (In INR)</th><th>Type of issue</th><th>Form of Consideration</th></tr><tr><td>Nil</td><td>Nil</td><td>Nil</td><td>Nil</td></tr></table>	Date	Amount (In INR)	Type of issue	Form of Consideration	Nil	Nil	Nil	Nil
	Date	Amount (In INR)	Type of issue	Form of Consideration					
Nil	Nil	Nil	Nil						

Profits of the Company, before and after making provision for tax, for the 3 (three) financial years immediately preceding the date of circulation of this private placement offer cum application letter.	<table><tr><th>FY</th><th>PBT (in Rs. Cr)</th><th>PAT (in Rs. Cr)</th></tr><tr><td>FY 2024</td><td>108.0</td><td>78.2</td></tr><tr><td>FY 2023</td><td>95.9</td><td>75.6</td></tr><tr><td>FY 2022</td><td>72.9</td><td>54.1</td></tr></table>	FY	PBT (in Rs. Cr)	PAT (in Rs. Cr)	FY 2024	108.0	78.2	FY 2023	95.9	75.6	FY 2022	72.9	54.1
	FY	PBT (in Rs. Cr)	PAT (in Rs. Cr)										
	FY 2024	108.0	78.2										
	FY 2023	95.9	75.6										
FY 2022	72.9	54.1											

Dividends declared by the Company in respect of the said 3 (three) financial years; interest coverage ratio for last three years (cash profit after tax plus interest paid/interest paid)	No dividend has been declared by the Issuer till the date of this private placement offer and application letter.												
	<table><tr><th>Year</th><th>2024</th><th>2023</th><th>2022</th></tr><tr><td>Dividend Declared</td><td>Nil</td><td>Nil</td><td>Nil</td></tr><tr><td>Interest Coverage Ratio</td><td>1.9</td><td>2.3</td><td>3.1</td></tr></table>	Year	2024	2023	2022	Dividend Declared	Nil	Nil	Nil	Interest Coverage Ratio	1.9	2.3	3.1
	Year	2024	2023	2022									
Dividend Declared	Nil	Nil	Nil										
Interest Coverage Ratio	1.9	2.3	3.1										

A summary of the financial position of the Company as in the 3 (three) audited balancesheets immediately preceding the date of circulation of	Please refer CHAPTER A of this General Information Document.			
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(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

this private placement offer cum application letter	
Audited Cash Flow Statement for the 3 (three) years immediately preceding the date of circulation of this private placement offer cum application letter	Please refer CHAPTER B of this General Information Document.
Any change in accounting policies during the last 3 (three) years and their effect on the profits and the reserves of the Company	Nil

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

PART B

**FORM NO PAS-4
PRIVATE PLACEMENT OFFER LETTER
(To be filled by the applicant)**

Sl No.	Particulars	First Holder	Second Holder
1	Name	[●]	[●]
2	Father's Name	[●]	[●]
3	Complete Address (including Flat/ House Number, Street, Locality, Pin Code)	[●]	[●]
4	Phone Number, if any	[●]	[●]
5	Email ID, if any	[●]	[●]
6	PAN Number	[●]	[●]
7	Bank Account Details	[●]	[●]
8	Number of Non- Convertible Debentures subscribed	[●]	[●]
9	Total value of Non- Convertible Debentures subscribed	[●]	[●]
10	Tick whichever is applicable: - (a) The applicant is not required to obtain Government approval under the Foreign Exchange Management (Non-debt Instruments) Rules, 2019 prior to subscription of shares. (b) The applicant is required to obtain Government approval under the Foreign Exchange Management (Non-debt Instruments) Rules, 2019 prior to subscription of shares and the same has been obtained, and is enclosed herewith	[●]	[●]

Signature of the Subscriber

Initial of the officer of the Company designated to keep the record.

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DECLARATION (To be provided by the Directors)

- A. The Company has complied with the provisions of the Companies Act, 2013 and the rules made hereunder;
- B. The compliance with the Companies Act, 2013 and the rules made thereunder do not imply that payment of dividend or interest or repayment of preference shares or debentures, if applicable, is guaranteed by the Central Government; and
- C. the monies received under the offer shall be used only for the purposes and objects indicated in this General Information Document.

I am authorized by the Board of Directors of the Issuer vide resolution number 1 dated August 8, 2024 read along with the resolution passed by the finance committee of the board of directors of the Issuer dated November 13, 2024 to sign this General Information Document and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with.

Whatever is stated in this General Information Document and in the attachments thereto is true, correct and complete and no information material to the subject matter of this General Information Document has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association.

It is further declared and verified that all the required attachments have been completely, correctly and legibly attached to this General Information Document.

The Issuer declares that all the relevant provisions in the regulations/guideline issued by SEBI and other applicable laws have been complied with and no statement made in this General Information Document is contrary to the provisions of the regulations/guidelines issued by SEBI and other applicable laws, as the case may be. The information contained in this General Information Document is as applicable to privately placed debt securities and subject to the information available with the Issuer. The extent of disclosures made in this General Information Document is consistent with disclosures permitted by regulatory authorities to the issue of securities made by the companies in the past.

FOR CAPSAVE FINANCE PRIVATE LIMITED

Name: Jinesh Jain

Title: Director

Place: Mumbai

Date: December 18, 2024

Name: Praveen Chauhan

Title: Director

Place: Mumbai

Date: December 18, 2024

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Enclosed

Chapter A - *A summary of the financial position of the Company as in the 3 (three) audited balance sheets immediately preceding the date of circulation of this Offer Letter along with the unaudited balance sheets for the period ended 30th September 2024.*

Chapter B - *Audited Cash Flow Statement for the 3 (three) years immediately preceding the date of circulation of this Offer Letter along with the unaudited cashflow statement for the period ended 30th September 2024.*

Chapter C - *Related party transactions entered during the last 3 (three) financial years immediately preceding the year of issue of this General Information Document along with the unaudited balance sheets for the period ended 30th September 2024 with regard to loans made or, guarantees given or securities provided*

Optional Attachments, if any

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

**CHAPTER A: FINANCIAL POSITION OF THE COMPANY AS IN THE 3 (THREE) AUDITED BALANCE SHEETS
IMMEDIATELY PRECEDING THE DATE OF CIRCULATION OF THIS GENERAL INFORMATION DOCUMENT**

Audited Financials for FY 2021-2022, FY 2022-2023 and FY 2023-2024 along with the unaudited limited review financial statements for the period ended 30th September 2024 are attached separately to this General Information Document

Please refer to **Annexure V** of the General Information Document

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(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

CHAPTER B: AUDITED CASH FLOW STATEMENT FOR THE 3 (THREE) YEARS IMMEDIATELY PRECEDING THE DATE OF CIRCULATION OF THIS GENERAL INFORMATION DOCUMENT

Audited Financials for FY 2021-2022, FY 2022-2023 and FY 2023-2024 along with the unaudited limited review financial statements for the period ended 30th September 2024 are attached separately to this General Information Document

Please refer to **Annexure V** of the General Information Document

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(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

**CHAPTER C- RELATED PARTY TRANSACTIONS ENTERED DURING THE LAST 3 (THREE) FINANCIAL YEARS
IMMEDIATELY PRECEDING THE YEAR OF ISSUE AND THE CURRENT FINANCIAL YEAR**

Audited Financials for FY 2021-2022, FY 2022-2023 and FY 2023-2024 along with the unaudited limited review financial statements for the period ended 30th September 2024 are attached separately to this General Information Document.

Please refer to **Annexure V** of the General Information Document

(The remainder of this page is intentionally left blank)

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

SECTION 11: DECLARATION BY THE DIRECTORS

Each of the directors of the Company hereby confirm and declare that:

- A. the Issuer is in compliance with the provisions of Securities Contracts (Regulation) Act, 1956 and the Securities and Exchange Board of India Act, 1992, Companies Act, 2013 and the rules and regulations made thereunder, including the compliances in relation to making a private placement of the Debentures;
- B. the compliance with the Companies Act, 2013 and the rules does not imply that payment of dividend or interest or repayment of non-convertible securities, if applicable, is guaranteed by the Central Government;
- C. the monies received under the Issue shall be used only for the purposes and objects indicated in the Disclosure Document(s); and
- D. whatever is stated in the Disclosure Document(s) and in the attachments thereto is true, correct and complete and no information material to the subject matter of the Disclosure Document(s) has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and the Articles of Association.
- E. It is hereby declared that this General Information Document contains full disclosures in accordance with the SEBI Debt Listing Regulations, as amended from time to time and the Companies Act and the rules made thereunder; and
- F. The Issuer accepts no responsibility for the statements made otherwise than in this General Information Document or in any other material issued by or at the instance of the Issuer and that anyone placing reliance on any other source of information would be doing so at his own risk.

General Risk
<i>Investment in non-convertible securities involve a degree of risk and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under Section 3 of the Disclosure Document(s). These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.</i>

- G. The information provided in this General Information Document have been perused by the Board of Directors, and the final and ultimate responsibility of the relevant information provided in this General Information Document shall lie with the Board of Directors.

The following shall be the authorised persons in case the Company is a body corporate:

- (i) executive Chairperson and compliance officer; or
- (ii) Managing Director or Chief Executive Officer and compliance officer; or
- (iii) Chief Financial Officer and compliance officer; or
- (iv) whole-time director and compliance officer; or

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

(v) any two key managerial personnel.

H. they are duly authorised to attest as per this clause by the Board of Directors or the governing body, as the case may be, by a resolution, a copy of which is also disclosed in this General Information Document.

Confidentiality

The information and data contained herein is submitted to each recipient of this General Information Document on a strictly private and confidential basis. By accepting a copy of this General Information Document, each recipient agrees that neither it nor any of its employees or advisors will use the information contained herein for any purpose other than evaluating the specific transactions described herein or will divulge to any other party any such information.

I am authorized by the Board of Directors of the Company vide resolution dated August 8, 2024 sign the Disclosure Document(s) and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of the subject matter of the Disclosure Document(s) and matters incidental thereto have been complied with.

Whatever is stated in the Disclosure Document(s) and in the attachments thereto is true, correct and complete and no information material to the subject matter of the Disclosure Document(s) has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association.

It is further declared and verified that all the required attachments have been completely, correctly and legibly attached to the Disclosure Document(s).

The Issuer declares that all the relevant provisions in the regulations/guideline issued by SEBI and other applicable laws have been complied with and no statement made in the Disclosure Document(s) is contrary to the provisions of the regulations/guidelines issued by SEBI and other applicable laws, as the case may be. The information contained in the Disclosure Document(s) is as applicable to privately placed debt securities and subject to the information available with the Issuer. The extent of disclosures made in the Disclosure Document(s) is consistent with disclosures permitted by regulatory authorities to the issue of securities made by the companies in the past.

FOR CAPSAVE FINANCE PRIVATE LIMITED

Name: Jinesh Jain

Title: Director

Place: Mumbai

Date: December 18, 2024

Name: Praveen Chauhan

Title: Director

Place: Mumbai

Date: December 18, 2024

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE I: TERM SHEET

(As set out in the relevant Key Information Document)

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

**ANNEXURE II: RATING LETTER, RATING RATIONALE AND DETAILED PRESS RELEASE FROM THE RATING
AGENCY**

(As set out in the relevant Key Information Document)

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE III: CONSENT LETTER AND ENGAGEMENT LETTER FROM THE DEBENTURE TRUSTEE

(As set out in the relevant Key Information Document)

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE IV: APPLICATION FORM

(As set out in the relevant Key Information Document)

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE V: AUDITED FINANCIAL STATEMENTS ALONG WITH AUDIT REPORTS, SCHEDULES, FOOTNOTES, SUMMARY ETC

Audited Financials for FY 2021-2022, FY 2022-2023, FY 2023-2024 and unaudited limited review financials for the period ended 30th September 2024 as below:

- (A) Audited Financials for the financial year ended 2023-2024 – <https://capsavefinance.com/investor-information/>
- (B) Audited Financials for the financial year ended 2022-2023 – <https://capsavefinance.com/investor-information/>
- (C) Audited Financials for the financial year ended 2021-2022 – <https://capsavefinance.com/investor-information/>
- (D) Unaudited Limited Review Financials for the period ended September 30, 2024 – <https://capsavefinance.com/investor-information/>

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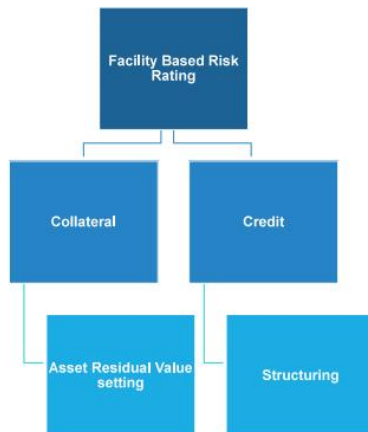
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ANNEXURE VI: LENDING POLICY

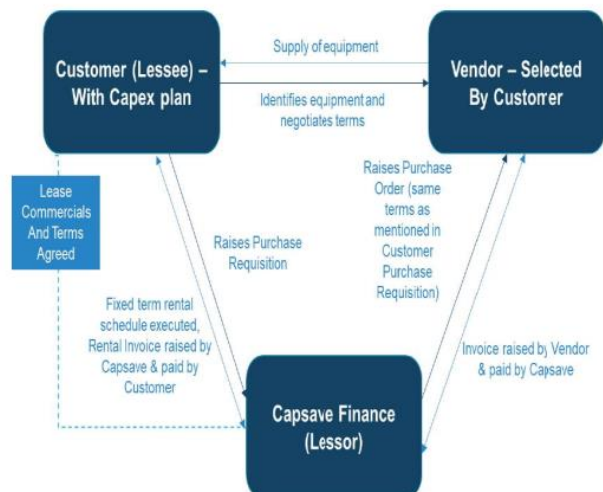
Criteria	Particulars	Criteria	Particulars
Client Segment	- Indian Corporate with investment grade rating - MNC subsidiary with parent satisfying following criteria: - Turnover >= \$ 1 Bn - Minimum investment grade with stable outlook - Parent holding of >= 50%	Type of asset	- IT assets and telecommunications - Medical Equipment - Plant & Machinery - Furniture & fit outs - Any other asset which meets residual parameters
Turnover	Min USD 1.3mn	Lease tenor	Max 5 years
Vintage	- Min 5 years, or - Parent company with requisite vintage	Ticket Size	USD 300k to USD 2.5mn (Not exceeding 15% of Net Owned Funds)
Facility Type	- Operating lease - Financial lease - Sale and lease back	Acceptable security	- Immovable property - Escrow of receivables - Personal guarantee - Corporate guarantee from parent or group company - Standby letter of credit - Bank Guarantee - UDC, PDC, NACH

Risk = Credit Risk + Asset Risk

Risk Assessment Framework
Capsave is structured with inherent checks and balances for effective risk management



Primary Operations process
Enabled through inhouse Tech platform and Driven by Standard operating process



(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE VII: ALM STATEMENTS

As on September 30, 2024 (unaudited)

Table 2: Statement of Structural Liquidity

Table 2: Statement of Structural Liquidity												
Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110
A. OUTFLOWS												
1.Capital (i+ii+iii+iv)	Y010	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,896.20	1,896.20
(i) Equity Capital	Y020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,896.20	1,896.20
(ii) Perpetual / Non Redeemable Preference Shares	Y030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Non-Perpetual / Redeemable Preference Shares	Y040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Others	Y050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2.Reserves & Surplus (i+ii+iii+iv+v+vi+vii+viii+ix+xx+xi+xii+xiii)	Y060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78,602.34	78,602.34
(i) Share Premium Account	Y070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43,909.78	43,909.78
(ii) General Reserves	Y080	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Statutory/Special Reserve (Section 45-IC reserve to be shown separately below item no.(vii))	Y090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Reserves under Sec 45-IC of RBI Act 1934	Y100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,957.07	6,957.07
(v) Capital Redemption Reserve	Y110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Debenture Redemption Reserve	Y120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Other Capital Reserves	Y130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Other Revenue Reserves	Y140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ix) Investment Fluctuation Reserves/ Investment Reserves	Y150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Revaluation Reserves (a+b)	Y160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Revl. Reserves - Property	Y170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Revl. Reserves - Financial Assets	Y180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Share Application Money Pending Allotment	Y190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Others (Please mention)	Y200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Balance of profit and loss account	Y210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27,735.49	27,735.49
3.Gifts, Grants, Donations & Benefactions	Y220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4.Bonds & Notes (i+ii+iii)	Y230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Plain Vanilla Bonds (As per residual maturity of the instruments)	Y240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Bonds with embedded call / put options including zero coupon / deep discount bonds (As per residual period for the earliest exercise date for the embedded option)	Y250	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Fixed Rate Notes	Y260	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5.Deposits (i+ii)	Y270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Term Deposits from Public	Y280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Others	Y290	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 2: Statement of Structural Liquidity

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110
6.Borrowings (i+ii+iii+iv+v+vi+vii+viii+ix+xx+xi+xii+xiii+xiv)	Y300	955.49	2,523.06	7,577.65	15,396.08	37,757.13	21,408.02	31,485.83	52,922.15	12,982.01	0.00	1,83,007.42
(i) Bank Borrowings (a+b+c+d+e+f)	Y310	164.25	2,523.06	7,577.65	15,242.21	17,348.31	20,114.92	29,255.21	49,054.32	12,358.31	0.00	1,53,638.24
a) Bank Borrowings in the nature of Term Money Borrowings (As per residual maturity)	Y320	91.16	13.17	77.65	2,742.21	6,548.31	9,114.94	16,766.68	49,054.32	12,358.31	0.00	96,766.75
b) Bank Borrowings in the nature of WCCL	Y330	73.09	2,509.89	7,500.00	12,500.00	10,800.00	10,999.58	12,488.53	0.00	0.00	0.00	56,871.49
c) Bank Borrowings in the nature of Cash Credit (CC)	Y340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Bank Borrowings in the nature of Letter of Credit (LCs)	Y350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Bank Borrowings in the nature of ECBs	Y360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f) Other bank borrowings	Y370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / wholesale deposits, shall be slotted as per their residual maturity)	Y380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Loans from Related Parties (including ICDs)	Y390	0.00	0.00	0.00	0.00	20,000.00	0.00	0.00	0.00	0.00	0.00	20,000.00
(iv) Corporate Debts	Y400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Borrowings from Central Government / State Government	Y410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Borrowings from RBI	Y420	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Borrowings from Public Sector Undertakings (PSUs)	Y430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(viii) Borrowings from Others (Please specify)	Y440	791.24	0.00	0.00	153.87	153.87	1,044.30	1,733.69	3,867.83	623.70	0.00	8,368.50
(ix) Commercial Papers (CPs)	Y450	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which: (a) To Mutual Funds	Y460	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) To Banks	Y470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) To NBFCs	Y480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) To Insurance Companies	Y490	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) To Pension Funds	Y500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) To Others (Please specify)	Y510	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(x) Non - Convertible Debentures (NCDs) (A+B)	Y520	0.00	0.00	0.00	0.00	254.95	248.80	496.93	0.00	0.00	0.00	1,000.68
A. Secured (a+b+c+d+e+f+g)	Y530	0.00	0.00	0.00	0.00	254.95	248.80	496.93	0.00	0.00	0.00	1,000.68
Of which: (a) Subscribed by Retail Investors	Y540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110
B. Un-Secured (a+b+c+d+e+f+g)	Y610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xi) Convertible Debentures (A+B) (Debentures with embedded call / put options As per residual period for the earliest exercise date for the embedded option)	Y690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
A. Secured (a+b+c+d+e+f+g)	Y700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. Un-Secured (a+b+c+d+e+f+g)	Y780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Of which; (a) Subscribed by Retail Investors	Y790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Subscribed by Banks	Y800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	Y810	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	Y820	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Subscribed by Insurance Companies	Y830	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Subscribed by Pension Funds	Y840	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Others (Please specify)	Y850	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xii) Subordinate Debt	Y860	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiii) Perpetual Debt Instrument	Y870	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(xiv) Security Finance Transactions(a+b+c+d)	Y880	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y890	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y900	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110
c) CBLO (As per residual maturity)	Y910	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y920	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7.Current Liabilities & Provisions (a+b+c+d+e+f+g+h)	Y930	155.46	1.66	3,293.29	429.83	2,186.55	999.71	4,374.44	6,195.95	2,891.90	196.59	20,725.38
a) Sundry creditors	Y940	155.46	1.66	2,857.15	375.31	352.47	999.71	1,948.56	5,730.69	2,891.90	196.59	15,509.50
b) Expenses payable (Other than Interest)	Y950	0.00	0.00	436.14	54.52	54.52	0.00	0.00	0.00	0.00	0.00	545.18
(c) Advance income received from borrowers pending adjustment	Y960	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Interest payable on deposits and borrowings	Y970	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Provisions for Standard Assets	Y980	0.00	0.00	0.00	0.00	0.00	0.00	817.71	0.00	0.00	0.00	817.71
(f) Provisions for Non Performing Assets (NPAs)	Y990	0.00	0.00	0.00	0.00	1,779.56	0.00	0.00	465.26	0.00	0.00	2,244.82
(g) Provisions for Investment Portfolio (NPI)	Y1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Provisions (Please Specify)	Y1010	0.00	0.00	0.00	0.00	0.00	0.00	1,608.17	0.00	0.00	0.00	1,608.17
8.Statutory Dues	Y1020	211.77	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	211.77
9.Unclaimed Deposits (i+ii)	Y1030	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Pending for less than 7 years	Y1040	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Pending for greater than 7 years	Y1050	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10.Any Other Unclaimed Amount	Y1060	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11.Debt Service Realisation Account	Y1070	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12.Other Outflows	Y1080	14.55	267.07	1,508.01	10.50	118.95	552.28	1,941.77	10,266.61	5,365.83	4,700.32	24,745.89
13.Outflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v+vi+vii)	Y1090	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Loan commitments pending disbursement	Y1100	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Lines of credit committed to other institution	Y1110	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Total Letter of Credits	Y1120	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Total Guarantees	Y1130	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Bills discounted/rediscounted	Y1140	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vi) Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Forward Forex Contracts	Y1160	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Futures Contracts	Y1170	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Options Contracts	Y1180	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Forward Rate Agreements	Y1190	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Swaps - Currency	Y1200	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Swaps - Interest Rate	Y1210	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Credit Default Swaps	Y1220	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Derivatives	Y1230	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(vii) Others	Y1240	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

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Table 2: Statement of Structural Liquidity

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110
A. TOTAL OUTFLOWS (A) (Sum of 1 to 13)	Y1250	1,337.27	2,791.79	12,378.95	15,836.41	40,062.63	22,960.01	37,802.04	69,384.71	21,239.74	85,395.45	3,09,189.00
A1. Cumulative Outflows	Y1260	1,337.27	4,129.06	16,508.01	32,344.42	72,407.05	95,367.06	1,33,169.10	2,02,553.81	2,23,793.55	3,09,189.00	3,09,189.00
B. INFLOWS												
1. Cash (In 1 to 30/31 day time-bucket)	Y1270	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Remittance in Transit	Y1280	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Balances With Banks	Y1290	18,366.71	0.00	0.00	0.00	0.00	0.00	43.75	0.00	0.00	0.00	18,410.46
a) Current Account (The stipulated minimum balance be shown in 6 months to 1 year bucket. The balance in excess of the minim balance be shown in 1 to 30 day time bucket)	Y1300											
		18,366.71	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18,366.71
b) Deposit Accounts /Short-Term Deposits (As per residual maturity)	Y1310	0.00	0.00	0.00	0.00	0.00	0.00	43.75	0.00	0.00	0.00	43.75
4. Investments (i+ii+iii+iv)	Y1320	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Statutory Investments (only for NBFCs-D)	Y1330	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Listed Investments	Y1340	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Current	Y1350	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Non-current	Y1360	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Unlisted Investments	Y1370	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Current	Y1380	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Non-current	Y1390	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Venture Capital Units	Y1400	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Others (Please Specify)	Y1410	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Advances (Performing)	Y1420	4,476.89	8,639.41	20,737.18	28,803.86	27,341.84	56,953.63	24,799.49	67,154.20	33,049.66	2,080.44	2,74,036.60
(i) Bills of Exchange and Promissory Notes discounted & rediscounted (As per residual usance of the underlying bills)	Y1430	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Term Loans (The cash inflows on account of the interest and principal of the loan may be slotted in respective time buckets as per the timing of the cash flows as stipulated in the original / revised repayment schedule)	Y1440	4,476.89	8,639.41	20,737.18	28,803.86	27,341.84	56,953.63	24,799.49	67,154.20	33,049.66	2,080.44	2,74,036.60
(a) Through Regular Payment Schedule	Y1450	1,738.05	21.01	8,745.87	1,323.30	935.93	11,781.46	23,601.74	67,154.20	33,049.66	2,080.44	1,50,431.66
(b) Through Bullet Payment	Y1460	2,738.84	8,618.40	11,991.31	27,480.56	26,405.91	45,172.17	1,197.75	0.00	0.00	0.00	1,23,604.94
(iii) Interest to be serviced through regular schedule	Y1470	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iv) Interest to be serviced to be In Bullet Payment	Y1480	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 2: Statement of Structural Liquidity

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110
6. Gross Non-Performing Loans (GNPA)	Y1490	0.00	0.00	0.00	0.00	1,851.19	0.00	0.00	668.16	0.00	0.00	2,519.35
(i) Substandard	Y1500	0.00	0.00	0.00	0.00	1,851.19	0.00	0.00	587.89	0.00	0.00	2,439.08
(a) All over dues and instalments of principal falling due during the next three years (In the 3 to 5 year time-bucket)	Y1510	0.00	0.00	0.00	0.00	1,851.19	0.00	0.00	587.89	0.00	0.00	2,439.08
(b) Entire principal amount due beyond the next three years (In the over 5 years time-bucket)	Y1520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Doubtful and loss	Y1530	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80.27	0.00	0.00	80.27
(a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket)	Y1540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	80.27	0.00	0.00	80.27
(b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket)	Y1550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Inflows From Assets On Lease	Y1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
8. Fixed Assets (Excluding Assets On Lease)	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Other Assets :	Y1580	0.00	393.07	1,286.14	939.60	396.53	300.00	0.00	22.14	0.00	7,668.02	11,005.50
(a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	205.01	205.01
(b) Other Items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash flows)	Y1600	0.00	393.07	786.14	589.60	196.53	0.00	0.00	0.00	0.00	0.00	1,965.34
(c) Others	Y1610	0.00	0.00	500.00	350.00	200.00	300.00	0.00	22.14	0.00	7,463.01	8,835.15
10. Security Finance Transactions (a+b+c+d)	Y1620	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Repo (As per residual maturity)	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Reverse Repo (As per residual maturity)	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) CBO (As per residual maturity)	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Others (Please Specify)	Y1660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11. Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv)	Y1670	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Loan committed by other institution pending disbursement	Y1680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(ii) Lines of credit committed by other institution	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(iii) Bills discounted/rediscounted	Y1700	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 2: Statement of Structural Liquidity

Particulars		0 day to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total
		X010	X020	X030	X040	X050	X060	X070	X080	X090	X100	X110
(iv) Total Derivative Exposures (a+b+c+d+e+f+g+h)	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(a) Forward Forex Contracts	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Futures Contracts	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) Options Contracts	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Forward Rate Agreements	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Swaps - Currency	Y1760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Swaps - Interest Rate	Y1770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Credit Default Swaps	Y1780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Other Derivatives	Y1790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(v) Others	Y1800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B. TOTAL INFLOWS (B) (Sum of 1 to 11)	Y1810	22,843.60	9,032.48	22,023.32	29,743.46	29,589.56	57,253.63	24,843.24	67,844.50	33,049.66	12,965.55	3,09,189.00
C. Mismatch (B - A)	Y1820	21,506.33	6,240.69	9,644.37	13,907.05	-10,473.07	34,293.62	-12,958.80	-1,540.21	11,809.92	-72,429.90	0.00
D. Cumulative Mismatch	Y1830	21,506.33	27,747.02	37,391.39	51,298.44	40,825.37	75,118.99	62,160.19	60,619.98	72,429.90	0.00	0.00
E. Mismatch as % of Total Outflows	Y1840	1608.23%	223.54%	77.91%	87.82%	-26.14%	149.36%	-34.28%	-2.22%	55.60%	-84.82%	0.00%
F. Cumulative Mismatch as % of Cumulative Total Outflows	Y1850	1608.23%	671.99%	226.50%	158.60%	56.38%	78.77%	46.68%	29.93%	32.36%	0.00%	0.00%

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ANNEXURE VIII: BOARD RESOLUTION



CIN Number: U67120MH1992PTC068062

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE BOARD OF DIRECTORS ("BOARD") OF CAPSAVE FINANCE PRIVATE LIMITED ("COMPANY") HELD ON THURSDAY, AUGUST 08, 2024 AT THE REGISTERED OFFICE OF THE COMPANY AT UNIT NO. 301 & 302, WING D, LOTUS CORPORATE PARK, WESTERN EXPRESS HIGHWAY, GOREGAON (EAST), MUMBAI 400 063, MAHARASHTRA, INDIA.

APPROVAL TO ISSUE NON-CONVERTIBLE DEBENTURES ON PRIVATE PLACEMENT BASIS

"RESOLVED THAT pursuant to the provisions of Sections 42, 71, 179 and other applicable provisions, if any, of the Companies Act, 2013 and the rules made thereunder, including any statutory modifications or re-enactments thereof for the time being in force (the "Act"), the Foreign Exchange Management Act, 1999, (as amended from time to time), rules, regulations, guidelines, notifications, clarifications and circulars, if any, prescribed by the Government of India, all applicable regulations, directions, guidelines, circulars and notifications of the Reserve Bank of India ("RBI"), the Securities and Exchange Board of India ("SEBI"), including the Securities Contracts (Regulation) Act, 1956, the Securities and Exchange Board of India Act, 1992, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 and the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time, related Master Directions issued by SEBI and as amended from time to time, or any other regulatory authority, whether in India or abroad, and in accordance with the Memorandum of Association and the Articles of Association of the Company and the listing agreements entered into with the stock exchanges (the "Stock Exchanges") where the securities of the Company may be listed and subject to such approvals, consents, permissions and sanctions as may be required from any statutory/regulatory authority, the approval of the Board be and is hereby accorded for:

- (a) issue and allotment of non-convertible debentures: (i) listed or unlisted, (ii) senior or subordinated or unsubordinated, (iii) secured or unsecured, (iv) rated or unrated, (v) principal protected or not, (vi) market linked or not, (vi) any others as may be determined, of such face value as may be determined up to the aggregate amount of Rs. 10,000.00 million ("Debentures") in one or more tranches/issues / series ("Tranches/Issues/Series") on or before **June 30, 2025**, at such interest rate as may be determined, payable at such frequency as may be determined, subject to deduction of taxes at source in accordance with applicable law, with or without gross up, and for such maturity (subject to applicable law) as may be determined, on a private placement basis to eligible investors (including without limitation, any banks, financial institutions, mutual funds, foreign portfolio investors, individuals, or any other persons/entities in accordance with applicable law) ("Investors") for raising debt for such purposes as may be determined; and
- (b) securing the amounts to be raised pursuant to the issue of Debentures or any Tranche/Issue together with all interest and other charges thereon (up to such limits and security cover as may be agreed and within such timelines as may be agreed) by one or more of the following (i) hypothecation of certain identified loans/book debts, and/or any other assets of the Company, and/or (ii) such other security or contractual comfort (including personal and/or corporate guarantees) as may be required in terms of the issuance of the Debentures or any Tranche/Issue/Series (the "Security")."

"RESOLVED FURTHER THAT the Finance Committee of the Board of Directors ("Committee") is hereby empowered (in addition to any powers that the Committee presently has or may have from time to time), within the overall ambit of the resolutions set out herein, to (a) consider and approve the particular terms

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CIN Number: U67120MH1992PTC068062

of each Tranche/Issue/Series to more effectively implement any of the resolutions of the Board set out herein, (b) consider and approve any terms or modifications thereof for any Tranche/Issue/Series, (c) direct any officers of the Company to do such things and to take such actions as the Company is entitled to do or take (as the case may be) in terms of the resolutions set out herein, and (d) generally do or to take any other action, deed, or things, as may be necessary to remove any difficulties or impediments in the effective implementation of the resolutions set out herein."

"RESOLVED FURTHER THAT Mr. Gautam Munish – CEO, or Mr. Rajesh Maheshwari – CFO, or Mr. Puneet Behrani - Head Treasury of the Company **or such other persons** as may be authorised by the Board or the Committee (collectively, the **"Authorised Persons"**) be and are hereby severally authorised to do such acts, deeds and things as they deem necessary or desirable in connection with the issue, offer and allotment of the Debentures or any Tranche/Issue/Series of the Debentures, including, without limitation the following:

- (a) seeking, if required, any approval, consent, or waiver from any/all concerned governmental and regulatory authorities, and/or any other approvals, consent or waivers that may be required in connection with the issue, offer and allotment of the Debentures or any Tranche/Issue of the Debentures;
- (b) executing the term sheet in relation to the Debentures or any Tranche/Issue of the Debentures;
- (c) negotiating, approving and deciding the terms of the issue, offer and allotment of the Debentures or any Tranche/Issue/Series of the Debentures and all other related matters (including but not limited to, the amounts proposed to be raised, the Security proposed to be provided by the Company, the rate of interest, the terms of repayment and the end use);
- (d) if required by the holders of the Debentures or any Tranche/Issue/Series of the Debentures (the **"Debenture Holders"**), seeking the listing of any of the Debentures or any Tranche/Issue/Series of the Debentures on any Stock Exchange, submitting the listing application and taking all actions that may be necessary in connection with obtaining such listing;
- (e) (if so required) issuing the Debentures or any Tranche/Issue/Series of the Debentures through the electronic book mechanism process pursuant to the guidelines and circulars issued by the SEBI in this respect, and taking all such action and steps as may be required for the purposes of complying with relevant guidelines, including making all relevant disclosures to the "electronic book provider";
- (f) (if so required) providing such information/disclosures in accordance with the requirements of circular no. SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024 "Master Circular for Debenture Trustees", issued by SEBI, and as amended from time to time;
- (g) (if so required) providing such information/disclosures in accordance with the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and the requirements of the circular no. SEBI/HO/DDHS/PoD1/P/CIR/2024/54dated

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CIN Number: U67120MH1992PTC068062

May 22, 2024 on "Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper" issued by SEBI and as amended from time to time;

- (h) preparing, finalising and approving the debt disclosure document/placement memorandum/general information document/key information document/the private placement offer cum application letter (as may be required) (**"the Disclosure Documents"**) (including amending, varying or modifying such documents, as may be considered desirable or expedient), in accordance with all applicable laws, rules, regulations and guidelines;
- (i) finalizing the terms and conditions of the appointment of an arranger (if so required), a debenture trustee, a registrar and transfer agent, a credit rating agency, legal counsel, a depository and such other intermediaries including their successors and their agents, as may be required in relation to the issue, offer and allotment of Debentures or any Tranche/Issue/Series of the Debentures;
- (j) finalizing the terms of the issue, offer and allotment of the Debentures or any Tranche/Issue/Series of the Debentures;
- (k) entering into arrangements with the depository in connection with issue, offer and allotment of Debentures or any Tranche/Issue/Series of the Debentures in dematerialised form;
- (l) creating and perfecting the Security as required in accordance with the terms of the Transaction Documents (as defined below) in relation to the issue, offer and allotment of the Debentures or any Tranche/Issue/Series of the Debentures;
- (m) finalizing the deemed date of allotment of the Debentures or any Tranche/Issue/Series of the Debentures;
- (n) negotiating, executing, filing and delivering any documents, instruments, deeds, amendments, papers, applications, notices or letters as may be required in connection with the issue, offer and allotment of the Debentures or any Tranche/Issue/Series of the Debentures and dealing/coordinating with regulatory authorities in connection with the issue, offer and allotment of the Debentures or any Tranche/Issue/Series of the Debentures including but not limited to the RBI, SEBI (if so required), any Stock Exchange (if so required), the relevant registrar of companies, the Ministry of Corporate Affairs, the relevant sub-registrar of assurances (if so required), Central Registry of Securitisation Asset Reconstruction and Security Interest and such other authorities as may be required;
- (o) to execute all documents with, file forms with and submit applications to any Stock Exchange (if so required), the relevant registrar of companies, the Ministry of Corporate Affairs, the relevant sub-registrar of assurances (if so required), Central Registry of Securitisation Asset Reconstruction and Security Interest or any depository;
- (p) to sign and/or dispatch all documents and notices to be signed and/or dispatched by the Company under or in connection with the Transaction Documents;

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CIN Number: U67120MH1992PTC068062

- (q) to take all steps and do all things and give such directions as may be required, necessary, expedient or desirable for giving effect to the Transaction Documents, the transactions contemplated therein and the resolutions mentioned herein, including without limitation, to approve, negotiate, finalize, sign, execute, ratify, amend, supplement and/or issue the following, including any amendments, modifications, supplements, restatements or novation thereto (now or in the future):
- (i) the Disclosure Documents for the issue, offer and allotment of the Debentures or any Tranche/Issue/Series of the Debentures (as may be required);
 - (ii) the debenture trust deed, the debenture trustee agreement, the deed of hypothecation and any other documents required for the creation of security interest over the Company's movable properties (book debt/receivables) and the providing of any other Security, or the issue, offer and allotment of the Debentures or any Tranche/Issue/Series of the Debentures (including any power(s) of attorney in connection thereto) and any other document in relation thereto ((i) and (ii) are collectively referred to as the "**Transaction Documents**");
 - (iii) debenture certificate for the Debentures or any Tranche/Issue/Series of the Debentures;
 - (iv) any other documents required for the purposes of the issue, offer and allotment of the Debentures or any Tranche/Issue/Series of the Debentures and the transactions contemplated thereby, including but not limited to letters of undertaking, declarations, agreements, reports; and
 - (v) any other document designated as a Transaction Document by the relevant debenture trustee/Debenture Holders;
- (r) to pay stamp duty required to be paid for the issue, offer and allotment of the Debentures or any Tranche/Issue of the Debentures in accordance with the laws of India;
- (s) do all acts necessary for the issue, offer and allotment of the Debentures or any Tranche/Issue of the Debentures in accordance with the terms set out in the Disclosure Documents and the Transaction Documents; and
- (t) to generally do any other act or deed, to negotiate and execute any documents, applications, agreements, undertakings, deeds, affidavits, declarations and certificates in relation to the issue, offer and allotment of the Debentures or any Tranche/Issue of the Debentures and the transactions contemplated thereby, and to give such directions as it deems fit or as may be necessary or desirable in relation to the issue, offer and allotment of the Debentures or any Tranche/Issue/Series of the Debentures."

"**RESOLVED FURTHER THAT** the Authorized Persons be and are hereby severally authorized to take all necessary steps relating to the creation, perfection and registration of charges and also to sign and submit the necessary forms with the relevant registrar of companies, the Ministry of Corporate Affairs, the relevant sub-registrar of assurances (if so required), Central Registry of Securitisation Asset Reconstruction and Security Interest and other relevant governmental authorities."

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CIN Number: U67120MH1992PTC068062

"RESOLVED FURTHER THAT any one of the Authorized Persons be and are hereby severally authorised to record the name of the Debenture Holders in the register of debenture holders and to undertake such other acts, deeds and things as may be required to give effect to the issuance and allotment of the Debentures or any Tranche/Issue/Series of the Debentures and the listing of the Debentures or any Tranche/Issue/Series of the Debentures if and as and when required by the Debenture Holders."

"RESOLVED FURTHER THAT the Company be and is hereby authorised to open any bank accounts with such banks in India as may be required in connection with the issue, offer and allotment of the Debentures or any Tranche/Issue/Series of the Debentures and that any one of Authorised Persons, be and are hereby severally authorised to sign and execute the application form(s) and other documents required for opening the said account(s), to operate such account(s), and to give such instructions including closure thereof as may be required and deemed appropriate by them, and that such bank(s) be and is/are hereby authorised to honour all cheques and other negotiable instruments drawn, accepted or endorsed and instructions given by the aforesaid Authorised Persons on behalf of the Company."

"RESOLVED FURTHER THAT the Authorized Persons be and are hereby severally authorized to delegate the powers to any other employee/representative/agent of the Company, as may be deemed necessary to do such acts and execute such documents as may be required in connection with any of the matters relating to the issue, offer and allotment of the Debentures or any Tranche/Issue/Series of the Debentures."

"RESOLVED FURTHER THAT the Board hereby approves and ratifies all such acts, deeds and actions taken by the Company till date for the purpose of the issue, offer and allotment of the Debentures or any Tranche/Issue/Series of the Debentures."

"RESOLVED FURTHER THAT the common seal of the Company may be affixed to the stamped engrossments of such documents as may be required, to be executed under the common seal of the Company in the presence of any director(s) of the Company and any Authorised Person in accordance with the Articles of Association of the Company who shall sign/countersign the same in token thereof."

"RESOLVED FURTHER THAT the copies of the foregoing resolutions certified to be true copies by any one Director or Chief Financial Officer or the Company Secretary of the Company be furnished to such persons as may be deemed necessary."

"CERTIFIED TRUE COPY"

FOR CAPSAVE FINANCE PRIVATE LIMITED

MAYURI
MEHUL
CHOUDHARY

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+919868274567, email=mayuri@capsavefinance.com,
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Company Secretary

Name: Mayuri Mehul Choudhary

Membership ID: 55667

Place: Mumbai

Date: December 13, 2024

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ANNEXURE IX: SHAREHOLDERS RESOLUTION



CIN Number: U67120MH1992PTC068062

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE MEMBERS OF CAPSAVE FINANCE PRIVATE LIMITED ("COMPANY") HELD ON THURSDAY, SEPTEMBER 12, 2024 AT THE REGISTERED OFFICE OF THE COMPANY AT UNIT NO. 301 & 302, WING D, LOTUS CORPORATE PARK, WESTERN EXPRESS HIGHWAY, GOREGAON (EAST), MUMBAI 400 063, MAHARASHTRA, INDIA.

APPROVAL TO ISSUE NON-CONVERTIBLE DEBENTURES ON PRIVATE PLACEMENT BASIS

"RESOLVED THAT pursuant to the provisions of Section 42 and other applicable provisions, if any, of the Companies Act, 2013 (the "Act") read together with the Companies (Prospectus and Allotment of Securities) Rules, 2014, including any modification, amendment, substitution or re-enactment thereof, for the time being in force and the provisions of the Memorandum of Association and the Articles of Association of the Company, the approval and consent of the members of the Company, be and is hereby accorded to the Board of Directors of the Company (the "Board") to issue, and to make offer(s) and/or invitation(s) to eligible persons to subscribe to, non-convertible debentures: (i) listed or unlisted, (ii) senior or subordinated or unsubordinated, (iii) secured or unsecured, (iv) rated or unrated, (v) principal protected or not, (vi) market linked or not, (vi) any others as may be determined, of such face value as may be determined ("Debentures", "NCDs") in one or more tranches/issues / series ("Tranches/Issues/Series"), at such interest rate as may be determined, payable at such frequency as may be determined, subject to deduction of taxes at source in accordance with applicable law, with or without gross up, and for such maturity (subject to applicable law) as may be determined, on a private placement basis to eligible investors (including without limitation, any banks, financial institutions, mutual funds, foreign portfolio investors, individuals, or any other persons/entities in accordance with applicable law) ("Investors") for raising debt for such purposes as may be determined, for a period of one year from the date of passing of this resolution, provided that the outstanding amounts of all such NCDs at any time during the period shall not exceed Rs. 10,000.00 million.

RESOLVED FURTHER THAT the Board be and is hereby authorized and empowered to arrange, settle and determine the terms and conditions (including without limitation, interest, repayment, security or otherwise) as it may think fit of such NCDs, and to do all such acts, deeds, and things, and to execute all such documents, instruments and writings as may be required to give effect to these resolutions."

"CERTIFIED TRUE COPY"

FOR CAPSAVE FINANCE PRIVATE LIMITED

**MAYURI
MEHUL
CHOUDHARY**

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Company Secretary

Name: Mayuri Mehul Choudhary
Membership ID: 55667
Place: Mumbai
Date: December 13, 2024

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CIN Number: U67120MH1992PTC068062

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE MEMBERS OF CAPSAVE FINANCE PRIVATE LIMITED ("COMPANY") HELD ON THURSDAY, SEPTEMBER 12, 2024 AT THE REGISTERED OFFICE OF THE COMPANY AT UNIT NO. 301 & 302, WING D, LOTUS CORPORATE PARK, WESTERN EXPRESS HIGHWAY, GOREGAON (EAST), MUMBAI 400 063, MAHARASHTRA, INDIA.

EXPLANATORY STATEMENT UNDER SECTION 102 OF THE COMPANIES ACT, 2013:

Section 42 of the Companies Act, 2013 read with Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014 ("**Prospectus and Allotment Rules**") deals with private placement of securities by a company. Rule 14(1) of the Prospectus and Allotment Rules prescribes that in case of an offer or invitation to subscribe to securities, the Company shall obtain previous approval of its shareholders/members ("**Members**") by means of a special resolution. Rule 14(1) of the Prospectus and Allotment Rules further prescribes that in case of the issue of non-convertible debentures ("**NCDs**") exceeding the limits prescribed therein, it shall be sufficient to obtain such previous approval only once in a year for all the offers or invitations for such NCDs issued during a period of 1 (one) year from the date of passing of the aforementioned special resolution.

In order to augment resources for on-lending by the Company, repayment/refinance of existing debt, working capital requirement, purchase of assets, investments, general corporate purposes etc. the Company may invite subscription for non-convertible debentures: (i) listed or unlisted, (ii) senior or subordinated or unsubordinated, (iii) secured or unsecured, (iv) rated or unrated, (v) principal protected or not, (vi) market linked or not, (vi) any others as may be determined, of such face value as may be determined ("**Debentures**", "**NCDs**") in one or more tranches/issues / series ("**Tranches/Issues/Series**"), at such interest rate as may be determined, payable at such frequency as may be determined, subject to deduction of taxes at source in accordance with applicable law, with or without gross up, and for such maturity (subject to applicable law) as may be determined, on a private placement basis to eligible investors (including without limitation, any banks, financial institutions, mutual funds, foreign portfolio investors, individuals, or any other persons/entities in accordance with applicable law) ("**Investors**"). The NCDs proposed to be issued, may be issued either at par or at premium or at a discount to face value and the issue price (including premium, if any) shall be decided by the board of directors of the Company ("**Board**") on the basis of various factors including the interest rate/effective yield determined, based on market conditions prevailing at the time of the issue(s).

Pursuant to Rule 14(1) of the Prospectus and Allotment Rules, the following disclosures are being made by the Company to the Members:

PARTICULARS OF THE OFFER INCLUDING DATE OF PASSING BOARD RESOLUTION	Rule 14(1) of the Prospectus and Allotment Rules prescribes that where the amount to be raised through offer or invitation of NCDs (as defined above) exceeds the limit prescribed, it shall be sufficient if the company passes a previous special resolution only once in a year for all the offers or invitations for such NCDs during the year. In view of this, pursuant to this resolution under Section 42 of the Companies Act, 2013, the specific terms of each offer/issue of NCDs (whether secured/unsecured/subordinated/senior, rated/unrated, listed/unlisted, redeemable (including market linked debentures) NCDs) shall be decided from time to time, within the period of 1 (one) year from the date of the aforementioned resolution. In line with Rule 14(1) of the Prospectus and Allotment Rules, the date of the relevant board resolution
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CIN Number: U67120MH1992PTC068062

	shall be mentioned/disclosed in the private placement offer and application letter for each offer/issue of NCDs.
KINDS OF SECURITIES OFFERED AND THE PRICE AT WHICH THE SECURITY IS BEING OFFERED	Non-convertible debt securities/NCDs. The NCDs will be offered/issued either at par or at premium or at a discount to face value, which will be decided by the Board or the Finance Committee (as applicable) for each specific issue, on the basis of the interest rate/effective yield determined, based on market conditions prevailing at the time of the respective issue.
BASIS OR JUSTIFICATION FOR THE PRICE (INCLUDING PREMIUM, IF ANY) AT WHICH THE OFFER OR INVITATION IS BEING MADE	Not applicable, as the securities proposed to be issued (in multiple issues/tranches) are non-convertible debt instruments which will be issued either at par or at premium or at a discount to face value in accordance with terms to be decided by the Board or Finance Committee, in discussions with the relevant investor(s).
NAME AND ADDRESS OF VALUER WHO PERFORMED VALUATION	Not applicable as the securities proposed to be issued (in multiple issues/tranches) are non-convertible debt instruments.
AMOUNT WHICH THE COMPANY INTENDS TO RAISE BY WAY OF SECURITIES	The specific terms of each offer/issue of NCDs shall be decided from time to time, within the period of 1 (one) year from the date of the aforementioned resolution, provided that the amounts of all such NCDs at any time issued within the period of 1 (one) year from the date of passing of the aforementioned shareholders resolution shall not exceed the limit specified in the resolution under Section 42 of the Companies Act, 2013.
MATERIAL TERMS OF RAISING OF SECURITIES, PROPOSED TIME SCHEDULE, PURPOSES OR OBJECTS OF OFFER, CONTRIBUTION BEING MADE BY THE PROMOTERS OR DIRECTORS EITHER AS PART OF THE OFFER OR SEPARATELY IN FURTHERANCE OF OBJECTS; PRINCIPLE TERMS OF ASSETS CHARGED AS SECURITIES	The specific terms of each offer/issue of NCDs shall be decided from time to time, within the period of 1 (one) year from the date of the aforementioned resolution, in discussions with the respective investor(s). These disclosures will be specifically made in each private placement offer and application letter for each offer/issue.

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CIN Number: U67120MH1992PTC068062

Accordingly, consent of the Members is sought in connection with the aforesaid issue of NCDs and they are requested to authorize the Board to issue such NCDs during the year on private placement basis up to Rs. 10,000.00 million as stipulated above, in one or more tranches.

"CERTIFIED TRUE COPY"

FOR CAPSAVE FINANCE PRIVATE LIMITED

**MAYURI
MEHUL
CHOUDHARY**

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Company Secretary

Name: Mayuri Mehul Choudhary
Membership ID: 55667
Place: Mumbai
Date: December 13, 2024

(This General Information Document is neither a prospectus nor a statement in lieu of a prospectus)

ANNEXURE X: IN-PRINCIPLE APPROVAL



DCS/COMP/PG/IP-PPDI/184/24-25

Capsave Finance Private Limited
Unit No. 301 & 302 Wing-D, Lotus Corporate Park
Western Express Highway, Goregaon (East), Mumbai - 400 063

Dear Sir/Madam

Re: Private Placement Of (A) Senior/Unsubordinated/Subordinated, Rated, Listed, Secured/Unsecured, Principal Protected or Not, Market Linked Or Not, Transferable, Redeemable, Nonconvertible Debentures and (b) rated commercial papers under (GID No./FY25/001) Dated December 17, 2024

We acknowledge receipt of your application on the online portal on December 16, 2024 seeking In-principle approval for issue of captioned security. In this regard, the Exchange is pleased to grant in-principle approval for listing of captioned security subject to fulfilling the following conditions at the time of seeking listing:

1. Filing of listing application.
2. Payment of fees as may be prescribed from time to time.
3. Compliance with SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with SEBI Circular No SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 and circulars issued thereunder and also Compliance with provisions of Companies Act 2013.
4. Receipt of Statutory & other approvals & compliance of guidelines issued by the statutory authorities including SEBI, RBI, DCA etc. as may be applicable.
5. Compliance with change in the guidelines, regulations, directions, circulars of the Exchange, SEBI or any other statutory authorities, documentary requirements from time to time.
6. Compliance with below mentioned circular dated June 10, 2020 issued by BSE before opening of the issue to the investors.:
<https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20200610-31>
7. Issuers, for whom use of EBP is not mandatory, specific attention is drawn towards compliance with Chapter XV of SEBI Circular No SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 and BSE Circular No 20210519-29 dated May 19, 2021. Accordingly, Issuers of privately placed debt securities in terms of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 or ILDM Regulations for whom accessing the electronic book platform (EBP) is not mandatory shall upload details of the issue with any one of the EBPs within one working day of such issuance. The details can be uploaded using the following links [Electronic Issuance - Bombay Stock Exchange Limited \(bseindia.com\)](#).

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8. It is advised that Face Value of NCDs issue through private placement basis should be kept as per Chapter V of SEBI Circular No SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021

9. Issuers are hereby advised to comply with signing of agreements with both the depositories as per Regulation 7 of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with SEBI Circular No SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021.

10. Company is further requested to comply with SEBI Circular SEBI/HO/DDHS/DDHS-RACPOD1/CIR/P/2023/56 dated April 13, 2023, (if applicable) read along with BSE Circular <https://www.bseindia.com/markets/MarketInfo/DispNewNoticesCirculars.aspx?page=20230428-18> and ensure compliance of the same.

This In-Principle Approval is valid for a period of 1 year from the date of issue of this letter or period of 1 year from the date of opening of the first offer of debt securities under General information Documents which ever applicable. The Exchange reserves its right to withdraw its in-principle approval at any later 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, SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with SEBI Circular No SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 and circulars issued thereunder, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Guidelines/Regulations issued by the statutory authorities etc. Further, it is subject to payment of all applicable charges levied by the Exchange for usage of any system, software or similar such facilities provided by BSE which the Company shall avail to process the application of securities for which approval is given vide this letter.

Yours faithfully,
For BSE Limited

A handwritten signature in blue ink, appearing to read 'Anurag Jain', is written over a light blue grid background.

Anurag Jain
Manager

A handwritten signature in blue ink, appearing to read 'Akshay Arolkar', is written over a light blue grid background.

Akshay Arolkar
Deputy Manager

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ANNEXURE XI: DUE DILIGENCE CERTIFICATES

(As specified in the relevant Key Information Document)