

Name of the Corporate Debtor :- AVIOM India Housing Finance Private Limited				Annexure-I		Date of commencement of CIRP :- 20-02-2025		List of creditors as on - 06-10-2025						
List of financial creditors belonging to any class of creditors														
(Amount in Cr)														
Sl No	Name of creditor	Details of claim received		Details of claim admitted						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	Amount covered by guarantee	Whether related party ?	% of voting share in CoC					
1	Catalyst Trusteehip Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INF10606037 #BlueOrchard Microfinance Fund	06-03-2025	90,32,27,595	90,31,14,270	ECB	90,31,14,270	-	No	6.53%	-	-	1,13,325	-	
2	JAPAN ASEAN Women Empowerment Fund SA, SICAV SIF (Represented by BlueOrchard)	05-03-2025	45,21,73,409	45,21,73,409	ECB	45,21,73,409	-	No	3.27%	-	-	-	-	
3	Catalyst Trusteehip Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INF10606031 #JAPAN ASEAN Women Empowerment Fund SA, SICAV SIF	06-03-2025	45,61,73,792	45,60,50,619	ECB	45,60,50,619	-	No	3.29%	-	-	1,23,173	-	
4	Insurellence Investment Fund, SICAV RAIF with respect to IIS Debt Sub-fund	05-03-2025	45,21,40,656	45,21,40,656	ECB	45,21,40,656	-	No	3.27%	-	-	-	-	
5	Catalyst Trusteehip Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INF10606045 #Insurellence Investment Fund, SICAV RAIF with respect to IIS Debt Sub-fund	06-03-2025	46,65,42,391	46,64,41,107	ECB	46,64,41,107	-	No	3.37%	-	-	1,01,284	-	
6	Catalyst Trusteehip Limited ("Debtenture Trustee") For and on behalf of Debtenture Holders of ISIN : INEE02307138 #Covid-19 Emerging and Frontier Markets M&ME 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	33,49,09,788	NCD	33,49,09,788	-	No	2.42%	-	-	-	-	
7	Catalyst Trusteehip Limited ("Debtenture Trustee") For and on behalf of Debtenture Holders of ISIN : INEE02307146 #Microfinance Initiative for Asia (MIFA) Debt Fund SA, SICAV SIF	06-03-2025	33,40,56,865	33,40,56,865	NCD	33,40,56,865	-	No	2.41%	-	-	-	-	
8	Catalyst Trusteehip Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INF10606052 #Covid-19 Emerging and Frontier Markets M&ME Support Fund SCSp, SICAV-RAIF, (Africa Sub-fund)	06-03-2025	27,92,19,214	27,91,19,011	ECB	27,91,19,011	-	No	2.02%	-	-	1,00,203	-	
9	Catalyst Trusteehip Limited ("Debtenture Trustee") For and on behalf of Debtenture Holders of ISIN : INEE02307211 #Microfinance Initiative for Asia (MIFA) Debt Fund SA, SICAV SIF	06-03-2025	22,80,64,419	22,80,64,419	NCD	22,80,64,419	-	No	1.65%	-	-	-	-	
10	Catalyst Trusteehip Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INF10606029 #BlueOrchard Impact Credit S.A. SICAV-RAIF	06-03-2025	15,38,86,974	15,37,68,330	ECB	15,37,68,330	-	No	1.11%	-	-	1,18,644	-	
11	India SME Asset Reconstruction Company Limited (assigned from Poonawalla Fincorp Limited)	22-08-2025	50,44,19,871	49,92,56,545	Term Loan	49,92,56,545	-	Not clarified	3.62%	-	NIL	51,63,326	-	Assignment of debt from Poonawalla Fincorp Limited to India SME Asset Reconstruction Company Limited
12	India SME Asset Reconstruction Company Limited (assigned from Manappuram Finance Limited)	24-09-2025	33,59,41,510	33,59,41,510	Term Loan	33,59,41,510	33,59,41,510	No	2.43%	-	NIL	-	-	Assignment of debt from Manappuram Finance Limited to India SME Asset Reconstruction Company Limited
13	India SME Asset Reconstruction Company Limited (assigned from Maanaveyya Development & Finance Private Limited)	03-10-2025	27,77,98,899	27,69,69,100	Term Loan	27,69,69,100	27,69,69,100	Not clarified	2.00%	-	NIL	8,29,799	-	Assignment of Debt from Maanaveyya Development & Finance Private Limited to India SME Asset Reconstruction Company Limited
14	India SME Asset Reconstruction Company Limited (assigned from Ukarsh Small Finance Bank Limited)	06-03-2025	24,75,12,137	24,75,12,137	Term Loan	24,75,12,137	24,75,12,137	Not clarified	1.79%	-	NIL	-	-	Assignment of debt from Ukarsh Small Finance Bank Limited to India SME Asset Reconstruction Company Limited
15	India SME Asset Reconstruction Company Limited (assigned from Oxyzo Financial Services Limited)	30-06-2025	18,57,88,602	18,52,58,673	Term Loan	18,52,58,673	18,52,58,673	Not clarified	1.34%	-	NIL	5,29,929	-	Assignment of debt from Oxyzo Financial Services Limited to India SME Asset Reconstruction Company Limited
16	India SME Asset Reconstruction Company Limited (assigned from Usha Financial Services Limited)	23-07-2025	12,91,46,285	12,91,46,285	Term Loan	12,91,46,285	12,91,46,285	No	0.93%	-	-	-	-	Assignment of debt from Usha Financial Services Limited to India SME Asset Reconstruction Company Limited
17	India SME Asset Reconstruction Company Limited (assigned from M/A Cholamandam Investment and Finance Company Ltd)	29-09-2025	8,71,86,352	8,52,81,134	Term Loan	8,52,81,134	8,52,81,134	Not clarified	0.62%	-	0	19,05,218	-	Assignment of debt from M/A Cholamandam Investment and Finance Company Ltd to India SME Asset Reconstruction Company Limited
18	India SME Asset Reconstruction Company Limited (assigned from Western Capital Advisors Private Limited)	02-07-2025	4,75,94,642	4,75,72,181	Term Loan	4,75,72,181	4,75,72,181	Not clarified	0.34%	-	NIL Cash collateral already adjusted in Dec24	22,461	-	Assignment of debt from Western Capital Advisors Private Limited to India SME Asset Reconstruction Company Limited
19	IC Housing Finance Limited	04-03-2025	1,00,25,99,720	98,12,42,525	Term Loan	98,12,42,525	98,12,42,525	No	7.09%	-	-	2,13,57,195	-	
20	Phoenix ARC Private Limited (assigned from ESAF Small Finance Bank Ltd)	26-09-2025	29,07,01,778	28,85,97,778	Term Loan	28,85,97,778	28,85,97,778	Not clarified	2.08%	-	NIL	21,04,000	-	Assignment of debt from ESAF Small Finance Bank Ltd to Phoenix ARC Private Limited
21	Phoenix ARC Private Limited (assigned from Suryoday Small Finance Bank Ltd)	26-09-2025	12,08,68,786	12,08,68,786	Term Loan	12,08,68,786	12,08,68,786	No	0.87%	-	NIL	-	-	Assignment of debt from Suryoday Small Finance Bank Ltd to Phoenix ARC Private Limited
22	Phoenix ARC Private Limited (assigned from Proteclus Capital Private Limited)	30-08-2025	9,49,06,193	8,92,74,170	Term Loan	8,92,74,170	8,92,74,170	Not clarified	0.64%	-	-	56,32,023	-	Assignment of debt from Proteclus Capital Private Limited to Phoenix ARC Private Limited
23	Phoenix ARC Private Limited (assigned from InCred Financial Services Limited)	29-07-2025	7,32,26,546	7,12,33,056	Term Loan	7,12,33,056	7,12,33,056	Not clarified	0.51%	-	NA	19,93,490	-	Assignment of debt from InCred Financial Services Limited to Phoenix ARC Private Limited
24	Phoenix ARC Private Limited (assigned from Arka Fincap Ltd)	19-09-2025	4,97,96,860	4,97,96,860	Term Loan	4,97,96,860	4,97,96,860	Not clarified	0.36%	-	NA	-	-	Assignment of debt from Arka Fincap Ltd to Phoenix ARC Private Limited
25	Catalyst Trusteehip Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INEE02307153 #V.B. Asset II Pte. Ltd.	06-03-2025	75,55,20,863	61,81,40,213	NCD	61,81,40,213	61,81,40,213	No	4.47%	-	NA	13,73,80,650	-	
26	Catalyst Trusteehip Limited ("Debtenture Trustee") For and on behalf of Debtenture Holders of ISIN : INEE02307112 #Symbolics Investment-AAV SARL (Luxembourg) and Masala Investment Sarl (Luxembourg)	06-03-2025	31,10,57,873	31,10,57,873	NCD	31,10,57,873	-	No	2.25%	-	NA	-	-	
27	Catalyst Trusteehip Limited ("Debtenture Trustee") For and on behalf of Debtenture Holders of ISIN : INEE02307161 #Symbolics Investment-AAV SARL (Luxembourg) and Masala Investment Sarl (Luxembourg)	06-03-2025	26,58,86,713	26,58,86,713	NCD	26,58,86,713	-	No	1.92%	-	NA	-	-	
28	Shine Star Build-Cap Private Limited	03-03-2025	45,34,54,840	45,34,54,840	Term Loan	45,34,54,840	45,34,54,840	No	3.28%	-	NIL	-	-	
29	Kurish Mahindra Investments Limited	27-03-2025	37,89,57,572	37,89,57,572	Term Loan	37,89,57,572	37,89,57,572	No	2.14%	-	NIL	-	-	
30	INDFC Bank Ltd.	17-03-2025	36,74,28,693	36,74,17,820	Term Loan	36,74,17,820	36,74,17,820	No	2.65%	-	NIL	10,873	-	
31	Hinduja Housing Finance	03-03-2025	88,27,79,637	34,69,15,933	Term Loan	34,69,15,933	34,69,15,933	Not clarified	2.51%	-	NIL	53,58,63,704	-	
32	IDFC FIRST Bank Limited	03-03-2025	34,46,08,219	34,44,92,939	Term Loan	34,44,92,939	34,44,92,939	No	2.49%	-	NIL	1,15,280	-	
33	Aditya Birla Capital Limited (now stands amalgamated with Aditya Birla Finance Limited)	12-03-2025	27,27,77,605	26,92,18,891	Term Loan	26,92,18,891	26,92,18,891	No	1.94%	-	NIL	35,58,714	-	
34	Tata Capital Limited	05-03-2025	25,24,08,114	25,23,97,676	Term Loan	25,23,97,676	25,23,97,676	No	1.82%	-	NIL	10,438	-	
35	Vinnus India Asset Finance Pvt. Ltd.	28-02-2025	23,57,00,658	23,54,02,285	Term Loan	23,54,02,285	23,54,02,285	No	1.70%	-	NIL	2,97,373	-	
36	STCI Finance Limited (STCI)	04-03-2025	22,79,67,273	22,75,04,598	Term Loan	22,75,04,598	22,75,04,598	No	1.64%	-	NIL	4,62,675	-	
37	Industrial Bank Ltd.	06-03-2025	22,02,17,833	22,02,17,833	Term Loan	22,02,17,833	22,02,17,833	Not clarified	1.59%	-	NIL	-	-	
38	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	1.50%	-	5,00,000	4,65,986	-	
39	Mahindra & Mahindra Financial Services Limited	06-03-2025	18,92,27,709	18,92,27,709	Term Loan	18,92,27,709	18,92,27,709	No	1.37%	-	NIL	-	-	
40	Indo-Pacific Liquidity Facility Pte. Ltd.	04-03-2025	17,97,72,187	17,97,72,187	ECB	17,97,72,187	17,97,72,187	No	1.30%	-	-	-	-	
41	Revv Capital Fund I	06-03-2025	17,61,89,628	17,61,23,671	NCD	17,61,23,671	17,61,23,671	Not clarified	1.27%	-	NA	65,957	-	
42	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	0.97%	-	-	-	-	
43	The Karur Vysya Bank Ltd.	27-03-2025	13,40,68,407	13,40,68,407	Term Loan	13,40,68,407	13,40,68,407	Not clarified	0.95%	-	NIL	-	-	
44	SBI Bank (India) Ltd.	11-03-2025	11,73,23,792	11,72,88,561	Term Loan	11,72,88,561	11,72,88,561	No	0.85%	-	-	35,231	-	
45	Bank of Maharashtra	05-03-2025	10,04,51,730	10,04,44,484	Term Loan	10,04,44,484	10,04,44,484	No	0.73%	-	-	7,246	-	
46	UK Ventures Capital Limited	03-03-2025	9,48,79,818	9,48,79,818	Term Loan	9,48,79,818	9,48,79,818	No	0.69%	-	-	-	-	
47	Srjan Capital Limited (now stands amalgamated with parent company CP Capital Limited)	06-03-2025	9,98,52,325	9,53,26,714	Term Loan	9,53,26,714	9,53,26,714	Not clarified	0.69%	-	-	45,25,611	-	LDC 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'
48	National Housing Bank	10-03-2025	11,96,40,250	8,71,40,250	Term Loan	8,71,40,250	8,71,40,250	Not clarified	0.63%	-	NIL	3,25,00,000	-	NHB invoked Bank Guarantees from Jani Small Finance Bank (NB 25 Cr) and ICICI Bank (0.75 Cr) which were issued against 100% margin and these banks have appropriated the margin money
49	J.C. Flowers Asset Reconstruction Private Limited (assigned from Mizhuo Capave Finance Private Limited)	25-07-2025	7,90,85,971	7,90,85,971	Term Loan	7,90,85,971	7,90,85,971	No	0.57%	-	NA	-	-	Assignment of debt from Mizhuo Capave Finance Private Limited to J.C. Flowers Asset Reconstruction Private Limited
50	Sundaram Home Finance Limited	06-03-2025	5,61,60,843	5,55,00,387	Term Loan	5,55,00,387	5,55,00,387	Not clarified	0.40%	-	NA	6,60,456	-	
51	Habitat Microbuild India Housing Finance Company Private Limited	05-03-2025	5,02,66,050	4,76,98,987	Term Loan	4,76,98,987	4,76,98,987	Not clarified	0.34%	-	NA	25,67,063	-	
52	NABISAMUDRCHI Finance Limited	12-03-2025	4,87,30,706	4,87,30,706	Term Loan	4,87,30,706	4,87,30,706	Not clarified	0.35%	-	NA	-	-	
53	Mindanao Mercantile Limited	05-03-2025	3,27,32,302	3,27,32,302	Term Loan	3,27,32,302	3,27,32,302	Not clarified	0.24%	-	NA	-	-	
54	Yuhone Finance Limited (Formerly Shriram Housing Finance Limited)	11-03-2025	2,18,81,863	2,18,81,863	Term Loan	2,18,81,863	2,18,81,863	No	0.16%	-	NA	-	-	
55	Tourism Finance Corporation of India Ltd.	10-03-2025	1,68,88,471	1,68,87,335	Term Loan	1,68,87,335	1,68,87,335	Not clarified	0.12%	-	NA	1,136	-	
56	Indian Bank	28-02-2025	83,25,700	83,25,700	Term Loan	83,25,700	83,25,700	Not clarified	0.06%	-	NA	-	-	
57	Klay Finvest Private Limited	07-03-2025	69,78,025	69,78,025	Term Loan	69,78,025	69,78,025	No	0.05%	-	NA	-	-	
58	DMI Housing Finance Private Limited (assigned from MAS Financial Services Limited)	09-09-2025	47,98,745	47,98,745	Term Loan	47,98,745	47,98,745	Not clarified	0.03%	-	-	7,20,000	-	Assignment of debt from MAS Financial Services Limited to DMI Housing Finance Private Limited

59	Caspian Impact Investments Private Limited	11-03-2025	30,26,921	30,25,163	Term Loan	30,25,163	30,25,163	Not clarified	0.02%		NA	1,758	-	
60	Capital India Finance Limited	05-03-2025	28,23,159	27,13,771	Term Loan	27,13,771	27,13,771	No	0.02%		NA	1,09,388	-	
61	Forever India Venture Pvt Ltd.	08-03-2025	69,22,00,000	23,92,50,000	Unsecured loan	NA	NA	No	1.33%	-		45,29,50,000	-	
62	Catalyst Trusteeship Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	06-03-2025	3,71,53,236	-	NA	NA	NA	NA	0.00%		NA	3,71,53,236	-	
63	Catalyst Trusteeship Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	06-03-2025	11,92,18,788	-	NA	NA	NA	NA	0.00%		NA	11,92,18,788	-	
64	Catalyst Trusteeship Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	06-03-2025	12,76,29,643	-	NA	NA	NA	NA	0.00%		NA	12,76,29,643	-	
65	Catalyst Trusteeship Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	06-03-2025	4,28,78,425	-	NA	NA	NA	NA	0.00%		NA	4,28,78,425	-	
66	Northern Arc Capital Limited	06-03-2025	9,02,97,857	-	NA	NA	NA	NA	0.00%		NA	9,02,97,857	-	
Total			15,47,04,97,814	13,84,16,36,256		13,60,23,86,256	8,27,71,18,942		100.00%		12,20,000.00	1,62,88,61,559	-	

