

GICHFL/SEC/2025-26

August 12, 2025

To,

BSE Limited,
P.J. Towers,
Dalal Street, Fort,
Mumbai – 400 001

Scrip Code-

NCDs - 976181, 976182, 976944,
976945

Dear Sir,

Sub.: Security Cover Details under Regulation 54(2) and (3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

We hereby confirm that all the secured NCDs issued by the Company and outstanding as on June 30, 2025 are fully secured by way of charge on identified receivables of the Company. Accordingly, Company is maintaining a security cover of 1x or such higher security cover required as per the terms of the offer document for the quarter ended on June 30, 2025.

This is for your information and record purpose.

Thanking You,

Yours faithfully,

Nutan Singh
Group Head & Company Secretary

Encl. a/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
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	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		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 g 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 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)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment							283		283					-
Capital Work-in- Progress							-		-					-
Right of Use Assets							1,996		1,996					-
Goodwill							-		-					-
Intangible Assets							214		214					-
Intangible Assets under Development							1,323		1,323					-
Investments							25,472		25,472					-
Loans*	Loans to Customer (Refer Note 1 and 2)	63,112	8,24,164				1,39,789		10,27,065		8,87,276			8,87,276
Inventories							-		-					-
Trade Receivables							21		21					-
Cash and Cash Equivalents							3,667		3,667					-
Bank Balances other than Cash and Cash Equivalents							425		425					-
Others							13,585		13,585					-
Total		63,112	8,24,164				1,86,775		10,74,051	-	8,87,276	-	-	8,87,276
LIABILITIES														
Debt securities to which this certificate pertains	Secured NCDs (Refer Note 3)	61,495					-		61,495					
Other debt sharing pari-passu charge with above debt							-		-					
Other Debt							88,285		88,285					
Subordinated debt							-		-					
Borrowings														
Bank			6,67,722				50,900		7,18,622					
Debt Securities							-		-					
Others							-		-					
Trade payables							1,047		1,047					
Lease Liabilities							2,206		2,206					
Provisions							2,104		2,104					
Others							3,099		3,099					
Total		61,495	6,67,722				1,47,641		8,76,858					
Cover on Book Value**														
Cover on Market Value														
	Exclusive Security Cover Ratio	1.03												

* Receivables under financing activities consist of loans which are carried at amortised cost. The business model for managing these loans is "hold to collect" cash flows that are solely principal and interest. Accordingly these loans are not fair valued and the book value of loans (after netting of Impairment) are considered as the value of security for the purposes of this certificate.

** Security cover ratio is calculated only for debt for which this certificate is issued.

1. All Loans assets mentioned in Column C & Column D are standard assets.

2. Loans includes principal outstanding plus interest receivables add/less Ind As adjustment less provision for expected credit loss.

3. Debt Securities to which this certificate pertains includes principal outstanding plus interest accrued add/less Ind As adjustment.

