

Date: August 12, 2026

DISCLOSURES TO BE PROVIDED ALONG WITH APPLICATION FOR LISTING OF COMMERCIAL PAPERS

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

This Key Information Document is issued in terms of and pursuant to the General Information Document dated July 09, 2026. All the terms, conditions, information and stipulations contained in the General Information Document are incorporated herein by reference as if the same were set out herein. Investors are advised to refer to the same. This Key Information Document must be read in conjunction with the General Information Document for issuance of commercial papers. All capitalised terms used but not defined herein shall have the meaning ascribed to them in the General Information Document.

Disclosures provided hereunder are as per the chapter XVII – Part I of SEBI 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 (as updated from time to time) and RBI Master Direction (Commercial Paper and Non-Convertible Debentures of original or initial maturity upto one year) Directions, 2024 dated January 03, 2024 (as updated from time to time).

This Key Information Document also contains details of Issue of Commercial Paper Intended to be listed and any material changes in the information provided in the General Information Document, as set out herein.

Accordingly, set out below are the updated particulars/changes in the particulars set out in the General Information Document, which additional/updated information/particulars shall be read in conjunction with other information/particulars appearing in the General Information Document. All other particulars appearing in the General Information Document shall remain unchanged.

Abbreviations

Term	Definition
CC	Cash Credit
CIN	Corporate Identification Number
CP	Commercial Paper
CRA	Credit Rating Agency
IPA	Issuing and Paying Agent
ISIN	International Securities Identification Number

Term	Definition
NA	Not Applicable
NCD	Non-Convertible Debenture
OD	Overdraft
RBI	Reserve Bank of India
Rs.	Indian Rupees (INR)
TL	Term Loan
WCDL	Working Capital Demand Loan

Date: August 12, 2026

1. Details pertaining to the Issuer:

Sr no.	Particulars	Details
A	Name	Mizuho Capsave Finance Private Limited
B	Address	Unit No. 301 & 302, Wing-D, Lotus Corporate Park, Western Express Highway, Goregaon (E), Mumbai, Maharashtra – 400063
C	CIN	U67120MH1992PTC068062
D	PAN	AAACA4269Q
E	Line of Business	Service Provider- NBFCs
F	Chief executive (Managing Director/ President/ CEO/ CFO)	Mr. Jinesh Kumar Jain – Managing Director Mr. Rajesh Maheshwari - CFO
G	Group affiliation	Mizuho Leasing Company, Limited (Japan)
H	Name/s of the Stock Exchange/s with whom share of the issuer are listed (if applicable)	Not Applicable
I	Tangible Net Tangible Net worth as per the latest audited Balance Sheet (Rs. In Cr.)	Rs. 1,169 crore (as on 31-Mar-2026)
J	Total Working Capital Limits (Rs. In Cr.)	Rs. 900 crore (as on 30-Jun-26)
K	Outstanding Bank Borrowings (Rs. In Cr.)	Rs. 3,214 crore (as on 30-Jun-26)

2. Name and contact details of Intermediaries to the Issue:

Registrar to the Issue 	MUFG Intime India Private Limited Address: C-101, Embassy 247, L.B.S.Marg, Vikhroli (West), Mumbai – 400083, India Tel: 022 - 4918 6270 Email: rnt.helpdesk@in.mpms.mufg.com Website: https://in.mpms.mufg.com Contact Person: Mr. Amit Dabhade
Credit Rating Agencies  ICRA A MOODY'S INVESTORS SERVICE COMPANY	ICRA Limited Address: 3rd Floor, Electric Mansion Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400 025 Tel: +91 22 6169 3300 Email: r.srinivasan@icraindia.com Website: https://www.icra.in/ Contact person: Mr. R Srinivasan SEBI Registration No: IN/CRA/008/15 CIN: L74999DL1991PLC042749
Statutory Auditors 	M/s. Batliboi & Purohit, Chartered Accountants Address: 204, National Insurance Building, D. N. Road, Fort, Mumbai - 400 001

Date: August 12, 2026

	Tel: +91 22 2207 4260 Fax: NA E-mail: achinto@batliboipurohit.com Contact Person: Mr. Achinto Das (Partner) Firm Registration No.: 101048W
Legal Counsel to the Issue	NA
Merchant Banker to the Issue	NA
Co-Manager to the Issue	NA
Legal Advisor	NA
Bankers to the Issue	NA
Sponsor Bank	NA
Guarantor, if any	NA
Arrangers	NA

3. Issue Information

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: - **Annexure A**

4. Commercial Paper borrowing limit, supporting board resolution for Commercial Paper borrowing, details of Commercial Paper issued during the last 2 years

The CP borrowing is within the overall limit of Rs. 250 Crore approved by the Finance Committee of the Board of Directors. The supporting Resolution attached as **Annexure B**.

The overall borrowing limit approved by Board of Directors is Rs. 5,000 crore.

The details of CP issued during the last 2 years are attached as **Annexure C**.

5. End Use of Funds

100 percent of the issue proceeds will be utilized by the issuer for ongoing business operations of the Company or undertaking onward lending and leasing by the Company or repayment of the debt of the Company.

6. Details of outstanding debt

Details of outstanding CPs, NCDs and other debt instruments as on date of offer letter, including amount issued, maturity date, amount outstanding, credit rating and name of credit rating agency for the issue, name of IPA - **Annexure D**

7. Details of the shareholding of the Company

a. Shareholding pattern of the Company as on latest quarter end, i.e. June 30, 2026

S. No.	Name of Shareholder	Type of Shares	Face value per Share (Rs.)	No of Shares Held	Value of Shares Held (Rs.)	No. of shares in demat form	Total Shareholding as a % of total no of equity shares
1	Mizuho RA Leasing Pvt. Ltd.	Equity	10	2,40,90,770	24,09,07,700	2,40,90,770	100.0%
2	Jinesh Jain	Equity	10	1	10	1	0.0%
Total	-	-	-	2,40,90,771	24,09,07,710	2,40,90,771	100%

Shareholding of Mizuho RA Leasing Pvt. Ltd. as on latest quarter end, i.e. June 30, 2026

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

b. List of top 10 holders of equity shares of the Company as on the latest quarter end, i.e. June 30, 2026:

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.	2,40,90,770	2,40,90,770	100.0%
2.	Jinesh Jain	1	1	0.0%

c. Details of Share Capital and Changes in its capital structure

Details disclosed separately in **Annexure E**

8. Long term credit rating, if any, obtained by the issuer: - Not Applicable for this issue

9. Financial Information:

Summary of audited financials of last three years, material litigation and regulatory actions related to the issuer. If the issuer has not been in existence for three years, the information of the issuer for the period such information is available shall be disclosed - **Annexure F**

Date: August 12, 2026

10. Material Event / Development and Details of Default

11.1 Details of all default(s) and/ or delay in payments of interest and principal of CPs, (including technical delay), debt securities, term loans, external commercial borrowings and other financial indebtedness including corporate guarantee issued in the past 5 financial years including in the current financial year: **No Defaults**

11.2 Ongoing and/ or outstanding material litigation and regulatory strictures, if any: **NIL**

11.3 Any material event/ development having implications on the financials/ credit quality including any material regulatory proceedings against the issuer/ promoters, tax litigations resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest/ continue to invest in the CP: **NIL**

11. Board and Management of the Company:**a. Details of the current directors of the Company**

S. No.	Name of the Directors	Designation	Age	Address	DIN	Date of appointment	Details of other directorship	Whether willful defaulter (Yes/No)
1.	Mr. Mitsuhiro Sakamoto	Director and Chairman	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	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	54	D 301-302, 3rd Floor, Lotus Corporate Park, Off Western Express Highway, Goregaon (East), Mumbai - 400063	10928868	14-Feb-2025	-	No
4.	Mr. Toshiaki Ito	Non-Executive Director	60	1024-6 Yahata-cho, soka-shi, saitama, Japan	10053871	30-Jun-2023	Mizuho RA Leasing Pvt Ltd	No
5.	Mr. Tsuyoshi Goto	Non-Executive Director	59	2-17-11 Nagatacho, Chiyoda-ku, Tokyo, Japan #801	11693801	19-May-2026	Mizuho RA Leasing Pvt Ltd	No
6.	Ms. Tomoko Take	Non-Executive Director	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	Managing Director	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

Date: August 12, 2026

S. No.	Name of the Directors	Designation	Age	Address	DIN	Date of appointment	Details of other directorship	Whether willful defaulter (Yes/No)
8.	Mr. Praveen Chauhan	Non-Executive Director	51	1602, Amanda - B, Hir-anandani 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	72	1708, Pegasus, Meenakshi Sky Lounge, Hitex Road, Kondapur, Hyderabad - 500084	00374673	25-Feb-2022	Pokarna Engineered Stone Ltd Pokarna Ltd Natco Pharma Ltd Kalyan Jewellers India Ltd Indian Immunologicals Ltd	No
10.	Mr. Abraham Chacko	Independent Director	74	26/2476 C, 2nd Floor, Puraackal Court, Thevara Ferry Road, Ernakulam, Cochin, Kerala - 682013	06676990	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. Shareholding of the director in the company, its subsidiaries and associate companies on a fully diluted basis – as on June 30, 2026

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

c. Profile of the Board of Directors

Name	Designation	Brief Profile
Mr. Mit-suhiro Sakamoto	Chairman & Executive Director	Mr. Sakamoto joined Mizuho Group in April 1991. He has been part of the Group for over 30 years and has held various assignments across Mizuho Bank and Mizuho Leasing, in Japan, USA and South East Asia spanning across Corporate Banking, Project Management, International Business and Trade etc. He was Senior General Manager at the International Business Administration Department of Mizuho Leasing and also designated as Chairman and Executive Director at Mizuho RA Leasing Group, India.

Date: August 12, 2026

Name	Designation	Brief Profile
Mr. Jinesh Jain	Managing Director	Mr. Jinesh founded Mizuho RA Leasing Pvt. Ltd. in March, 2014. He has overall experience of over 25 years with over 20 years in the Equipment leasing Industry. Prior to Mizuho Capsave Finance Pvt Ltd (Formerly known as Capsave Finance Private Ltd.), 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. 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	Non-Executive 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 and Overseas for the Mizuho Leasing Group.
Mr. Tsuyoshi Goto	Non-Executive 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 associated with Mizuho Leasing Company, Limited since April 2023 and currently serving as Senior General Manager, International Planning and Coordination Department. 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	Non-Executive 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 associated with Mizuho Leasing Company, Limited since July 2019 and currently serving as Senior Joint General Manager, International Planning and Coordination Department. She has held several senior leadership roles at Mizuho Leasing Company, Limited 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 and Marketing from Kellogg School of Management, USA, and a Bachelor's degree in Chinese Studies from Tokyo University of Foreign Studies, Japan.
Mr. Praveen Chauhan	Non-Executive 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 Mizuho Capsave Finance Pvt Ltd (Formerly known as Capsave Finance Private Ltd.) 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.

Date: August 12, 2026

Name	Designation	Brief Profile
Mr. A D M Chavali	Independent Director	Mr. A D M Chavali is experienced in portfolios covering Large Corporate Credit, International Business, Treasury Operations, Human Resources, Law/Recovery, Risk Management, Retail Banking, Planning, Public Relations, Credit Monitoring. He had an experience in Corporate Finance for over three decades concentrating in the areas of Industry Finance, Treasury operations, Investments, Asset Management and Risk Management. He served as Managing Director for Bank of Baroda Asset Management Company Limited. He retired as an Executive Director for Indian Overseas Bank. He was a committee member for implementing Negotiated Dealing System and member of FIMMDA valuation committee.
Mr. Abraham Chacko	Independent Director	Mr. Abraham 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.

d. Details of change in directors in last three financial years including change, if any, in the current 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
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

Date: August 12, 2026

e. Profile of the Management Team

S No	Full Name	Designation	Qualification	Brief Profile
1	Mr. Hideki Takemoto	Deputy CEO	Law Graduate	Mr. Takemoto joined Mizuho Group in April 1989. He has been part of the Group for over 30 years and has held various assignments across Mizuho Bank and Mizuho Leasing, in Japan, India, Singapore and Indonesia spanning across International Business, Risk Management and Internal Audit departments. He is currently deputed to Mizuho RA Leasing Group, India as Director and Deputy CEO.
2	Mr. Rajesh Maheshwari	Chief Financial Officer	CA, CS	Mr. Rajesh has more than two and a half decades of experience and has been part of Aditya Birla Group, Navin Fluorine International Limited and KEC International Limited. Rajesh is a qualified Chartered Accountant and Company Secretary by qualification. Rajesh has handled Corporate Finance function at Aditya Birla Fashion and Retail (ABFRL) for 2 years. At ABFRL, he has worked as Corporate Controller handling Quarterly, Annual Standalone and Consolidated Financials and coordination with Statutory Auditors, Units and Subsidiaries F&A teams and other functions to ensure compliances of a listed company from finance perspective. Within the Aditya Birla Group, Rajesh has also worked with Aditya Birla Finance Limited (ABFL) for 9 years. At ABFL, he was handling Financial Planning, Accounting & Taxation. Prior to Aditya Birla Group, he has worked as Head-Finance & Accounts with KEC International Limited (KIL) at Butibori and Navin Fluorine International Limited (NFIL). During his stint with NFIL, chemical division of Mafatlal Industries Limited was demerged into a separate listed company NFIL.
3	Mr. Dhriti Barman	Chief Risk Officer	MBA	Mr. Dhriti has 18+ years of extensive experience in commercial lending industry. His experience spans across lending to Large corporates, SME, Micro Finance, Supply Chain financing and Equipment finance. He has managed credit risk in reputed Indian/MNC banks and NBFC/FI like Aditya Birla Finance, HSBC Bank, Citi Bank and ICICI Bank. At Capsave Finance Group, Dhriti heads the risk function as the Chief Risk Officer in its NBFC arm, Capsave Finance Pvt Ltd. In his previous assignments, he has been very successful in partnering with business units to grow and build a scalable, consistent and quality portfolio and has managed lending portfolios in excess of USD 700Mn. Dhriti has completed his MBA in finance from Fore School of Management and MCom in Accountancy from University of Calcutta
4	Mr. Joydeb Mukherjee	Chief Compliance Officer	B.Sc.; CAIIB	Mr. Joydeb has rich experience of 35 years working with the State Bank of India in various capacities, including Branch Head in Retail Branches, Team Leader in credit-intensive large Corporate Accounts Branches, Head of Mid Corporate Branch, Controller at SBI Corporate Center for Mid Corporate Group, Head of Operations, Compliance & Risk in Integrated Treasury of SBI (Global Markets) at Corporate Centre. His last assignment was in a strategic Board level role as MD & CEO of SBI Global Factors. Mr. Joydeb holds B.Sc Degree from University of Calcutta and has done various certifications from Indian Institute of Banking And Finance – Mumbai
5	Mr. Brijesh Mitra	Business Head – Leasing	MBA	Mr. Brijesh is an MBA in marketing with an experience of 22 years in the leasing industry. He manages our Technology & Office Infrastructure Leasing business along with the Lenovo Financial Services Business (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

Date: August 12, 2026

S No	Full Name	Designation	Qualification	Brief Profile
				Equipment and leasing assets in STPI, SEZ, EOU's. His other interests are staying fit, travel and maintaining a healthy work life balance.
6	Mr. Vinay Agarwal	Business Head – WCF	CA	Mr. Vinay is a Chartered Accountant with more than 11 years experience in Banking industry. He is managing product and supply chain business for Capsave Finance. Additionally he is responsible for all the new technology initiatives in Capsave Finance. His experience across traditional and fintech NBFCs brings to the table the right balance of risk and technology for Capsave Finance. Before Capsave Finance he has worked in Aditya Birla Finance, Incred Finance and Clix Capital. At Aditya Birla Finance he was a part of the founding team of Digital Finance Business and instrumental in launching Digital SME loans and Digital Supply Chain Finance. He has also been instrumental in setting up and starting new business verticals in organisations he has worked.
7	Mr. Ajay Agrawal	Head – IT and Operations	CA	Mr. Ajay has over 20 years of experience across the BFSI segment, managing Systems Development and Operations of Supply Chain Finance, Factoring, Reverse Factoring, Invoice Discounting, Working Capital Loans, Term Loans, etc. In his last assignment with Incred Financial Services, Ajay was vice President for Tech Product where he was leading Loan Management System and Collection System for Retail Loans He is a Chartered Accountant and has pursued M.Com. from D.A.V.V. Indore
8	Mr. Mitsuhiro Nakao	Strategy Officer	Law Graduate	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.

f. Appointment of any relatives to an office or place of profit of the issuer, its subsidiary or associate company

Nil

g. Full particulars of the nature and extent of interest, if any, of every director**A. in the promotion of the issuer company;**

NA

B. in any immovable property acquired by the issuer company in the two years preceding the date of the issue document / this General Information Document or any immovable property proposed to be acquired by it

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

Date: August 12, 2026

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

12. Statutory Auditor

a. Details of Statutory Auditor

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

b. Details of the change in statutory auditors in last three financial years including any change in the current 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

13. Residual maturity profile of assets and liabilities as on March 31, 2026

Particulars (Rs. Crore)	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 *	-	-	-	-	-	-	-	-	-	-	-

* Foreign Currency Asset and Foreign Currency Liability

14. Asset Liability Management (ALM) Disclosures:

NBFC seeking to list their CPs shall make disclosures as specified for NBFCs in SEBI Master Circular on Framework for Listing of Commercial Paper (SEBI/HO/DDHS/DDHSPoD/P/CIR/2025/0000000137) Dated October 15, 2025 - **Annexure G**

Asset Liability Management (ALM) Disclosures specified for NBFCs in SEBI Master Circular dated May 22, 2024 - **Annexure H**

15. Declaration

I/We, Authorised Persons are authorised by the Finance Committee of the Board of Directors of the Company vide resolution dated March 07, 2024 to sign this Key Information Document and declare that all the requirements of Companies Act, 2013 and the rules made thereunder in respect of this subject matter of the Key Information Document and matters incidental thereto have been complied with. It is further declared and verified that all the required attachments have been completely, correctly and legibly attached to the Key Information Document.

For Mizuho Capsave Finance Private Limited
(formerly known as Capsave Finance Private Limited)

**Puneet
Behrani**

Digitally signed by Puneet Behrani
DN: C=IN, CN=Puneet Behrani, O=Personal, ST=Maharashtra, postalCode=400610, pseudonym=ffdc79c970d4c3b96a45b17bec0231, serialNumber=0374a2aeb0bd045b1d1c9607dae5c2f63f6b27792e213a79f9ce
c8785d3a91b, telephoneNumber=9139786dec11002c5db214b449657e8fc47cb467caeb47bf0f3d7
66c8c3a79440, title=8480
Reason: I am the author of this document
Location:
Date: 2026.08.12 11:02:47+05'30'
Foxit PDF Reader Version: 2026.1.2

Authorised Signatory
Name: Puneet Behrani
Designation: Head, Treasury
Date: August 12, 2026

Date: August 12, 2026

Annexure A
Issue Information

ISIN	INE0DBJ14032
Date of Allotment	13-Aug-2026
Discounted Value (Rs.)	49,10,40,000
Maturity Value (Rs.)	50,00,00,000
Tenor	90 days
Date of Maturity	11-Nov-2026 (If such date happens to fall on a holiday, payment shall be made on the immediately preceding Mumbai Business Day)
Proposed to be Listed / Unlisted	Proposed to be Listed
End Use of CP / NCD proposed (specific details)	100 percent of the issue proceeds will be utilized by the issuer for ongoing business operations of the Company or undertaking onward lending and leasing by the Company or repayment of the debt of the Company
Market Conventions	FIMMDA Conventions

Credit Rating Details for the Proposed Issue	Credit Rating – 1	Credit Rating – 2 (obtained if any)
Credit Rating Issuer	ICRA LIMITED	-
Rating	ICRA A1+	-
Date of Rating	11-Aug-2026	-
Validity of Issuance	08-Nov-2026	-
Validity period for rating	12 Months	-
For Amount (Rs.)	Rs. 250 Crore	-
Conditions (If Any)	NA	-
Unaccepted Credit Rating assigned to the Issuer	NA	-
Issuing and Paying Agent Details (Name and Address)	Name: HDFC BANK LTD Address: SANDOZ HOUSE, SHIV SAGAR ESTATE, DR. A.B. ROAD, WORLI, MUMBAI, MAHARASHTRA, 400018	

CP Borrowing Limit	
Date of Board Resolution	07-Mar-2024
1. Limit approved by Board	Rs. 250 crore
2. Limit as per CRA	Rs. 250 crore
3. Limit approved by Regulator concerned (if applicable)	NA

Date: August 12, 2026

Credit Enhancement Details (If any)		
Description of Instrument	Not Applicable	
Amount (Rs. In Lacs)	Not Applicable	
In Favor of	Not Applicable	
Name and Address of the Guarantor	Not Applicable	
Net worth of the Guarantor (Rs. In Lacs)	Not Applicable	
Extent of The Guarantee Offered by the Guarantor for the Issue	Not Applicable	
Conditions under which the guarantee will be invoked	Not Applicable	
Trustee Details (Name and Address)	Not Applicable	
Whether guarantor is a group entity	Not Applicable	
If yes,		
Names of Companies to which Guarantor has issued similar guarantees,		
Name	Extent of Guar-antee	Conditions Under Which the guarantee will be invoked
Not Applicable	Not Applicable	Not Applicable

Date: August 12, 2026

Annexure B Resolution



Mizuho Capsave Finance

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED AT THE MEETING OF THE FINANCE COMMITTEE OF THE BOARD OF DIRECTORS OF MIZUHO CAPSAVE FINANCE PRIVATE LIMITED (FORMERLY KNOWN AS CAPSAVE FINANCE PRIVATE LIMITED) ("COMPANY") HELD ON THURSDAY, MARCH 7, 2024 AT THE REGISTERED OFFICE OF THE COMPANY AT UNIT NO. 301 & 302, WING-D, LOTUS CORPORATE PARK, WESTERN EXPRESS HIGHWAY, GOREGAON (EAST), MUMBAI - 400063

RESOLVED THAT in accordance with the resolution passed by the Board at its meeting held on November 27, 2023, the Company do issue Commercial Paper in the form of Usance promissory note(s) upto the face value of Rs. 250 crore [Rupees Two Hundred and Fifty Crore only] with a maturity period of upto one year, to one or more permitted investor/s, including Scheduled Banks, Mutual funds, Corporates, Foreign Institutional Investors, or any other investor as specified in the issuance memorandum, in accordance with the guidelines issued by Reserve bank of India (RBI) in one or more tranche(s) and on such terms and conditions as may be agreed to between the Issuing and Paying Agent and the Company, in the denominations of Rs. 5,00,000/- and its multiples thereof.

RESOLVED FURTHER THAT in respect of the Company's Commercial Paper programme for borrowings, HDFC BANK LIMITED ("HDFC", "Bank"), be and is hereby appointed as the Issuing and Paying Agent (IPA) and operate the designated Current Account with the Bank which will be exclusively used in connection with Commercial Paper transactions.

RESOLVED FURTHER THAT the following Officers of the Company be and are hereby singly authorized on behalf of the Company to finalise the terms and conditions relating to issue of commercial paper, to enter into an arrangement with depository, if necessary, to execute the necessary documents / agreements / papers including Usance Promissory note, as may be required in this connection and to do all such acts, deeds, matters and things as may be necessary or incidental thereto.

Name	Designation	Delegation of Powers	Signature
Hideki Takemoto	Deputy CEO	Any one, Upto Limit as specified in para 1 above	
Rajesh Maheshwari	Chief Financial Officer		
Puneet Behrani	Head, Treasury		

Registered address
Mizuho Capsave Finance Private Limited
(Formerly known as Capsave Finance Private Limited)
Unit no.301 & 302, Wing-D, Lotus Corporate Park,
Western Express Highway, Goregaon(E).
Mumbai-400 063, Maharashtra, India.

+91 22 6173 7676

www.mizuho-cf.co.in
contact@mizuho-cf.co.in

CIN Number: U67120MH1992PTC068062

Date: August 12, 2026



Mizuho Capsave Finance

RESOLVED FURTHER THAT the approval of the Committee be and is hereby given to affix the common seal of the Company, if required, on any or all documents in terms of Articles of Association of the Company.

RESOLVED FURTHER THAT a certified True Copy of this resolution be furnished to such persons/entities as may be deemed fit by the Company Secretary/any one Director of the Company.

"CERTIFIED TRUE COPY"

FOR MIZUHO CAPSAVE FINANCE PRIVATE LIMITED
(formerly known as Capsave Finance Private Limited)

Vikalp
alp

Digitally signed by Vikalp
DN: c=IN, o=Mizuho Finance Private Limited,
ou=OPS, cn=Vikalp Chugh, email=vikalp.chugh@mizuho-cf.co.in
Reason: I am the author of this document
Date: 2025.11.24 10:34:48+05'30'
PDF PDF Editor Version: 12.1.5

Company Secretary

Name: Vikalp Chugh

Membership ID: A67825

Place: Mumbai

Date: November 24, 2025



Registered address
Mizuho Capsave Finance Private Limited
(Formerly known as Capsave Finance Private Limited)
Unit no.301 & 302, Wing-D, Lotus Corporate Park,
Western Express Highway, Goregaon(E).
Mumbai-400 063, Maharashtra, India.

+91 22 6173 7676

www.mizuho-cf.co.in

contact@mizuho-cf.co.in

CIN Number: U67120MH1992PTC068062

Date: August 12, 2026



Mizuho Capsave Finance

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED BY THE BOARD OF DIRECTORS OF MIZUHO CAPSAVE FINANCE PRIVATE LIMITED (FORMERLY KNOWN AS CAPSAVE FINANCE PRIVATE LIMITED) ("COMPANY") ON MONDAY, 27 NOVEMBER, 2023 THROUGH RESOLUTION BY CIRCULATION

"RESOLVED THAT consent of the Board be and is hereby accorded to enhance the scope of the Finance Committee (comprising of Mr. Gautam Munish - Chief Executive Officer *, Mr. Hideki Takemoto - Deputy CEO and Mr. Rajesh Maheshwari – Chief Financial Officer) for the following points:

- allow raising of various non-fund and fund-based limits through Cash Credit/Working Capital Limits, Term Loan, Ad-hoc Credit Limits, Securitisation transaction, Market Instruments like Debentures (private placement or public issues), Commercial Papers (CP), Inter Corporate Deposits (ICD), up to the aggregate amount of Rs. 25,000.00 million (Rupees Twenty-five thousand million only), with following sub-limits:
 - Rs. 10,000.00 million [Rupees Ten thousand million only] for borrowings under Debentures
 - Rs. 2,500.00 million [Rupees Two thousand Five hundred million only] for borrowings under Commercial Papers
- authorise persons for (a) above to deal with various Banks, Financial Institutions, Term Lenders, NBFCs, Corporate, or any other such lender/investor, and also execute and sign necessary documents required to enable and execute such transactions for the above purpose, and to do any other acts, deeds and things on such terms and conditions as the Committees may think fit;
- authorise persons for opening/closing and operation of Bank accounts and availing of transaction banking and Cash/Cheque Management Services (CMS) with and from various Banks & Financial Institutions and also execute and sign necessary documents required to enable and execute such transactions;
- authorise persons for appointment of Debenture/Security Trustee, Issuer & Paying Agent (IPA), Registrar and Transfer Agent (RTA), Depository Participant (DP), or any such agency and also execute and sign necessary documents required to enable and execute such transactions;
- authorise signatories for transactions in Mutual Funds and also execute and sign necessary documents required to enable and execute such transactions;

RESOLVED FURTHER THAT any one of the Director or Company Secretary of the Company be and is hereby authorized to furnish certified true copy of the aforesaid resolution to the respective authorities, banks, financial institutions, companies, etc. as and when required."

"CERTIFIED TRUE COPY"

FOR MIZUHO CAPSAVE FINANCE PRIVATE LIMITED
(formerly known as Capsave Finance Private Limited)

Vikalp

Digitally signed by Vikalp
DN: cn=Vikalp, o=Mizuho, ou=Personal, email=Vikalp@Mizuho.com, c=IN
141701045886786059122a072a2023a
160201045886786059122a072a2023a
PostalCode=220016, St=Uttar Pradesh,
serialNumber=31833ea000893017800918a07861558
6b4100e08a9000ac39470efca04,
c=IN, o=Mizuho
Reason: I am the author of this document
Location:
Date: 2025.11.24 10:25:37+05'30'
Font: PDF-Editor Version: 12.1.9

Company Secretary

Name: Vikalp Chugh
Membership ID: A67825
Place: Mumbai
Date: November 24, 2025



*Subsequently, as approved by the Board of Directors, w.e.f. August 1, 2025, Mr. Gautam Munish has vacated his position as a member of the Finance Committee.

Registered address
Mizuho Capsave Finance Private Limited
(Formerly known as Capsave Finance Private Limited)
Unit no.301 & 302, Wing-D, Lotus Corporate Park,
Western Express Highway, Goregaon(E).
Mumbai-400 063, Maharashtra, India.

+91 22 6173 7676

www.mizuho-cf.co.in
contact@mizuho-cf.co.in

CIN Number: U67120MH1992PTC068062

Date: August 12, 2026

Annexure C
Details of CP issued during the last 2 years

Issue Refer- ence	ISIN	Amount (Rs Crore)	ROI	Date of Allot- ment	Date of Ma- turity	IPA	Rat- ing	Redemption on date/schedule	Re- marks
CP FY26 1	INE0DBJ14016	50.0	6.60%	27-Nov- 25	25-Feb- 26	HDFC Bank Limited	ICRA A1+	Yes	Un- listed
CP FY27-1	INE0DBJ14024	100.0	7.60%	05-Aug- 26	03-Nov- 26	HDFC Bank Limited	ICRA A1+	Yes	Listed

Annexure D
Details of outstanding debt

a. Details of CP outstanding as on June 30, 2026

ISIN	Issue Date	Amount Issued	Maturity Date	Amount O/S (Rs)	IPA	CRA	Rating	Rated Amount
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

b. Details of Outstanding Non-Convertible Securities as on June 30, 2026

Series	ISIN	Cou- pon Rate	Issued Amount	Out- stand- ing Amount	Date of Allotment	Redemp- tion Date / Sched- ule	Security (times)	Credit Rating, if appli- cable
835MCFPL29	INE0DBJ07184	8.35 %	50.00	50.00	14-Dec-24	21-Dec-29	Charge on receivables	CRISIL AAA & ICRA AAA
835MCFPL27	INE0DBJ07192	8.35 %	150.00	74.99	20-Dec-24	29-Dec-27	Charge on receivables	ICRA AAA
818MCFPL28	INE0DBJ07200	8.18 %	150.00	87.50	11-Feb-25	18-Feb-28	Charge on receivables	CRISIL AAA
830MCFPL30	INE0DBJ07218	8.30 %	125.00	93.75	11-Mar-25	18-Mar-30	Charge on receivables	ICRA AAA
735MCFPL28	INE0DBJ07226	7.35 %	100.00	75.00	16-Sep-25	25-Sep-28	Charge on receivables	ICRA AAA
735MCFPL27	INE0DBJ07234	7.35 %	100.00	62.50	26-Mar-26	24-Sep-27	Charge on receivables	ICRA AAA

c. List of Top 10 NCD holders as on June 30, 2026:

S no	Name of holder	Investor Category	Amount (Rs. Crore)	% of NCS Outstanding
1	Mizuho Bank	Eligible Investor	162.5	36.62%
2	Kotak Mahindra Bank	Eligible Investor	137.5	30.99%
3	State Bank of India	Eligible Investor	93.8	21.13%
4	KONKAN RLY CORPORATION LTD EMPLOYEES SUPERANNUATION FUND	Eligible Investor	25.0	5.63%
5	TKM EMPLOYEES PROVIDENT FUND TRUST	Eligible Investor	9.0	2.03%
6	HAL (BC) PROVIDENT FUND TRUST	Eligible Investor	9.0	2.03%
7	UNIFI ASSET MANAGEMENT PRIVATE LIMITED	Eligible Investor	5.0	1.12%
8	SOUTH ASIA FM LIMITED	Eligible Investor	1.0	0.23%
9	K SHANMUGAM	Eligible Investor	1.0	0.23%
10	KAPILAVAI BHASKARA VENKATA LAKSHMI NARASIMHAM	Eligible Investor	0.1	0.01%

d. List of Top 10 Commercial Paper holders as on June 30, 2026:

S no	Name of holder	Investor Category	Face Value of Holding (Rs. Crore)	% of CP Outstanding
Nil	Nil	Nil	Nil	Nil

Date: August 12, 2026

e. Details of secured credit facilities as on June 30, 2026

Name of Lender	Facility Type	Sanction amount (Rs. Crore)	Outstanding (Rs. Crore)	Repayment Date/Schedule	Security	Credit Rating, if applicable	Asset Classification
Axis Bank	Term Loan	60.00	18.72	31-Aug-27	Charge on Receivables	CRISIL AAA/Stable	Standard
Axis Bank	Term Loan	100.00	62.48	22-Oct-28	Charge on Receivables	CRISIL AAA/Stable	Standard
CSB Bank	Term Loan	25.00	6.22	30-Mar-27	Charge on Receivables	CRISIL AAA/Stable	Standard
Federal Bank	Term Loan	100.00	43.70	22-Feb-28	Charge on Receivables	CRISIL AAA/Stable	Standard
HDFC Bank	Term Loan	25.00	7.69	29-Jun-27	Charge on Receivables	CRISIL AAA/Stable	Standard
HDFC Bank	Term Loan	100.00	83.33	29-Dec-28	Charge on Receivables	CRISIL AAA/Stable	Standard
HDFC Bank	Term Loan	50.00	41.67	29-Dec-28	Charge on Receivables	CRISIL AAA/Stable	Standard
HDFC Bank	Term Loan	50.00	45.83	21-Feb-29	Charge on Receivables	CRISIL AAA/Stable	Standard
ICICI Bank	Term Loan	150.00	29.17	11-Jan-28	Charge on Receivables	CRISIL AAA/Stable	Standard
ICICI Bank	Term Loan		58.04	11-Jan-28	Charge on Receivables	CRISIL AAA/Stable	Standard
IDBI Bank	Term Loan	75.00	71.25	31-Mar-31	Charge on Receivables	CRISIL AAA/Stable	Standard
IDFC First Bank	Term Loan	50.00	6.25	19-Dec-26	Charge on Receivables	CRISIL AAA/Stable	Standard
Indian Bank	Term Loan	20.00	1.41	30-Sep-26	Charge on Receivables	CRISIL AAA/Stable	Standard
Indian Bank	Term Loan	50.00	29.95	26-Jun-29	Charge on Receivables	CRISIL AAA/Stable	Standard
IndusInd Bank	Term Loan	30.00	13.12	22-Mar-28	Charge on Receivables	CRISIL AAA/Stable	Standard
Industrial and Commercial Bank of China	Term Loan	50.00	41.67	17-Nov-28	Charge on Receivables	CRISIL AAA/Stable	Standard
Karnataka Bank	Term Loan	100.00	93.75	20-Mar-30	Charge on Receivables	CRISIL AAA/Stable	Standard
Karur Vysya Bank	Term Loan	50.00	12.46	30-Jun-27	Charge on Receivables	CRISIL AAA/Stable	Standard
Kotak Mahindra Bank	1676.8	100.00	25.00	26-Mar-27	Charge on Receivables	CRISIL AAA/Stable	Standard
South Indian Bank	704.8	75.00	75.00	23-Mar-29	Charge on Receivables	CRISIL AAA/Stable	Standard
State Bank of India	Term Loan	75.00	7.50	20-Dec-26	Charge on Receivables	CRISIL AAA/Stable	Standard
State Bank of India	Term Loan	100.00	30.00	20-Nov-27	Charge on Receivables	CRISIL AAA/Stable	Standard
State Bank of India	Term Loan	240.00	105.60	25-Sep-28	Charge on Receivables	CRISIL AAA/Stable	Standard
State Bank of India	Term Loan	175.00	131.76	25-Nov-29	Charge on Receivables	CRISIL AAA/Stable	Standard
State Bank of India	Term Loan	300.00	190.00	23-Mar-21	Charge on Receivables	CRISIL AAA/Stable	Standard

Date: August 12, 2026

Name of Lender	Facility Type	Sanction amount (Rs. Crore)	Outstanding (Rs. Crore)	Repayment Date/ Schedule	Security	Credit Rating, if applicable	Asset Classification
State Bank of India	Term Loan		95.00	23-Mar-31	Charge on Receivables	CRISIL AAA/Stable	Standard
Woori Bank	Term Loan	50.00	45.83	26-Feb-29	Charge on Receivables	CRISIL AAA/Stable	Standard
Yes Bank	Term Loan	300.00	86.66	30-Sep-29	Charge on Receivables	CRISIL AAA/Stable	Standard
Yes Bank	Term Loan		46.67	31-Oct-29	Charge on Receivables	CRISIL AAA/Stable	Standard
Yes Bank	Term Loan		140.00	28-Nov-29	Charge on Receivables	CRISIL AAA/Stable	Standard
Bajaj Finance Ltd	Term Loan	50.00	21.87	04-Mar-28	Charge on Receivables	CRISIL AAA/Stable	Standard
Bajaj Finance Ltd	Term Loan	30.00	19.38	19-Dec-28	Charge on Receivables	CRISIL AAA/Stable	Standard
Axis Bank	WCDL	1.00	-	-	Charge on Receivables	CRISIL AAA/Stable	Standard
ICICI Bank	WCDL/O D	0.50	-	-	Charge on Receivables	CRISIL AAA/Stable	Standard
State Bank of India	WCDL	8.50	-	-	Charge on Receivables	CRISIL AAA/Stable	Standard
Deutsche Bank	STL	200.00	75.00	17-Oct-26	Charge on Receivables	CRISIL AAA/Stable	Standard
Deutsche Bank	STL		30.00	07-Nov-26	Charge on Receivables	CRISIL AAA/Stable	Standard
Deutsche Bank	STL		50.00	17-Nov-26	Charge on Receivables	CRISIL AAA/Stable	Standard
Deutsche Bank	STL		45.00	21-Nov-26	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	35.10	05-Nov-28	PTC	ICRA A+ (SO)	Standard
Nova Trust 2025-26 A	PTC	57.06	49.25	30-Aug-28	PTC	IVR AA- (SO)	Standard

f. Details of Unsecured credit facilities as on June 30, 2026

Name of Lender	Facility Type	Sanction amount (Rs. Crore)	Outstanding (Rs. Crore)	Repayment Date/ Schedule	Security (times)	Credit Rating, if applicable	Asset Classification
Mizuho Bank	Term Loan	150.00	37.50	21-Nov-28	NA	CRISIL AAA	Standard
Mizuho Bank	Term Loan		39.47	21-Nov-28	NA	CRISIL AAA	Standard
Mizuho Bank	Term Loan	180.00	42.50	27-Sep-30	NA	CRISIL AAA	Standard
Mizuho Bank	Term Loan		42.50	27-Sep-30	NA	CRISIL AAA	Standard
Mizuho Bank	Term Loan		68.00	27-Sep-30	NA	CRISIL AAA	Standard

Date: August 12, 2026

Name of Lender	Facility Type	Sanction amount (Rs. Crore)	Out-standing (Rs. Crore)	Repayment Date/ Schedule	Security (times)	Credit Rating, if applicable	Asset Classification
Sumitomo Mitsui Banking Corporation	Term Loan	400.00	37.50	05-Mar-30	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	Term Loan		75.00	20-Mar-30	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	Term Loan		28.00	06-Jun-30	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	Term Loan		92.00	19-Jun-30	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	Term Loan		33.75	19-Dec-30	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	Term Loan		95.00	07-Feb-31	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	Term Loan		36.00	19-Jun-31	NA	CRISIL AAA	Standard
Mizuho Bank	CC	0.10	-	-	NA	CRISIL AAA	Standard
Mizuho Bank	WCDL	99.90	25.00	10-Jul-26	NA	CRISIL AAA	Standard
Mizuho Bank	WCDL		25.00	17-Jul-26	NA	CRISIL AAA	Standard
Mizuho Bank	WCDL		24.00	03-Aug-26	NA	CRISIL AAA	Standard
Mizuho Bank	WCDL		25.00	16-Sep-26	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	STL	200.00	100.00	07-May-27	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	STL		50.00	08-Jul-26	NA	CRISIL AAA	Standard
Sumitomo Mitsui Banking Corporation	STL		50.00	23-Jul-26	NA	CRISIL AAA	Standard
Mizuho RA Leasing Pvt. Ltd.	ICD	300.00	150.00	-	NA	Unrated	Standard

g. Commercial Paper outstanding as on date of this KID

ISIN	Issue Date	Amount Issued	Maturity Date	Amount O/S (Rs)	IPA	CRA	Rating	Rated Amount
Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

- h.** The amount of corporate guarantee or letter of comfort issued by the issuer along with name of the counterparty (like name of the subsidiary, JV entity, group company, etc.) on behalf of whom it has been issued, contingent liability including DSRA guarantees/ any put option etc.

Nil

Date: August 12, 2026

Annexure E Share Capital

a. Details of Share Capital as on last quarter end, i.e. June 30, 2026

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. June 30, 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 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.

Date: August 12, 2026

d. Details of any acquisition or amalgamation with any entity in the preceding one year

Nil

e. Details of any reorganization or reconstruction in the preceding one year

Nil

Annexure F
Financial Information

a. Key operational and financial parameters (Standalone Basis)

Particulars	31-Mar-24	31-Mar-25	31-Mar-26	30-Jun-26
	Audited	Audited	Audited	Limited Review
BALANCE SHEET				
Assets				
Property, Plant and Equipment	35.2	23.5	6.7	5.6
Financial Assets	2,890.5	3,700.9	4,783.1	5,187.7
Non-financial Assets excluding property, plant and equipment	83.5	127.4	124.1	117.8
Total Assets	3,009.1	3,851.8	4,913.9	5,311.1
Liabilities				
Financial Liabilities (A)				
-Derivative financial instruments	-	3.8	-	-
-Trade Payables	3.8	3.5	9.4	5.6
-Debt Securities	103.5	467.8	496.2	445.2
-Borrowings (other than Debt Securities)	1,540.6	1,712.0	2,477.3	2,899.5
-Subordinated liabilities	-	-	-	-
-Other financial liabilities	596.6	662.4	685.8	672.0
Non-Financial Liabilities (B)	2,244.6	2,849.4	3,668.8	4,022.3
-Current tax liabilities (net)	-	-	6.1	8.3
-Provisions	1.5	2.4	4.2	4.7
-Deferred tax liabilities (net)	-	-	-	-
-other non-financial liabilities	8.6	25.7	31.4	28.4
Equity (Equity Share Capital and Other Equity) (C)	754.4	974.2	1,203.4	1,247.4
Total Liabilities and Equity (A+B+C)	3,009.1	3,851.8	4,913.9	5,311.1
PROFIT AND LOSS				
Revenue from operations	326.1	389.0	491.3	153.6
Other Income	2.0	10.4	7.1	1.4
Total Income	328.1	399.3	498.4	155.0
Total Expense	220.1	270.0	325.1	95.5
Profit after tax for the year	78.3	95.4	128.0	43.9
Other Comprehensive income	(0.1)	(0.7)	0.3	0.1
Total Comprehensive Income	78.2	94.7	128.3	44.0
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	-

Date: August 12, 2026

Particulars	31-Mar-24	31-Mar-25	31-Mar-26	30-Jun-26
	Audited	Audited	Audited	Limited Review
ADDITIONAL INFORMATION				
Net Worth	754.4	974.2	1,203.4	1,247.4
Cash and cash equivalents	225.2	235.1	275.4	460.7
Loans	2,640.6	3,431.2	4,433.4	4,594.2
Loans (Principal Amount)	2,640.6	3,431.2	4,433.4	4,594.2
Total Debts to Total Assets	61.1%	60.5%	62.5%	65.8%
Interest Income	314.6	373.0	466.8	143.4
Interest Expense	131.9	160.5	202.0	64.6
Impairment on Financial Instruments	6.6	16.5	21.8	2.2
Bad Debts to Loans	NA	NA	NA	NA
% Stage 3 Loans on Loans (Principal Amount)	0.84%	0.44%	0.46%	0.49%
% Net Stage 3 Loans on Loans (Principal Amount)	0.31%	0.14%	0.12%	0.10%
Tier I Capital Adequacy Ratio (%)	26.6%	26.3%	25.5%	25.8%
Tier II Capital Adequacy Ratio (%)	0.3%	0.3%	0.3%	0.4%
Total Capital Adequacy Ratio (%)	26.9%	26.6%	25.9%	26.1%

b. Key operational and financial parameters (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

c. Detailed Audited Financials for FY 2023-24, FY 2024-25, FY 2025-26 and Limited Review Financials for the latest quarter end:

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/>

d. Limited Review Financials for the quarter ended June 30, 2026 –

<https://www.mizuho-cf.co.in/investor-information/>

Annexure G
ALM Statement

Attached Separately

Date: August 12, 2026

Annexure H
Disclosure specified for NBFCs in SEBI Master Circular dated May 22, 2024

Data based on Audited Financials for year ended March 31, 2026

a. Type of Loans:

Details of types of loans

Sl. No.	Types of loans	Rs. crore
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: Nil 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

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
G	Others	NA
2	Wholesale	
A	Infrastructure	NA
B	Real estate (including builder loans)	NA

Date: August 12, 2026

Sl. No.	Segment-wise break-up of AUM	Percentage of AUM
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 *:

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%
	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

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.

f. 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	-
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%