

P V K & Co.

Chartered Accountants

Date: 11/09/2026

To,
Beacon Trusteeship Limited
5W, 5th Floor, The Metropolitan,
Bandra Kurla Complex, Bandra (East),
Mumbai, Maharashtra, India, 400051

Sub: Certificate for security cover ratio

As per the records and documents made available to us by IIFL Samasta Finance Limited having PAN AAACC4577H and CIN U65191KA1995PLC057884, has allotted 15,000 no. of Listed Secured, redeemable, Non-Convertible Debentures of Rs.1 Lakh each aggregating to Rs. 150.00 Crores and 44,26,642 no. of Listed Secured, redeemable, Non-Convertible Debentures of Rs. 1,000 each aggregating to Rs. 442.66 Crores out of which Listed, Secured, redeemable, Non-Convertible Debentures aggregating to Rs. 537.66 Crores (including accrued interest) are outstanding based on the unaudited financials; workings & confirmations received from of IIFL Samasta Finance Limited as on 30 June 2026.

Accordingly, we hereby certify that the security cover ratio is **1.04** ('Refer **Annexure I**') based on the unaudited financials, workings & confirmations received from of IIFL Samasta Finance Limited as on 30 June 2026.

P V K & Co.

Chartered Accountants

Note 1 to Annexure 1:

Attention is drawn to the fact that the management of IIFL Samasta Finance Limited ("the company") have not ascertained the market values for the assets (Loan receivables) offered as security as on 30 June 2026. However, the management of the company has given a justification stating that the fair value/market value of the assets (i.e. Loan receivables) offered as security as on 30 June 2026 as presented in Annexure 1 above to be considered as the carrying value of the assets as at 30 June 2026 since specific market value is not ascertainable.

For **P V K & Co.**

Chartered Accountants

Firm Registration Number: 139505W

UDIN: 26143422PZHDGY5472

VINAY
KUMAR
LUHARUKA

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by VINAY KUMAR
LUHARUKA
Date: 2026.09.11
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Vinay Luharuka

Partner

Membership no.143422

Date: 11 September 2026

Place: Navi Mumbai

a) Revised Format for Security Cover Certificate

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Annexure I:**b) ISIN wise Details****(Rs. in crores)**

Sr. No.	ISIN	Facility	Listed	Type of Charge	Sanctioned Amount	Outstanding Amount as on 30-06-2026 (Incl. Interest)	Cover Required (in times)	Security Required
1	INE413U07210	Private placement	Listed	Exclusive	34.05	34.32	1.05	36.03
2	INE413U07236	Public Issue - Tranch	Listed	Exclusive	73.45	77.33	1.05	81.20
3	INE413U07251	Public Issue - Tranch	Listed	Exclusive	80.39	81.05	1.05	85.10
4	INE413U07269	Public Issue - Tranch	Listed	Exclusive	157.72	166.47	1.05	174.80
5	INE413U07277	Public Issue - Tranch	Listed	Exclusive	13.14	13.24	1.05	13.91
6	INE413U07285	Public Issue - Tranch	Listed	Exclusive	14.72	14.77	1.05	15.50
7	INE413U07293	Public Issue - Tranch	Listed	Exclusive	54.32	54.77	1.05	57.51
8	INE413U07301	Public Issue - Tranch	Listed	Exclusive	14.87	14.92	1.05	15.66
9	INE413U07319	Public Issue - Tranch	Listed	Exclusive	150.00	80.79	1.00	80.79
	Total				592.66	537.66		560.50