

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 Receivables Valuation along-with list of receivables certifying that the same are standard unencumbered assets and security cover available at the time of charge creation

This is to certify that we have verified the status of a total pool of receivables (Loan receivables and bank balances other than cash and cash equivalents) aggregating to Rs. 8,451.53 Crores based on the unaudited financials, workings & confirmations received from of IIFL Samasta Finance Limited ("Issuer") having PAN: AAACC4577H and CIN U65191KA1995PLC057884 and its registered office at 110/3, Lalbagh Main Road, Krishnappa Layout, Bangalore, 560027 IN, in connection with their existing liabilities of Rs. 5,929.69 Crores (including accrued interest of NCDs).

On the basis of information and explanation given to us and other records and documents produced before us for verification with respect to the Loan receivables held by IIFL Samasta Finance Limited as on the date of 30 June 2026 of which breakup is given herewith in **Annexure A** to this certificate, we hereby certify that the receivables (Loan receivables and bank balances other than cash and cash equivalents) of Rs. 8,451.53 Crores are not hypothecated or charged to anyone (other than existing liabilities mentioned in paragraph one based on the unaudited financials, workings & confirmations received from of IIFL Samasta Finance Limited as on 30 June 2026 and that the receivables arising out of these contracts are free from any encumbrances (other than those mentioned in paragraph one).

Issuer has assets required to be charged aggregating to Rs. 6,266.57 Crores of the total available pool of receivables against the existing 97,500 no. of Listed Secured, redeemable, Non-Convertible Debentures of Rs.1 Lakh each aggregating to Rs. 975.00 Crores, 5,90,000 no. of Listed Secured, redeemable, Non-Convertible Debentures of Rs. 10,000 each aggregating to Rs. 590 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. 1,779.54 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.

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ISIN details:

Sr No	ISIN
1	INE413U07210
2	INE413U07236
3	INE413U07251
4	INE413U07269
5	INE413U07277
6	INE413U07285
7	INE413U07293
8	INE413U07301
9	INE413U07319
10	INE413U07327
11	INE413U07335
12	INE413U07343
13	INE413U07350
14	INE413U07368
15	INE413U07376
16	INE413U07384
17	INE413U07392
18	INE413U07400
19	INE413U07418
20	INE413U07426
21	INE413U07434
22	INE413U07442
23	INE413U07459
24	INE413U07467

The total other secured borrowings aggregate to Rs. 4,150.15 crores based on the unaudited financials, workings & confirmations received from of IIFL Samasta Finance Limited as on 30 June 2026.

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The details of receivables statements as at 30 June 2026 are as follow:

1. Receivables available for charge from loan receivables and bank balances other than cash and cash equivalents: Rs. 8,451.53 Crores
2. Receivables from, loan receivables bank balances other than cash and cash equivalents on which charge is created: Rs. Rs. 6,266.57 Crores
3. Outstanding secured Debts/borrowings: Rs. 5,929.69 Crores.
4. Security cover available as on date: Rs. 8,451.53 Crores.
5. Security cover to be charged out of available: Rs. 6,266.57 Crores.

For **P V K & Co.**

Chartered Accountants

Firm Registration Number: 139505W

UDIN: 26143422YFCOYC4878

Vinay Luharuka

Partner

Membership no. 143422

Date: 11 September 2026

Place: Navi Mumbai

Annexure A

Part A: List of Receivables available for Security as at 30 June 2026

Particulars	Rs. (In Crores)	Source
Loans (Net of Impairment Loss and Unamortized fees)	7,753.57	Unaudited financials as on 30 June 2026, workings & explanations provided by the management.
Banks balances other than cash and cash equivalents	697.96	Unaudited financials as on 30 June 2026, workings & explanations provided by the management.
	8,451.53	

Part B: List of Debts and borrowings as at 30 June 2026

Particulars	Rs. (In Crores)	Source
Secured, Redeemable, Non-Convertible Debentures (including accrued interest)	1,779.54	Unaudited financials as on 30 June 2026, workings & explanations provided by the management.
Secured Term Loans from Bank and others	4,150.15	Unaudited financials as on 30 June 2026, workings & explanations provided by the management.
	5,929.69	