

Annexure-1

Name of the Corporate Debtor : - AVIOM India Housing Finance Private Limited

Date of commencement of CIRP - 20-02-2025

List of creditors as on - 28-03-2025

List of secured financial creditors belonging to any class of creditors

(Amount in ₹)

Sl. No.	Name of creditor	Details of claim received		Details of claim admitted						Whether related party ?	% of voting share in CoC	Amount of contingent claim	Amount of any mutual dues that may be set-off	Amount of claim not admitted	Amount of claim under verification	Remarks, if any
		Date of receipt	Amount claimed	Amount of claim admitted	Nature of claim	Amount covered by security interest (Annexure-A)	Amount covered by guarantee									
1	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INF0605037 #BlueOrchard Microfinance Fund	06-03-2025	90,32,27,595	86,69,95,000	ECB	86,69,95,000	-	No			6.53%		-		3,62,32,595	
2	JAPAN ASEAN Women Empowerment Fund SA, SICAV-SIF (Represented by BlueOrchard)	05-03-2025	45,21,73,409	43,34,97,500	ECB	43,34,97,500	-	No			3.26%		-		1,86,75,909	
3	Catalyst Trusteeship Limited (Bond Trustee) For and on behalf of Bond Holders of ISIN: INF0605011 #JAPAN ASEAN Women Empowerment Fund SA, SICAV-SIF	06-03-2025	45,61,73,792	43,34,97,500	ECB	43,34,97,500	-	No			3.26%		-		2,26,76,292	
4	InsuResilience Investment Fund, SICAV RAIF with respect to its' Debt Sub-fund	05-03-2025	45,21,40,656	43,34,97,500	ECB	43,34,97,500	-	No			3.26%		-		1,86,43,156	
5	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INF0605045 #InsuResilience Investment Fund, SICAV RAIF with respect to its' Debt Sub-fund	06-03-2025	46,65,42,391	43,34,97,500	ECB	43,34,97,500	-	No			3.26%		-		3,30,44,891	
6	Catalyst Trusteeship Limited ("Debtenture Trustee") For and on behalf of Debtenture Holders of ISIN : INF062307138 #Covid-19 Emerging and Frontier Markets MSME Support Fund SCSp SICAV-RAIF, (Global Invest sub-fund) represented by its general partner BlueOrchard Invest S.a.r.l	06-03-2025	33,49,09,788	31,00,00,000	NCD	31,00,00,000	-	No			2.33%		-		2,49,09,788	
7	Catalyst Trusteeship Limited ("Debtenture Trustee") For and on behalf of Debtenture Holders of ISIN : INF062307146 Microfinance Initiative for Asia (MIFA) Debt Fund SA, SICAV-SIF	06-03-2025	33,40,56,865	31,00,00,000	NCD	31,00,00,000	-	No			2.33%		-		2,40,56,865	
8	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INF0605052 #Covid-19 Emerging and Frontier Markets MSME Support Fund SCSp SICAV-RAIF, (Africa Sub-fund)	06-03-2025	27,92,19,214	26,00,98,500	ECB	26,00,98,500	-	No			1.96%		-		1,91,20,714	
9	Catalyst Trusteeship Limited ("Debtenture Trustee") For and on behalf of Debtenture Holders of ISIN : INF062307211 #Microfinance Initiative for Asia (MIFA) Debt Fund SA, SICAV-SIF	06-03-2025	22,80,64,419	22,00,00,000	NCD	22,00,00,000	-	No			1.66%		-		80,64,419	
10	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INF0605029 #BlueOrchard Impact Credit S.A. SICAV-RAIF	06-03-2025	15,38,86,974	14,73,89,150	ECB	14,73,89,150	-	No			1.11%		-		64,97,824	
11	LIC Housing Finance Limited	04-03-2025	1,00,25,99,720	98,04,23,927	Term Loan	98,04,23,927	98,04,23,927	No			7.38%		-		2,21,75,793	
12	WLB Asset II D Pte. Ltd.	06-03-2025	75,55,20,863	61,08,96,646	NCD	61,08,96,646	61,08,96,646	No			4.60%	NA			14,46,24,217	
13	Catalyst Trusteeship Limited ("Debtenture Trustee") - For and on behalf of Debtenture Holders of ISIN: INF062307112 Synbioics Investment-AAV SARL (Luxembourg) and Masala Investment SarL (Luxembourg)	06-03-2025	31,91,49,847	30,00,00,000	NCD	30,00,00,000	-	No			2.26%	NA			1,91,49,847	
14	Catalyst Trusteeship Limited ("Debtenture Trustee") - For and on behalf of Debtenture Holders of ISIN: INF062307161 Synbioics Investment-AAV SARL (Luxembourg) and Masala Investment SarL (Luxembourg)	06-03-2025	26,05,65,350	24,54,00,000	NCD	24,54,00,000	-	No			1.85%	NA			1,51,65,350	
15	Poonawalla Fincorp Limited	06-03-2025	50,44,19,871	49,79,15,323	Term Loan	49,79,15,323	-	Not clarified			3.75%	NIL			65,04,549	
16	Shine Star Build-Cap Private Limited	03-03-2025	45,34,54,840	42,17,29,372	Term Loan	42,17,29,372	42,17,29,372	No			3.18%	NIL			3,17,25,468	
17	Kotak Mahindra Investments Limited	12-03-2025	37,89,57,572	36,62,81,199	Term Loan	36,62,81,199	36,62,81,199	No			2.76%	NIL			1,26,76,373	
18	HDFC Bank Ltd.	17-03-2025	36,74,28,693	36,23,80,345	Term Loan	36,23,80,345	36,23,80,345	No			2.73%	NIL			50,48,348	
19	Hinduja Housing Finance	03-03-2025	88,27,97,880	34,69,15,933	Term Loan	34,69,15,933	34,69,15,933	Not clarified			2.61%	NIL			53,58,81,947	
20	Manappuram Finance Limited	28-02-2025	33,59,41,510	33,48,52,478	Term Loan	33,48,52,478	33,48,52,478	No			2.52%	NIL			10,89,032	
21	HDFC FIRST Bank Limited	03-03-2025	34,46,08,219	32,70,09,746	Term Loan	32,70,09,746	32,70,09,746	No			2.46%	NIL			1,75,98,473	
22	ESAF Small Finance Bank Ltd.	01-03-2025	29,07,01,778	29,06,71,778	Term Loan	29,06,71,778	29,06,71,778	Not clarified			2.19%	NIL			30,000	
23	Maanaveya Development & Finance Private Limited	06-03-2025	27,77,98,899	27,69,69,100	Term Loan	27,69,69,100	27,69,69,100	Not clarified			2.09%	NIL			8,29,799	
24	Aditya Birla Finance Limited	12-03-2025	27,27,77,605	26,92,10,378	Term Loan	26,92,10,378	26,92,10,378	No			2.03%	NIL			35,67,227	
25	Tata Capital Limited	05-03-2025	25,24,08,114	24,77,89,744	Term Loan	24,77,89,744	24,77,89,744	No			1.87%	NIL			46,18,370	
26	Utkarsh Small Finance Bank Limited	06-03-2025	24,75,12,137	24,69,40,273	Term Loan	24,69,40,273	24,69,40,273	Not clarified			1.86%	NIL			5,71,864	
27	Venro India Asset-Finance Pvt. Ltd.	28-02-2025	23,57,00,658	23,53,56,165	Term Loan	23,53,56,165	23,53,56,165	No			1.77%	NIL			3,44,493	
28	STCI Finance Limited (STCI)	04-03-2025	22,79,67,273	22,22,49,286	Term Loan	22,22,49,286	22,22,49,286	No			1.67%	NIL			57,17,987	
29	Indusind Bank Ltd.	06-03-2025	22,02,17,833	22,01,66,322	Term Loan	22,01,66,322	22,01,66,322	Not clarified			1.66%	NIL			51,510	
30	The Hongkong and Shanghai Banking Corporation Limited	04-03-2025	20,85,43,229	20,80,77,243	Term Loan	20,80,77,243	20,80,77,243	Not clarified			1.57%		5,00,000		4,65,985	
31	Mahindra & Mahindra Financial Services Limited	06-03-2025	18,92,27,709	18,73,97,731	Term Loan	18,73,97,731	-	No			1.41%	NIL			18,29,977	
32	Oxyzo Financial Services Limited	03-03-2025	18,57,88,602	18,23,01,086	Term Loan	18,23,01,086	18,23,01,086	Not clarified			1.37%	NIL			34,87,515	
33	Indo-Pacific Liquidity Facility Pte. Ltd.	04-03-2025	17,97,72,187	17,97,00,520	ECB	17,97,00,520	17,97,00,520	No			1.35%	NIL			71,867	
34	RevX Capital Fund I	06-03-2025	17,61,89,628	17,42,52,494	NCD	17,42,52,494	17,42,52,494	Not clarified			1.31%	NA			19,57,134	
35	State Bank of India	04-03-2025	13,48,22,857	13,48,22,857	Term Loan	13,48,22,857	13,48,22,857	No			1.02%		-		-0	
36	The Karar Vyasa Bank Ltd.	27-02-2025	13,20,68,407	13,20,68,407	Term Loan	13,20,68,407	13,20,68,407	Not clarified			0.99%	NIL			-	
37	Usha Financial Services Ltd.	05-03-2025	12,91,46,285	12,70,42,425	Term Loan	12,70,42,425	12,70,42,425	No			0.96%		-		21,03,860	
38	Suryoday Small Finance Bank Ltd.	11-03-2025	12,08,68,786	12,07,74,017	Term Loan	12,07,74,017	12,07,74,017	No			0.91%	NIL			94,769	
39	National Housing Bank	10-03-2025	11,96,40,250	11,96,22,369	Term Loan	11,96,22,369	11,96,22,369	Not clarified			0.90%	NIL			17,881	
40	SBM Bank (India) Ltd	11-03-2025	11,73,23,792	11,71,60,523	Term Loan	11,71,60,523	11,71,60,523	No			0.88%		-		1,63,269	
41	Bank of Maharashtra	05-03-2025	10,04,51,730	10,04,18,186	Term Loan	10,04,18,186	10,04,18,186	No			0.76%		-		33,544	
42	MK Ventures Capital Limited	03-03-2025	9,48,79,818	9,09,17,534	Term Loan	9,09,17,534	9,09,17,534	No			0.68%		-		39,62,284	
43	Profectus Capital Private Limited	10-03-2025	9,49,06,193	8,85,89,401	Term Loan	8,85,89,401	8,85,89,401	Not clarified			0.67%		-		63,16,792	
44	Srajan Capital Limited (now stands amalgamated with parent company CP Capital Limited)	06-03-2025	9,98,52,325	8,80,82,196	Term Loan	8,80,82,196	8,80,82,196	Not clarified			0.66%		-		1,17,70,129	LOG mentions - 'In the event of borrower failing to pay/repay any installments or the loan balance'. But there is no definition of what includes in 'loan balance'

45	M/s Cholamandalam Investment and Finance Company Ltd.	05-03-2025	8,71,86,352	8,52,81,134	Term Loan	8,52,81,134	8,52,81,134	Not clarified	0.64%		0	19,05,218	
46	Capsave Finance Private Limited	06-03-2025	7,90,85,971	7,84,24,072	Term Loan	7,84,24,072	7,84,24,072	No	0.59%	NA		6,61,899	
47	IsCred Financial Services Limited	06-03-2025	7,32,26,546	7,08,01,097	Term Loan	7,08,01,097	7,08,01,097	Not clarified	0.53%	NA		24,25,448	
48	Sundaram Home Finance Limited	06-03-2025	5,62,71,925	5,51,08,990	Term Loan	5,51,08,990	5,51,08,990	Not clarified	0.41%	NA		11,62,935	
49	Habitat Microbuild India Housing Finance Company Private Limited	05-03-2025	5,05,19,361	5,02,47,199	Term Loan	5,02,47,199	5,02,47,199	Not clarified	0.38%	NA		2,72,162	
50	Arka Fincap Ltd.	04-03-2025	4,99,54,851	4,91,13,771	Term Loan	4,91,13,771	4,91,13,771	Not clarified	0.37%	NA		8,41,079	
51	NABSAMRUDDHI Finance Limited	12-03-2025	4,87,30,706	4,87,25,394	Term Loan	4,87,25,394	4,87,25,394	Not clarified	0.37%	NA		5,312	
52	Western Capital Advisors Private Limited	12-03-2025	4,75,94,642	4,75,12,652	Term Loan	4,75,12,652	4,75,12,652	Not clarified	0.36%	NIL. Cash collateral already adjusted in Dec24		81,990	
53	Hindon Mercantile Limited	05-03-2025	3,27,32,302	3,06,52,334	Term Loan	3,06,52,334	3,06,52,334	Not clarified	0.23%	NA		20,79,968	
54	Truhome Finance Limited (Formerly, Shriram Housing Finance Limited)	11-03-2025	2,23,55,110	2,10,46,017	Term Loan	2,10,46,017	2,10,46,017	No	0.16%	NA		13,09,093	
55	Tourism Finance Corporation of India Ltd.	10-03-2025	1,68,88,471	1,67,75,164	Term Loan	1,67,75,164	1,67,75,164	Not clarified	0.13%	NA		1,13,307	
56	Indian Bank	28-02-2025	83,25,700	83,17,007	Term Loan	83,17,007	83,17,007	Not clarified	0.06%	NA		8,693	
57	Klay Finvest Private Limited	07-03-2025	69,78,025	69,42,409	Term Loan	69,42,409	69,42,409	No	0.05%	NA		35,616	
58	MAS Financial Services Limited	05-03-2025	47,98,745	47,06,581	Term Loan	47,06,581	47,06,581	Not clarified	0.04%		7,20,000	92,164	
59	Caspian Impact Investments Private Limited	11-03-2025	30,26,921	29,99,909	Term Loan	33,29,613	45,40,382	Not clarified	0.02%	NA		27,012	
60	Capital India Finance Limited	05-03-2025	27,43,771	27,12,054	Term Loan	27,12,054	27,12,054	No	0.02%	NA		31,717	
61	Forever India Venture Pvt Ltd	08-03-2025	69,22,00,000	-	Under verification	Under verification	Under verification	Under verification	0.00%	Under verification		69,22,00,000	
62	Catalyst Trusteeship Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	06-03-2025	3,71,53,236	-	Under verification	Under verification	Under verification	Under verification	0.00%	Under verification		3,71,53,236	
63	Catalyst Trusteeship Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	06-03-2025	11,92,18,788	-	Under verification	Under verification	Under verification	Under verification	0.00%	Under verification		11,92,18,788	
64	Catalyst Trusteeship Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	06-03-2025	12,76,29,643	-	Under verification	Under verification	Under verification	Under verification	0.00%	Under verification		12,76,29,643	
65	Northern Arc Capital Limited	06-03-2025	4,28,78,425	-	Under verification	Under verification	Under verification	Under verification	0.00%	Under verification		4,28,78,425	
66	Northern Arc Capital Limited	06-03-2025	9,02,97,857	-	Under verification	Under verification	Under verification	Under verification	0.00%	Under verification		9,02,97,857	
67	Kajal Aijaz Ilim	08-03-2025	2,92,80,836	-	Under verification	Not admitted	Not admitted	Yes	0.00%	NA	2,92,80,836	-	
Total			15,50,34,83,743	13,28,22,03,237		13,28,25,32,941	8,20,45,58,006		100.00%		12,20,000.00	2,92,80,836	2,19,19,99,670

Annexure A: Security Interest

Name of creditor	Security Details
Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN: INIFD0605037 #BlueOrchard Microfinance Fund	Hypothecated collateral/receivables -Security Cover of at least 1 .05 times of the aggregate of the Outstanding Principal and accrued interest on the Bonds until the Final Settlement Date in accordance with Section 1.1 subsection (ss) and Section 3.7 of the Deed of Hypothecation dated 28 March 2024.
JAPAN ASEAN Women Empowerment Fund SA, SICAV-SIF (Represented by BlueOrchard)	Hypothecated collateral/receivables -Security Cover of at least 105% of the value of the Outstanding Dues in accordance with Section 3.1 of the Deed of Hypothecation dated 26 April 2023.
Catalyst Trusteeship Limited (Bond Trustee) For and on behalf of Bond Holders of ISIN: INIFD0605011 #JAPAN ASEAN Women Empowerment Fund SA, SICAV-SIF	Hypothecated collateral/receivables -Security Cover of at least 1.05 times of the aggregate of the Outstanding Principal and accrued interest on the Bonds until the Final Settlement Date in accordance with Section 1.1 subsection (qq) and Section 3.7 of the Deed of Hypothecation dated 29 February 2024.
InsuResilience Investment Fund, SICAV RAIF with respect to its' Debt Sub-fund	Hypothecated collateral/receivables -Security Cover of at least 105% of the value of the Outstanding Dues in accordance with Section 3.1 of the Deed of Hypothecation dated 26 April 2023.
Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INIFD0605045 #InsuResilience Investment Fund, SICAV RAIF with respect to its' Debt Sub-fund	Hypothecated collateral/receivables -Security Cover of at least 1.05 times of the aggregate of the Outstanding Principal and accrued interest on the Bonds until the Final Settlement Date in accordance with Section 1.1 subsection (qq) and Section 3.7 of the Deed of Hypothecation dated 14 June 2024.
Catalyst Trusteeship Limited ("Debenture Trustee") For and on behalf of Debenture Holders of ISIN: INE0E2307138 #Covid-19 Emerging and Frontier Markets MSME Support Fund SCSp SICAV-RAIF, (Global Invest sub-fund) represented by its general partner BlueOrchard Invest S.a r.l	Hypothecated collateral/receivables - Security Cover of at least 1.05 times of the aggregate of the Outstanding Principal Amount and the outstanding Coupon in respect of the Debentures until the Secured Obligations in relation to the Debentures are satisfied by the Company in accordance with Section 1.1 (Definitions) and Section 3.6 of the Deed of Hypothecation dated 13 July 2022.
Catalyst Trusteeship Limited ("Debenture Trustee") For and on behalf of Debenture Holders of ISIN: INE0E2307146 Microfinance Initiative for Asia (MIFA) Debt Fund SA, SICAV-SIF	Hypothecated collateral/receivables - Security Cover of at least 1.05 times of the aggregate of the Outstanding Principal Amount and the outstanding Coupon in respect of the Debentures until the Secured Obligations in relation to the Debentures are satisfied by the Company in accordance with Section 1.1 (Definitions) and Section 3.6 of the Deed of Hypothecation dated 21 July 2022.
Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN: INIFD0605052 #Covid-19 Emerging and Frontier Markets MSME Support Fund SCSp SICAV-RAIF, (AfrAsia Sub-fund)	Hypothecated collateral/receivables - Security Cover of at least 1.05 times of the aggregate of the Outstanding Principal and accrued interest on the Bonds until the Final Settlement Date in accordance with Section 1.1 subsection (qq) and Section 3.7 of the Deed of Hypothecation dated 21 June 2024.
Catalyst Trusteeship Limited ("Debenture Trustee") For and on behalf of Debenture Holders of ISIN: INE0E2307211 #Microfmance Initiative for Asia (MIFA) Debt Fund SA, SICAV-SIF	Hypothecated collateral/receivables - Security Cover of at least 1.10 times of the aggregate of the Outstanding Principal Amount and the outstanding Coupon in respect of the Debentures until the Secured Obligations in relation to the Debentures are satisfied by the Company in accordance with Section 1.1 (Definitions) and Section 3.6 of the Deed of Hypothecation dated 27 April 2021.

Catalyst Trusteeship Limited (“Bond Trustee”) For and on behalf of Bond Holders of ISIN: INIFD0605029 #BlueOrchard Impact Credit S.A. SICAV-RAIF	Hypothecated collateral/receivables -Security Cover of at least 1.05 times of the aggregate of the Outstanding Principal and accrued interest on the Bonds until the Final Settlement Date in accordance with Section 1.1 subsection (ss) and Section 3.7 of the Deed of Hypothecation dated 28 March 2024.
LIC Housing Finance Limited	The entire claim of INR 100,25,99,720.32/- is covered by security interest. Term Loan 1 - First and exclusive charge by way of hypothecation over the Receivables of the Borrower which shall be not less than 120% [One hundred and twenty percent] (“Required Security Cover ”) of the Outstanding Amounts of the Facility and which shall include Term Loan 2 - First and exclusive charge by way of hypothecation over the receivables of the Borrower which are not less than 120% [One hundred and twenty percent] (“Required Security Cover ”) of the Outstanding Amounts of the Facility Term Loan 3 - First and exclusive charge by way of hypothecation over the receivables of the Borrower, which are not less than 120% (“Required Security Cover ”) of outstanding amounts of the line of credit, including receivables of loans disbursed from proceeds of the line of credit, other receivables not charged in favour of any lender and the amounts lying in the escrow account. Timelines for security perfection is 30 days from the date of first disbursement.
WLB Asset II D Pte. Ltd.	The obligations under the Debenture Trust Deed ('DTD') were secured in the form of a Deed of Personal Guarantee dated 22-12-2022 excuted by Kaajal Aijaz Ilmi in favour of Catalyst (acting for the benefit of and on behalf of WLB) to secure the obligations under the DTD for any default committed by Aviom as stipulated under the DTD. In terms of the Guaranteed Obligations under the Personal Guarantee, the same includes payment/ repayment of the amount under the Debenture documents which include the following: The DTD; The Private Placement Offer Letter; The Debenture Subscription Agreement; The Debenture Trustee Appointment Agreement; The Deed of Guarantee; The Deed of Hypothecation; The letter(s) issued by the Rating Agency evidencing the credit rating of the Debentures; Any fee letter(s) executed in connection with the Debentures; and Any other document that may be designated as a Debenture document by the Debenture trustee. In terms of the value of Guarantee, the Personal Guarantee provided that in case of Aviom's failure to punctually pay and discharge the Guaranteed Obligations in full, or in the event of failure or default or non-compliance on Aviom's part, the Personal Guarantor undertook that she shall unconditionally, irrevocably and immediately pay on demand to the Secured Parties, without demur or protest and without any set-off or lien, the amount stated in the Demand Notice.
Catalyst Trusteeship Limited ("Debenture Trustee") - For and on behalf of Debenture Holders of ISIN: INE0E2307112 Symbiotics Investment-AAV SARL (Luxembourg) and Masala Investment Sarl (Luxembourg)	Hypothecated collateral/receivables - Security Cover of at least 1 time of the aggregate of the Outstanding Principal Amount and the outstanding Coupon in respect of the Debentures until the Secured Obligations in relation to the Debentures are satisfied by the Company in accordance with Debenture Trust Deed and Deed of Hypothecation dated 12 November 2021.
Catalyst Trusteeship Limited ("Debenture Trustee") - For and on behalf of Debenture Holders of ISIN: INE0E2307161 Symbiotics Investment-AAV SARL (Luxembourg) and Masala Investment Sarl (Luxembourg)	Hypothecated collateral/receivables - Security Cover of at least 1 time of the aggregate of the Outstanding Principal Amount and the outstanding Coupon in respect of the Debentures until the Secured Obligations in relation to the Debentures are satisfied by the Company in accordance with Debenture Trust Deed and Deed of Hypothecation dated 12 November 2021.

Poonawalla Fincorp Limited	Not specified
Shine Star Build-Cap Private Limited	The entire claim of INR 45,34,54,840/- is secured by first and exclusive charge by way of hypothecation over the receivables of the corporate debtor to the extent security cover of 115% vide Unattested Memorandum of Hypothecation dated 29th May 2024 executed between Shine star build cap Private Limited and Aviom India Housing Finance Private Limited.
Kotak Mahindra Investments Limited	Deed of hypothecation dated 19th June 2023 hypothecation receivables/assets as describe in the schedule B of the deed of hypothecation dated 19th June 2023.
HDFC Bank Ltd.	Entire credit facility / claim amount is covered by security interest and details of security interest. All the book debts with 1.2x with cover and zero DPD Receivables (non-restructured amounts outstandings, monies receivable, claims and bills which are now due and owing or which any at the time hereafter during the continuance of the security become due and owing to the security provider in the course of its business by any person, firm , company or body corporate or by a govt. department or office or any municipal or local or public or semi govt body or authority or anybody corporate or undertaking.
Hinduja Housing Finance	Exclusive first charge (floating) on portfolio of receivables as acceptable to bank, from time to time covering 1.1x of the principal at any point of time during the currency of the facility. Personal Guarantee of Kaajal Ilmi
Manappuram Finance Limited	Hypothecation of unencumbered housing finance loans and loans against property along with the receivable thereunder to extent of 1.10 times of the outstanding at any point of time. Security valued at Rs. 36,61,13,088/- as on 30.09.2024 - as per last book debt receivable statement received from the company
IDFC FIRST Bank Limited	Exclusive charge on specifically hypothecation book debt and receivables with 1.1x principal outstanding Fx Liability - Unsecured
ESAF Small Finance Bank Ltd	TL-1: First and exclusive charge by way of hypothecation of standard loan receivables at any given point of time unencumbered cash/bank balance and book debts to the extent of 1.12 times of our bank's exposure (Net of NPA) receivables valued for 11.33 Crs. statement dt. 19.10.2024. TL-2: First and exclusive charge by way of hypothecation of standard loan receivables at any given point of time unencumbered cash/bank balance and book debts to the extent of 1.10 times of our bank's exposure (Net of NPA) receivables valued for 21.16 Crs. statement dt. 19.10.2024.
Maanaveeya Development & Finance Private Limited	full amount secured by way of hypothecation of book debts.
Aditya Birla Finance Limited	Exclusive charge on std loan Receivables (0 DPD) with a minimum cover of 1.1X vide sanction letter dated 03-03-2022 Exclusive charge on identified loan Receivables with DPD up to 30 days with a minimum cover of 1.1X vide sanction letter dated 03-03-2022
Tata Capital Limited	Entire Amount Details not mentioned
Utkarsh Small Finance Bank Limited	First and exclusive charge on book/loan assets of AIHFPL covering 110-115% of exposure, FDR of Rs. 2.7 crore with accrued interest, personal guarantee of Ms. Kaajal Aijaz Ilmi.

Venus India Asset-Finance Pvt. Ltd.	<p>The entire repayment obligation of the Corporate Debtor in terms of the subject loan granted by the claimant, to the Corporate debtor was secured by way of "First and exclusive charge by way of Hypothecation with respect to the book debts and receivables (existing & future)" of the Corporate debtor.</p> <p>The said security cover was created on 30.07.2024 and its value as on the date of creation / hypothecation in favor of the claimant/financial creditor, was Rs. 25.67 crores.</p> <p>Subsequently, on 21.01.2025, the pool of hypothecated book debts / Loan accounts/receivables was received by the corporate debtor.</p>
STCI Finance Limited (STCI)	<p>TL-1 criteria: Arising out of secured loans, of Principal dues only, which are standard assets with coverage of 1.20 times the outstanding balance in the loan amount.</p> <p>TL-2 criteria: Arising out of secured loans, of Principal dues only, which are standard assets with coverage of 1.10 times the outstanding balance in the loan amount.</p> <p>TL-3 criteria: Arising out of owned and secured loans only, of Principal dues only, which are standard assets with coverage of 1.10 times the outstanding balance in the loan amount.</p>
IndusInd Bank Ltd	<p>First and exclusive charges on loan receivables and first and executive charges on lean of the entire FDR/ cash deposit (5% cash Collateral) 100% guarantee from USIDFC including 10% INR Appreciation cover - 1100 New York Ave NW, Washington, DC.</p>
The Hongkong and Shanghai Banking Corporation Limited	<p>a. Exclusive charge on identified pool of receivables to the extent of 1.1x of the Term Loan Facility.</p> <p>b. Personal Guarantee of Ms. Kaajal Aijaz Ilmi for INR 250,000,000 for the Term Loan Facility.</p> <p>c. Deposit under lien of INR 10,000,000 for the Overdraft Facility.</p>
Mahindra & Mahindra Financial Services Limited	<p>In terms of Sanction Letter dated 18.07.2022& Loan Cum Hypothecation Agreement dated 27.07.2022, Claimant has first and exclusive charge over receivables/loan assets/book debts with a cover of 1.10 times of the outstanding principal at any point of time during the currency of the facility</p>
Oxyzo Financial Services Limited	<p>1. First ranking exclusive charge by way of hypothecation on the Borrower's certain identified receivables from assets created by the Borrower from the facility availed from the Lender (upto 1.1x of the outstanding amount under the facility at all times)</p> <p>2. A general lien and set off right on all hypothecated assets of the borrower, whereby the lender will be entitled to recover its outstanding dues from the sale of any current and future assets of the borrower at any point in time during the currency of the loan in the event of default.</p> <p>3. A demand promissory note and a letter of continuity.</p> <p>4. Irrevocable and Unconditional Personal Guarantee of Mrs. Kaajal Aijaz Ilmi</p> <p>5. 2 Security cheques of EMI amount</p> <p>6. 2 Security cheques of Facility amount</p>
Indo-Pacific Liquidity Facility Pte. Ltd.	<p>(a) Under the Facility Agreement read with the Deed of Hypothecation and Security Trustee Agreement, all dated 5th December 2023, the total outstanding of the facility was to be secured by the Corporate Debtor by a first ranking exclusive charge by way of hypothecation over the Hypothecated Properties, up to a security cover of 110% of the total outstanding at all times.</p> <p>(b) The Corporate Debtor was to ensure the sufficiency of the</p>

	Hypothecated Properties to cover 110% of the outstanding on a quarterly basis. The Corporate Debtor shared the details of Hypothecated Properties, i. e. book debts/loan receivables, last in November 2024, to the tune of Rs. 18,31,02,057/- as on 30th September 2024.
RevX Capital Fund I	Pursuant to the provisions set out in favor of the Debenture Trustee, debenture trust deed and the deed Entire outstanding amounts. Pursuant to the provisions set out in the Debenture Trust Deed, the entire outstanding amounts are secured, inter alia, by a senior, secured, exclusive, floating charge by way of hypothecation over the Hypothecated Properties as described under Schedule A), in favor of the Debenture Trustee, subject to the terms of the debenture trust deed and the deed of hypothecation. Entire outstanding amounts.
State Bank of India	Not specified
The Karur Vysya Bank Ltd.	Not specified
Usha Financial Services Ltd	<p>a) That 110% of outstanding amount of each Term Loan sanctioned to Aviom India Housing Finance of Rs. 6,00,00,000/-, Rs. 5,00,00,000/- and Rs. 5,00,00,000/- vide Sanction Letter dated 28.06.2024, 16.08.2024 and 23.09.2024 respectively is secured through Hypothecation of Book Debts by a way of Deed of Hypothecation executed on 28.06.2024, 21.08.2024 and 25.09.2024 respectively.</p> <p>b) That each of the Term sanctioned to Aviom India Housing Finance Private Limited was secured by First Loss Default Guarantee (FLDG) @ 10% of the Sanctioned Loan amount as mentioned in the Sanction Letter and also deducted from the Loan Amount, details of which are as follows:</p> <ul style="list-style-type: none"> - 10% FLDG of Rs. 60,00,000/- (Rupees Sixty Lakhs) for the sanctioned Loan of Rs. 6.00.00.000/- (Rupees Six Crores only) sanctioned vide Sanction Letter dated 28.06.2024. - 10% FLDG of Rs. 50,00,000/- (Rupees Fifty Lakhs) for the sanctioned Loan of Rs. 5,00,00,000/- (Rupees Five Crores only) sanctioned vide Sanction Letter dated 16.08.2024. - 10% FLDG of Rs. 50,00,000/- (Rupees Fifty Lakhs) for the sanctioned Loan of Rs. 5.00.00.000/- (Rupees Five Crores only) sanctioned vide Sanction Letter dated 23.09.2024.
Suryoday Small Finance Bank Ltd.	First ranking exclusive and continuing charge by way of Hypothecation of identified book debts of the borrower (Principal amount) - the security cover is 1.10x of the outstanding amount)
National Housing Bank	<p>100% Security details are as under:</p> <p>(A) Statutory right created for the benefit of NHB in terms of Section 16B of the NHB Act, 1987. According to the said provision: A.1 any sum received by AVIOM India Housing Finance Private Limited in repayment/realisation of loans and advances against which refinance has been availed by AVIOM from NHB shall, to the extent of refinance granted and remaining outstanding, be deemed to have been received by AVIOM in trust for NHB and shall be paid to NHB. A.2 In addition to the above, NHB has also first exclusive charge by way of hypothecation over all the book debts to the extent of refinance plus margin as per sanction terms, created through Deeds of Hypothecation executed on various dates.</p> <p>(B) In addition to the above, NHB has also first exclusive charge by way</p>

	of hypothecation over all the book debts to the extent of refinance plus margin as per sanction terms, created through Deeds of Hypothecation executed on various dates.
SBM Bank (India) Ltd	Exclusive charge on Receivables pertaining to the std assets portfolio of the borrower eligible for the bank finance subject to minimum cover of 110% at all times and 5% FD margin.
Bank of Maharashtra	The facilities availed by the borrower are covered by following securities: Exclusive charge by way of hypothecation of secured std loan receivables (other than specifically charged) of the company to the extent of 1.25 times of outstanding loan at the time of point. (minimum margin 20%). Receivables offered shall be only std and unencumbered assets without any overdue. the company shall undertake to replace the NPA and other ineligible assets by std assets to maintain stipulated assets cover. Value of security as on 30-09-2024 as per latest CA certified hypothecation statement dated 15-10-2024 is Rs 12,29,17,055. Deed of hypothecation for creation of security in favour of bank is executed on 29-08-2024
MK Ventures Capital Limited	The entire claim of INR 9,48,79,818/- is secured by first and exclusive charge by way of hypothecation over the receivables of the Corporate Debtor to the extent security cover of 115% vide unattested Memorandum of Hypothecation dated 29 May 2024 executed between MK VENTURES CAPITAL LIMITED And Aviom India Housing Finance Private Limited ((Memorandum of Hypothecation dated 29 May 2024 is attached as Annexure 3)
Profectus Capital Private Limited	Maintain a margin of 1.1 times of the Loan against the Hypothecated Assets, in favour of PCPL offered as Credit Enhancement.
Srajan Capital Limited (now stands amalgamated with parent company CP Capital Limited)	That as per the sanction letter dated 08/07/2024 Annexure-B, the charge has been created over the hypothecated portfolio/ hypothecated property as provided by the corporate debtor. further, certificate of Vikash Gora and Associates dated 09/07/2024 Annexure-D have been issued in favor of financial creditor certifying and mentioning the loan account details of the hypothecated property given by the corporate debtor to the financial creditor in lieu of securing the loan amount of Rs. 10,00,00,000/- as per the loan agreement dated 09/07/2024 Annexure-C and sanction letter dated 08/07/2024. Thus, the financial creditor has charge over the hypothecated portfolio/ hypothecated properties given by the corporate debtor as security interest. Details of claim, if it is made in respect of N/Financial debt covered under clauses (h) and (i) of sub-section (8) of section 5 of the Code, extended by the creditor: (iii) That as per the letter of guarantee dated 09/07/2024 Annexure-E executed by the guarantor Kaajal Iimi in favor of the financial creditor. The letter of guarantee covers the loan amount of Rs. 10,00,00,000/- bearing interest 13.50% per annum jointly and severally along with corporate debtor
M/s Cholamandalam Investment and Finance Company Ltd.	Not specified

Capsave Finance Private Limited	The created security interest by way of hypothecation of all the unencumbered receivables under the facility as on the disbursement date with underlying securities which are offered as security by the individual obligors. These obligors have granted a right of assignment in accordance with the terms of the loan agreement with them. The particulars of the present Book of debts as on 31-Aug-24 hypothecated to the Financial Creditors by the Corporate Debtors are more clearly described in Annexure II and Annexure III. (Total amount of Assigned book debts for Rs 8,05,61,648/-)
InCred Financial Services Limited	Not specified
Sundaram Home Finance Limited	Not specified
Habitat Microbuild India Housing Finance Company Private Limited	Details not provided
Arka Fincap Ltd.	hypothecation over specific loan receivables /books debts present and future . Deed of hypothecation date 16-aug-2024
NABSAMRUDDHI Finance Limited	Amount of claim covered under Security Interest, and the value of security is INR 6.56 crore, and the date of security (book debts) was submitted on 15.11.2024. Exclusive charge by way of hypothecation of specific standard secured receivables maintaining a security cover of 1.1 times
Western Capital Advisors Private Limited	As per Deed of Hypothecation dated November 01, 2021, April 30, 2022, and the Assignment Agreement dated March 22, 2024, the total outstanding amount is covered by way of Exclusive hypothecation charge on book debts with a margin of 10%.
Hindon Mercantile Limited	First and exclusive charge created on the all of the present and future book debts of Aviom India Housing Finance Private Limited vide Hypothecation Deed dated 27th September 2024
Truhome Finance Limited (Formerly, Shriram Housing Finance Limited)	Hypothecation by way of First Exclusive Charge (Floating) over Home Loan Book debts of Zero DPD of the Borrower so as to provide a security (Principal amount) cover of 1.15 times of principal outstanding
Tourism Finance Corporation of India Ltd.	Entire loan, including principal amount outstanding and payment of all interest thereon with other monies (Rs. 1,68,88,471/- as on 20/02/2025) TFCI's loan is secured by (i) assignment of specified receivables of standard non-SMA assets financed by the corporate debtor NBFC to the extent of 1.33 times of the loan (Hypothecation of loan accounts having outstanding amount of Rs.13.27 crore created and registered) (ii) Irrevocable Power of Attorney (POA) in favor of TFCI to collect the hypothecated receivables directly from the borrowers in case of default (iii) Undated Cheque for the principal amount and Demand Promissory Note. (iv) Irrevocable and unconditional personal guarantee of Ms. Kaajal Aijaz Ilmi for due repayment of loan and payment of all interest thereon and other monies. Copies of the accepted sanction letter of TFCI, loan and security documents along with list of borrower accounts exclusively hypothecated in favor of TFCI are provided at attachments in the link (https://shorturl.at/hYAgW)
Indian Bank	Not specified
Klay Finvest Private Limited	The entire Repayment Obligation of the Corporate Debtor in terms of the subject Loan granted by the Claimant, to the Corporate Debtor was secured by way of "Exclusive Hypothecation of Borrower's (Corporate Debtor's) receivables from assets created from the facility availed by it from the Financial Creditor by means of execution of a Deed of Hypothecation dated 04" March 2022, the said security cover was / is to the extent of 1.15 times of the Loan Principal Outstanding. The said security/ security cover was created on 04" March 2022. and its value as on the date of creation / hypothecation in favour of the Claimant/ Financial

	Creditor, was Rs6,91,67,651/-(Six Crore Ninety One Lakh Sixty Seven Thousand Six Hundred and Fifty One)
MAS Financial Services Limited	Amount of claim covered by security interest, if any executed along with the term loan agreement dated 28.06.2020.ii.ii) Additionally, MFSL also has a lien marked FD in its favour to secure the loan facility, which covers the claim amount up to INR 7,20,000/-.
Caspian Impact Investments Private Limited	Security- Senior, secured, and exclusive floating charge on Aviom India Housing Finance Private Limited's receivables by way of hypothecation to provide security cover of 1.10 (one point one zero) times on the outstanding loan/credit facility.
Capital India Finance Limited	Exclusive Hypothecation over all present and future loan receivables from the "Qualifying Assets". Qualifying Assets means portfolio at risk upto 30 days past due, forming part of the Home Loan portfolio mentioned in Annexure 1
Forever India Venture Pvt Ltd	Under Verification
Catalyst Trusteeship Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	Under Verification
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Northern Arc Capital Limited	Under Verification
Northern Arc Capital Limited	Under Verification
