Name of the Issuer: INCRED FINANCIAL SERVICES LIMITED (erstwhile known as KKR India Financial Services

Last updated:November 15, 2021
Type of Issue: Public Issue by InCred Financial Services Intelled (erstwhile known as KKR India Financial Service The Company had filed the Prospectus dated October 11, 2023 with the Registrar of Companies, Maharashtra at Mumbai, ("RoC"), the BSE Limited ("BSE") (the "Stock Exchange") and the Securities and Exchange Board of India ("SEBI"). Company had also issued an Addendum to the Prospectus dated October 28, 2023 ("Addendum", together with Prospectus dated October 11, 2023 referred to as "Prospectus")

Issue size: ₹ 15,000 lakh ("Base Issue Size") with an option to retain oversubscription up to ₹ 15,000 lakh ("Green Shoe Option"), cummulatively aggregating up to 30,00,000 NCDs amounting to ₹ 30,000 lakh ("Issue Size" or "Issue Limit"). The Issuer has issued and Issue size?: 15,000 lann (Tsees issue 5ze) with an option to retain oversizesception up to ₹15,000 lann (Tseen Insone Option*), cummulatively aggregating up to 3,00 additional Cost aggregating to ₹3,462 lakeh. (Source: Minutes of the Moeting dated November 10, 2023 held between IFSL; the Lead Managers; and the Registrar) Rating of instrument alongwith name of the rating agency.

(as disclosed in the offer document. CRISIL A-N5ble by CRISIL Ratings Limited
(ii) at the end of 1st FY (March 31, 2024): CRISIL AA-/Salble and ICRA AA-/Salble
(iii) at the end of 2nd FY (March 31, 2029); CRISIL AA-/Salble
(iii) at the end of 2nd FY (March 31, 2029); CRISIL AA-/Salble (iv) at the end of 3rd FY (March 31, 2026) Source: Prospectus & Website of the Credit Rating Agency # Updated as on November 15, 2025 The finds of an available with the first of Parameters FY 2024 FY 2026 (#) 187196.67 Income from operations Net Profit for the period | Net Profit for the period | 31.635.52 |
Paid-up equity share capital	48,831.01
Reserves excluding reveluation reserves	48,831.01
Reserves excluding reveluation reserves	2.83,649.31
Source, P.Y. 2026 Francisis	
Note: (In Proceed for Securities (whether traded, delisted, suspended by any stock exchange, etc.)	
Of at the end of 1st FV (March 31,2024)	Yes Traded
Of at the end of 3st FV (March 31,2025)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March 31,2026)	Yes Traded
Of the end of 3st FV (March (iii) At the end of 3rd FY (March 31,2026)* N.A.	
Note: Listing and trading permission granted by BSE on November 13, 2023 to commence trading with effect from November 15, 2023
Trading status not discbosed as reporting for the relevant fiscal years has not been completed Change, if any, in directors of issuer from the disclosures in the offer document PARTICULARS NAME OF DIRECTOR APPOINTMENT/RESIGNATION (i) At the end of 1st FY (March 31,2024) Resignation Appointment (ii) At the end of 2nd FY (March 31,2025)^ (iii) At the end of 3rd FY (March 31,2026)*
* Periods not available
^ Updated as on November 15, 2025 Status of utilization of issue proceeds
(i) as discissed in the offer document. The Net Proceeds raised through this Issue will be utilised towards funding the following objects:

1. For the purpose of orward lending, financing and for repayment of interest and principal of existing borrowings of the Company # - Alteast 75% of amount proposed to be financed from N Froceasts.

2. For General Corporate Purposes* – Maximum of up to 25% of amount proposed to be financed from Net Proceeds

*The Net Proceeds will be first utilized towards 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 Regulations.

Company shall not utilize the proceeds of this Issue towards payment of prepayment penalty, if any.

Support [Proceeds] Source: (Prospectus dated October 11, 2023)
(ii) Actual utilization: Yes (Source: BSE filing dated January 27, 2025 on Compliances-Req. 52 (7) - Statement of Material Deviations in proceeds of issue of NCD NCRP)
(iii) Reasons for deviation, if any INN
Delay or default in payment of interest/ principal amount 10 (ii) Disclosures in the offer document or interestic principal amount
(i) Disclosures in the offer document on terms of issue. The Debenture Trustee will protect the interest of the NCD Holders in the event of default by company in regard to timely payment of interest and regargement of principal and they will take necessary action at company's cost. (Source: Prospectus dated October 11, 2023)
(ii) Delay in payment from the due date: NA (iii) Reasons for delay/ non-payment, if any: NA Any other material information: Announcement
Compliance Report on Corporate Coverance
Inferination of Board Meeting-Coverance
Inferination of Board Meeting-Board approve the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2023
Inferination Results of Party Transactions for half year ended September 30, 2023
Inferination Results of Party Transactions for half year ended September 30, 2023
Inferination Results Party Financial Statements for quarter and half year ended September 30, 2023 published in the newspaper i.e Business Standard on October 30, 2023
Inferination Results Party Financial Results for Quarter and half year ended September 30, 2023
Inferination of Mr. Amil Nagu (Divido) Corporary on Printed Placement hasis
AMI of the Company as on October 31, 2023
Inferination of Board Meeting- to consider and approve the Unaudited Financial Results for the quarter ended December 31, 2023
Inferination of Board Meeting- to consider and approve the Unaudited Financial Results for the quarter ended December 31, 2023
Inferination of Board Meeting- to consider and approve the Unaudited Financial Results for the quarter ended December 31, 2023
Inferination of United Securities of the Quarter ended December 31, 2023
Inferination of United Securities of United Placement 31, 2023
Inferination of United Securities (Financial Results for the quarter ended December 31, 2023
Inferination of United Securities (Financial Results for the quarter ended December 31, 2023
Inferination of United Securities (Financial Results for the quarter ended December 31, 2023
Inferination of United Securities (Financial Results for the quarter ended December 31, 2023
Inferination of United Securities (Financial Results for the quarter ended December 31, 2023 Announcement October 19, 2023 January 10, 2024 January 10, 2024 Infimation of uporadation of Credit Ratina of InCred Financial Services Limited
Asset Lability Management Statement of the Company as on February 29, 2024
Credit Rating assigned by ICRA Limited to the financial instruments of the company.
Asset Lability Management Reporting for 31st March 2024
Compliance Certificate issued by Ms. Deepti Josh Lepeti Josh and Associates. Practing Company Secretaries for the financial year ended March 31, 2024
Compliance Certificate issued by Ms. Deepti Josh Lepeti Josh and Associates. Practing Company Secretaries for the financial year ended March 31, 2024
Compliance Certificate issued by Ms. Deepti Josh Issued Under ISIN. INEG21ND7335
Prior intimation about Board meeting under Regulation 50(1) scheduled to be held on Manday 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 scheduled to be held on May 07, 2024 March 15, 2024 May 07, 2024 May 15, 2024 May 30, 2024 June 11, 2024 June 12, 2024 9. To approve revision in the terms of the Remuneration to be paid to Mr. Bhupinder Singh, Wholetime Asset Liability Management statement of the Company for the period of June 2024.
Corporate Governance Report of the Company for the quarter ended June 30, 2024.
Asset Cover for the quarter ended June 30, 2024.
Asset Cover for the quarter ended June 30, 2024.
Compliances-Rep, 52 (7) - Statement of Material Develations in proceeds of issue of NCD / NCRP Asset Liability Management statement as on July 31, 2024.
Asset Liability Management statement as on July 31, 2024.
Asset Liability Management statement as on July 31, 2024.
Asset Liability Management statement as on September 30, 2024
Initination of Board Meeting Amount of Meeting Meeting Meeting Meeting Outcome of Board Meeting approving:

Uncome of Board Meeting approving:

1. Unaudited Instructional Insults for quarter and half year ended September 30, 2024.
2. Security Cover Certificate

3. Related Party Transactions

4. Statement of Utilization of Issue Proceeds
Initination of Board Meeting

The company has final Regulation 60(2) Record Date Interest Payment / Redemption / Dividend
Certificated interest payment/Principal in case of MCD. October 22, 2024 October 25, 2024 October 22, 2024 November 04, 2024 The company has fixed Regulation 60(2) Record Date Interest Payment / Redemption / Dividend Certificate of Interest payment/Fincipal in case of NCD In-principle approval from Stock exchange under Regulation 59 of SEBI (LODR) Reg 2015 Payment of Part Principal and Interest Asset Liability Management Reporting of the Company as on October 31, 2024 The company has flow Regulation 60(2) Record Date Interest Payment / Redemption / Dividend Redemption of Commercial Payer Interest Interest (Payment / Redemption of Full Principal along with accrued interest Interest payment of NCD Interest (Payment / Redemption of Full Principal along with accrued interest Interest payment of NCD Interest (Payment / NCD Interest) (Payme November 04, 2024

Channe of Name of Registrar and Share Transfer Agent
Payment of Interest of NCD
Payment of Interest of NCD
Asset Liability Management Report for the month December 2024
Intimation of Board Meeting to be held on January 27, 2025
Financial Results for Dec 31, 2024

January 10, 2025 January 13, 2025 January 15, 2025 January 21, 2025 January 27, 2025

S. No.	Name of the Issuer: INCRED FINANCIAL SERVICES LIMITE	D (erstwhile known as KKR India Financial Services Last updated:November 15,	025
		Utilization of issue proceed for the quarter ended Dec 31, 2024	
		Intimation of appointment of Mr. Gaurav Maheshwari as Whole-time Director	
	February 14, 2025	Asset Liability Management Report as on January 31, 2025	
		Proceedings of the Extra Ordinary General Meeting held on March 25, 2025	
	April 15, 2025	Asset Liability Management Report	
		Financial Results for March 31, 2025	
		Asset Cover under Regulation 54	
		Annual Secretarial Compliance Report for the financial year ended March 31, 2025	
		Payment of Interest on NCD issued by the Company	
		Payment of Interest and Part Principal Redemption of NCD	
		ALM Report for the Month of May 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 Holdings Limited.	
	June 30, 2025	The company has fixed Regulation 60(2) Record Date Interest Payment / Redemption / Dividend	
		Confirmation of Payments of Interest on NCDs.	
		Statement of Asset Liability Management for the Month of June 2025	
		Prior Intimation to consider and approve special purpose Audited Financial Statement for the quarter ended June 30, 2025	
		Financial Result for Quarter Ended as on June 30, 2025	
		Statement on utilization of issue proceeds of Non-Convertible Securities for the quarter ended June 30, 2025	
		Confirmation of payment of Interest of INE321N07350 and INE32N07376	
		Confirmation of payment of Interest under regulation 57(1)	
		Intimation of Submission of Annual Report for the Financial Year 2024-25	
		Proceedings of 30th Annual General Meeting of Incred Financial Services Limited	
		Intimation of Asset Laibility Management statement for the month ended August 31, 2025	
		Intimation for Closure of Trading Window - Quarter Ended September 30, 2025	
		Intimation pursuant to SEBI Circular dated 22 May, 2024 half yearly report for September 30, 2025	
		Asset laibility statement for the month ended September 30, 2025	
		Intimation pursuant to regulation 51 Resignation of Directors	
		Prior Intimation of Board Meeting for approval of unaudited financial result for the quarter and half year ended september 30, 2025	
		Intimation of Closure of trading window for the quarter ended September 30, 2025	
		Financial Result for September 30, 2025	
	November 14, 2025	Statement of Utilisation of Issue Proceeds.	
	November 15, 2025		

November 15, 2025

November 15, 2025

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

Disclaimer:
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 (enstwhile known as KKR India 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 Exchange, other sources as disclosed herein and information / clarifications numbered in the Issuer. provided by the Issuer.

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