



Kisetsu Saison Finance (India) Private Limited

CIN: U65999KA2018FTC113783

Registered Office Address:

IndiQube Lexington Tower, First Floor, Tavarekere Main
Rd, Tavarekere, S.G. Palya, Bengaluru, Karnataka - 560 029
cs@creditsaison-in.com | 1800-1038-961 | www.creditsaison.in

Date: July 31, 2026

**To,
Listing Compliance Department
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex, Bandra
(E), Mumbai – 400051**

Sub: Security Cover maintained in respect of Non-Convertible Debt Securities issued by the Company for the quarter ended June 30, 2026.

Pursuant to Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed disclosures of Security Cover in respect of Non-Convertible Debt Securities issued by the Company for the quarter ended June 30, 2026.

Thanking you,

For Kisetsu Saison Finance (India) Private Limited

**Sutheja KJ
Company Secretary
ICSI Membership No.: A39340**

Kisetsu Saison Finance (India) Private Limited
Statement of Financial Results for the quarter ended June 30, 2026

Annexure 3
Statement of Security cover as on June 30, 2026

Column A	Column B	Column C ¹	Column D ²	Column E ³	Column F ⁴	Column G ⁵	Column H ⁶	Column I ⁷	Column J ⁸	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)	Assets not offered as Security	Elimination (amount in negative)	(Total C to I)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not applicable (For Eg. Bank Balance, DSRA, market value is not applicable)	Market Value for Pari passu charge Assets ⁹	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value=(K+L+M+N)
ASSETS		Book Value	Book Value	Yes/No	Book Value	Book Value						Relating to Column F		
Property, Plant and Equipment														
Capital Work-in-Progress							1,277.64		1,277.64					
Right of Use Assets							6,682.50		6,682.50					
Goodwill														
Intangible Assets							440.68		440.68					
Intangible Assets under Development							8.77		8.77					
Investments							61,420.73		61,420.73					
Loans	Receivable from Lending Business			Yes	19,34,125.00		3,86,453.07		23,20,578.07				19,34,125.00	19,34,125.00
Inventories														
Trade Receivables							1,040.39		1,040.39					
Cash and Cash Equivalents							1,31,457.24		1,31,457.24					
Bank Balances other than Cash and Cash Equivalents							12,691.43		12,691.43					
Others							1,12,189.00		1,12,189.00					
Total					19,34,125.00		7,13,661.45		26,47,786.45				19,34,125.00	19,34,125.00



Kiatsu Saisoon Finance (India) Private Limited
Statement of Financial Results for the quarter ended June 30, 2026

Annexure 3
Statement of Security cover as on June 30, 2026

Column A	Column B	Column C ⁱ	Column D ⁱⁱ	Column E ⁱⁱⁱ	Column F ^{iv}	Column G ^v	Column H ^{vi}	Column I ^{vii}	Column J ^{viii}	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Market Value for Assets charged on Exclusive basis	Carrying/book value for assets where market value is not charge (For Eg. Bank Balance, DSRA, market value is not applicable)	Market Value for Pari passu charge Assets ^{ix}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value=(K+L+M+N)
LIABILITIES		Book Value	Book Value	Yes/No	Book Value	Book Value								
Debt securities to which this certificate pertains				Yes	62,358.50		-50.56		62,307.94					
Other debt sharing pari-passu charge with above debt														
Other Debt														
Subordinated debt				No	16,96,425.58		31,617.24		31,617.24					
Borrowings							40,930.00		17,37,355.58					
Bank														
Debt Securities							1,89,171.58		1,89,171.58					
Others														
Trade payables							39,047.90		39,047.90					
Lease Liabilities							6,812.48		6,812.48					
Provisions							1,707.34		1,707.34					
Others							78,428.19		78,428.19					
Total					17,58,784.08		3,87,664.17		21,46,448.25					
Cover on Book Value^{ix}					1.10									
Cover on Market Value^{ix}		Exclusive Security Cover Ratio			Part-Passu Security Cover Ratio									

- i. This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
ii. This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
iii. This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.
iv. This column shall include a book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c) other debt sharing pari-passu charge along with debt for which certificate is issued.
v. This column shall include book value of all other assets having pari-passu charge and outstanding book value of corresponding debt.
vi. This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for. Ind AS adjustments have been included in Column H 'Assets not offered as Security'.
vii. In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column is also under pari passu). On the assets side, there shall not be elimination as there is no overlap.
viii. Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.
ix. The market value shall be calculated as per the total value of assets demanded in Column O.

For Kiatsu Saisoon Finance (India) Private Limited



Presha Paragash
Wholetime Director & Chief Executive Officer
DIN: 06983175
Place: Mumbai
Date: July 31, 2026