To,
Beacon Trusteeship Limited
5W,5thFloor,TheMetropolitan,
Bandra Kurla Complex,
Bandra(East), Mumbai,
Maharashtra, India, 400051

DUE DILIGIENCE REPORT AS REFERRED IN SEBI MASTER CIRCULAR –FOR DEBENTURE TRUSTEES DATED MAY 16, 2024(AS AND WHEN UPDATED)

We B. K. Kothari & Associates LLP, Chartered Accountants (Firm Registration Number W100372) have reviewed the unaudited books of accounts, the registers, records, and papers **of L&T FINANCE LIMITED (FORMERLY KNOWN AS L&T FINANCE HOLDINGS LIMITED)Mumbai** ("The Company") having its registered office at **Brindavan, Plot No. 177, C.S.T Road Kalina, Santacruz (East) Mumbai 400098, Maharashtra, India**, as required to be maintained under The Company's Act,2013 ("The Act") and the rules made thereunder, the provisions of various statutes, wherever applicable, the provisions contained in the Memorandum and Articles of Association of the Company, wherever applicable as well as the provisions contained in the Listing Agreement if any, entered into by the company with recognized stock exchanges'.

Management's Responsibility

The preparation of the accompanying Statement from the unaudited books of account, financial results of the Company for the period under review and other relevant records and documents is the responsibility of the Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances. The Management is also responsible for compliance with the covenants of the Offer Document/Information Memorandum in the manner as may be specified by SEBI and adherence with all other applicable conditions mentioned in the Regulations in connection with the Statement.

Our Responsibility

Pursuant to the requirements of the Regulations, our responsibility is to provide a due diligence report as referred in SEBI circular *"SEBI Master Circular" Master Circular for Debenture Trustees dated May 16, 2024 (As and when Updated)*. This does not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulations.

The financial results for the quarter ended September 30th, 2024 have been reviewed by us, on which we issued an unmodified conclusion vide our due diligence report dated Nov 26th, 2024.

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A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we did not express an audit opinion. We have no responsibility to update our reportsfor events and circumstances occurring after the date of the report.

We conducted our review of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI. We have complied with the relevant applicable requirements of the Standard on Quality Control ("SQC") 1, Quality Control for Firms that perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

In our opinion and to the best of our information and according to the examination carried out by us onthe documents of the Company and explanations furnished to us by the Company and its officers in thisregard, we report for the aforesaid period as under:

1. The Company has created, modified or satisfied charges of the assets of the company given as security against listed debt securities shown in detail in **Annexure A** attached with this report as we have taken search report as on 26.11.2024.

2. The Company:
   (a) Has issued and allotted non-convertible debentures in compliance with the specified procedures and within the stipulated time during the period under review.
   (b) Has redeemed its debentures in compliance with the specified procedures and within thestipulated time.

3. The Company has policy to insure all its secured assets which are given as security against issueof listed Debt securities.

4. The name of the company and or any of its directors does not appear in the defaulters list of Reserve bank of India.

5. The Company had used the funds borrowed out of Issue of Listed Debt securities for the purposefor which it was borrowed.

6. According to the information and explanation given to us and to the best of our knowledge thereis no prosecution initiated against or show cause notices received by the Company for alleged defaults/offences under various statutory provisions and there were no fines and penaltiesimposed on the Company and any other action initiated against the Company and / or its directorsfor period under review.

7. The company has complied with the provisions of SEBI (Listing Obligations and Disclosures Requirement) Regulations, 2015.

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8. The company has obtained balance confirmation certificates/statements of loan account at cut-offdate from all lenders who are entitled to the charge on Pari passu basis. The company has also obtained reconciliation statement for the accounts in case there is difference (if any) in the amountof loans as per lenders & as per books of the Company.

9. The Company has on records the title deeds of all the assets proposed to be charged to DebentureHolders (if any) which includes title reports issued by a legal counsel/ advocates, copies of the relevant agreements/ Memorandum of Understanding, copy of evidence of registration with Sub-registrar, Registrar of Companies, Central Registry of Securitization Asset Reconstruction and Security Interest (CERSAI) etc.

10. The Company has provided a management representation for unencumbered assets, that the assetson which charge is proposed to be created are free from any encumbrances

11. As per the information and explanation furnished to us by the Company, the company does not create any charge on already encumbered assets. The charges for secured lenders are either Pari Passu or exclusive. There are no multiple charges on any assets/ receivables of the company.

12. Pursuant to the requirements of the Regulations, as referred in SEBI circular, *"SEBI Master Circular" Master Circular for Debenture Trustees dated May 16, 2024 (As and when Updated)* relevant annexure namely **Annexure A** separately attached with this report below which forms an integral part of the Due Diligence report.

13(a).The Board of directors of the company had approved scheme of amalgamation by way of merger by absorption (Scheme) on March 20, 2020.Pursuent to receipt of necessary orders from NationalCompany Law Tribunal (NCLT), Mumbai and Kolkata, sanctioning the scheme of amalgamationby way of merger by absorption of L&T Housing Finance Limited and L&T Infrastructure Finance Company limited with the company, under section 230 to 232 of the companies act 2013, the scheme become effective on April 12,2021. On and from the appointment date i.e., April 01,2020, the company has accounted for amalgamation as a common control business combination in accordance with Appendix C of the Indian Accounting Standards (Ind AS) 103- "Business Combinations". According the information reported below figures represent the aggregate balance of the amalgamated company from appointment date April 01, 2020.

13(b). The Board of directors of the company had approved scheme of amalgamation by way of merger by absorption (Scheme) on October 17, 2023.Pursuent to receipt of necessary orders from NationalCompany Law Tribunal (NCLT), Mumbai and Kolkata, sanctioning the scheme of amalgamationby way of merger by absorption of L&T Finance Limited, L&T Infra Credit Limited and L&T Mutual Fund Trustee Limited with the company, under section 230 to 232 of the companies act 2013,the scheme become effective on November 8 2023. On and from the appointment date i.e., April 01,2023, the company has accounted for amalgamation as a common control business combination in accordance with Appendix C of the Indian

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Accounting Standards (Ind AS) 103- "Business Combinations". According the information reported below figures represent the aggregate balance of the amalgamated company from appointment date April 01, 2023.

14. We have examined the compliances made by the listed entity in respect of the covenants/terms of the issue of the listed debt securities (NCD's) and certify that the company has maintained 100% security cover as per terms of offer documents or debenture trust deed at all the time on total amount outstanding for the NCD's as at 30th September 2024 and such covenants/terms of the issue as prescribed have been complied by the listed entity.

Restriction on Use

This Certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to SEBI and Debenture Trustee and should not be used for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For B K Kothari & Associates LLP
Chartered Accountants
FRN No. W100372

B. K. KOTHARI & ASSOCIATES LLP
FRN W100372
Chartered Accountants

Bipendra Kothari
Partner
Membership No. 111529
UDIN: 24111529BKAUJR9618
Date:26.11.2024
Place: Pune

Annexure A

The listed entity vides its Board Resolution and information memorandum/offer document and undervarious Debenture Trust Deed, has issued the following listed debt securities:

ISIN	Private Placement/Public Issue	Secured/Unsecured	Sanctioned Amount
INE476M07BY4	Private Placement	Secured	2,79,00,00,000
INE476M07BZ1	Private Placement	Secured	3,00,00,00,000
Total			**5,79,00,00,000**

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Security Cover for listed debt securities

i) The financial information as on 30.09.2024 has been extracted from the books of accounts for the quarter ended 30.09.2024 and other relevant records of the listed entity.

ii) The Assets of listed entity provide coverage of **1.00 Times** of the interest and principal amount, which is in accordance with terms of issue/debenture trust deed (Calculation as per statement of security cover ratio for the secured debt securities as shown in **Annexure A below)**

Annexure A

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Debt not backed by any assets offered as security	Elimination (amount in negative)	(Total C to J)	Related to only those items covered by this certificate				
		Debt for which this certificate is being issued	Other Secured Debt	Debt for which this certificate is being issued	Assets shared by pari-passu debt holder (includes debt for which this certificate is issued and other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in Column F)			Debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market value for pari-passu charge assets	Carrying /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 (L+M+N+O)
													Relating to Column F		
		Book Value	Book Value	Yes/No	Book Value	Book Value	Book Value	Book Value	Book Value	Book Value					
ASSETS															

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Property, Plant and Equipment							63.66			63.66					
Capital Work-in-Progress							0.00			0.00					
Right of Use Assets							64.85			64.85					
Goodwill							0.00			0.00					
Intangible Assets							87.47			87.47					
Intangible Assets under Development							50.55			50.55					
Investments			1,483.28				10,961.95			12,445.23					0.00
Loans	Standard Loans Receivables	601.92	56,017.99			22,360.06	9,702.33			88,682.30		26,397.75			26,397.75
Inventories							0.00			0.00					
Trade Receivables							150.11			150.11					
Cash and Cash Equivalents							2,258.24			2,258.24					
Bank Balances other than Cash and Cash Equivalents			3,114.88				1,684.87			4,799.75					0.00
Others							2,828.02			2,828.02					
Total		**601.92**	**60,614.28**	**0.00**	**0.00**	**22,360.06**	**27,852.05**			**1,11,430.18**	**0.00**	**26,397.75**	**0.00**	**0.00**	**26,397.75**
LIABILITIES															

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Debt securities to which this certificate pertains	Secured Non-Convertible Debentures	601.92		0.00			0.00	-11.15		23,872.60					
Other debt sharing pari-passu charge with above debt								0.00		0.00					
Other Debt (Commercial papers)								7,194.38		7,194.38					
Subordinated debt								2,484.01		2,484.01					
Borrowings								0.00		0.00					
Bank			25,547.00			17,377.21		3,782.35		46,706.56					
Financial Institutions			3,098.68					10.53		3,109.21					
Debt Securities								0.00		0.00					
Others(Inter Corporate Borrowings)								0.00		0.00					
Others(PTC)			1,543.91					1.24		1,545.15					
Trade payables								1,280.68		1,280.68					
Lease Liabilities								73.11		73.11					
Provisions								50.78		50.78					
Others								1,102.43		1,102.43					
Total		**601.92**	**30,189.59**	**0.00**	**0.00**	**17,377.21**	**0.00**	***15,968.36***		***87,418.91***					
Cover on Book Value		**1.00**													
Cover on Market Value															

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		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio											

Note:

1) It represents the loan amount as per financial results for the three months ended September 30, 2024 (net off provision), excluding the principal amount outstanding, of loans already hypothecated.

2) It represents the unamortized balance of cost incurred towards issuance of Non- Convertible Debentures and other IND-AS adjustments.

3) The amount has been extracted from the financial results for the three months ended 30th September 2024.

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ISIN Wise Details

Sr NO.	ISIN No.	Facility	Paripassu/Exclusive	Sanctioned Amount	Outstanding Amount as on 30.09.2024	Cover Required	Assets Required	Trustee
1	INE476M07BY4	Non - Convertible Debenture	Exclusive Charge	2,79,00,00,000	2,84,04,03,452	1.00	2,84,04,03,452	Beacon
2	INE476M07BZ1	Non - Convertible Debenture	Exclusive Charge	3,00,00,00,000	3,17,87,82,577	1.00	3,17,87,82,577	Beacon
				5,79,00,00,000	**6,01,91,86,029**		**6,01,91,86,029**	-

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Annexure I

Charge Identification Number	Name of the Bank	Date of Charge/Sanction	Loan Amount (In Crores)	Remarks
100615188	aa	26/09/2022	1000	
100437815	Axis Bank Limited	26/03/2021	450	
100452310	Axis Bank Limited	11/06/2021	50	
100471517	Axis Bank Limited	30/07/2021	1000	
100523306	Axis Bank Limited	29/12/2021	25	
100555550	Axis Bank Limited	16/03/2022	1586	
100660013	Axis Bank Limited	12/12/2022	1558	
100694515	Axis Bank Limited	16/03/2023	100	
100717016	Axis Bank Limited	21/04/2023	50	
100747311	Axis Bank Limited	12/07/2023	1800	
100911729	Axis Bank Limited	19/04/2024	1500	
10347368	Axis Bank Limited (Modified on 27/09/2019)	29/03/2012	25	
	Bank Of America		600	Note 1
100292791	Bank of Baroda	26/09/2019	1250	
100334182	Bank of Baroda	18/04/2020	1000	
	Bank of India		100	Note 1
100535037	Bank of India(Modified on 26/03/2024)	27/01/2022	100	
10208604	Bank of Maharashtra	04/03/2010	500	
	Bank of Maharashtra		950	Note 1
100413554	BEACON TRUSTEESHIP LIMITED	29/12/2020	300	
100374909	BEACON TRUSTEESHIP LIMITED	03/09/2020	279	
	Canara Bank		750	Note 1
100998727	CATALYST TRUSTEESHIP LIMITED	28/10/2024	300	
100995175	CATALYST TRUSTEESHIP LIMITED	24/10/2024	1260	
100994631	CATALYST TRUSTEESHIP LIMITED	04/10/2024	150	
100978315	CATALYST TRUSTEESHIP LIMITED	24/09/2024	836	
100951377	CATALYST TRUSTEESHIP LIMITED	30/05/2024	300	
100909040	Catalyst Trusteeship Limited	18/04/2024	1034	
100939316	Catalyst Trusteeship Limited	15/03/2024	300	
100943172	Catalyst Trusteeship Limited	21/02/2024	221	
100853662	CATALYST TRUSTEESHIP LIMITED	30/01/2024	1050	
100965199	Catalyst Trusteeship Limited	29/01/2024	205	
100965198	Catalyst Trusteeship Limited	18/01/2024	150	
100940670	CATALYST TRUSTEESHIP LIMITED	04/01/2024	500	
100819425	CATALYST TRUSTEESHIP LIMITED	30/11/2023	1050	
100854297	CATALYST TRUSTEESHIP LIMITED	27/09/2023	75	
100809758	Catalyst Trusteeship Limited	08/09/2023	1600	
100806489	Catalyst Trusteeship Limited	13/06/2023	110	
100806493	Catalyst Trusteeship Limited	05/06/2023	500	
100747395	Catalyst Trusteeship Limited	26/05/2023	392	
100806491	CATALYST TRUSTEESHIP LIMITED	31/03/2023	430	
100806492	CATALYST TRUSTEESHIP LIMITED	01/03/2023	343	
100778833	CATALYST TRUSTEESHIP LIMITED	14/02/2023	275	

100709927	CATALYST TRUSTEESHIP LIMITED	24/01/2023	20	
100771897	Catalyst Trusteeship Limited	06/01/2023	72	
100771896	Catalyst Trusteeship Limited	29/12/2022	886	
100745686	Catalyst Trusteeship Limited	20/12/2022	171	
100771894	CATALYST TRUSTEESHIP LIMITED	07/12/2022	404	
100771892	Catalyst Trusteeship Limited	24/11/2022	160	
100745682	Catalyst Trusteeship Limited	17/11/2022	65	
100745302	Catalyst Trusteeship Limited	10/11/2022	171	
100745300	Catalyst Trusteeship Limited	19/10/2022	500	
100771895	Catalyst Trusteeship Limited	29/08/2022	580	
100854301	CATALYST TRUSTEESHIP LIMITED	15/07/2022	500	
100854308	CATALYST TRUSTEESHIP LIMITED	01/02/2022	565	
100414958	CATALYST TRUSTEESHIP LIMITED	28/01/2021	200	
100414946	CATALYST TRUSTEESHIP LIMITED	21/01/2021	50	
100401794	CATALYST TRUSTEESHIP LIMITED	21/12/2020	1500	
100413549	CATALYST TRUSTEESHIP LIMITED	16/12/2020	130	
100410539	CATALYST TRUSTEESHIP LIMITED	11/12/2020	50	
100401766	CATALYST TRUSTEESHIP LIMITED	04/12/2020	100	
100374926	CATALYST TRUSTEESHIP LIMITED	07/09/2020	751	
100357456	CATALYST TRUSTEESHIP LIMITED	30/06/2020	119	
100344554	CATALYST TRUSTEESHIP LIMITED	20/05/2020	165	
100344498	CATALYST TRUSTEESHIP LIMITED	08/05/2020	220	
100344495	CATALYST TRUSTEESHIP LIMITED	30/04/2020	35	
100344501	CATALYST TRUSTEESHIP LIMITED	27/04/2020	17	
100344492	CATALYST TRUSTEESHIP LIMITED	25/04/2020	120	
100336305	CATALYST TRUSTEESHIP LIMITED	27/02/2020	16	
100313181	CATALYST TRUSTEESHIP LIMITED	18/12/2019	12	
100299456	CATALYST TRUSTEESHIP LIMITED	16/09/2019	700	
100273163	CATALYST TRUSTEESHIP LIMITED	26/06/2019	22324	
100263213	CATALYST TRUSTEESHIP LIMITED	12/04/2019	681	
100253888	CATALYST TRUSTEESHIP LIMITED	26/03/2019	20	
100254062	CATALYST TRUSTEESHIP LIMITED	12/03/2019	221	
100206450	CATALYST TRUSTEESHIP LIMITED	05/09/2018	15	
100114403	CATALYST TRUSTEESHIP LIMITED	07/07/2017	105	
100110871	CATALYST TRUSTEESHIP LIMITED	07/06/2017	667	
100077062	CATALYST TRUSTEESHIP LIMITED	05/01/2017	25	
100077163	CATALYST TRUSTEESHIP LIMITED	05/01/2017	130	
100074358	CATALYST TRUSTEESHIP LIMITED	04/01/2017	10	
100076529	CATALYST TRUSTEESHIP LIMITED	04/01/2017	47	
100064647	CATALYST TRUSTEESHIP LIMITED	10/11/2016	73	
100064649	CATALYST TRUSTEESHIP LIMITED	10/11/2016	127	
100064661	CATALYST TRUSTEESHIP LIMITED	10/11/2016	75	
100047217	CATALYST TRUSTEESHIP LIMITED	03/08/2016	10	
100047212	CATALYST TRUSTEESHIP LIMITED	03/08/2016	50	
100047213	CATALYST TRUSTEESHIP LIMITED	03/08/2016	105	
100047214	CATALYST TRUSTEESHIP LIMITED	03/08/2016	15	
100037272	CATALYST TRUSTEESHIP LIMITED	01/06/2016	300	
100037275	CATALYST TRUSTEESHIP LIMITED	01/06/2016	20	

100039159	CATALYST TRUSTEESHIP LIMITED	01/06/2016	90	
100033256	CATALYST TRUSTEESHIP LIMITED	23/05/2016	5	
100026834	CATALYST TRUSTEESHIP LIMITED	23/03/2016	145	
10627298	CATALYST TRUSTEESHIP LIMITED	17/02/2016	178	
10628593	CATALYST TRUSTEESHIP LIMITED	17/02/2016	15	
10625754	CATALYST TRUSTEESHIP LIMITED	16/02/2016	52	
10590199	CATALYST TRUSTEESHIP LIMITED	21/08/2015	10	
10598699	CATALYST TRUSTEESHIP LIMITED	21/08/2015	50	
10584810	CATALYST TRUSTEESHIP LIMITED	16/07/2015	25	
10577612	CATALYST TRUSTEESHIP LIMITED	09/06/2015	30	
10578735	CATALYST TRUSTEESHIP LIMITED	09/06/2015	65	
10554019	CATALYST TRUSTEESHIP LIMITED	28/01/2015	200	
10330582	CATALYST TRUSTEESHIP LIMITED	06/01/2012	357	
	CENTRAL BANK OF INDIA		100	Note 1
100654828	Citi Bank	08/12/2022	200	
100913416	CITI BANK N.A.	18/04/2024	390	
100934651	CITI BANK N.A.	10/06/2024	200	
10287792	City Union Bank Ltd	31/03/2011	5	
	CTBC Bank Co. Ltd.		50	Note 1
100604452	CTBC Bank Co. Ltd.	29/08/2022	40	
	DBS Bank		675	Note 1
	DEUTSCHE BANK		550	Note 1
	Doha Bank		29	Note 1
90215612	HDFC BANK LIMITED	30/09/1998	10	
100437261	HDFC BANK LIMITED	26/03/2021	500	
	HDFC BANK LIMITED		95	Note 1
100740890	HDFC BANK LIMITED	28/06/2023	350	
100793308	HDFC BANK LIMITED	22/09/2023	350	
100907114	HDFC BANK LIMITED	10/04/2024	200	
100948476	HDFC BANK LIMITED	10/07/2024	500	
100990090	HDFC BANK LIMITED	10/10/2024	500	
100604366	HSBC Bank	18/08/2022	50	
100650761	HSBC Bank	09/12/2022	75	
100724474	HSBC Bank	25/05/2023	200	
100837934	ICICI Bank	27/12/2023	500	
100894195	ICICI BANK LIMITED	28/03/2024	500	
100967944	ICICI BANK LIMITED	22/08/2024	1000	
10082011	IDBI Bank Limited	05/11/2007	225	
	IDBI Bank Limited		900	Note 1
100992836	IDBI TRUSTEESHIP SERVICES LIMITED	04/10/2024	150	
100977567	IDBI TRUSTEESHIP SERVICES LIMITED	09/09/2024	1000	
100978319	IDBI TRUSTEESHIP SERVICES LIMITED	05/09/2024	175	
100948876	IDBI TRUSTEESHIP SERVICES LIMITED	28/06/2024	283	
100833239	IDBI TRUSTEESHIP SERVICES LIMITED	23/12/2021	300	
100827508	IDBI TRUSTEESHIP SERVICES LIMITED	03/12/2021	150	
100833227	IDBI TRUSTEESHIP SERVICES LIMITED	16/11/2021	215	
100449176	IDBI TRUSTEESHIP SERVICES LIMITED	10/05/2021	1000	
100429470	IDBI TRUSTEESHIP SERVICES LIMITED	14/09/2020	345	

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100316379	IDBI TRUSTEESHIP SERVICES LIMITED	23/12/2019	848	
100307083	IDBI TRUSTEESHIP SERVICES LIMITED	24/09/2019	15	
100267344	IDBI TRUSTEESHIP SERVICES LIMITED	24/05/2019	850	
	Indian Bank		1500	Note 1
	INDIAN OVERSEAS BANK		1500	Note 1
	Indusind Bank Limited		75	Note 1
100437262	Indusind Bank Limited	24/03/2021	25	
100629967	Jammu and Kashmir Bank	11/11/2022	500	
100684076	Jammu and Kashmir Bank	13/02/2023	250	
100540897	Karnataka Bank Ltd.	24/02/2022	300	
100660962	Karnataka Bank Ltd.	29/12/2022	200	
100788814	Karnataka Bank Ltd.	27/09/2023	250	
90215616	Karur Vysya Bank	26/10/1998	15	
	Kotak Mahindra Bank		235	Note 1
100461441	Kotak Mahindra Bank (Modified as on 29/06/2024)	12/07/2021	950	
100550448	Micro Units Development & Refinance Agency Limited	22/03/2022	340	
100630275	Mitsubishi UFJ Financial Group INC	28/10/2022	175	
100730603	Mitsubishi UFJ Financial Group INC	07/06/2023	100	
	Mizuho Bank		500	Note 1
100489079	National Bank for Agriculture and Rural Development	29/09/2021	500	
100527172	National Bank for Agriculture and Rural Development	31/12/2021	1500	
100536960	Punjab & Sind Bank	29/01/2022	825	
	Punjab & Sind Bank		500	Note 1
100980187	PUNJAB AND SIND BANK	24/09/2024	500	
100685876	Punjab National Bank	14/03/2023	2000	
	Punjab National Bank		2500	Note 1
100836529	Punjab National Bank	29/12/2023	1000	
100872117	Punjab National Bank	28/02/2024	1000	
100921538	PUNJAB NATIONAL BANK	17/05/2024	1000	
100954661	PUNJAB NATIONAL BANK	25/07/2024	1500	
100972179	PUNJAB NATIONAL BANK	06/09/2024	1500	
100483814	SIDBI	28/09/2021	1000	
100550105	SIDBI	21/03/2022	1000	
100607347	SIDBI	21/09/2022	2200	
100683718	SIDBI	10/03/2023	500	
	SIDBI		500	Note 1
	Societe Generale		200	Note 1
100608519	Standard Chartered Bank	15/09/2022	375	
100650765	Standard Chartered Bank	01/12/2022	265	
100685878	Standard Chartered Bank	06/03/2023	800	
100831083	State Bank of India	12/12/2023	1000	
	State Bank of India		4000	Note 1
90215850	State Bank of Indore	30/08/2004	15	
100535318	Sumitomo Mitsui Banking Corporation	20/01/2022	100	
	Sumitomo Mitsui Banking Corporation		100	Note 1
90215624	Syndicate Bank	29/12/1998	10	
100320898	UCO Bank	06/02/2020	200	
100503247	UCO Bank	26/11/2021	300	

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100593946	UCO Bank	20/07/2022	200	
	UCO Bank		27	
	Union Bank of India		4275	Note 1
90215443	Union Bank of India (Date of Modified - 16/11/2022)	31/03/1995	10	
	United Overseas Bank		150	Note 1
90215692	UTI BANK LIMITED	20/07/2000	15	
100798394	Yes Bank Limited	23/10/2023	500	
100852712	Yes Bank Limited	30/01/2024	1000	
100868745	YES BANK LIMITED	23/02/2024	1500	
100934696	YES BANK LIMITED	14/06/2024	1800	

Notes to Annexure I and II:

Note 1: Charge against these loans is not reflecting on MCA Site.