Name of the issue: Public Issue InCred Financial Services Limited (erstwhile known as KKR India Financial Services Limited)

Type of Issue: PUBLIC ISSUE BY THE COMPANY OF UPTO 35,00,000 SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE ₹ 1,000 EACH ("NCDs" OR "DEBENTURES"), FOR AN AMOUNT UP TO ₹ 17,500 LAKH, ("BASE ISSUE"). THE COMPANY OF UPTO 35,00,000 SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE ₹ 1,000 EACH ("NCDs" OR "DEBENTURES"), FOR AN AMOUNT UP TO ₹ 17,500 LAKH, ("ISSUE"). THE NCDS WILL BE ISSUED ON TERMS AND CONDITIONS AS SET OUT IN WITH THE PROSPECTUS DATED DECEMBER 30, 2022 READ WITH THE CORD WITH THE OFFICE OF THE NCDS WILL BE ISSUED ON TERMS AND TYPE OFFICE O Issue size: Base Issue Size of Rs 🖁 17,500 Lakhs with an option to retain oversubscription upto 🔻 17,500 Lakhs, aggregrating upto 🔻 35,000 Lakhs . The Issuer had issued and allotted NCDs aggregrating to Rs 231.04 Crores in the Source: Final Post-issue report dated February 7, 2023 Source: -mail -rost-issue report again - endruary / 1, 2023

Rating of instrument alongwith name of the rating agency
(i) as disclosed in the offer document: CRISIL Al-/Stable by CRISIL Ratings Limited
(ii) at the end of 1st FY (March 31, 2023): CRISIL Al-/Stable by CRISIL Ratings Limited
(iii) at the end of 2nd FY (March 31, 2024): CRISIL Al-/Stable by CRISIL Ratings Limited
(iv) at the end of 3nd FY (March 31, 2024): CRISIL Al-/Stable by CRISIL Ratings Limited
(iv) at the end of 3nd FY (March 31, 2025): CRISIL Al-/Stable by CRISIL Ratings Limited

Subscription level (number of times): The Issue was subscribed 1.32 times of the Base Issue Size and 0.66 times of the Issue Size after the bids not banked and Technical Rejection cases Source: Final Post-issue report dated February 7, 2023 Financials of the issuer (In Rs. Lakhs) FY 2023 FY 2025* **Parameters** FY 2024 Income from operations
Net Profit for the period 1,26,996.63 12,080.11 31,635.52 37,398.75 Paid-up equity share capital 48,831.01 48,831.01 Reserves excluding revaluation reserves Source: FY 2023, 2024 and 2025 Financials 2,02,344.76 2,83,649.31 3,23,350.99

Source: P120C3.2 valid 2005 trianchaiss
Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.)
(i) at the end of 1st FY (March 31, 2023) Yes Traded
(ii) At the end of 2nd FY (March 31, 2024) Yes Traded
(iii) At the end of 3rd FY (March 31, 2025)
(iii) At the end of 3rd FY (March 31, 2025)
(iv) At the end of 3rd FY (March 31, 2025)
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(iii) At the end of 3r

Change, if any, in directors of issuer from the disclosures in the offer document PARTICULARS NAME OF DIRECTOR

ource: Prospectus dated December 30, 2022& Website of the Credit Rating Agency

TARTIODEARO	NAME OF BIRESTOR	ALT ORTHIERT/REGIONATION	
(i) at the end of 1st FY (March 31, 2023)*	Sanjay Nayar (DIN: 00002615)	Resignation as Non - Executive Director	
	Mr. Debashish Dutta Gupta (DIN: 08950317	Resignation as Independent Director	
	Mr. Rohan Suri - 07074450	Appointment as Non-Executive Director	
	Mr. Sankaran Nair Rajagopal - 10087762	Appointment as Non-Executive Independent Director	
	Ms. Ambika Bisla - 09789579	Appointment as Non-Executive Independent Director	
	Ms. Sunita Gupta - 06902258	Appointment as Non-Executive Independent Director	
(ii) At the end of 2nd FY (March 31,2024)	Mr. Anil Nagu	Appointment	
	Mr. Vivek Bansal	Resignation	
(iii) At the end of 3rd FY (March 31,2025)^	Mr. Gaurav Maheshwari	Appointment as the Whole Time Director of the Company.	
Source: Stock Exchange Filings			

APPOINTMENT/RESIGNATION

Whether the security created is adequate to ensure 100% asset cover for the debt securities: Yes (Source: Debenture Trust Deed dated February 1, 2023)

*Mr. Sanjay Nagra (DIN: 00020515), Non-Executive Director of the Company, vide letter dated March 21, 2023 has tendered his resignation

*Mr. Debashish Dutta Gupta (DIN: 08950317), Independent Director of the Company has tendered his resignation from the Board of the Company with effect from closure of business hours of March 30, 2023, due to his preoccupation with other assignments.

*Appointments of Directors on March 30, 2023 (i) Mr. Rohan Suri - 07074450 - Non-Executive Director; (ii) - Mr. Sankaran Nair Rajagopal - 10087762 - Non-Executive Independent Director; (iii) Ms. Armbika Bisla - 09789579 - Non-Executive Independent Director; (iv) Ms. Sunita Gupta - 06902258 - Non-Executive Independent Director

Status of utilization of issue proceeds

(i) as disclosed in the offer document: The Net Proceeds raised through this Issue will be utilised towards funding the following objects:

1. For the purpose of onward lending, financing and for repayment of interest and principal of existing borrowings of the Company

2. For General Corporate Purposes – maximum of up to 25%

The Net Proceeds will be first utilized forwards the Objects mentioned above. The balance is proposed to be utilized for general corporate purposes, subject to such utilization not exceeding 25% of the amount raised in the Issue, in compliance with the SEBI NCS Regulation

Source: Prospectus dated December 30, 2022

Source: Prospectus dated December 30, 2022

(iii) Reasons for deviation, t'es (Source: BSE filing dated November 14, 2025 on Statement on utilization of issue proceeds of Non-Convertible Securities for the quarter ended March 31, 2024)

(iii) Reasons for deviation, if any, NA

Delay or default in payment of interest/ principal amount

(i) Disclosures in the offer document on terms of issue: The Debenture Trustee will protect the interest of the Secured NCD Holders in the event of default by Company in regard to timely parand the Trustee will take necessary action at Company's cost.

ure Trustee will protect the interest of the Secured NCD Holders in the event of default by Company in regard to timely payment of interest and rep

Source:Prospectus dated December 30, 2022
(ii) Delay in payment from the due date: NA

farch 1, 2023			
1, 2020	Intimation of exercise of Call Option for redemption in full of the outstanding principal amount along with interest for the Rated, Listed, Senior, Secured, Redeemable, Principal Protected, Market - Linked, Non- Convertible Debentures issued under the ISIN INE945W07290		
farch 22, 2023	Intimation of resignation of Mr. Sanjay Nayar (DIN: 00002615) from the position of NonExecutive Director of the InCred Financial Services Limited (erstwhile known as KKR India Financial Services Limited) ("the Company")		
larch 30, 2023	Appointments of Directors (i) Mr. Rohan Suri - 07074450 - Non-Executive Director; (ii) - Mr. Sankaran Nair Rajagopal - 10087762 - Non-Executive Independent Director; (iii) Ms. Ambika Bisla - 09789579 - Non-Executive Independent Director; (iv) Ms. Suriita Gupta - 06902258 - Non-Executive Independent Director		
farch 30, 2023	Mr. Debashish Dutta Gupta (DIN: 08950317), Independent Director of the Company has tendered his resignation from the Board of the Company with effect from closu of business hours of March 30, 2023, due to his pre-occupation with other assignments		
farch 30, 2023	Intimation for Closure of Trading Window		
pril 21, 2023	Compliances-Closure of Trading Window - Meeting of the Board of Directors of the Company will be held on Thursday, April 27, 2023, inter alia, to consider and approv the Audited Financial Results for the quarter and financial year ended March 31, 2023. Accordingly, the trading window for dealing in the Non-Convertible Debentures of InCred Financial Services Limited shall remain closed till April 29, 2023.		
lay 10, 2023	ALM of the Company - Reporting		
lay 29, 2023	Annual Secretarial Compliance Report for the financial year ended March 31, 2023		
une 10, 2023	ALM of the Company as on May 31, 2023 - Reporting		
une 23, 2023	Submission of Notice of the Twenty Eighth Annual General Meeting and Annual Report of the Company		
une 27, 2023 une 28, 2023	Summary of proceedings of the AGM of the Company Intimation of closure of Trading window from July 1, 2023, till forty eight hours after the declaration of Financial Results of the Company for the guarter ended June 30,		
urie 26, 2023	intimation of closure of fracing window from July 1, 2023, till forty eight hours after the declaration of Financial Results of the Company for the quarter ended Julie 30, 2023		
uly 10, 2023	ALM of the Company as on June 30, 2023 - Reporting		
ulv 19. 2023	Compliance Report on Corporate Governance		
uly 27, 2023	Prior Intimation of Board Meeting to be held on August 02, 2023 to consider and approve the Unaudited Financial Results for the quarter ended June 30, 2023		
ugust 2, 2023	Financial Results - Unaudited Financial Results for the quarter ended June 30, 2023 along with the Limited Review Report		
ugust 10. 2023	ALM of the Company as on July 31, 2023 - Reporting		
eptember 10, 2023	ALM Statement of the Company as on August 31, 2023 - Reporting		
eptember 14, 2023	Proceedings of the Extra Ordinary General Meeting		
eptember 27, 2023	Closure of Trading Window		
October 10, 2023	Asset Liability Statement for the month of September, 2023		
October 19, 2023	Compliance Report on Corporate Governance		
October 20, 2023	Intimation of Board Meeting - to consider and approve the Unaudited Financial Results for the quarter and half year ended September 30, 2023		
October 23, 2023	Intimation of Closure of Trading Window		
October 27, 2023	Outcome of Board Meeting - Board approved the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2023		
October 27, 2023	Related Party Transactions for half year ended September 30, 2023		
lovember 1, 2023	Clarification regarding Financial Statements for quarter and half year ended September 30, 2023 published in the newspaper i.e Business Standard on October 30, 202		
lovember 9, 2023	Issuance of Equity Shares by Holding Company on Private Placement basis		
lovember 10, 2023	ALM of the Company as on October 31, 2023 - Reporting		
ecember 1, 2023	Appointment of Mr. Anil Nagu (DIN:00110529) as the NonExecutive Director of the Company		
ecember 10, 2023	ALM Statement of the Company as on November 30, 2023		
anuary 10, 2024	ALM Statement of the Company as on December 31, 2023		
anuary 10, 2024	Intimation of Board Meeting - to consider and approve the Unaudited Financial Results for the quarter ended December 31, 2023		
anuary 17, 2024	Financial Results for the quarter and nine months ended December 31, 2023		
anuary 17, 2024	Statement of utilization of issue proceeds of Non Convertible Securities for the quarter ended December 31, 2023		
ebruary 9, 2024	Statement of uniquation or issue process or non-convenience securines not rire quarter ended December 31, 2023 Asset Liability Management Reporting for the month of January 2024		

March 15, 2024	Cred Financial Services Limited (erstwhile known as KKR India Financial Services Limited) Last Updated: Novemb Intimation of upgradation of Credit Rating of InCred Financial Services Limited	
March 15, 2024	Asset Liability Management Statement of the Company as on February 29, 2024	
March 30, 2024	Credit Rating assigned by ICRA Limited to the financial instruments of the company.	
April 15,2024 April 23,2024	Asset Liability Management Reporting for 31st March 2024 Compliance Certificate issued by Ms. Deepti Joshi, Deepti Joshi and Associates, Practicing Company Secretaries for the financial year ended March 31, 202	
April 23,2024 April 23,2024	Compliance Certificate issued by wis. Deepit Joshi, Deepit Joshi and Associates , Practicing Company Secretaries for the financial year ended wardt \$11, 202 Clarification & Details Of Part Redemption Of Ncds Issued Under ISIN. INE321N07335	
April 24,2024	Prior intimation about Board meeting under Regulation 50(1) scheduled to be held on Monday April 29, 2024	
April 29,2024	Intimation of rescheduling of the Board Meeting of InCred Financial Services Limited scheduled to be held today i.e April 29, 2024 has been postponed and is	
May 07, 2024	Outcome of Board Meeting - Financial Results for the quarter and year ended March 31, 2024	
May 07, 2024	Declaration for Audit Report with Unmodified Opinion for the year ended March 31, 2024	
May 07, 2024	Statement of utilisation of issue proceeds	
May 07, 2024	Compliances-Reg. 54 - Asset Cover details - Submission under Regulation 54 of SEBI LODR Related Party Transaction for the half year ended March 31, 2024	
May 07, 2024	Related Party Transaction for the hair year ended March 31, 2024	
May 15, 2024	Asset Liability Management (ALM) statement for April 2024	
May 30, 2024	Annual Secretarial Compliance Report for the year March 2024. Intimation regarding resignation of Mr. Vivek Bansal, Whole Time Director and Chief Financial Officer of InCred Financial Services Limited.	
June 11, 2024 June 12, 2024	Asset Liability Management Statement for the month of May 2024	
July 4, 2024	Submission of the Annual Report of the Company for the FY 2023-24	
July 8, 2024 July 15, 2024	Summary of proceedings of AGM of the Company held today i.e. Monday, July 08, 2024. Asset Liability Management statement of the Company for the period of June 2024.	
July 19, 2024 August 9,2024	Corporate Governance Report of the Company for the quarter ended June 30, 2024.	
August 9,2024	Asset Cover for the quarter ended June 30, 2024 Financial Results for the quarter ended June 30, 2024	
August 9,2024 August 15,2024	Compliances-Reg. 52 (7) - Statement of Material Deviations in proceeds of issue of NCD / NCRP Asset Liability Management statement as on July 31, 2024	
September 13, 2024	Asset Liability Management statement as on August 31, 2024	
September 24, 2024 October 15, 2024	Intimation regarding resignation of Mr. Vivek Bansal. Whole Time Director and Chief Financial Officer Asset Liability Management statement as on September 30, 2024	
October 22, 2024	Intimation of Board Meeting	
October 25, 2024	Outcome of Board Meeting approving: 1. Unaudited financial results for quarter and half year ended September 30, 2024	
	2. Security Cover Certificate	
	Related Party Transactions Statement of Utilization of Issue Proceeds	
November 04, 2024	Record Date Interest Payment / Redemption / Dividend	
November 04, 2024 November 05, 2024	Payment of Interest on Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (ISIN INE321N07301 and INE321N07277) In-principle approval from Stock exchange under Regulation 59 of SEBI (LODR) Reg 2015 for material modification in structure of NCD / NCRP	
November 11, 2024	Payment of Part Principal and Interest of ISIN INE321N07335 and INE321N07368	
November 12, 2024 November 14, 2024	Payment of Interest of ISIN INE321N07343, INE321N07350 and INE321N07376 Asset Liability Management Reporting of the Company as on October 31, 2024	
November 22, 2024	Record Date Interest Payment / Redemption / Dividend	
November 22, 2024 November 26, 2024	Interest Payment for ISIN INE321N07434 Notice of Call Option to Debenture holders	
November 28, 2024	Redemption of Commercial Paper on Private Placement Basis (ISIN INE321N14182) Redemption of Commercial Paper on Private Placement Basis (ISIN INE321N14216)	
November 29, 2024 December 06, 2024	Recemption of Commercial Paper on Private Piacement Basis (Lsin NR-52/IN14216) Intimation for Recemption of Commercial Paper (SIN NR-52/IN14232) Intimation for Recemption of Commercial Paper (SIN NR-52/IN14232)	
December 09, 2024	Timely payment of accrued interest and full redemption in respect of the Non-Convertible Debentures (NCD) issued by the Company	
December 11, 2024 December 12, 2024	Interest payment of NCD under ISIN INE321N07343, INE321N07350 and INE321N07376 ALM Statement as on November 30, 2024	
December 12, 2024 December 16, 2024	Record Date for Interest Payment / Redemption / Dividend Payment of Part Principal with accrued Interest Rated, Secured, Listed, Redeemable, Non-Convertible Debentures (ISIN: INE321N07327)	
December 16, 2024	Appointment of Mr. Gaurav Maheshwari as Chief Financial Officer of the Company	
December 31, 2024 January 13, 2025	Closure of Trading Window Payment of Interest of NCD ISIN INE321N07343/INE321N07350/INE321N07376	
January 15, 2025	Record Date for Interest Payment / Redemption / Dividend	
January 15, 2025 January 21, 2025	Asset Liability Management Report for the month December 2024 Intimation of Board Meeting to be held on January 27, 2025	
January 21, 2025	Closure of Trading Window	
January 21, 2025 January 27, 2025	Corporate Governance Report for the Quarter ended December 31, 2024 Financial Results for Dec 31, 2024	
January 27, 2025	Asset Cover as on Dec 31, 2024	
January 27, 2025 February 03, 2025	Utilization of issue proceed for the quarter ended Dec 31, 2024 Payment of Interest of Non Convertible Debentures	
February 11, 2025	Payment of Part Principal along with accrued Interest on Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (ISIN INE321N07343, INE321N0	
February 14, 2025	INE321N07335 and INE321N07376) Asset Liability Management Report as on January 31, 2025	
February 25, 2025	Purchase of entire gold loan business of Ms. TruCap Finance Limited along with all assets (including the trademarks in relation to the term "Dhanvarsha" and and liabilities pertaining to gold loan business, on a going concern basis, on an as is where is basis, by way of a slump sale,	
February 28, 2025	and examined by the principal along with accrued interest on Rated, Listed, Senior, Secured, Redeemable, Transferable, Taxable Non-Convertible Debentures (IS	
March 44, 0005	INE321N07475)	
March 11, 2025 March 13, 2025	Payment of accrued Interest on Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (ISIN INE321N07343,INE321N07350, and INE321N0737 Intimation of payment of interest / principal obligations for Non-Convertible Securities listed on WDM segment	
March 13, 2025	Payment of Interest on Rated, Listed, Senior, Redeemable, Transferable Non-Convertible Debentures (ISIN INE321N07483) Payment of Part Principal along with accrued Interest on Rated, Listed, Senior, Secured, Redeemable, Transferable, Non-Convertible Debentures (ISIN INE3	
March 17, 2025	Payment of Part Principal atong with accided interest on Rated, Ested, Senior, Secured, Redeemable, Transferable, Non-Convenible Debendures (ISIN INC.)	
March 20, 2025	Payment of Interest on Rated, Listed, Senior, Secured, Redeemable, Transferable, Non Convertible Debentures (ISIN INE321N07442)	
March 25, 2025 March 28, 2025	Ratify and increase the managerial remuneration payable to the Whole-time Directors of the Company Appointment of Ms. Mallika Mittal as the Chief Risk Officer of the Company for a penod of 3 years with effect from April 01, 2025 in place of Mr. Krishna Bahe	
April 08, 2025 April 11, 2025	Payment of Full Principal with accrued Interest on Secured Redeemable Principal Protected - Market Linked Non-Convertible Debenture (ISIN INE321N07265 Payment of accrued Interest on Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (ISIN INE321N07343, INE321N07350, and INE321N07360).	
April 21, 2025	Payment of accrued Interest on Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (ISIN INE321N07509)	
April 30, 2025	Meeting of the Board of Directors scheduled to be held on Wednesday, May 07, 2025 to: a. Consider and approve the Audited Financial Results (Standalone and Consolidated) for the quarter and financial year ended March 31, 2025.	
	b. Consider and approve proposal for issuance of equity shares through a Rights Issue to the existing shareholders of the Company.	
May 02, 2025	 c. Consider and approve proposal for borrowings by way of issuance of Non-Convertible Debentures on private placement/ public issue basis. Timely payment of accrued Interest and full redemption in respect of the Non-Convertible Debentures (NCD) issued by the Company. 	
May 07, 2025	Financial Results for March 31, 2025	
May 20, 2025 May 23, 2025	Payment of accrued Interest on Rated, Listed, Senior, Secured, Redeemable, Transferable Non-Convertible Debentures (ISIN INE321N07525)	
May 26, 2025 May 26, 2025	Payment of accrued Interest on Rated, Listed, Senior, Secured, Redeemable, Transferable Non-Convertible Debentures (ISIN INE321N07400) Approved to purchase the entire gold loan business of TruCap Finance Limited on a going concern basis, on an as is where is basis, by way of a slump sale s	
	the execution of definitive documents. Approved the execution of a binding term sheet between the Company with TruCap, in respect of the Proposed Transac Binding Term Sheet was executed between TruCap and the Company on 25th February 2025.	
May 28, 2025	Approval of material related party transaction.	
May 29, 2025	Payment of Part Principal along with accrued Interest on Rated, Listed, Senior, Secured, Redeemable, Transferable, Taxable Non-Convertible Debentures (IS INE321N07475)	
June 10, 2025	Payment of accrued Interest on Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (ISIN INE321N07350, and INE321N07376)	
June 12, 2025 June 14, 2025	Payment of Interest on Rated, Listed, Senior, Redeemable, Transferable Non-Convertible Debentures (ISIN INE321N07483) Payment of Part Principal along with accrued Interest on Rated, Listed, Senior, Secured, Redeemable, Transferable, Non-Convertible Debentures (ISIN INE33	
June 16, 2025	Raising of Capital through an Initial Public Offer of Equity Shares of InCred Holdings Limited through fresh issue and an offer for sale of equity shares of InCred	
June 18, 2025	Limited. Prior Intimation of payment of interest obligations for Non-Convertible Securities listed on WDM segment	
June 30, 2025	Prior Intimation of payment of interest / principal obligations for Non-Convertible Securities listed on WDM segment	
July 10, 2025 July 21, 2025	Payment of accrued Interest on Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (ISIN INE321N07350, and INE321N07376) Payment of accrued Interest on Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (ISIN INE321N07509)	
July 28, 2025	Meeting of the Board of Directors of InCred Financial Services Limited scheduled to be held on Friday, August 01, 2025, inter alia, to Consider and approve the	
	Unaudited Financial Results for the quarter ended June 30, 2025. Meeting of the Board of Directors of InCred Financial Services Limited scheduled to be held on Tuesday, August 05, 2025, inter alia, to consider and approve	
July 31, 2025	purpose Audited Financial Statement for the quarter ended June 30, 2025.	
August 01, 2025	Publication of Financial Result for Quarter Ended as on June 30, 2025	
August 04, 2025 August 05, 2025	Company has made timely payment of accrued Interest in respect of the Non-Convertible Debentures under ISIN INE321N07277 issued by the Company: Approval of Special Purpose Audited Financial Statement for the period ended June 30, 2025	
August 08, 2025 August 11, 2025	Payment of part principal and accrued Interest on Secured, Rated, Listed, Redeemable, Non-Convertible Debentures under INE321N07335	
	Payment of accrued Interest on Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (ISIN INE321N07350, and INE321N07376) Company has made timely payment of accrued interest in respect of the Non-Convertible Debentures (NCD) issued by the Company under ISIN INE321N074	
August 20, 2025	Payment of accrued Interest on Rated, Listed, Senior, Secured, Redeemable, Transferable Non-Convertible Debentures under ISIN INE321N07434	
August 20, 2025 August 23, 2025		
August 20, 2025 August 23, 2025 August 29, 2025	Payment of Part Principal along with accrued Interest on Rated, Listed, Senior, Secured, Redeemable, Transferable, Taxable Non-Convertible Debentures ISI INE321N07475 and INE321N07533	
August 20, 2025 August 23, 2025	Payment of Part Principal along with accrued Interest on Rated, Listed, Senior, Secured, Redeemable, Transferable, Taxable Non-Convertible Debentures ISI	

Name of the Issue: Public Issu	ue InCred Financial Services Limited (erstwhile known as KKR India Financial Services Limited) Last Updated: November 15
September 16, 2025	Prior Intimation of payment of interest / principal obligations for Non-Convertible Securities listed on WDM segment for payment for interest and principal due in the
	quarter ended December 31, 2025:
September 18, 2025	Payment of Interest on Rated, Listed, Senior, Secured, Redeemable, Transferable, Non Convertible Debentures (ISIN INE321N07442)
October 01, 2025	Shareholders of the holding company of the Company i.e. M/s. InCred Holdings Limited ("IHL") at their Meeting held on October 1, 2025, has approved the Initial P
	Offer of equity shares of IHL through a fresh issue and an offer for sale of equity shares of IHL.
October 10, 2025	Payment of accrued Interest on Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (ISIN INE321N07350 and INE321N07376)
October 21, 2025	Payment of accrued Interest on Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (ISIN INE321 N07509)
October 28, 2025	Resignation of Mr. Anil Nagu (DIN: 00110529), Mr. Rohan Suri (DIN: 07074450) from the position of Non-Executive Directors and Ms. Ambika Bisla (DIN: 0978957
	from the position of Independent Director of Company
October 30, 2025	Payment of accrued Interest on Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (ISIN INE321N07459)
November 03, 2025	Payment of accrued Interest on Secured, Redeemable, Non-Convertible Debentures under ISIN INE321N07277
November 10, 2025	Meeting of the Board of Directors of InCred Financial Services Limited is scheduled to be held on Friday, November 14, 2025, inter alia, to consider and approve to
	Unaudited Financial Results for the quarter and half year ended September 30, 2025
November 11, 2025	Payment of accrued Interest on Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (ISIN INE321N07350, INE321N07335, INE321N07368 and
	INE321N07376)
November 14, 2025	Unaudited Financial Results for the quarter ended September 30, 2025 along with the Limited Review Report by the Statutory Auditors and the disclosures in com
	with Regulations 52(4) of the Listing Regulations.

Note: The Company meets Investors/ Analysts/ Participants from time to time. Please refer to the website of the Stock Exchanges for the intimation of the schedule of such meetings and related details,

as applicable
For further details, please refer www.bseindia.com and/or www.nseindia.com

The information compiled herein is in accordance with the disclosure requirements with regard to the track record of the public issues managed by JM Financial Limited ("JM Financial") arising out of the SEBI Circular No. CIR/MIRSD/1/2012 dated January 10, 2012.

This information is gathered, inter-alia, from the Prospectus of InCred Financial Services Limited (the "Issuer"), as amended, and from the filings made by the Issuer with the BSE Limited ("BSE") and/or the National Stock Exchange of India Limited ("NSE" and together with the BSE, the "Stock Exchanges") from time to time, price-volume data available on the website of the Stock Exchanges, other sources as disclosed herein and information / darifications provided by

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