

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

GENERAL INFORMATION DOCUMENT



Mizuho Capsave Finance

MIZUHO CAPSAVE FINANCE PRIVATE LIMITED

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

Date of Incorporation – August 07, 1992

Registered Office - Unit No. 301 & 302, Wing-D, Lotus Corporate Park, Western Express Highway, Goregaon (E), Mumbai, Maharashtra – 400063

Telephone No. +91-22-6173 7600

Website: www.mizuho-cf.co.in

General Information Document for issue of non-convertible securities (including Debentures) and Commercial Papers on a private placement basis

Dated: July 09, 2026

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| <p>(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 Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 read with the circulars issued thereunder), at par or premium or discount, in multiple series/tranche(s), from time to time, on a private placement basis for 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.</p> <p>(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.</p> |
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PART A: DISCLOSURES AS PER SEBI DEBT LISTING REGULATIONS:

Please see below the 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: August 07, 1992 Place: Mumbai, Maharashtra, India
4.	Latest registration / identification number issued by any regulatory authority which regulates the Issuer (in this case Reserve Bank of India):	B-13.01702
5.	Registered Office address of the Issuer:	Unit No. 301 & 302, Wing-D, Lotus Corporate Park, Western Express Highway, Goregaon (E), Mumbai, Maharashtra – 400063
6.	Corporate Office address of the Issuer:	Unit No. 301 & 302, Wing-D, Lotus Corporate Park, Western Express Highway, Goregaon (E), Mumbai, Maharashtra – 400063
7.	Telephone No of the Issuer:	+91-22-6173 7676
8.	Details of Compliance Officer of the Issuer:	Name: Mr. Puneet Bhatia Telephone Number: 022 6173 7669 Email address: puneet.bhatia@mizuho-cf.co.in
9.	Details of Company Secretary of the Issuer:	Name: Mr. Vikalp Chugh Telephone Number: 022 6173 7667 Email address: vikalp.chugh@mizuho-ls.co.in
10.	Details of Chief Financial Officer of the Issuer:	Name: Mr. Rajesh Maheshwari Telephone Number: 022 6173 7662 Email address: rajesh.maheshwari@mizuho-cf.co.in
11.	Details of Promoters of the Issuer (if any):	Name: Mizuho RA Leasing Private Limited (formerly known as Rent Alpha Private Limited) Telephone Number: 022 61737 600

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		Email address: info@mizuho-ls.co.in Address: 1201 and 1202, A Wing, Lotus Corporate Park, off Western Express Highway, Goregaon, Mumbai, Maharashtra 400063
12.	Website address of the Issuer:	www.mizuho-cf.co.in
13.	Email address of the Issuer:	treasury@mizuho-cf.co.in
14.	Details of debenture trustee for the Issue:	The details of the debenture trustee for each Issue shall be specified in the relevant Key Information Document issued / to be issued for each such Issue by the Company.
15.	Details of credit rating agency for the Issue:	The details of the credit rating agency for each Issue shall be specified in the relevant Key Information Document issued / to be issued for each such Issue by the Company.
16.	Details of statutory auditors	Name: M/s. Batliboi & Purohit, Chartered Accountants Logo:  Address: 204, National Insurance Building, D. N. Road, Fort, Mumbai - 400 001 Website: www.batliboipurohit.com Email: achinto@batliboipurohit.com Telephone Number: 022 2207 4260 Contact Person: Mr. Achinto Das (Partner)
17.	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 this General Information Document is in relation to the private placement of non-convertible securities (including Debentures) and Commercial Papers.
18.	Date of issue document / General Information Document	July 09, 2026
19.	Type of issue document / 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 securities (including Debentures) and Commercial Papers, on a private placement basis.

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		The Company shall issue a Key Information Document for each Issue of the non-convertible securities (including Debentures) and 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
20.	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.
21.	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.
22.	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.
23.	Credit Rating of the of the security / Issue (cross reference of press release to be provided) along with all the ratings obtained by the Issuer for that security / Issue.	The non-convertible securities (including Debentures) and 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 relevant Key Information Document issued for each series or tranches of non-convertible securities (including Debentures) and Commercial Papers. The rating issued by the Rating Agency has in respect of each series or tranches of non-convertible securities (including Debentures) and Commercial Papers shall be identified in the relevant Key Information Document for each Issue. 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 securities (including Debentures) and Commercial Papers shall be valid as on the date of issuance and listing of each such Issue.
24.	The name(s) of the stock exchanges where the	The non-convertible securities (including Debentures) and Commercial Papers are proposed to be listed on the wholesale debt market of the BSE Limited / Bombay Stock Exchange (" BSE ") or on the

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	securities are proposed to be listed	new debt market of the National Stock Exchange of India Limited / National Stock Exchange ("NSE").
25.	The details about eligible investors;	1. In respect of Debentures: the following categories of investors, when specifically approached and have been identified upfront, are eligible to apply for this private placement of the non-convertible securities (including Debentures) 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: a) Qualified Institutional Buyers ("QIBs") means the following entities: (i) A mutual fund, venture capital fund, Alternative Investment Fund and Foreign Venture Capital Investor registered with SEBI; (ii) Foreign portfolio investor other than individuals, corporate bodies and family offices; (iii) a Public Financial Institution; (iv) a Scheduled Commercial Bank; (v) a multilateral and bi-lateral development financial institution; (vi) a State Industrial Development Corporation; (vii) An insurance company registered with Insurance Regulatory and Development Authority of India; (viii) A Provident Fund with minimum corpus of Rs.25 Crores (ix) A Pension Fund with minimum corpus of Rs.25 Crores (x) 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; (xi) An insurance fund set up and managed by Army, Navy / Air force of the Union of India; (xii) Insurance funds set up and managed by the Department of Posts, India; and (xiii) non- banking financial companies. b) Any non-QIB including <i>inter-alia</i> resident individual investors, Hindu Undivided Families (excluding minors and NRIs), Partnership Firms and Limited Liability partnership firms, Trusts (including public charitable trusts), association of persons, societies registered under the Applicable Laws in India, companies, bodies corporate etc., who/ which has

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		been authorized by the Issuer, to participate in a particular issue on the EBP platform. c) 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) Securities and Exchange Board of India (Stock Brokers) Regulations, 1992 and Code of Conduct specified therein, as applicable, do not restrict them from subscribing to the Issue. 2. <u>In respect of perpetual debt instruments:</u> the QIB's as mentioned hereinabove under 25(1)(a), when specifically approached and have been identified upfront, are eligible to apply for this private placement of the perpetual debt instruments 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. 3. <u>In respect of Commercial Paper:</u> shall have the meaning as ascribed to the term 'Eligible Investors' in the relevant Key Information Document(s). The potential investors mentioned hereinabove under para (1) and para (2) and para (3) shall hereinafter collectively be referred as the "Eligible Investor(s)" 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. In case there are any additions / modifications to the list of eligible investors in respect of an issuance of the non-convertible securities (including Debentures) and 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.
26.	Coupon / dividend rate, coupon / dividend payment frequency, redemption	The details of the Coupon Rate, the Coupon Payment Frequency, the Redemption Date and Redemption Amount in respect of each Issue

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	date, redemption amount and details of debenture trustee	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.														
27.	Details about underwriting of the issue including the amount undertaken to be underwritten by the underwriters:	Not applicable.														
28.	Inclusion of a compliance clause in relation to electronic book mechanism and details pertaining to the uploading the General Information Document on the Electronic Book Provider Platform, if applicable.	The applicability and details specific to the electronic book mechanism shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company. If the Issue, offer and subscription to the Debentures is made by the Eligible Investors through the electronic book mechanism, it should be made as per rules and regulations prescribed by SEBI and BSE/NSE under the EBP Operational Guidelines (as defined below) by placing bids on the EBP Platform during the period of the Issue. The Eligible Investors should also refer to the operational guidelines of the EBP in this respect. The disclosures required pursuant to the EBP Operational Guidelines are set out hereinbelow: <table><tr><td>Details of size of the Issue including green shoe option, if any</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 parameter</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</td></tr></table>	Details of size of the Issue including green shoe option, if any	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.	Interest rate parameter	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
Details of size of the Issue including green shoe option, 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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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															

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			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. Please also refer to the relevant Key Information Document for the detailed process in respect of the subscription of an Issue.
29.	Face Value of the Debentures		The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

Background

This General Information Document is issued in relation to the issuance of non-convertible securities (including Debentures) and Commercial Papers to be issued under each Issue by Mizuho Capsave Finance Private Limited (the “**Issuer**” or “**Company**”) on a private placement basis and contains relevant information and disclosures required for the purpose of each relevant Issue. The issue of the non-convertible securities (including Debentures) and Commercial Papers comprised in the Issue and described under the Disclosure Document(s) has been / shall be authorised by the Issuer through resolutions passed by the shareholders of the Issuer and the Board of Directors of the Issuer and the Memorandum and Articles of Association of the Company. Pursuant to the resolutions passed by the Company’s shareholders dated May 07, 2026, and the resolutions passed by the Board of Directors of the Company dated April 14, 2026, read with resolution of the finance committee of the board of directors dated July 02, 2026 in accordance with provisions of the Companies Act, 2013, the Company has been authorised to raise funds, by way of issuance of non-convertible debentures, upon such terms and conditions as the Board may think fit for aggregate amounts not exceeding Rs. 500,00,00,000/- (Rupees Five Hundred Crore only). Pursuant to the resolutions passed by the Board of Directors of the Company dated February 10, 2026, the Company has been authorised to raise funds, by way of issuance of Commercial Papers, upon such terms and conditions as the Board may think fit for aggregate outstanding amounts not exceeding Rs. 500,00,00,000/- (Rupees Five Hundred Crore only).

Issuer’s Absolute Responsibility

The Issuer, having made all reasonable inquiries, accepts responsibility for and confirms that the Disclosure Document(s) contains all information with regard to the Issuer and the Issue which is material in the context of the Issue, that the information contained in the Disclosure Document(s) 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.

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.

Issue Schedule

Issue Opening Date	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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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.

Period of Validity of General Information Document: This General Information Document shall be valid for a period of 1 (one) year from the Issue Opening Date of the first offer of non-convertible securities (including Debentures) and Commercial Papers made by the Company under this General Information Document. In respect of the offer of non-convertible securities (including Debentures) and 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 securities (including Debentures) and 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.

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 securities (including Debentures) and 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
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 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 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. Further, provisions set out in Sections 2 to Section 11 including Annexures of this General Information Document shall apply to Commercial Papers to the extent applicable. The specific terms of Commercial Paper including any disclosures in this respect, shall , in addition to the applicable ones set out herein, be more particularly provided in the relevant Key Information Document to be issued by the Company for each such Issue

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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. 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.

Act/Companies Act	shall mean 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.
Allot/Allotment/Allotted	shall mean the allotment of the non-convertible securities (including Debentures) and Commercial Papers pursuant to each Issue.
Applicable Law	shall mean any statute, law, regulation, notification, ordinance, rule, judgement, rule of law, order, decree, government resolution, clearance, approval, directive, guideline, policy, requirement, or other governmental restriction or any similar form of decision, or determination by, or any interpretation or administration of any of the foregoing by, any statutory or governmental or regulatory authority including without limitation stock exchanges, having jurisdiction over the matter in question, whether in effect as of the date of this Document or thereafter and in each case as amended.
Application Form or Subscription Application Form	shall mean the form used by the recipient of the Disclosure Document(s), to apply for the subscription of 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.
Board / Board of Directors	shall mean the Board of Directors of the Issuer.
Business Day	shall have the meaning assigned to such term in the relevant Key Information Document issued / to be issued for each Issue by the Company.
CDSL	shall mean the Central Depository Services (India) Limited.
Common Trustee Agreement	shall have the meaning assigned to such term in Clause 7.6(a).
Company/Issuer	shall mean Mizuho Capsave Finance Private Limited, a private limited company incorporated under the Companies Act, 1956 (1 of 1956) and validly existing under the Companies Act, 2013, and having its registered office at: Unit No. 301 & 302, Wing-D, Lotus Corporate Park, Western Express Highway, Goregaon (E), Mumbai, Maharashtra – 400063.
Current Lenders	shall have the meaning ascribed to such term in Clause 7.6(a).
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

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	to be set out in the relevant Key Information Document issued / to be issued by the Company for each Issue from time to time.
Crore	shall mean Ten Million.
Debentures/NCDs	shall mean the 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.
Debenture Holders / Investors	shall mean the holders of the Debentures issued pursuant to the relevant Issue, as more particularly set out in the relevant Key Information Document for each Issue.
Debenture Trustee	shall mean the debenture trustee specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Deed of Hypothecation	shall mean the umbrella unattested deed of hypothecation to be executed by the Company in favour of the Debenture Trustee, for the purposes of creating a non-exclusive first ranking <i>pari passu</i> charge by way of hypothecation over the Hypothecated Assets in favour of the Debenture Trustee for the benefit of the Debenture Holders.
Demat	shall mean the dematerialized securities which are securities that are in electronic form, and not in physical form, with the entries noted by the Depository.
Depositories Act	shall mean the Depositories Act, 1996, as amended from time to time
Depository	shall mean a Depository registered with SEBI under the SEBI (Depositories and Participant) Regulations, 2018, as amended from time to time.
Depositories	shall mean the NSDL and the CDSL.
Depository Participant / DP	shall mean a depository participant as defined under the Depositories Act.
Director(s)	shall mean the Board of Director(s) of the Issuer.
Disclosure Document(s)	shall 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.
DP ID	shall mean the Depository Participant Identification Number.
Electronic Book Provider / EBP	shall have the meaning assigned to such term under the EBP Operational Guidelines.
EFT	shall mean the Electronic Fund Transfer.

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Eligible Investors	shall have the meaning specified in S. no 25 of Part A (<i>Disclosures</i>) above.
Eligible Receivables	shall mean the entire present and future receivables of the Company arising solely out of the loans extended by the Company from time to time but specifically not including the Excluded Receivables.
Excluded Receivables	shall mean: (a) any present and/or future loan receivables required by Applicable Law or any documents to which Company is a party, to be retained / maintained unencumbered by the Company; and (b) any present and/or future loan receivables over which exclusive charge has been created by the Company in favour of Non-acceding Lenders (or the security trustee/debenture trustee of the relevant Non-acceding Lenders, if any) to secure the payment obligations of the Company in connection with the financing availed from such Non-acceding Lenders; (c) any current assets, cash and investments (present or future) of the Company; (d) any receivables arising out of substandard loan(s) (as defined by the Reserve Bank of India).
Facilities	shall initially mean the facilities granted by the Lenders, which may be availed of by the Company in the form of loans, cash credit, working capital demand loan or in such other manner as is customarily understood to be a manner of financing.
Financial Year/ FY	shall mean Twelve months period commencing from April 1 of a particular calendar year and ending on March 31 of the subsequent calendar year.
General Information Document / issue document	shall mean this general information document issued by the Company in accordance with the SEBI Debt Listing Regulations, <i>inter alia</i> , setting out the broad terms and conditions for the issuance of non-convertible securities (including Debentures) and Commercial Papers on a private placement basis and containing the regulatory disclosures in this respect.
Hypothecated Assets	shall mean such of the Eligible Receivables as are valued (current outstanding value) for an amount to meet/maintain the Minimum Security Cover as more particularly set out in the KID for each Issue, over which Security Interest is required to be created in terms of Deed of Hypothecation in favour of Debenture Trustee, for the benefit of Debenture Holders for the Repayment of the Secured Obligations.
IND AS	shall 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.
Inter Creditor Agreement or ICA	shall mean an agreement entered under the directions issued by RBI described under the Reserve Bank of India (Commercial Banks – Resolution of Stressed Assets) Directions, 2025, Reserve Bank of India (Non-Banking Financial Companies – Resolution of Stressed Assets) Directions, Reserve Bank of India (Small Finance Banks – Resolution of Stressed Assets) Directions, 2025, Reserve Bank of India (All India Financial Institutions – Resolution of Stressed Assets)

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	Directions, 2025 etc, as amended from time to time read with SEBI DT Master Circular prescribing the procedure to be followed by debenture trustees in case of 'Default' by issuers of listed debt securities including seeking consent from the Debenture Holder(s) for enforcement of security and/or entering into an inter-creditor agreement, as amended from time to time.
ISIN	shall mean International Securities Identification Number.
Issue	shall mean the relevant non-convertible securities (including Debentures) and 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.
Key Information Document	shall mean the Key Information Document issued / to be issued by the Company for each Issue of the relevant non-convertible securities (including Debentures) and Commercial Papers by the Company.
Lender(s)	shall have the meaning ascribed to such term in Clause 7.6(c).
LODR Regulations/SEBI LODR Regulations	shall mean the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, modified, supplemented, or restated from time to time.
Majority Debenture Holder(s)/ Majority Beneficial Owner(s)	shall, with respect to a particular Series/ Tranche of Debentures mean, at any time mean such number of Debenture Holder(s)/Beneficial Owner(s) holding more than 51% (Fifty One Percent) of the then outstanding amount of such Series/ Tranche of Debentures. For sake of clarity, it is herein clarified that the 'majority' shall be determined as majority of debenture holders under each respective International Securities Identification Number ("ISIN"). This is subject to paragraph 29 of the Third Schedule of Debenture Trust Deed which provides for negative consent mechanism in respect of certain Negative Covenants mentioned under Clause 5.3.7 of the Debenture Trust Deed, read with applicable KID.
Minimum Security Cover	shall have the meaning assigned to the term in Clause 7.6(m) read with KID for each Issue.
N.A.	Not Applicable
NBFC	Non-banking financial company
NDM	shall mean the new debt market segment as the negotiated trade reporting platform of the NSE.
Non-acceding Lender(s)	shall have the meaning assigned to the term in Clause 7.6(c).
NSDL	National Securities Depository Limited
NSE	shall mean the National Stock Exchange of India Limited.
PAN	Permanent Account Number
Private Placement Offer cum Application Letter	shall mean 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 and as annexed in Section 10 of this General Information Document.

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Quarter	shall mean the period of three months commencing on the first day of January, April, July or October of a calendar year.
RBI	Reserve Bank of India.
R&T Agent	shall mean the Registrar and Transfer Agent to the Issue, in this case MUFG Intime India Private Limited.
Rs. / INR	Indian National Rupee.
RTGS	Real Time Gross Settlement.
SEBI	shall mean the Securities and Exchange Board of India constituted under the Securities and Exchange Board of India Act, 1992 (as amended from time to time).
SEBI Debt Listing Regulations	shall mean the applicable regulations issued by the Securities and Exchange Board of India from time to time in respect of issuance and listing of non-convertible securities including the SEBI NCS Regulations read with the SEBI NCS Mater Circular.
SEBI EBP Requirements / EBP Requirements / EBP Operational Guidelines	shall mean the guidelines issued by SEBI with respect to electronic book mechanism including under the terms of the SEBI circular dated May 22, 2024 (bearing reference number: SEBI/HO/DDHS/PoD1/P/CIR/2024/54), as amended vide the SEBI circular dated May 16, 2025 (bearing reference number: SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000073) and as may be further updated, amended, modified or replaced from time to time and the operational guidelines issued by the relevant Electronic Book Provider, as may be amended, clarified or updated from time to time.
SEBI DT Master Circular	shall mean the Master Circular for Debenture Trustees dated August 13, 2025 bearing reference number SEBI/HO/DDHS-PoD-1/P/CIR/2025/117, issued by SEBI, as amended from time to time
SEBI NCS Master Circular	shall mean the Master Circular for issue and listing of non-convertible securities, securitised debt instruments, security receipts, municipal debt securities and commercial paper dated October 15, 2025 issued by Securities and Exchange Board of India (bearing reference number: SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137), each as further amended, updated, modified or replaced from time to time
SEBI DT Regulations	shall mean the SEBI (Debenture Trustees) Regulations, 1993, issued by SEBI, as amended from time to time
SEBI NCS Regulations	shall mean the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 issued by SEBI and as amended from time to time
Secured Obligations	shall mean all the obligations at any time due, owing or incurred by the Company to the Debenture Trustee or the Debenture Holders, as the case may be, in respect of the Debentures and shall include (i) the obligation to redeem the Debentures in terms thereof including payment of Coupon Rate/ Interest Rate, default charges, penal charges, any outstanding remuneration of the Debenture Trustee and all fees, costs, charges and expenses payable to the Debenture Trustee/Debenture Holder(s) and other monies payable by the Company in respect of the Debentures under the Transaction Documents; (ii) any and all sums advanced by the Debenture

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	Trustee in order to preserve the Security created by the Company in relation to the Debentures; (iii) in the event of any proceedings for the collection and/or enforcement of the obligations of the Company in respect of the Debentures, after an Event of Default shall have occurred, the expenses of retaking, holding, preparing for sale, selling or otherwise disposing of or realizing the Security or any part thereof and/ or of any exercise of the Debenture Trustee of its rights under the relevant Transaction Documents and the Inter Trustee Agreement (as applicable), together with actual legal fees and court costs in relation thereto.
Security	shall mean the Security Interest required to be created over the Hypothecated Assets to secure the Debentures, in terms of the Deed of Hypothecation.
Security Documents	shall mean all such documents as may be required for creating and perfecting the Security Interest as may be required to be created in terms of the Transaction Documents including Deed of Hypothecation, in favour of the Debenture Trustee for the benefit of the Debenture Holder(s) (and their successors and assigns from time to time).
Security Interest	shall mean any mortgage, pledge, hypothecation, assignment, deposit arrangement, encumbrance, lien (statutory or other), negative pledge or lien, preference, priority or other security agreement of any kind or nature whatsoever including, without limitation any conditional sale or other title retention agreement, any financing or similar statement or notice filed under any recording or notice statute; and any lease having substantially the same effect as any of the foregoing.
Series/ Tranche	shall mean any of the series/ tranche, under which the Debentures are to be issued in terms of the Debenture Trust Deed by the Company from time to time, as more particularly identified in each KID and any supplemental deed to the Debenture Trust Deed. It is clarified that each Tranche may be further sub-divided into sub tranches/ series.
Transaction Documents	shall mean, in relation to any Issue, the list of documents as set out in the relevant Key Information Document issued / to be issued for each Issue by the Company.
WDM	shall mean the 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

The Disclosure Document(s) are 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 the non-convertible securities (including Debentures) and Commercial Papers to be listed on the WDM segment of the BSE or on NDM segment of the NSE for each Issue shall be 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. The Disclosure Document(s) does not constitute and shall not be deemed to constitute an offer or invitation to subscribe to the non-convertible securities (including Debentures) and Commercial Papers to the public in general.

As per the applicable provisions, it is not necessary for a copy of the Disclosure Document(s) to be filed or submitted to the SEBI for its review and/or approval. The Disclosure Document(s) have been / shall be prepared in conformity with the SEBI Debt Listing Regulations as amended from time to time and applicable RBI regulations governing private placements of the non-convertible securities (including Debentures) and Commercial Papers 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 relevant non-convertible securities (including Debentures) and Commercial Papers. The Disclosure Document(s) does not purport to contain all the information that any Eligible Investor may require. Further, the Disclosure Document(s) have been / shall be 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 / to be supplied in connection with an Issue of the non-convertible securities (including Debentures) and 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 of the non-convertible securities (including Debentures) and Commercial Papers. Each potential Investor contemplating subscription to any of the non-convertible securities (including Debentures) and 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 non-convertible securities (including Debentures) and Commercial Papers and should possess the appropriate resources to analyse such investment and the suitability of such investment to such potential Investor's particular circumstances.

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 being authorized by the Issuer. The Issuer certifies that the disclosures made in the Disclosure Document(s) 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 Disclosure Document(s) 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.

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The Disclosure Document(s) and the respective contents hereof respectively, are restricted only for the intended recipient(s) who have been / shall be addressed directly and specifically through a communication by the Issuer and only such recipients are eligible to apply for the non-convertible securities (including Debentures) and Commercial Papers. All Investors are required to comply with the relevant regulations/guidelines applicable to them for investing in this Issue. The contents of the Disclosure Document(s) 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) have been sent, at the time of each Issue. Any application by a person to whom the Disclosure Document(s) has not been sent by the Issuer at the time of each Issue shall be rejected without assigning any reason.

A person who is in receipt of the Disclosure Document(s) 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) 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) decides not to participate in the Issue, that recipient must promptly return the Disclosure Document(s) 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) to reflect subsequent events after the date of such 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 securities (including Debentures) and 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) 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 securities (including Debentures) and Commercial Papers or the distribution of the Disclosure Document(s) in any jurisdiction where such action is required. Persons into whose possession the Disclosure Document(s) comes are required to inform themselves of, and to observe, any such restrictions. The Disclosure Document(s) are made available to potential Eligible Investors in the Issue on the strict understanding that it is confidential.

2.2 DISCLAIMER CLAUSE OF STOCK EXCHANGES

As required, a copy of the relevant Disclosure Document(s) have been / shall be filed with the BSE or the NSE in terms of the SEBI Debt Listing Regulations. It is to be distinctly understood that submission

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of the Disclosure Document(s) to the BSE or NSE should not in any way be deemed or construed to mean that the Disclosure Document(s) have been reviewed, cleared, or approved by the BSE or the NSE; nor does the BSE or the NSE 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 or the NSE warrant that the Issuer's non-convertible securities (including Debentures) and Commercial Papers will be listed or will continue to be listed on the BSE or the NSE; nor does the BSE or the NSE 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 this Issue is not recommended or approved by SEBI. SEBI does not take any responsibility either for the financial soundness of any proposal for which the non-convertible securities (including the Debentures) and Commercial Papers 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

The Issue is made / is to be 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) does not constitute an offer to sell or an invitation to subscribe to the non-convertible securities (including the Debentures) and Commercial Paper 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 as set out in the relevant Disclosure Document(s) and transaction documents executed in relation to such Issue. The Disclosure Document(s) does not / shall not constitute an offer to sell or an invitation to subscribe to the non-convertible securities (including the Debentures) and Commercial Paper 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.

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2.7 ISSUE OF THE NON- CONVERTIBLE DEBT SECURITIES INCLUDING DEBENTURES IN DEMATERIALISED FORM

The non-convertible securities (including Debentures) and 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 securities (including Debentures) and Commercial Papers in dematerialised form. Investors will have to hold the non-convertible securities (including Debentures) and 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 securities (including Debentures) and Commercial Papers allotted to the beneficiary account maintained by the Investor with its depository participant.

2.8 DISCLAIMER OF 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.
- (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.

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SECTION 3: RISK FACTORS

The following are the risks relating to the Company, the non-convertible securities (including Debentures) and 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) for evaluating the Company and its business and the non-convertible securities (including Debentures) and Commercial Papers before making any investment decision relating to the Debentures. The Company believes that the factors described below represent the principal risks inherent in investing in the Debentures. Potential Investors should also read the detailed information set out elsewhere in this Disclosure Document(s) 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.

Potential Investors should be aware that receipt of the principal amount, (i.e. the redemption amount) and any other amounts that may be due in respect of the non-convertible securities (including Debentures) is subject to the credit risk of the Issuer. Potential Investors assume the risk that the Issuer will not be able to satisfy their obligations under the non-convertible securities (including Debentures). In the event that bankruptcy proceedings or composition, scheme of arrangement or similar proceedings to avert bankruptcy are instituted by or against the Issuer, the payment of sums due on the non-convertible securities (including Debentures) may not be made or may be substantially reduced or delayed.

- (b) The secondary market for non-convertible securities may be illiquid, limited or sporadic trading of non-convertible securities of the issuer on the stock exchanges.

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

- (c) Credit Risk & Rating Downgrade Risk; Regulatory Capital Risk

The Rating Agency has assigned the credit ratings to the non-convertible securities (including Debentures). 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 the non-convertible securities (including Debentures). 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.

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

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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 securities (including Debentures).

(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.

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

(g) Security wherever applicable may be insufficient to redeem the non-convertible securities (including Debentures).

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

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

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 RISK FACTORS ON PERPETUAL DEBT INSTRUMENTS (PDIs)

(a) PDIs are Unsecured:

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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.

- (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 Chapter XIII of the SEBI NCS Master Circular. Paragraph 4 of Chapter XIII of the SEBI NCS Master 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").

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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).

3.3 RISK FACTORS ON COMMERCIAL PAPER

Limited or sporadic trading of the commercial paper of the Issuer on the stock exchanges.

The Issuer cannot provide any guarantee that the Commercial Papers will be frequently traded on the Stock Exchange and that there would be any market for the Commercial Papers. It is not possible to predict if and to what extent a secondary market may develop in the Commercial Papers or at what price the Commercial Papers will trade in the secondary market or whether such market will be liquid or illiquid. Once the Commercial Papers are listed or quoted or admitted to trading, no assurance is given that any such listing or quotation or admission to trading will be maintained. The fact that the 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 Commercial Papers at any price in the open market or by tender or private agreement where permitted by law. Any Commercial Paper 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 Commercial Papers to realise value for the Commercial Papers prior to redemption or repayment of the Commercial Papers.

3.4 LEGALITY OF PURCHASE

Potential Investors in the non-convertible securities (including Debentures) and Commercial Papers will be responsible for the lawfulness of the acquisition of the non-convertible securities (including Debentures) and 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.

3.5 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,

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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.

3.6 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.

3.7 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.

3.8 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, DEFAULT IN PAYMENT OF INTEREST, DEFAULT IN REDEMPTION OR REPAYMENT, NON-CREATION OF DEBENTURE REDEMPTION RESERVE, DEFAULT IN PAYMENT OF PENAL INTEREST WHEREVER APPLICABLE

As of date, the Issuer has not defaulted in compliance with any material covenants agreed to by the Issuer and therefore, this would not be applicable.

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

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

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

SECTION 4: FINANCIAL STATEMENTS

The audited financial statements of the Issuer (along with auditors' report) for the financial years ended March 31, 2024, March 31, 2025, and March 31, 2026, are set out in **Annexure I** 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 number 020572 issued by the peer review board of the Institute of Chartered Accountants of India.

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

SECTION 5: REGULATORY DISCLOSURES

The 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 following documents have been / shall be submitted to the BSE/NSE:

- (a) This General Information Document and the relevant Key Information Document issued for each Issue;
- (b) Memorandum and Articles of Association of the Issuer and necessary resolution(s) for the allotment of the non-convertible securities (including Debentures) and Commercial Papers;
- (c) Copy of the necessary resolution(s) authorizing the borrowings, issuance of the non-convertible securities (including Debentures) and Commercial Papers and list of authorized signatories for the allotment of securities;
- (d) Copy of last 3 (Three) years audited Annual Reports;
- (e) Statement containing particulars of, dates of, and parties to all material contracts and agreements;
- (f) Certified true copy of the resolution passed by the shareholders of the company at the Extraordinary General Meeting held on May 07, 2026 authorizing the issue / offer of non-convertible debentures by the Company for an aggregate amount up to Rs 1,500,00,00,000 (Rupees One Thousand Five Hundred Crore only) under section 42 of the Companies Act, 2013
- (g) Certified true copy of the resolution passed by the board of directors of the company dated April 14, 2026, authorizing the issue/offer of non-convertible debentures for an aggregate amount up to Rs 1,500,00,00,000 (Rupees One Thousand Five Hundred Crore only)
- (h) Certified true copy of the resolution passed by the finance committee of the board of directors of the company dated July 02, 2026, authorizing the issue/offer of non-convertible debentures for an aggregate amount up to Rs 500,00,00,000 (Rupees Five Hundred Crore only)
- (i) Certified true copy of the resolution passed by the board of directors of the company dated February 10, 2026, authorizing the issue/offer of commercial papers for an aggregate amount up to Rs 500,00,00,000 (Rupees Five Hundred Crore only)
- (j) An undertaking from the Issuer stating that the necessary documents for the creation of the charge, where applicable, including the debenture trust deed would be executed within the time frame prescribed in the relevant regulations/acts/rules etc. and the same would be uploaded on the website of the BSE/NSE, where the debt securities have been listed;
- (k) Where applicable, an undertaking that permission/consent from the prior creditor for a second or *pari passu* charge being created, in favor of the debenture trustees to the proposed issue has been obtained; and
- (l) Any other particulars or documents that the recognized stock exchange may call for as it deems fit.

5.2 Documents Submitted to Debenture Trustee

The following documents have been / shall be submitted to the Debenture Trustee in electronic form (soft copy) on or before the allotment of the Debentures:

- (a) Memorandum and Articles of Association of the Issuer and necessary resolution(s) for the allotment of the Debentures.

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- (b) Copy of last 3 (Three) years audited Annual Reports.
- (c) Statement containing particulars of, dates of, and parties to all material contracts and agreements;
- (d) Latest audited / limited review half yearly consolidated (wherever available) and standalone financial information (profit & loss statement, balance sheet and cash flow statement) and auditor qualifications, if any.

5.3 Details of Promoters of the Issuer:

Promoter

Sl. No.	Details of Promoter Management	Promoter
1.	Name of promoter	Mizuho RA Leasing Private Limited (formerly known as Rent Alpha Private Limited) (MRAL / Mizuho RA Leasing, Rent Alpha)
2.	Date of Birth/Incorporation	21-Nov-2013
3.	Age	NA
4.	Address	Unit No 1201-1202, Wing-A, Lotus Corporate Park Western Express Highway, Goregaon East Mumbai, Mumbai City MH 400063 IN
5.	Education Qualifications	NA
6.	Experience in the business or employment	NA
7.	Positions/posts held in the past by the promoter management	NA
8.	Directorships held by the promoter management	NA
9.	Other ventures of the promoter management	NA
10.	Special achievements	NA
11.	Business and financial activities of the promoter management	MRAL is a residuary management company, and provides complete Asset Lifecycle Solutions, which are tailored to suit the client's requirement. Mizuho RA Leasing 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. Mizuho RA Leasing takes a residuary position in the underlying leased assets and at the end of the term Mizuho RA Leasing is entitled to acquire the asset and recover the proceeds by sale or further lease out.
12.	Photograph	 Mizuho RA Leasing
13.	Other Details	PAN: AAGCR6775C

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5.4 Details of specific entities in relation to the Issue:

S.no	Particulars	Details
1.	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.
2.	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.
3.	Guarantor (if any)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
4.	Arrangers, if any	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.

5.5 About the Issuer: The following details pertaining to the issuer:

(a) Overview and a brief summary of the business activities of the issuer:

Mizuho Capsave Finance Private Limited (formerly known as Capsave Finance Private Limited) ("MCFPL", "Company") is an RBI registered Systemically Important NBFC (non-deposit taking) classified as NBFC - Middle Layer as per latest RBI definition under scale based regulation. The Company was incorporated in 2016, and currently operates across offices in Mumbai, Pune, Delhi/NCR, Chennai, Ahmedabad, Hyderabad and Bangalore.

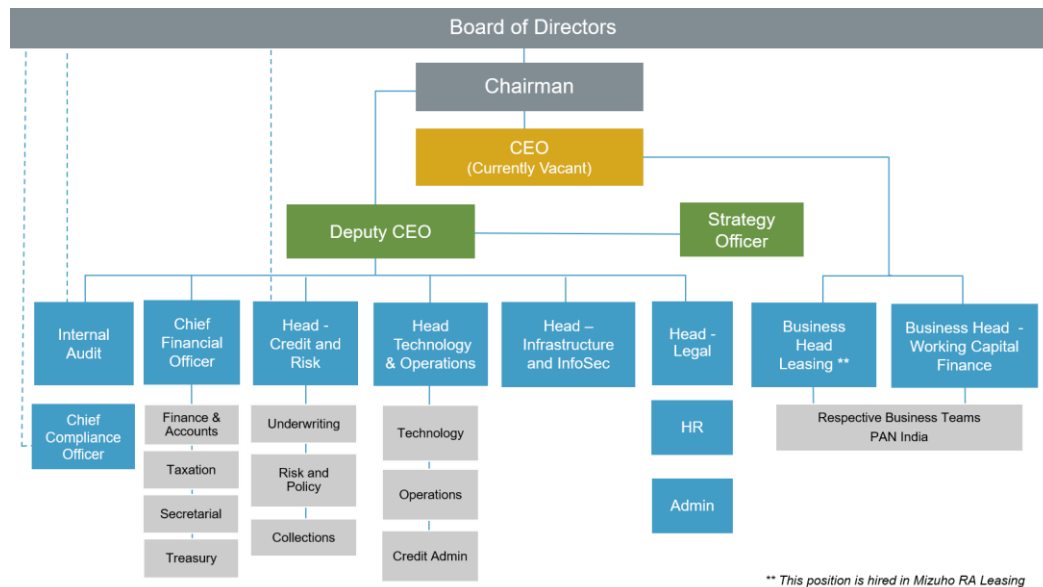
MCFPL is a wholly owned subsidiary of Mizuho RA Leasing Private Limited (MRAL / Mizuho RA Leasing), which in turn is 93.80% held by Mizuho Leasing Company, Limited of Japan (MHLS). MHLS is one of the leading general leasing entities in Japan with operations across Japan, South-East Asia and USA. MHLS is an affiliate 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. 4,883 crore as on March 31, 2026, spread across its leasing and working capital financing businesses – covering over 950 clients.

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(b) **Structure of the group:**

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



(c) **A brief summary of the business activities of the subsidiaries of the issuer:**

- (d) As of the date of the Disclosure Document(s), the Company does not have any subsidiaries. **Details of branches or units where the issuer carries on its business activities, if any may be provided in the form of a static Quick Response (QR) code and web link. If the issuer provides the details of branches or units in the form of a static QR code and web link, the details of the said branches or units shall be provided to the debenture trustee as well and kept available for inspection as specified in clause (g) of paragraph 3.3.41 of Schedule I of the SEBI Debt Listing Regulation. A checklist item in the 'Security and Covenant Monitoring System' shall also be included for providing information about branches or units of the issuer to the debenture trustee and confirmation of the same by the debenture trustee:**

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, Ahmedabad and Chennai. Rest of the operations/departments are centrally located at Mumbai.

Weblink - <https://www.mizuho-cf.co.in/contact-us/>

- (e) **Use of proceeds (in the order of priority for which the said proceeds will be utilized): (i) purpose of the placement; (ii) break-up of the cost of the project for which the money is being raised; (iii) means of financing for the project; (iv) proposed deployment status of the proceeds at each stage of the project**

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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5.6 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			

5.7 Financial Information:

- (a) The audited financial statements (i.e. profit and loss statement, balance sheet and cash flow statement) both on a standalone and consolidated basis for a period of three completed years, which shall not be more than six months old from the date of the issue document or issue opening date, as applicable. Such financial statements shall be audited and certified by the statutory auditor(s) who holds a valid certificate issued by the Peer Review Board of the Institute of Chartered Accountants of India ("ICAI").

However, if the issuer, being a listed REIT/listed InvIT, has been in existence for a period of less than three completed years, and historical financial statements of such REIT/InvIT are not available for some portion or the entire portion of the reporting period of three years and the interim period, the combined financial statements shall be disclosed for the periods for which such historical financial statements are not available.

Provided that, issuers whose non-convertible securities are listed as on the date of filing of the offer document or placement memorandum, may provide only a web-link and a static quick response code of the audited financial statements in the offer document or placement memorandum subject to the following conditions:

- (i) Such listed issuers shall disclose a comparative key operational and financial parameter on a standalone and consolidated basis, certified by the statutory

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auditor(s) who holds a valid certificate issued by the Peer Review Board of the Institute of Chartered Accountants of India, for the last three completed years in the offer document.

- (ii) The scanning of such static quick response code or clicking on the web-link shall display the audited financial statements for last three financial years of such issuer on the website of the stock exchange where such data is hosted.

Please refer to **Annexure I** of this General Information Document for the audited financial statements of the Company as on March 31, 2024, March 31, 2025, and March 31, 2026, 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 number 020572 issued by the peer review board of the Institute of Chartered Accountants of India.

- (b) **Listed issuers (whose debt securities or specified securities are listed on recognised stock exchange(s)) in compliance with the listing regulations, may disclose unaudited financial information for the interim period in the format as specified therein with limited review report in the issue document, as filed with the stock exchanges, instead of audited financial statements for the interim period, subject to making necessary disclosures in this regard in issue document including risk factors.**

Not Applicable given that Issuer is not a listed company on any Stock Exchange.

- (c) **Issuers other than REITs/ 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 Electronic Book Platform of the stock exchange, irrespective of the issue size; and
(ii) In case of issue of securities on a private placement basis, the issue is open for subscription only to qualified institutional buyers.

Not applicable as the Issuer is in existence for more than 3 (three) years.

- (d) **The above financial statements shall be accompanied with the auditor's report along with the requisite schedules, footnotes, summary etc.**
- (e) **Key operational and financial parameters on a consolidated and standalone basis in respect of the financial information provided under clauses (a) to (c) above:**

Standalone Basis

(Rs. In Crores)

Particulars	31-Mar-24	31-Mar-25	31-Mar-26
	Audited	Audited	Audited

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BALANCE SHEET			
Assets			
Property, Plant and Equipment	35.2	23.5	6.7
Financial Assets	2,890.5	3,700.9	4,783.1
Non-financial Assets excluding property, plant and equipment	83.5	127.4	124.1
Total Assets	3,009.1	3,851.8	4,913.9
Liabilities			
Financial Liabilities (A)			
-Derivative financial instruments	-	3.8	-
-Trade Payables	3.8	3.5	9.4
-Debt Securities	103.5	467.8	496.2
-Borrowings (other than Debt Securities)	1,540.6	1,712.0	2,477.3
-Subordinated liabilities	-	-	-
-Other financial liabilities	596.6	662.4	685.8
Non-Financial Liabilities (B)	2,244.6	2,849.4	3,668.8
-Current tax liabilities (net)	-	-	6.1
-Provisions	1.5	2.4	4.2
-Deferred tax liabilities (net)	-	-	-
-other non-financial liabilities	8.6	25.7	31.4
Equity (Equity Share Capital and Other Equity) (C)	754.4	974.2	1,203.4
Total Liabilities and Equity (A+B+C)	3,009.1	3,851.8	4,913.9
PROFIT AND LOSS			
Revenue from operations	326.1	389.0	491.3
Other Income	2.0	10.4	7.1
Total Income	328.1	399.3	498.4
Total Expense	220.1	270.0	325.1
Profit after tax for the year	78.3	95.4	128.0
Other Comprehensive income	(0.1)	(0.7)	0.3
Total Comprehensive Income	78.2	94.7	128.3
Earnings per equity share (Basic)	48.1	47.5	56.4
Earnings per equity share (Diluted)	48.1	47.5	56.4
CASH FLOW			
Net cash from / used in(-) operating activities	(660.7)	(602.7)	(801.7)
Net cash from / used in(-) investing activities	(0.0)	(0.3)	6.9
Net cash from/ used in (-) financing activities	787.4	613.0	834.7
Net increase/decrease (-) in cash and cash equivalents	126.7	9.9	39.9
Cash and cash equivalents as per Cash Flow Statement as at the end of year / half year	225.2	235.1	275.0
ADDITIONAL INFORMATION			

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Net Worth	754.4	974.2	1,203.4
Cash and cash equivalents	225.2	235.1	275.4
Loans	2,640.6	3,431.2	4,433.4
Loans (Principal Amount)	2,640.6	3,431.2	4,433.4
Total Debts to Total Assets	61.1%	60.5%	62.5%
Interest Income	305.7	364.7	464.8
Interest Expense	131.9	160.5	202.0
Impairment on Financial Instruments	6.6	16.5	18.5
Bad Debts to Loans	NA	NA	NA
% Stage 3 Loans on Loans (Principal Amount)	0.84%	0.44%	0.46%
% Net Stage 3 Loans on Loans (Principal Amount)	0.31%	0.14%	0.12%
Tier I Capital Adequacy Ratio (%)	26.6%	26.3%	25.5%
Tier II Capital Adequacy Ratio (%)	0.3%	0.3%	0.3%
Total Capital Adequacy Ratio (%)	26.9%	26.6%	25.9%

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

5.8 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:

NA

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

1. During the FY 2023-24, the Company had received a GST demand of Rs. 3.82 million pertaining to the FY 2017-18 in the State of Karnataka against which the Company had filed an appeal after making the prescribed pre-deposit of Rs. 0.30 million. The appeal was rejected during the current year. The Company is in the process of contesting the appeal rejection before the GST Appellate Tribunal (GSTAT) and has made an additional pre-deposit of Rs. 0.30 million in accordance with the applicable provisions.
2. During the FY 2025-26, the Company received a demand order of Rs. 152.02 million from DGGI Bengaluru for the period from July 2017 to August 2021 towards disputed tax and penalty on all India level. This is a continuing matter where the show cause notice was issued by the GST department in earlier years and the matter was pending adjudication. Basis the legal views and opinion sought in this matter, the Company has preferred to file an appeal with the Commissioner (Appeals) at Bengaluru on a pan-India (consolidated) basis and also at individual state level. The appeal has been filed by making a pre-deposit of Rs. 25.63 million as per the GST regulations.
3. In July 2025, the Company received a demand order of Rs. 1.56 million relating to a clerical error in the delivery challan during the movement of goods from a client location to the Company's centralized warehouse in Maharashtra. The Company has filed an

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appeal against the demand order and has already deposited 100% of the disputed amount.

4. Statutory demands and liabilities under dispute, for which no provision has been made, pertain to show cause-cum-demand notices and assessment orders issued by the GST authorities. The Company has filed appeals against such notices and orders with the relevant appellate authorities and based on expert advice, believes that the grounds of appeal are well supported in law. Accordingly, the Company does not expect any material liability to arise in respect of these matters and has therefore not recognized any provision in the financial statements.

5.10 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.,:**

Share Capital	Amount (INR)
Authorised Share Capital	
2,50,00,000 Equity Shares of Rs. 10 each	25,00,00,000
Preference Share Capital	-
TOTAL	25,00,00,000
Issued, Subscribed and Paid- up Share Capital	
2,40,91,071 Equity Shares of Rs. 10 each	24,09,07,710
Preference Share Capital	-
TOTAL	24,09,07,710

(b) **Changes in its capital structure as on last quarter end i.e. March 31, 2026 for the preceding three financial years and current financial year:**

Date of Change (AGM/EGM)	Particulars
01-Sep-16	Increase in Authorised Capital from Rs. 80,00,000 to Rs. 3,00,00,000
23-Feb-17	Increase in Authorised Capital from Rs. 3,00,00,000 to Rs. 5,00,00,000
01-Sep-17	Increase in Authorised Capital from Rs. 5,00,00,000 to Rs. 8,00,00,000
04-Jul-19	Increase in Authorised Capital from Rs. 8,00,00,000 to Rs. 11,50,00,000
10-Mar-22	Increase in Authorised Capital from Rs. 11,50,00,000 to Rs. 12,70,00,000
27-Sep-22	Increase in Authorised Capital from Rs. 12,70,00,000 to Rs. 17,70,00,000
27-Sep-23	Increase in Authorised Capital from Rs. 17,70,00,000 to Rs. 20,00,00,000
25-Oct-24	Increase in Authorised Capital from Rs. 20,00,00,000 to Rs. 25,00,00,000

(c) **Details of the equity share capital for the preceding three financial years and current financial year:**

Date: July 09, 2026

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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	Cumulative Paid Up Capital			Remarks
								No of Equity Shares	Equity Share Capital (INR in Crore)	Equity Share Premium (INR In Crore)	
07-11-2016	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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.
18-Nov-25	Mizuho RA Leasing Pvt. Ltd.	21,87,561	10	457.13	99,99,99,760	Cash	Equity Allotment	2,40,90,771	24.09	658.97	N.A.

5.11 Details of any acquisition or amalgamation with any entity in the preceding one year:

NA

5.12 Details of any reorganization or reconstruction in the preceding one year:

NA

5.13 Details of the shareholding of the Company as on the latest quarter end, i.e., March 31, 2026, as per the format specified under the listing regulations.**(a) Shareholding pattern of the Company as on last quarter end, i.e. March 31, 2026, 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	Mizuho RA Leasing Pvt. Ltd.	Equity	10	2,40,91,070	24,09,10,710	2,40,91,070	100.0%
2	Jinesh Jain	Equity	10	1	10	1	0.0%
Total	-	-	-	2,40,91,071	24,09,10,710	2,40,91,071	100%

(b) List of top 10 holders of equity shares of the Company as on the latest quarter end, i.e. March 31, 2026:

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S. No	Name of Equity Shareholder	Total No of Equity Shares	No. of shares in demat form	Total Shareholding as a % of total no of equity shares
1.	Mizuho RA Leasing Pvt. Ltd.	2,40,91,070	2,40,91,070	100.0%
2.	Jinesh Jain	1	1	0.0%

5.14 Following details regarding the directors of the Company:**(a) Details of the current directors of the Company:**

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. Mitsuhiro Sakamoto	Director and Chairman	29-Mar-1969	57	D 301-302, 3rd Floor, Lotus Corporate Park, Off Western Express Highway, Goregaon (East), Mumbai - 400063	10049422	30-Jun-2023	Mizuho RA Leasing Pvt Ltd	No
2.	Mr. Hideki Takemoto	Director and Deputy CEO	01-Jul-1966	60	D 301-302, 3rd Floor, Lotus Corporate Park, Off Western Express Highway, Goregaon (East), Mumbai - 400063	10049423	30-Jun-2023	Mizuho RA Leasing Pvt Ltd	No
3.	Mr. Mitsuhiro Nakao	Director and Strategy Officer	23-May-1972	54	D 301-302, 3rd Floor, Lotus Corporate Park, Off Western Express	10928868	14-Feb-2025	-	No

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

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)
					Highway, Goregaon (East), Mumbai - 400063				
4.	Mr. Toshiaki Ito	Director	13-Sep-1966	60	1024-6 Yahata-cho, soka-shi, saitama, Japan	10053871	30-Jun-2023	Mizuho RA Leasing Pvt Ltd	No
5.	Mr. Tsuyoshi Goto	Director	12-Jun-1968	59	2-17-11 Nagatacho, Chiyoda-ku, Tokyo, Japan #801	11693801	19-May-2026	Mizuho RA Leasing Pvt Ltd	No
6.	Ms. Tomoko Take	Director	26-Aug-1968	59	4-7-22-1, Kita-Shinagawa, Shinagawaku, Tokyo, Japan #402	11692318	19-May-2026	Mizuho RA Leasing Pvt Ltd	No
7.	Mr. Jinesh Jain	Director	06-Jun-1976	50	C-1401, 14th Floor, Oberoi Springs, Near Monginis Factory, Opp City Mall, Off Link Road, Andheri (West), Mumbai - 400 053	06807613	15-Jun-2016	Mizuho RA Leasing 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	Mizuho RA Leasing Pvt Ltd	No
9.	Mr. A D M Chavali	Independent Director	09-Oct-1954	72	1708, Pegasus, Meenakshi Sky Lounge,	00374673	25-Feb-2022	Pokarna Engineered Stone Ltd Pokarna	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)
					Hitex Road, Kondapur, Hyderabad - 500084			Ltd Natco Pharma Ltd Kalyan Jewellers India Ltd Indian Immunologicals Ltd	
10.	Mr. Abraham Chacko	Independent Director	29-Jul-1952	74	26/2476 C, 2nd Floor, Purackal Court, Thevara Ferry Road, Ernakulam, Cochin, Kerala - 682013	0667 6990	10-Mar-2022	Muthoot Finance Ltd India Ratings and Research Liberty General Insurance DIA Vikas Capital Jana Capital Ltd Jana Holdings Ltd Dia Vikas Capital Pvt Ltd	No

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

Name	Designation	DIN	Date of Appointment	Date of Cessation, if applicable	Date of resignation, if applicable	Remarks
Mr. A D M CHAVALI	Independent Director	00374673	25-Feb-2022	-	-	Appointment
Mr. ABRAHAM CHACKO	Independent Director	06676990	10-Mar-2022	-	-	Appointment

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Name	Designation	DIN	Date of Appointment	Date of Cessation, if applicable	Date of resignation, if applicable	Remarks
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	-	14-Feb-2025	Resignation
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
Mr. Mitsuhiro Nakao	Director and Strategy Officer	10928868	14-Feb-2025	-	-	Appointment
Mr. Hiroshi Nagamine	Director	10049420	30-Jun-2023	-	19-May-2026	Resignation
Mr. Hiroshi Inui	Director	10049419	30-Jun-2023	-	19-May-2026	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 by the issuer, its subsidiary or associate company:

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

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 2025-2026	-	-	-
		FY 2024-2025	-	-	-
		FY 2023-2024	-	-	-
		FY 2022-2023	-	-	-
2	Mr. Hideki Takemoto	FY 2025-2026	-	-	-
		FY 2024-2025	-	-	-
		FY 2023-2024	-	-	-
		FY 2022-2023	-	-	-
3	Mr. Takahiro Hayashi	FY 2025-2026	NA	NA	NA
		FY 2024-2025	-	-	-
		FY 2023-2024	-	-	-
		FY 2022-2023	-	-	-
4	Mr. Mitsuhiro Nakao	FY 2025-2026	-	-	-
		FY 2024-2025	-	-	-
		FY 2023-2024	NA	NA	NA
		FY 2022-2023	NA	NA	NA
5	Mr. Mitsuhiro Sakamoto	FY 2025-2026	-	-	-
		FY 2024-2025	-	-	-
		FY 2023-2024	-	-	-
		FY 2022-2023	-	-	-
6	Mr. Hiroshi Nagamine	FY 2025-2026	-	-	-
		FY 2024-2025	-	-	-

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		FY 2023-2024	-	-	-
		FY 2022-2023	-	-	-
7	Mr. Hiroshi Inui	FY 2025-2026	-	-	-
		FY 2024-2025	-	-	-
		FY 2023-2024	-	-	-
		FY 2022-2023	-	-	-
8	Mr. Jinesh Jain	FY 2025-2026	-	-	-
		FY 2024-2025	-	-	-
		FY 2023-2024	-	-	-
		FY 2022-2023	-	-	-
9	Mr. Praveen Chauhan	FY 2025-2026	-	-	-
		FY 2024-2025	-	-	-
		FY 2023-2024	-	-	-
		FY 2022-2023	-	-	-
10	Mr. A D M Chavali	FY 2025-2026	12,00,000	-	-
		FY 2024-2025	12,00,000	-	-
		FY 2023-2024	9,40,000	-	-
		FY 2022-2023	7,50,000	-	-
11	Mr. Abraham Chacko	FY 2025-2026	12,00,000	-	-
		FY 2024-2025	12,80,000	-	-
		FY 2023-2024	9,80,000	-	-
		FY 2022-2023	7,50,000	-	-

Shareholding of the director in the company, its subsidiaries and associate companies on a fully diluted basis – as on March 31, 2026

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

Name of the Directors	No. of shares held	% of total shareholding
Jinesh Jain	1	0.00001%

- (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**

NA

- B. **in any immoveable property acquired by the issuer company 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**

NA

- 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.**

NA

- (d) **Contribution being made by the directors as part of the offer or separately in furtherance of such objects.**

NA

- 5.15 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.**

NA

- 5.16 Following details regarding the auditors of the issuer:**

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

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Name of the Auditor	Address	Date of appointment	Peer Review Certificate No.
M/s. Batliboi & Purohit, Chartered Accountants	204, National Insurance Building, D. N. Road, Fort, Mumbai - 400 001	16-Aug-2025	020572

(b) **Details of change in auditors for the 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
V.C. Shah & Co	205-206, Regent Chambers, 2 nd Floor, Jamnalal Bajaj Road, 208, Nariman Point, Mumbai 400 021, Maharashtra, India	April 2022	15-Aug-2025	-	Retirement on completion of three year term as per regulations

5.17 Details of the following liabilities of the issuer, as at the end of the preceding quarter or if available, a later date:

(a) **Details of outstanding secured loan facilities as on March 31, 2026:**

Name of Lender	Facility Type	Sanction amount	Outstanding (Rs. Cr)	Repayment Date/ Schedule	Security	Credit Rating, if applicable	Asset Classification
Axis Bank	Term Loan	60.00	22.5	31-Aug-27	Charge on Receivables	CRISIL AAA/Stable	Standard
Axis Bank	Term Loan	100.00	68.7	22-Oct-28	Charge on Receivables	CRISIL AAA/Stable	Standard
CSB Bank	Term Loan	25.00	8.3	30-Mar-27	Charge on Receivables	CRISIL AAA/Stable	Standard
Federal Bank	Term Loan	100.00	50.0	22-Feb-28	Charge on Receivables	CRISIL AAA/Stable	Standard
HDFC Bank	Term Loan	25.00	9.6	29-Jun-27	Charge on Receivables	CRISIL AAA/Stable	Standard
HDFC Bank	Term Loan	100.00	91.7	29-Dec-28	Charge on Receivables	CRISIL AAA/Stable	Standard

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HDFC Bank	Term Loan	50.00	45.8	29-Dec-28	Charge on Receivables	CRISIL AAA/Stable	Standard
HDFC Bank	Term Loan	50.00	50.0	21-Feb-29	Charge on Receivables	CRISIL AAA/Stable	Standard
ICICI Bank	Term Loan	150.00	33.3	11-Jan-28	Charge on Receivables	CRISIL AAA/Stable	Standard
ICICI Bank	Term Loan		66.3	11-Jan-28	Charge on Receivables	CRISIL AAA/Stable	Standard
IDBI Bank	Term Loan	75.00	-		Charge on Receivables	CRISIL AAA/Stable	Standard
IDFC First Bank	Term Loan	50.00	9.4	19-Dec-26	Charge on Receivables	CRISIL AAA/Stable	Standard
Indian Bank	Term Loan	20.00	2.8	30-Sep-26	Charge on Receivables	CRISIL AAA/Stable	Standard
Indian Bank	Term Loan	50.00	32.5	26-Jun-29	Charge on Receivables	CRISIL AAA/Stable	Standard
IndusInd Bank	Term Loan	30.00	15.0	22-Mar-28	Charge on Receivables	CRISIL AAA/Stable	Standard
Industrial and Commercial Bank of China	Term Loan	50.00	45.8	17-Nov-28	Charge on Receivables	CRISIL AAA/Stable	Standard
Karnataka Bank	Term Loan	100.00	100.0	20-Mar-30	Charge on Receivables	CRISIL AAA/Stable	Standard
Karur Vysya Bank	Term Loan	50.00	15.6	30-Jun-27	Charge on Receivables	CRISIL AAA/Stable	Standard
Kotak Mahindra Bank	Term Loan	100.00	33.3	26-Mar-27	Charge on Receivables	CRISIL AAA/Stable	Standard
SIDBI	Term Loan	50.00	1.7	10-Jun-26	Charge on Receivables	CRISIL AAA/Stable	Standard
South Indian Bank	Term Loan	75.00	75.00	23-Mar-29	Charge on Receivables	CRISIL AAA/Stable	Standard
State Bank of India	Term Loan	75.00	11.2	20-Dec-26	Charge on Receivables	CRISIL AAA/Stable	Standard

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State Bank of India	Term Loan	100.00	35.0	20-Nov-27	Charge on Receivables	CRISIL AAA/Stable	Standard
State Bank of India	Term Loan	240.00	118.3	25-Sep-28	Charge on Receivables	CRISIL AAA/Stable	Standard
State Bank of India	Term Loan	175.00	141.2	25-Nov-29	Charge on Receivables	CRISIL AAA/Stable	Standard
State Bank of India	Term Loan		200.0	25-Nov-29	Charge on Receivables	CRISIL AAA/Stable	Standard
Utkarsh Small Finance Bank	Term Loan	28.00	1.6	25-May-26	Charge on Receivables	CRISIL AAA/Stable	Standard
Woori Bank	Term Loan	50.00	50.00	26-Feb-29	Charge on Receivables	CRISIL AAA/Stable	Standard
Yes Bank	Term Loan	300.00	93.3	30-Sep-29	Charge on Receivables	CRISIL AAA/Stable	Standard
Yes Bank	Term Loan		50.0	31-Oct-29	Charge on Receivables	CRISIL AAA/Stable	Standard
Yes Bank	Term Loan		150.0	28-Nov-29	Charge on Receivables	CRISIL AAA/Stable	Standard
Bajaj Finance Ltd	Term Loan	50.00	25.0	04-Mar-28	Charge on Receivables	CRISIL AAA/Stable	Standard
Bajaj Finance Ltd	Term Loan	30.00	21.3	19-Dec-28	Charge on Receivables	CRISIL AAA/Stable	Standard
Tata Capital Financial Services	Term Loan	30.00	2.5	05-Apr-26	Charge on Receivables	CRISIL AAA/Stable	Standard
Axis Bank	WCDL	1.00	-	-	Charge on Receivables	CRISIL AAA/Stable	Standard
Federal Bank	WCDL	1.00	-	-	Charge on Receivables	CRISIL AAA/Stable	Standard
ICICI Bank	WCDL/OD	0.50	-	-	Charge on Receivables	CRISIL AAA/Stable	Standard
State Bank of India	WCDL	8.50	-	-	Charge on Receivables	CRISIL AAA/Stable	Standard

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Deutsche Bank	STL	200.00	-	-	Charge on Receivables	CRISIL AAA/Stable	Standard
IDFC First Bank	WCDL	250.00	-	-	Charge on Receivables	CRISIL AAA/Stable	Standard
IndusInd Bank	WCDL	90.00	-	-	Charge on Receivables	CRISIL AAA/Stable	Standard
Kotak Mahindra Bank	WCDL	50.00	-	-	Charge on Receivables	CRISIL AAA/Stable	Standard
Nova Trust June 2025	PTC	47.63	39.3	05-Nov-28	Securitisaiton of Receivables	ICRA A+ (SO)	Standard
Nova Trust 2025-26 A	PTC	57.06	56.5	30-Aug-28	Securitisaiton of Receivables	IVR AA- (SO)	Standard

(b) **Details of outstanding unsecured loan facilities as on March 31, 2026:**

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	41.3	-	21-Nov-28	NA	CRISIL AAA	Standard
Mizuho Bank	Term Loan		43.4	-	21-Nov-28	NA	CRISIL AAA	Standard
Mizuho Bank	Term Loan	180.00	45.0	-	27-Sep-30	NA	CRISIL AAA	Standard
Mizuho Bank	Term Loan		45.0	-	27-Sep-30	NA	CRISIL AAA	Standard
Mizuho Bank	Term Loan		72.0	-	27-Sep-30	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	Term Loan	300.00	40.00	-	05-Mar-30	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	Term Loan		80.00	-	20-Mar-30	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	Term Loan		29.75	-	06-Jun-30	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	Term Loan		97.75	-	19-Jun-30	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	Term Loan		35.63	-	19-Dec-30	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	Term Loan	100.00	100.00	-	07-Feb-31	NA	CRISIL AAA	Standard

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Mizuho Bank	WCDL	100.00	-	100.0	-	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	STL	200.00	75.0	-	16-Apr-26	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	STL	0	-	125.0	-	NA	CRISIL AAA	Standard
Mizuho RA Leasing Pvt. Ltd.	ICD	300.00	100.0	-	-	NA	Unrated	Standard

(c) **Details of outstanding non-convertible securities in the following format as on March 31, 2026:**

Series	ISIN	Coupon Rate	Issued Amount	Outstanding (Rs. Cr)	Date of Allotment	Redemption Date / Schedule	Security (times)	Credit Rating, if applicable
835MCF PL29	INE0DBJ07184	8.35 %	50.00	50.0	14-Dec-24	21-Dec-29	Charge on receivables	CRISIL AAA & ICRA AAA
835MCF PL27	INE0DBJ07192	8.35 %	150.00	87.5	20-Dec-24	29-Dec-27	Charge on receivables	ICRA AAA
818MCF PL28	INE0DBJ07200	8.18 %	150.00	100.0	11-Feb-25	18-Feb-28	Charge on receivables	CRISIL AAA
830MCF PL30	INE0DBJ07218	8.30 %	125.00	100.0	11-Mar-25	18-Mar-30	Charge on receivables	ICRA AAA
735MCF PL28	INE0DBJ07226	7.35 %	100.00	83.3	16-Sep-25	25-Sep-28	Charge on receivables	ICRA AAA
735MCF PL27	INE0DBJ07234	7.35 %	100.00	75.0	26-Mar-26	24-Sep-27	Charge on receivables	ICRA AAA

(d) **Details of commercial paper issuances as at the end of last quarter i.e., March 31, 2026, in the following format: -**

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Series of NCS	ISIN	Tenor / Period of Maturity	Coupon	Amount outstanding	Date of allotment	Redemption date / schedule	Credit rating	Secured / Unsecured	Security	Other Details viz. Details of Issuing and Paying Agent, Details of Credit Rating Agencies
Nil										

5.18 List of top 10 holders of non-convertible securities in terms of value (on a cumulative basis) as on March 31, 2026

Sr. No.	Name of holder	Investor Category	Amount (Rs. Cr)	% of NCS Outstanding
1	MIZUHO BANK LTD	Eligible Investor	187.5	37.81%
2	KOTAK MAHINDRA BANK LIMITED	Eligible Investor	158.3	31.93%
3	STATE BANK OF INDIA	Eligible Investor	100.0	20.17%
4	KONKAN RLY CORPORATION LTD EMPLOYEES SUPERANNUATION FUND	Eligible Investor	25.0	5.04%
5	HAL (BC) PROVIDENT FUND TRUST	Eligible Investor	9.0	1.82%
6	TKM EMPLOYEES PROVIDENT FUND TRUST	Eligible Investor	9.0	1.82%
7	UNIFI ASSET MANAGEMENT PRIVATE LIMITED	Eligible Investor	5.0	1.00%
8	K SHANMUGAM	Eligible Investor	1.0	0.20%
9	SOUTH ASIA FM LIMITED	Eligible Investor	1.0	0.20%
10	KAPILAVAI BHASKARA VENKATA LAKSHMI NARASIMHAM	Eligible Investor	0.1	0.01%

5.19 List of top 10 holders of Commercial Paper in terms of value (on cumulative basis) as on March 31, 2026:

Sr. No.	Name of holders	Category of holder	Face Value of holding	Holding as a percentage (%) of total commercial paper outstanding of the Issuer
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Nil				

5.20 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
Nil							

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 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 -

Nil

5.23 Where the issuer is a Non-Banking Finance Company (NBFC) or Housing Finance Company, the following disclosures on Asset Liability Management (ALM) shall be provided for the latest audited financials:

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 the issuer

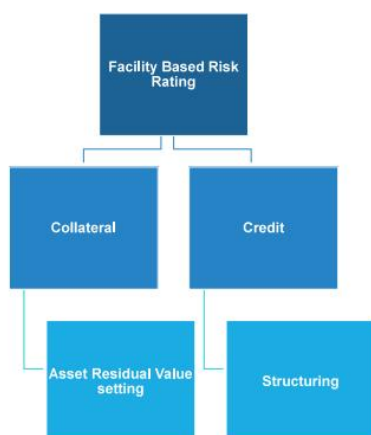
(a) Lending Policy: Overview of origination, risk management, monitoring and collections, etc:

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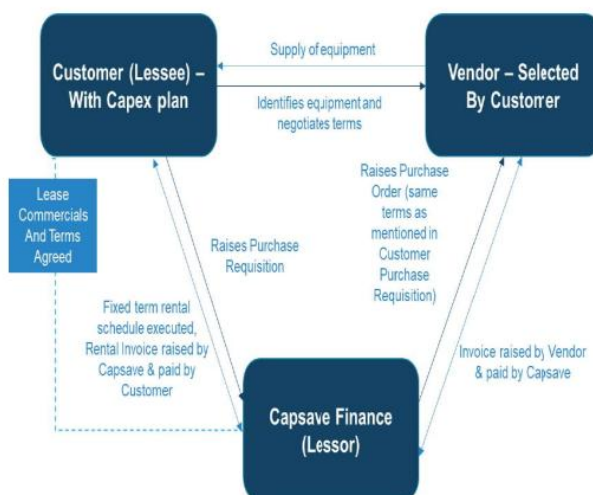
Criteria	Particulars	Criteria	Particulars
Client Segment	- Indian Corporate with investment grade rating - MNC subsidiary with parent satisfying following criteria: - Turnover $\geq$ \$ 1 Bn - Minimum investment grade with stable outlook - Parent holding of $\geq$ 50%	Type of asset	- IT assets and telecommunications - 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

$$\text{Risk} = \text{Credit Risk} + \text{Asset Risk}$$

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



- (b) **Classification of loans/ advances given to associates or entities/ person related to Board, Senior management, promoters, etc.:**

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

- (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.:**

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

- (d) **Aggregated exposure to 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. 978 crore as on March 31, 2026
- Percentage of Exposures to twenty largest borrowers / customers to Total Exposure of the NBFC on borrowers / customers: 21.84% as on March 31, 2026

- (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 below

B. Details of borrowings granted by issuer

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

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

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

Type of Borrowings	Outstanding (Rs. Crore)	%
	As on 31-March-2026	
Secured Borrowings	2,268	74%
Unsecured Borrowings	805	26%
Total	3,073	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 Mizuho Capsave Finance Private Limited (formerly known as Capsave Finance Private Limited)– continues to be 100% held by Mizuho RA Leasing Private Limited

There has been change in shareholding of Mizuho RA Leasing Private Limited (formerly known as Mizuho RA Leasing Private Limited) as below:

As on June 25, 2026:

S. No.	Name of Shareholder	Value of Shares Held	% Holding
1	Mizuho Leasing Company, Limited	28,60,960	93.80%

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2	Jinesh Kumar Jain	87,580	2.87%
3	Praveen Chauhan	57,740	1.89%
4	Capstone Advisors LLP	22,050	0.72%
5	Sanjay Harish Shroff	21,580	0.71%
Total		30,49,910	100.00%

As on March 31, 2026, March 31, 2025 and 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	44,110	1.45%
5	Sanjay Shroff	43,160	1.42%
Total		30,49,910	100.00%

D. Disclosure of Assets under-management

(a) Segment wise breakup:

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

(b) Type of Loans

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

E. Details of borrowers

(a) Geographical location wise

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

F. Details of Gross NPA

(a) Segment wise:

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

G. Details of Assets and Liabilities

(a) Residual maturity profile wise into several bucket:

Please refer to paragraph (L) in this table below.

H. Additional details of loans made by issuer where it is a Housing Finance Company

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Given that the Issuer is not a housing finance company, this is not applicable.

I. Disclosure of latest ALM statements to stock exchange

As on March 31, 2026:

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	-	-	-	-	-	-	-	1,203	1,203
Borrowings	115	78	145	264	607	1,428	437	-	3,073
Other Liabilities & Provisions	211	38	24	28	92	157	121	11	682
A. TOTAL OUTFLOWS	326	116	169	292	698	1,585	558	1,214	4,958
B. Cumulative Outflows	326	442	611	903	1,601	3,187	3,744	4,958	
Inflows									
Cash & Cash equivalents	275	-	-	-	1	-	-	-	277
Investments	-	-	-	-	-	-	-	-	-
Loans and Advances	454	347	420	827	595	1,305	507	22	4,477
Fixed assets (op lease)	-	-	-	-	-	-	-	6	6
Others Assets	49	25	9	3	-	0	-	113	199
C. TOTAL INFLOWS	778	372	430	830	596	1,305	507	141	4,958
D. Cumulative Inflows	778	1,150	1,580	2,409	3,006	4,311	4,818	4,958	
E. Mismatch	451.9	256.5	260.8	537.4	(102.3)	(280.0)	(50.6)	(1,073.6)	
F. Mismatch as % to outflows (E as % to A)	139%	221%	155%	184%	-15%	-18%	-9%	-88%	
G. Cumulative Mismatch	451.9	708.3	969.1	1,506.5	1,404.2	1,124.2	1,073.6	-	
H. Cumulative Mismatch as % to Cumulative outflows (G as % to B)	139%	160%	159%	167%	88%	35%	29%	0%	

As on May 30, 2026:

Particulars	1 to 7 days	8 to 14 days	15 days to 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	-	-	-	-	-	-	-	-	-	12,284	12,284
Borrowings	93	64	1,417	309	772	4,674	5,652	13,778	4,392	-	31,151
Deposits etc.	186	2	121	40	3	532	229	794	805	46	2,758
Other Liabilities & Provisions	33	0	707	169	81	124	680	950	404	37	3,185
A. TOTAL OUTFLOWS	312	65	2,245	519	856	5,330	6,561	15,521	5,602	12,367	49,377
B. Cumulative Outflows	312	377	2,622	3,141	3,997	9,327	15,887	31,408	37,010	49,377	
Inflows											
Cash & Cash equivalents	644	-	-	-	-	-	0	-	-	-	645
Investments	-	-	2,551	-	-	-	-	-	-	-	2,551
Loans and Advances	525	955	2,392	4,127	3,827	8,527	5,842	13,239	4,760	98	44,293
Fixed assets (op lease)	-	-	-	-	-	-	-	-	-	38	38
Others Assets	-	119	288	213	79	30	-	2	-	1,120	1,851
C. TOTAL INFLOWS	1,170	1,073	5,231	4,340	3,906	8,557	5,843	13,241	4,760	1,256	49,377
D. Cumulative Inflows	1,170	2,243	7,474	11,814	15,720	24,277	30,120	43,361	48,121	49,377	
E. Mismatch	858	1,008	2,986	3,821	3,050	3,227	(718)	(2,280)	(841)	(11,111)	
F. Mismatch as % to outflows (E as % to A)	275%	1544%	133%	737%	356%	61%	-11%	-15%	-15%	-90%	
G. Cumulative Mismatch	858	1,866	4,852	8,673	11,723	14,951	14,232	11,952	11,111	-	
H. Cumulative Mismatch as % to Cumulative outflows (G as % to B)	275%	495%	185%	276%	293%	160%	90%	38%	30%	0%	

(a) **Type of Loans:**Details of types of loans

Sl. No.	Types of loans	Rs. crore
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1	Secured	3,798.8
2	Unsecured	684.2
	Total assets under management (AUM)^{^^}	4,483.0

**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;*

(b) Denomination of loans outstanding by loan-to-value:

Details of LTV – Not applicable to the Company's business

Sl. No.	LTV (at the time of origination)	Percentage of AUM
1	Upto 40%	NA
2	40%-50%	NA
3	50%-60%	NA
4	60%-70%	NA
5	70%-80%	NA
6	80%-90%	NA
7	> 90%	NA
	Total	NA

(c) Sector Exposure

Details of sectoral exposure

Sl. No.	Segment-wise break-up of AUM	Percentage of AUM
1	Retail	
A	Mortgages (home loans and loans against property)	NA
B	Gold loans	NA
C	Vehicle finance	NA
D	MFI	NA
E	MSME	NA
F	Capital market funding (loans against shares, margin funding)	NA

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Sl. No.	Segment-wise break-up of AUM	Percentage of AUM
G	Others	NA
2	Wholesale	
A	Infrastructure	NA
B	Real estate (including builder loans)	NA
C	Promoter funding	NA
D	Any other sector (as applicable)	NA
E	Others	100%
	Total	100.00%

(d) **Denomination of loans outstanding by ticket size*:**

Details of outstanding loans category wise

Sl. No.	Ticket size (at the time of origination)	Percentage of AUM
1	< 25 lakhs	14.4%
2	25 lakhs to 50 Lakhs	10.0%
3	50 lakhs to 1 crore	16.8%
4	1 crore to 5 crore	37.4%
5	5 crore to 10 crore	7.0%
6	More than 10 crore	14.3%
7		
8		
9		
10		
	Total	100.00%

** 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

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Sl. No.	Top 5 states	Percentage of AUM
1	Maharashtra	100%

Note: The company operates out of Mumbai as its main office, with sales offices across Delhi/NCD, Bangalore, Chennai, Pune, Ahmedabad and 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 2026)	Rs. crore
Opening gross NPA	15.30
- Additions during the year	26.23
- Reductions during the year	-20.94
Closing balance of gross NPA	20.59

**Please indicate the gross NPA recognition policy (Day's Past Due): 90 DPD*

(b) **Movement of provisions for NPA**

Movement of provisions for NPA (FY 2026)	Rs. crore
Opening balance	10.46
- Provisions made during the year	17.09
- Write-off/ write-back of excess provisions	-12.35
Closing balance	15.21

(c) **Segment wise gross NPA**

Sl. No.	Segment-wise gross NPA	Gross NPA (%)
1	Retail	
A	Mortgages (home loans and loans against property)	-
B	Gold loans	-
C	Vehicle finance	-
D	MFI	-

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E	MSME	-
F	Capital market funding (loans against shares, margin funding)	-
G	Others	-
2	Wholesale	
A	Infrastructure	-
B	Real estate (including builder loans)	-
C	Promoter funding	-
D	Any other sector (as applicable)	-
E	Others	0.46%
	Total	0.46%

L. Residual maturity profile of assets and liabilities (in line with the RBI format):**Residual maturity profile of assets and liabilities as on March 31, 2026****(Rs in Crore)**

Particulars	0 - 7 days	8 - 14 days	15 - 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
Inter Corporate Deposits	-	-	-	-	-	-	100	-	-	-	100
Loans	60	57	337	347	420	827	612	1,305	490	22	4,477
Investments	-	-	-	-	-	-	-	-	-	-	-
Borrowings	9	13	93	78	145	264	507	1,428	437	-	2,973
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, commercial paper (including technical delay) and other financial indebtedness including corporate guarantee or letters of comfort issued by the company, in the preceding three years and the current financial year:

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Nil

- 5.25 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 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, 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 securities / commercial paper. At the time of Issue of any non-convertible securities / Debentures, 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.

- 5.26 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 issue document against the promoter of the company;**

None

- 5.27 Details of default and non-payment of statutory dues for the preceding three financial years and current financial year.**

None

- 5.28 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 debt securities and/or non-convertible redeemable preference shares.**

Nil

- 5.29 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

- 5.30 Details of pending proceedings initiated against the issuer for economic offences, if any.**

Nil

- 5.31 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.**

Kindly refer to **Annexure II (Related Party Transactions)** of this General Information Document.

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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

- 5.32 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.

- 5.33 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:**

S No.	Name of the Borrower (A)	Amount of Advances /exposures to such borrower (Group) (Rs. Crore) (B)	Percentage of Exposure (C)= B/Total Assets Under Management
1	NIL	NIL	NIL

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.

- 5.34 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:**

Not Applicable.

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

Kindly refer to paragraph (B), sub- para (c) of 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 to paragraph (C) of the table set out in Section 5. 23 of this General Information Document.

- 5.35 Consent of directors, auditors, bankers to issue, 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.**

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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 securities (including Debentures) and Commercial Papers.

- 5.36 The name(s) of the debentures trustee(s) a statement to the effect that the debenture trustee has consented to its appointment along with a copy of the agreement executed by the debenture trustee with the issuer in accordance with regulation 13 of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 made accessible through a web-link or a static quick response code displayed in the issue document:**

Provided that in case the issuer files a general information document or shelf prospectus, the issuer may disclose a copy of the letter obtained from the debenture trustee consenting to its appointment instead of the agreement.

Explanation: In case the issuer files a key information document or tranche prospectus in accordance with these regulations, the issuer shall disclose a copy of the agreement stated above.

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.

- 5.37 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 securities (including Debentures) and Commercial Papers.

- 5.38 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 issue 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 securities (including Debentures) and Commercial Papers.

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

- i. The day count convention for dates on which the payments in relation to the non-convertible securities which need to be made, should be disclosed: 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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- ii. Procedure and time schedule for allotment and issue of securities should be disclosed: The same shall be specified in the relevant Key Information Document issued / to be issued by the Company for each Issue.
- iii. Cash flows emanating from the non-convertible securities shall be mentioned in the issue document, 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.

5.40 Name(s) of the stock exchange(s) where the non-convertible securities are proposed to be listed and the details of their in-principle approval for listing obtained from these stock exchange(s).

The non-convertible securities including Debentures are proposed to be listed on the WDM segment of the BSE or on the NDM segment of the 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 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..

5.41 If non-convertible securities including Debentures 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 or has been created, as specified by the Board

Not applicable, as the non-convertible securities are being listed only on one or two stock exchange more specifically mentioned in the Key Information Document and shall apply for the necessary approval from BSE/NSE as per the applicable SEBI regulations. The Issuer shall create the recovery expense fund as per the applicable SEBI regulations with BSE/NSE.

5.42 Other details:

(a) Creation of Debenture Redemption Reserve (“DRR”) / Capital Redemption Reserve (“CRR”) – relevant legislations and applicability:

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 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, unless required by any amendments in the Applicable Laws. In case of such an event, the Company shall do all such acts and deeds as may be required to in respect of creation of DRR. In addition to the above, to the extent required by Applicable Law, the Company shall, in any Financial Year, in respect of any amounts of the non-convertible securities maturing in such Financial Year, invest or deposit amounts up to such thresholds as may be prescribed by Applicable Law and in such form and manner as prescribed therein and within the time periods prescribed therein.

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

Each Issue of non-convertible securities (including Debentures) and 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 SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**Listing Regulations**") and the applicable RBI guidelines.

(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:** Please refer to the column on "*Listing (name of stock Exchange(s) where it will be listed and timeline for listing)*" under Section 5.47 (*Issue Details*) of this General Information Document and the relevant Key Information Document, setting out the consequences pursuant to any delay in listing of Debentures.

(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.

(f) **Issue details:** Please refer to Section 5.47 (*Issue Details*) of this General Information Document

(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 disclosures under Form No. PAS-4 of Companies (Prospectus and Allotment of Securities), Rules, 2014 have been set out in Section 10 of this General Information Document.

(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:**

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

5.43 **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**

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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;

5.44 Issue Size

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

5.45 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.

5.46 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 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 immoveable property including indirect acquisition of immoveable 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 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. 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**

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provided by way of static QR code and web link. If the issuer provides the said details in the form of a static QR code and web link, the same shall be provided to the debenture trustee as well and kept available for inspection as specified in clause (g) of paragraph 3.3.41 of Schedule I of the SEBI Debt Listing Regulations. A checklist item in the 'Security and Covenant Monitoring System' shall also be included for providing the detailed disclosures, as specified in sub-clauses (i) to (iv) above, to the debenture trustee and confirmation of the same by the debenture trustee:

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.**

Not Applicable

- (d) **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

- (e) **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.**

As per Section 5.23 of this General Information Document

- (f) **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

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

(g) **The matters relating to:**

(i) **Material contracts**

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 Registrar 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.
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 securities (including Debentures) and 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)	The relevant board resolution authorizing the issue of Commercial Papers.
16)	Issuing and Paying Agency Agreement
17)	Any other document as deemed relevant and applicable.

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- (ii) **Time and place at which the contracts together with documents will be available for inspection from the date of issue document until the date of closing of subscription list.**

The material contracts and documents will be available for inspection at the Registered Office of the Company between 10.00 am to 4.00 pm on working days.

- (h) **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. 36 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.

- (i) **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.

- (j) **The details: (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, in the three years immediately preceding the year of issue of issue document in the case of the issuer being a company and all of its subsidiaries:**

Nil

5.47 Issue Details

Security Name (Name of the non-convertible securities which includes Coupon / dividend, Issuer Name and maturity year)	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	Mizuho Capsave Finance Private Limited (Formerly known as Capsave Finance Private Ltd.)
Type of Instrument	Non-convertible securities (including Debentures) / Commercial Paper as more particularly set out 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	As provided in Sl.no 25 of Part A (<i>Disclosures</i>) above.
Details of Anchor Investor	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.
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.
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 an NBFC and the objects of the issue entail loan to any entity who is a 'group company', then the disclosures shall be made in Section 5.33 of this General Information Document:	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.
Coupon 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 Payment Frequency	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Coupon Payment Dates (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.

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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)	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
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.
Redemption Date / 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.
Issue Price	The Issue Price for the non-convertible securities (including Debentures) and Commercial Papers 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 a 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 Option Date	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Put Option Price	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Call Option Date	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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Call Option 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 Application and in multiples of thereafter	The minimum application size for the Issue shall be 10 Debentures and in multiples of 1 Debenture thereafter.
Issue Schedule / Issue Timing	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
Settlement mode of the Instrument	RTGS
Depositories	NSDL and CDSL
Business Day / working day Convention	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
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 covenants / 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 Offer Document / Information	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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Memorandum.	
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.
Due diligence certificate issued by the Debenture Trustee	The due diligence certificate issued by the Debenture Trustee to BSE/NSE in accordance with the Chapter II of SEBI DT Master Circular will be annexed 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.
Transaction Documents	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.
Events 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.
Creation of recovery expense fund	The Issuer shall create a recovery expense fund in accordance with the applicable SEBI regulations, including but not limited to the SEBI DT Master Circular. The details in relation to 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 the 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 Clause	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Role and Responsibilities of 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	As mentioned in Section 3 of this General Information Document.
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.

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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.
Governing Law and Jurisdiction	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 penal interest rates mentioned above as payable by the Issuer are independent of each other.
3. 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”.
4. While the debt securities are proposed to be secured / will be secured, to the tune of at least 100% (Hundred Percent) of the principal amount and the accrued coupon or as per the terms of offer document/ Disclosure Document(s) issued / to be issued for each Issue by the Company, in favour of Debenture Trustee, it is the duty of the Debenture Trustee to monitor that the security is maintained.
5. The list of documents which have been executed in connection with the issue and subscription of debt securities shall be annexed.
6. The specific terms of each offer of 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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SECTION 5A: DISCLOSURES IN RESPECT OF COMMERCIAL PAPERS

5A.1 Certain confirmations in respect of commercial papers (CPs):

For the purposes of Chapter VI of the SEBI NCS Regulations and Regulation 51 of the SEBI NCS Regulations, the Issuer confirms:

- (a) that the General Information Document applies for the issuance of CPs;
- (b) for each issuance of CPs, it will issue a Key Information Document with such disclosures as may be specified by the Securities and Exchange Board of India;
- (c) the Issuer has obtained Securities and Exchange Board of India Complaints Redress System (SCORES) authentication, and will use such authentication for the issuance and listing of CPs; and
- (d) in respect of every issuance of CPs, it shall pay the fees specified in Schedule VI of the SEBI NCS Regulations prior to this listing of the CPs.

5A.2 Additional disclosures in respect of each tranche of Commercial Papers (CPs)

- (a) Details of current tranche including ISIN, amount, date of issue, maturity, all credit ratings including unaccepted ratings, date of rating, name of credit rating agency, its validity period, declaration that the rating is valid as at the date of issuance and listing, details of issuing and paying agent and other conditions, if any.**

To be set out in the Key Information Document for the relevant issuance of CPs.

- (b) Commercial Paper borrowing limit, supporting board resolution for Commercial Paper borrowing, details of Commercial Paper issued during the last 2 years.**

To be set out in the Key Information Document for the relevant issuance of CPs.

- (c) End-use of funds.**

To be set out in the Key Information Document for the relevant issuance of CPs.

- (d) Credit Support/enhancement (if any)**

- (i) Details of instrument, amount, guarantor company
- (ii) Copy of the executed guarantee
- (iii) Net worth of the guarantor company
- (iv) Names of companies to which guarantor has issued similar guarantee
- (v) Extent of the guarantee offered by the guarantor company
- (vi) Conditions under which the guarantee will be invoked

To be set out in the Key Information Document for the relevant issuance of CPs.

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SECTION 6: DISCLOSURES PERTAINING TO WILFUL DEFAULT

In case of listing of debt securities made on private placement, the following disclosures are required to be made vide SEBI Debt Listing Regulations:

- (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:** NIL
- (c) **Outstanding amount when the entity is declared as a Wilful Defaulter:** NIL
- (d) **Name of the entity declared as a Wilful Defaulter:** NIL
- (e) **Steps taken, if any, for the removal from the list of wilful defaulters:** NIL
- (f) **Other disclosures, as deemed fit by the Issuer in order to enable investors to take informed decisions:** NIL

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SECTION 7: TRANSACTION DOCUMENTS AND KEY TERMS

7.1 TRANSACTION DOCUMENTS

The list of transaction documents to be executed in relation to each Issue shall be set out in the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.2 REPRESENTATIONS AND WARRANTIES OF THE ISSUER

Please refer to the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.3 COVENANTS OF THE ISSUER

Please refer to the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.4 EVENTS OF DEFAULT

Please refer to the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.5 CONSEQUENCES OF EVENTS OF DEFAULT

Please refer to the relevant Key Information Document issued / to be issued for each Issue by the Company.

7.6 SECURITY

- (a) As on date, the Company has availed finance by way of entering into facility agreements with various lenders ("**Current Lenders**"), where such facilities are secured by way hypothecation over Hypothecated Assets. Further, the Company has appointed Catalyst Trusteeship Limited, a company established under the Companies Act, 1956 and having its registered office at GDA House, Plot No. 85, Bhusari Colony (Right), Kothrud, Pune – 411 038 ("**Security Trustee**"), to act as the trustee on behalf of the Current Lenders in relation to facilities provided by the Current Lenders, and for this, the Company, Security Trustee and Current Lenders have entered into a common trustee agreement. ("**Common Trustee Agreement**").
- (b) In furtherance to sub-clause (a) above, in the event Company avails of any credit facility from any lender against the security of inter alia Hypothecated Assets (which lender can also be a Current Lender in respect of some other facility (in respect of which the said Current Lender already has benefit of the Security Interest created in terms of the Common Trustee Agreement)) ("**New Lender(s)**"), such new lender may be inducted into the Common Trustee Agreement and such new lender shall be entitled to all rights and benefits of the Common Trustee Agreement which the Current Lenders are entitled to.
- (c) In addition to the Current Lenders and New Lenders (collectively being referred to as "**Lender(s)**"), there may be ("**Non-acceding Lenders**"):

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- (i) other lenders of the Company (excluding Debenture Holders or Debenture Trustee appointed for such Debenture Holders) who: (A) have provided credit facilities to the Company which are secured by an exclusive charge over certain identified receivables of the Company arising solely out of the loans extended by the Company from time to time; and (B) are not a party to Common Trustee Agreement;
 - (ii) lenders (excluding Debenture Holders or Debenture Trustee appointed for such Debenture Holders) who: (A) will be providing credit facilities to the Company which will be secured by an exclusive charge over certain identified receivables of the Company arising solely out of the loans that shall be extended by the Company from time to time; and (ii) would not be becoming a party to Common Trustee Agreement.
- (d) The security being created /extended by the Company over the Hypothecated Assets, in favour of the Debenture Trustee to secure the Debentures, shall be shared by the Debenture Holders and Lenders on a pari passu basis. Given that the Debenture Holders will be sharing the Security Interest on a pari passu basis with the Lenders, the Debenture Trustee shall ensure that the pari passu letters are shared with the Security Trustee to state that the Hypothecated Assets are being shared on a pari passu basis, and further such pari passu letter shall clearly capture the fact that the pari passu letter is being issued subject to the understanding that upon occurrence of an Event of Default (as referred to in Inter Trustee Agreement), the Security Trustee or Debenture Trustee (as the case may be), shall issue a notice to the relevant party, informing such party regarding the occurrence of such Event of Default (as provided in the Inter Trustee Agreement).
- (e) The Security to be provided by the Company as security for the discharge of the Secured Obligations shall consist of a first ranking pari passu charge by way of hypothecation over the Hypothecated Assets, both present and future, in favour of the Debenture Trustee, under or pursuant to the Deed of Hypothecation.
- (f) The Security created over the Hypothecated Assets in terms of the Deed of Hypothecation shall continue to remain in force until released (whether partially or fully) in accordance with the terms of the Deed of Hypothecation.
- (g) The Company shall be bound to perfect the Security so created over the Hypothecated Assets by filing Form CHG-9 with the relevant Registrar of Companies, within and no later than 30 (Thirty) days from the date of execution of the Deed of Hypothecation.
- (h) Subject to Clause 7.6(a-i) herein, the Company and the Debenture Trustee agree and acknowledge that the Security to be created in terms of the Deed of Hypothecation to secure the Secured Obligations and any proceeds realized upon enforcement of such Security is, subject to the terms of the Transaction Documents, to be shared between Lenders and the Debenture Holders on a pari passu basis.
- (i) Notwithstanding anything contained herein, it is hereby agreed that the Company and/or Debenture Trustee shall be entitled to enter into an inter-creditor arrangement under an inter-creditor agreement and / or such letters, documents, deeds ("**Inter Trustee Agreement**"), on behalf of the Debenture Holders to agree with the Lenders the co-ordination mechanism vis-à-vis enforcement of Hypothecated Assets, and in such case, the matters specified in Inter Trustee Agreement and shall prevail in case of any inconsistency.

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(j) General Borrowing Limit

- (i) It is hereby clarified that the Company has availed of the Current Facilities which fall under the limits approved under board resolution of the Company dated February 10, 2026, which *inter alia* authorizes Company to avail borrowings (including borrowings from the New Lenders) upto an aggregate of Rs. 5000,00,00,000/- (Rupees Five Thousand crores only) ("**Borrowing Limit**"). In the event board of directors of the Company, vide a new board resolution, authorize for an increase in the Borrowing Limit, then the Borrowing Limit as specified herein shall stand increased to such amount and the Company shall also intimate the details of the new Borrowing Limit to Debenture Trustee and all the Lenders, and upon change in Borrowing Limit, the Debenture Trust Deed and this document, will be amended suitably by the Parties.
- (ii) The Company hereby agrees, confirms and undertakes that the total borrowings by the Company outstanding (after taking into account the Current Facilities, Debentures, all facilities by New Lender, all facilities by Non-acceding Lenders and the Facilities repaid by the Company during the term of this Debenture Trust Deed and this document) at any point of time shall not exceed the Borrowing Limit at any time.

(k) Additional Indebtedness

- (i) So long as: (A) Minimum Security Cover is maintained; (B) no Event of Default has occurred; and (C) the Company has obtained all consents, approvals or permissions that may be required under Applicable Law, the Company shall, without prejudice to its obligations under Security Documents, be entitled to hold and enjoy the Hypothecated Assets and to deal with the same in the ordinary course of the business in such manner as the Company may deem fit, including to sell, call in, collect, convert, replace, substitute, securitise, exchange, deal with or exercise any right in respect of all or any of the Hypothecated Assets on such terms and for such consideration as the Company may deem fit;
- (ii) the Company may raise indebtedness against the Hypothecated Assets upto the Borrowing Limit, for so long as (A) Minimum Security Cover is maintained; (B) no Event of Default has occurred; (C) there is no breach of gearing/ leverage covenant as per relevant facility documents with relevant Lender; and (D) the Company has obtained all consents, approvals or permissions that may be required under Applicable Law;
- (iii) The total borrowings by the Company outstanding (after taking into account the Current Facilities, Debentures, all facilities by New Lender, all facilities by Non-acceding Lenders and the facilities repaid by the Company during the term of Debenture Trust Deed and this document) at any point of time shall not exceed the Borrowing Limit at any time;
- (iv) the Company may raise indebtedness (upto the Borrowing Limit) against security over specified receivables of the Company (arising solely out of the loans extended by the Company from time to time) that don't form part of Hypothecated Assets, which charge shall be created / extended in favour of the relevant lender (or the trustee) on an exclusive basis.

(l) Intimations in case of issuance of new Tranche of Debentures

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In the event that the Company proposes to raise finance by way of issuance of Debentures against the security of the Hypothecated Assets, then the Company shall, in addition to complying with Clause 7.6(k) above (as applicable), prior to issuing the Tranche of Debentures:

- (i) inform the Security Trustee about: (A) the commercial terms of the Debentures; and (B) the security cover to be maintained for such Debentures;
- (ii) ensure that raising finance by way of issuance of Debentures does not breach the Borrowing Limit and that the Minimum Security Cover is maintained at all times; and
- (iii) submit a certificate from an independent chartered accountant confirming that extension/ creation of the charge created over the Hypothecated Assets in favour of Debenture Trustee (acting on behalf of Debenture Holders) shall not breach the Minimum Security Cover (even after issuing the additional Debentures) and the Borrowing Limit.

Further, each time Company issues new Tranche of Debentures then the Debenture Trustee shall ensure that the pari passu letters are shared with the Security Trustee to state that the Hypothecated Assets are being shared on a pari passu basis, and further such pari passu letter shall clearly capture the fact that the pari passu letter is being issued subject to the understanding that upon occurrence of an Event of Default, Debenture Trustee shall issue a notice to the Security Trustee, informing regarding the occurrence of such Event of Default.

(m) Minimum Security Cover:

In supersession of any provisions to contrary, contained in the Transaction Documents, the Parties hereby agree that:

- (i) the Company shall ensure that on and from the date hereof, the minimum security cover as stipulated herein is maintained ("**Minimum Security Cover**").
- (ii) For the purposes of determining whether the current outstanding value of the Hypothecated Assets is sufficient to meet the Minimum Security Cover, the following formulae shall be used:

A. Security cover in respect of each Facility shall be calculated in the following manner:

- (I) The principal outstanding amount under the Facility made available by the relevant Lender and the accrued interest thereon shall be identified ("**A**");
- (II) The Minimum Security Cover required to be maintained in respect of such Facility (mentioned in (I)(ii)(A)(I) above) shall be identified ("**B**");
- (III) The amount arrived at upon multiplying (A) with (B) shall be determined and shall be considered as the security cover required to be maintained for such Facility ("**Individual Facility Cover**");

B. Security cover in respect of each Tranche of Debentures shall be calculated in the following manner:

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- (I) The outstanding amount (principal and accrued interest) under the relevant Tranche of Debentures shall be identified (“C”);
 - (II) The minimum security cover required to be maintained in respect of such relevant tranche of Debentures (mentioned in (I)(ii)(B)(I) above) shall be identified (“D”);
 - (III) The amount arrived at upon multiplying (C) with (D) shall be determined and shall be considered as the security cover required to be maintained for such tranche of Debentures (“**Individual Debenture Cover**”);
 - (iii) Once the Individual Facility Cover and Individual Debenture Cover for each Facility and tranche of Debentures is determined, the same shall be added (collectively, Minimum Security Cover) and resultant aggregate amount should be equal to or lower than the aggregate amount of the Hypothecated Assets.
 - (iv) Without prejudice to the foregoing, the Company hereby agrees and undertakes that it shall ensure and procure that the value of the Hypothecated Assets shall at all times until the Final Settlement Date be at least equivalent to amounts required to discharge the Secured Obligations.
- (n) Continuing Security

The Security created/ to be created pursuant to the Deed of Hypothecation shall be a continuing security and shall remain in full force and effect until the Secured Obligations are or may become outstanding. The Company hereby undertakes that during the subsistence of the Security created by the Company in favour of the Debenture Trustee, the Company shall not do or suffer to be done or be party or privy to any act, deed, matter or thing which may, except as permitted in terms of the relevant Disclosure Documents/Transaction Documents, in anywise prejudicially affect the Security and the rights created in favour of the Debenture Trustee.
- (o) Additional Security

For the consideration aforesaid, the Company shall within such period as may be permitted by the Trustee, furnish to the Trustee additional security, if the Trustee (acting on the instructions of the Majority Debenture Holders) is of the opinion that during the subsistence of the Debentures, the Security for the Debentures has become inadequate and the Trustee has, accordingly, called upon the Company to furnish such additional security. In such case, the Company shall, at its own costs and expenses, furnish to the Trustee such additional security in form and manner satisfactory to the Trustee as security for the Debentures, and upon creation of such additional security, the same shall vest in the Trustee subject to all the trusts, provisions and covenants contained in these presents.
- (p) Other Security

The Security created/ to be created pursuant to the Deed of Hypothecation shall be in addition and without prejudice to any other security, indemnity or other right or remedy which any Debenture Holder/Beneficial Owner or the Trustee may now or hereafter hold or have in connection with the Debentures or part thereof, and shall neither be merged in, or in any way

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exclude or prejudice, or be affected by any other security, right of recourse or other right whatsoever (or the invalidity thereof) which the Debenture Holder(s) or the Trustee may now or at any time hereafter hold or have (or would apart from this security hold or have) as regards the Company or any other person in respect of the Debentures.

Subject to the Inter Trustee Agreement (as applicable), the Security may be enforced against the Company without first having recourse to any other rights of the Debenture Holder(s) or the Trustee, subject to the Company's obligation to create additional security in case of reduction in the Minimum Security Cover as mentioned herein and in Inter Trustee Agreement.

(q) Method and Mode of Preservation

- (i) Notwithstanding anything to the contrary contained herein, the Transaction Documents or in the Inter Trustee Agreement (as applicable), the Company undertakes that at all times, it shall ensure that it has good, legal and beneficial title, or other interest in and to the Hypothecated Assets, in each case, free and clear of any encumbrance or Security Interest (save and except any security existing thereon or on any part thereof, as at the date hereof or created in accordance with the Transaction Documents) and shall ensure on a continuous basis that the property charged to the Debentures is available and adequate at all times to discharge the Secured Obligations.
- (ii) The Company shall punctually pay all rents, royalties, Taxes, rates, levies, cesses, assessments, impositions and outgoings, governmental, municipal or otherwise imposed upon or payable by the Company, in relation to the Hypothecated Assets, as and when the same shall become payable, and when required by the Trustee produce the receipts for such payments and also punctually pay and discharge all debts, obligations and liabilities which may have priority over the Security created under the Security Documents and observe, perform and comply with all covenants and obligations which ought to be observed and performed by the Company in respect of or any part of the Hypothecated Assets.
- (iii) The Company shall pay all such stamp duty (including any additional stamp duty, if any), other duties, Taxes, charges and penalties, if and when the Company may be required to pay according to the laws for the time being in force in the State in which its properties are situated or otherwise, as maybe applicable, and in the event of the Company failing to pay such stamp duty, other duties, Taxes and penalties as aforesaid, the Trustee will be at liberty (but shall not be bound) to pay the same and the Company shall reimburse the same to the Trustee on demand.

(r) Inspection

- (i) The Company shall permit the Trustee and such person as the Trustee shall, from time to time, in writing for that purpose appoint, to enter into or upon and to view the state and condition of all the Hypothecated Assets and pay all travelling, hotel and other expenses of any person whom the Trustee may depute for the purpose of such inspection and if the Trustee shall, for any reason, decide that it is necessary to employ an expert, to pay the fees and all travelling, hotel and other expenses of such expert.
- (ii) The Company shall upon reasonable prior written notice of not less than 3 (Three) Business Days, permit officers and representatives of the Trustee to carry out technical, legal, or

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financial inspections and visit and inspect during normal business hours, the properties of the Company, including the facilities, works, assets and buildings and to examine, inspect and make copies of the books of record and accounts of the Company and take extracts thereof and discuss the affairs, finances and accounts of the Company with, and be advised as to the same, by its officers. The cost of any such visit shall be borne by the Company and the Company shall at all times afford the Trustee access to its books;

- (iii) The Company shall keep proper books of account as required by the Act and make true and proper entries therein of all dealings and transactions of and in relation to the Hypothecated Assets and the business of the Company and keep the said books of account and all other books, registers and other documents relating to the affairs of the Company at its registered office or, where permitted by law, at other place or places where the books of account and documents of a similar nature may be kept and the Company will ensure that all entries in the same relating to the Hypothecated Assets and the business of the Company shall at reasonable times be open for inspection of the Trustee and such person or persons, as the Trustee shall, from time to time, in writing for that purpose appoint;

(s) Withdrawal of Property on Substituting other Property

Subject to Clause 7.6(a-m) herein and the provisions of Inter Trustee Agreement (as applicable), the Company shall be at liberty at any time during the continuance of these presents, with the prior permission in writing of the Trustee (acting on Majority Debenture Holders approval/instructions), to withdraw any of the Hypothecated Assets from such of the trusts, powers and provisions hereof as exclusively relate to the Hypothecated Assets upon substituting other property whether of the same or greater than the value of the property proposed to be withdrawn.

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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.

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SECTION 9: UNDERTAKING

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.

The Issuer, having made all reasonable inquiries, accepts responsibility for, and confirms that this issue document / Disclosure Document(s) contains all information with regard to the Issuer and the Issue, that the information contained in the Disclosure Document(s) 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 in any material respect.

The Issuer confirms that the Permanent Account Number, Aadhaar Number, Driving License Number, Bank Account Number(s), Passport Number and Personal Addresses of the promoters of the Issuer and Permanent Account Number of the directors of the Issuer have been / shall be submitted to the stock exchange(s) on which the non-convertible securities including Debentures are proposed to be listed, at the time of filing of the draft of the relevant Disclosure Document(s).

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 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' under Section 3 'General Risks'.

The Issuer has no side letter with any debt securities holder except the one(s) disclosed in the Disclosure Document(s). Any covenants later added shall be disclosed on the relevant stock exchange's website where the non-convertible securities (including Debentures) and Commercial Papers are listed.

For MIZUHO CAPSAVE FINANCE PRIVATE LIMITED

[illegible]

Authorised Signatory

Name: Rajesh Maheshwari
Title: CFO
Date: July 09, 2026

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SECTION 10: FORM NO. PAS-4 - PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER

PART – A

FORM NO PAS-4 PRIVATE PLACEMENT OFFER CUM APPLICATION LETTER

[Pursuant to Section 42 and Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014]

10.1 General Information:

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

Issuer / Company:	MIZUHO CAPSAVE FINANCE PRIVATE LIMITED
Registered Office:	Unit No. 301 & 302, Wing-D, Lotus Corporate Park, Western Express Highway, Goregaon (E), Mumbai, Maharashtra – 400063
Corporate Office:	Unit No. 301 & 302, Wing-D, Lotus Corporate Park, Western Express Highway, Goregaon (E), Mumbai, Maharashtra – 400063
Telephone No.:	+91-22-6173 7676
Website:	www.mizuho-cf.co.in
Fax:	N.A.
Contact Person:	Mr. Rajesh Maheshwai, CFO
Email:	treasury@mizuho-cf.co.in
Phone:	+91-22-6173 7676

(b) Date of Incorporation of the Company:

August 07, 1992

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

(i) The description of the Company's Principal Business Activities are as under:

Please refer to paragraph 5.5 (a) of the Section 5 of this General Information Document

(ii) Details about the subsidiaries of the Company with the details of \branches or units:

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://www.mizuho-cf.co.in/contact-us/>

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

(i) Details of Board of Directors of the Company & their profile.

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Details of Board of Directors		
Name	Designation	Profile
Mr. Mitsuhiro Sakamoto	Director and Chairman	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.
Mr. Hideki Takemoto	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 Mizuho RA Leasing Group, India as Director and Deputy CEO.
Mr. Mitsuhiro Nakao	Director and Strategy Officer	Mr. Nakao joined Mizuho Group in January 2017 and has most recently been responsible for the Auto Leasing business at Krungthai Mizuho Leasing (based in Thailand), managing a fleet of over 3,000 vehicles and leading a team of more than 40 employees. Prior to this, he was part of ORIX Corporation for over 20 years. He has held various domestic (Japan) and overseas assignments (Korea, Thailand) across various ORIX Group companies in roles such as Business Development, General Management, Capital Raising, Cross-Border Investment, and Risk Management.
Mr. Toshiaki Ito	Director	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

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Details of Board of Directors		
Name	Designation	Profile
		and Overseas for the Mizuho Leasing Group. He is currently deputed to Mizuho RA Leasing Group, India as Director and Chairman.
Mr. Tsuyoshi Goto	Director	Mr. Tsuyoshi Goto is a senior Banking and Finance professional with over 35 years of experience in corporate banking, international business, and financial services. He is currently serving as Senior General Manager, International Planning and Coordination Department at Mizuho Leasing Company, Limited since April 2026. Prior to joining Mizuho Leasing, he held various leadership positions at Mizuho Bank, Ltd., including Senior General Manager of the Nagoya Corporate Banking Department and General Manager of the Paris Branch. He has extensive experience in international banking operations and corporate finance. Mr. Goto holds a Bachelor of Economics degree from Hitotsubashi University, Japan.
Ms. Tomoko Take	Director	Ms. Tomoko Take is an experienced Financial Services and corporate strategy professional with over 30 years of expertise in international business, sustainability, corporate communications and consumer banking. She is currently serving as Senior Joint General Manager, International Planning and Coordination Department at Mizuho Leasing Company, Limited since April 2026. Prior to this, she held several senior leadership roles at Mizuho Leasing, including Head of Financial Planning, Corporate Communications and Sustainability Management. She also served as Head of Core Products at Visa Worldwide Japan and held key executive positions at Citibank and Mitsui Sumitomo Trust Club Co., Ltd. in areas such as finance, operations and consumer business management. Ms. Take holds an MBA in Finance, Accounting,

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Details of Board of Directors		
Name	Designation	Profile
		and Marketing from Kellogg School of Management, USA, and a Bachelor's degree in Chinese Studies from Tokyo University of Foreign Studies, Japan.
Mr. Jinesh Jain	Director	Mr. Jinesh founded Rent Alpha Pvt. Ltd. in March, 2014. He has overall experience of over 30 years with over 25 years in the Equipment leasing Industry. Prior to Mizuho 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.
Mr. Praveen Chauhan	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.
Mr. A D M Chavali	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

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Details of Board of Directors		
Name	Designation	Profile
		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.
Mr. Abraham Chacko	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.

(ii) Details of Key Management Personnel of the Company & their profile

Details of Key Managerial Personnel		
Name	Designation	Profile
Mr. Hideki Takemoto	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

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Details of Key Managerial Personnel		
Name	Designation	Profile
		Mizuho RA Leasing Group, India as Director and Deputy CEO.
Mr. Rajesh Maheshwari	Chief Financial Officer	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
Mr. Dhriti Barman	Head – Credit and Risk	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
Mr. Joydeb Mukherjee	Chief Compliance Officer	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 Corporate Branch, Controller at SBI Corporate Center for Mid Corporate Group, Head of Operations, Compliance & Risk in Integrated Treasury of

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Details of Key Managerial Personnel		
Name	Designation	Profile
		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
Mr. Brijesh Mitra	Business Head – Leasing	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.
Mr. Vinay Agarwal	Business Head – WCF	Mr. Vinay is a Chartered Accountant with more than 8 years experience in Banking industry. He is managing product and supply chain business for Mizuho Capsave Finance. Additionally he is responsible for all the new technology initiatives in Mizuho Capsave Finance. His experience across traditional and fintech NBFCs brings to the table the right balance of risk and technology for Mizuho Capsave Finance. Before Mizuho 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.

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Details of Key Managerial Personnel		
Name	Designation	Profile
Mr. Ajay Agrawal	Head – IT and Operations	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 Retail Loans. He is a Chartered Accountant and has pursued M.Com. from D.A.V.V. Indore.
Mr. Mitsuhiro Nakao	Director and Strategy Officer	Mr. Nakao joined Mizuho Group in January 2017 and has most recently been responsible for the Auto Leasing business at Krungthai Mizuho Leasing (based in Thailand), managing a fleet of over 3,000 vehicles and leading a team of more than 40 employees. Prior to this, he was part of ORIX Corporation for over 20 years. He has held various domestic (Japan) and overseas assignments (Korea, Thailand) across various ORIX Group companies in roles such as Business Development, General Management, Capital Raising, Cross-Border Investment, and Risk Management.

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

S. No	Name of the Directors	Occupation	Address	DIN
1	Mr. Mitsuhiro Sakamoto	Service	D 301-302, 3rd Floor, Lotus Corporate Park, Off Western Express Highway, Goregaon (East), Mumbai - 400063	10049422
2	Mr. Hideki Takemoto	Service	D 301-302, 3rd Floor, Lotus Corporate Park, Off Western Express Highway, Goregaon (East), Mumbai - 400063	10049423

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3	Mr. Mitsuhiro Nakao	Service	D 301-302, 3rd Floor, Lotus Corporate Park, Off Western Express Highway, Goregaon (East), Mumbai - 400063	10928868
4	Mr. Toshiaki Ito	Service	1024-6 Yahata-cho, soka-shi, saitama, Japan	10053871
5	Mr. Tsuyoshi Goto	Service	2-17-11 Nagatacho, Chiyoda-ku, Tokyo, Japan #801	11693801
6	Ms. Tomoko Take	Service	4-7-22-1, Kita-Shinagawa, Shinagawaku, Tokyo, Japan #402	11692318
7	Mr. Jinesh Jain	Service	C-1401, 14th Floor, Oberoi Springs, Near Monginis Factory, Opp City Mall, Off Link Road, Andheri (West), Mumbai - 400 053	06807613
8	Mr. Praveen Chauhan	Service	1602, Amanda - B, Hiranandani Meadows, G.D. Alwari Road, Thane - 400610	06802734
9	Mr. A D M Chavali	Service	1708, Pegasus, Meenakshi Sky Lounge, Hitex Road, Kondapur, Hyderabad - 500084	00374673
10	Mr. Abraham Chacko	Service	26/2476 C, 2nd Floor, Purackal Court, Thevara Ferry Road, Ernakulam, Cochin, Kerala - 682013	06676990

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 the amounts 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: NIL
- (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:

- (i) Name: Mr. Puneet Bhatia
- (ii) Designation: Compliance Officer
- (iii) Address: 301 & 302, D Wing, Lotus Corporate Park, Goregaon East, Mumbai 63
- (iv) Phone No.: 022-61737648
- (v) Email: puneet.bhatia@mizuho-cf.co.in

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10.6 Registrar of the Issue:

- (i) Name: MUFG Intime India Pvt. Ltd
- (ii) Contact Person: Mr. Amit Dabhade
- (iii) Address: C 101, Embassy 247, L.B.S.Marg, Vikhroli (West), Mumbai – 400083
- (iv) Phone No.: 022 - 4918 6270
- (v) Email: rnt.helpdesk@in.mpms.mufig.com

10.7 Valuation Agency: Not Applicable

10.8 Auditors:

- (i) Name: M/s. Batliboi & Purohit, Chartered Accountants
- (ii) Contact Person: Mr. Achinto Das (Partner)
- (iii) Address: Address: 204, National Insurance Building, D. N. Road, Fort, Mumbai - 400 001
- (iv) Phone No.: 022 2207 4260
- (v) Email: achinto@batliboipurohit.com

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 Annexure I below.
Date of passing of Board Resolution	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Date of passing of resolution in annual / extra-ordinary general meeting, authorizing the offer of securities	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
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	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
Price at which the security is being offered, including premium if any, along with justification of the price	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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Name and address of the valuer who performed valuation of the security offered, and basis on which the price has been arrived at along with report of the registered valuer	Not applicable
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]	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
The class or classes of persons to whom the allotment is proposed to be made	Please refer to the list of Eligible Investors as specified in this General 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 applicable
The proposed time within which the allotment shall be completed	The proposed time within which the allotment shall be completed shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
The names of the proposed allottees and the percentage of post private placement capital that may be held by them	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.
The change in control, if any, in the company that would occur consequent to the private placement	No change in control would occur consequent to this private placement.
The number of persons to whom allotment on preferential basis / private placement / rights issue has already been made during the year, in terms of securities as well as price	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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The justification for the allotment proposed to be made for consideration other than cash together with valuation report of the registered valuer	Not Applicable		
Amount, which the Company intends to raise by way of proposed offer of securities	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.		
Terms of raising of securities:	Duration, if applicable:	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.	
	Rate of Interest or Coupon:	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.	
	Mode of Payment	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.	
	Mode of Repayment	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.	
Proposed time schedule for which the Issue/Offer Letter is valid	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.		
Purpose and objects of the Issue/Offer	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.		
Contribution being made by the promoters or directors either as part of the offer or separately in furtherance of such objects	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.		
Principal terms of assets charged as security, if applicable	The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.		
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	NIL		
The pre-issue and post-issue shareholding pattern of the Company in the following format:			
	Category	Pre-issue	Post Issue

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Sl. No.		No. of shares held	% of Shareholding	No. of shares held	% of Shareholding
A	Promoter's Holding				
1	Indian				
	Individual	1	0.0%	1	0.0%
	Bodies Corporate	-	-	-	-
	Sub-Total	1	0.0%	1	0.0%
2	Foreign Promoters	2,40,91,070	100.0%	2,40,91,070	100.0%
	Sub-Total (A)	2,40,91,070	100.0%	2,40,91,070	100.0%
B	Non-Promoters Holding				
1	Institutional Investors	-	-	-	-
2	Non-Institutional Investors	-	-	-	-
	Private Corporate Bodies	-	-	-	-
	Directors and Relatives	-	-	-	-
	Indian Public	-	-	-	-
	Other [Including Non-Resident Indians (NRI's)]	-	-	-	-
	Sub-Total (B)	-	-	-	-
	GRAND TOTAL (A + B)	2,40,91,071	100.0%	2,40,91,071	100.0%

10.11 Mode of payment for subscription (Cheque/ Demand Draft/ other banking channels): Other banking channels – RTGS/NEFT.

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	The directors, promoters or key managerial personnel do not have any financial or other material interest in the offer/ Issue.
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such interest in so far as it is different from the interests of other persons	
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 Offer Letter and any direction issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action shall be disclosed	There is no litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority against promoter of the Company during the last 3 (Three) years immediately preceding the year of issue of this Placement Memorandum and Private Placement Offer cum Application Letter
Remuneration of directors (during the current year and last 3 (three) financial years)	

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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
	1	Mr. Toshiaki Ito	FY 2025-2026	-	-	-
			FY 2024-2025	-	-	-
			FY 2023-2024	-	-	-
			FY 2022-2023	-	-	-
	2	Mr. Hideki Takemoto	FY 2025-2026	-	-	-
			FY 2024-2025	-	-	-
			FY 2023-2024	-	-	-
			FY 2022-2023	-	-	-
	3	Mr. Takahiro Hayashi	FY 2025-2026	NA	NA	NA
			FY 2024-2025	-	-	-
			FY 2023-2024	-	-	-
			FY 2022-2023	-	-	-
	4	Mr. Mitsuhiro Nakao	FY 2025-2026	-	-	-
			FY 2024-2025	-	-	-
			FY 2023-2024	NA	NA	NA
			FY 2022-2023	NA	NA	NA
	5	Mr. Mitsuhiro Sakamoto	FY 2025-2026	-	-	-
			FY 2024-2025	-	-	-
			FY 2023-2024	-	-	-
			FY 2022-2023	-	-	-
	6	Mr. Hiroshi Nagamine	FY 2025-2026	-	-	-
			FY 2024-2025	-	-	-
			FY 2023-2024	-	-	-
			FY 2022-2023	-	-	-
	7	Mr. Hiroshi Inui	FY 2025-2026	-	-	-
			FY 2024-2025	-	-	-
			FY 2023-2024	-	-	-
			FY 2022-2023	-	-	-
8	Mr. Jinesh Jain	FY 2025-2026	-	-	-	
		FY 2024-2025	-	-	-	
		FY 2023-2024	-	-	-	
		FY 2022-2023	-	-	-	
9	Mr. Praveen Chauhan	FY 2025-2026	-	-	-	
		FY 2024-2025	-	-	-	
		FY 2023-2024	-	-	-	
		FY 2022-2023	-	-	-	
10	Mr. A D M Chavali	FY 2025-2026	12,00,000	-	-	
		FY 2024-2025	12,00,000	-	-	
		FY 2023-2024	9,40,000	-	-	
		FY 2022-2023	7,50,000	-	-	
11	Mr. Abraham Chacko	FY 2025-2026	12,00,000	-	-	
		FY 2024-2025	12,80,000	-	-	
		FY 2023-2024	9,80,000	-	-	
		FY 2022-2023	7,50,000	-	-	
Related party transactions entered during the last 3 (three) financial years immediately preceding the year of issue of this Offer Letter including with regard to loans made or, guarantees given or securities provided	Please refer to Annexure II of this Private Placement Offer cum Application Letter.					
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 Offer Letter and of their	Nil					

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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	
Details of any inquiry, inspections or investigations initiated or conducted under the Companies Act or any previous company law in the last 3 (three) years immediately preceding the year of circulation of the Offer Letter in the case of the Company and all of its subsidiaries. Also if there were any 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 Offer 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 3 (three) years, if any, and if so, the action taken by the company	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)	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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Size of the Present Offer			The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.								
Paid-up Capital: a. After the offer: b. After the conversion of Convertible Instruments (if applicable)			The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.								
Share Premium Account: a. Before the offer: b. After the offer:			The same shall be specified in the relevant Key Information Document issued / to be issued for each Issue by the Company.								
The details of the existing share capital of the issuer company 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:											
								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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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	Mizuho RA Leasing 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.
18-Nov-25	Mizuho RA Leasing Pvt. Ltd.	21,87,561	10	457.13	99,99,99,760	Cash	Equity Allotment	2,40,90,771	24.09	658.97	N.A.
The number and price at which each of the allotments were made in the last one year preceding the date of the private placement offer cum application letter			AS per detailed in the table above								
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 Offer Letter			Particulars		2025-26		2024-25		2023-24		
			(Rs. Crore)								
			Profit before tax		108.0		129.3		173.3		
			Provision for tax		29.7		33.9		45.4		

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	Profits after tax	78.3	95.4	128.0
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)				
		2025-26	2024-25	2023-24
	Dividends Declared	Nil	Nil	Nil
	Interest Coverage ratio	1.90	1.87	1.90
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	Please refer to Annexure I of this General Information Document.			
Audited Cash Flow Statement for the 3 (three) years immediately preceding the date of circulation of this Offer Letter	Please refer to Annexure I 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	There is no change in accounting policies during the last three years.			

10.14 PART B (To be filed by the Applicant)

- (i) Name: _____
- (ii) Father's name: _____
- (iii) Complete Address including Flat / House Number, Street, Locality, Pin Code: _____
- (iv) Phone number; if any: _____
- (v) Email ID, if any: _____
- (vi) PAN Number: _____ ;and
- (vii) Bank Account details: _____
- (viii) 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.-

Yes

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- (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.-

Not required

Signature

Initial of the Officer of the Company designated to keep the record

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SECTION 11: DECLARATION BY THE DIRECTORS

The persons authorised by 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 relevant Disclosure Document(s); and
- D. whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form 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.

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 this General Information Document. 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.

- E. The contents of this General Information Document have been perused by the Board of Directors and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors.

I am authorized by the Board of Directors of the Company vide resolution no. 1 dated April 14, 2026, to sign and attest this form 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 form 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 this form.

For MIZUHO CAPSAVE FINANCE PRIVATE LIMITED,

JINESH
KUMA
R JAIN

Digitally signed by JINESH KUMAR JAIN
DN: C=IN, CN=JINESH KUMAR JAIN,
L=MUMBAI, O=Personal, ST=MAHARASHTRA, E=JINESH.JAIN@RENTALPHI.COM, postalCode=400053, pseudonym=d5864c63057b4a5a9d549e181e38ebc, serialNumber=26693a302146479231f1eca3af053239107b187f55c2297104531842918009a, street=MUMBAI, telephoneNumber=a2523d69f8e00424352d11f58dfce535357d9e1a676401429c9eb5cab1265
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Date: July 09, 2026

RAJESH
RADHEYSHY
AM
MAHESHWAR

Digitally signed by RAJESH RADHEYSHYAM
MAHESHWARI
DN: C=IN, CN=RAJESH RADHEYSHYAM
MAHESHWARI, O=Personal, ST=Maharashtra,
postalCode=400101, pseudonym=
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SerialNumber=
35afde94ecbaf7b2da0ee0da086e46249e97ca8
562769487d8236dc75dd691f,
telephoneNumber=
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Date: July 09, 2026

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ANNEXURE I: AUDITED FINANCIAL STATEMENTS OF THE COMPANY FOR THE PRECEDING THREE FINANCIAL YEARS AS ON MARCH 31, 2026, MARCH 31, 2025, AND MARCH 31, 2024, ALONG WITH AUDITOR'S REPORT

Audited Financials for FY 2023-24, FY 2024-25 and FY 2025-26 as below:

- (A) Audited Financials for the financial year ended FY 2023-24 –
<https://www.mizuho-cf.co.in/investor-information/>
- (B) Audited Financials for the financial year ended 2024-25 –
<https://www.mizuho-cf.co.in/investor-information/>
- (C) Audited Financials for the financial year ended 2025-26 –
<https://www.mizuho-cf.co.in/investor-information/>

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**ANNEXURE II: RELATED PARTY TRANSACTIONS ENTERED DURING THE PRECEDING THREE
FINANCIAL YEARS AND CURRENT FINANCIAL YEAR**

Details of the related party transactions entered into by the company are duly disclosed under Note No. 36 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