

S. No.	Name of the issuer: INCRED FINANCIAL SERVICES LIMITED (erstwhile known as KKR India Financial Services)	Last updated: May 31, 2025																																																																																																																												
1	Type of Issue: Public Issue by InCred Financial Services Limited (erstwhile known as KKR India Financial Services Limited) ("Company" / "IFSL") of up to 30,00,000 secured, rated, listed, redeemable, non-convertible debentures of face value ₹ 1,000 Each ("NCDs" or "Debentures"), for an amount up to ₹ 15,000 lakh ("Base Issue") with an option to retain oversubscription up to ₹ 15,000 lakh, aggregating up to ₹ 30,000 lakh ("Issue" / "Issue Size") <i>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"</i>																																																																																																																													
2	Issue size: ₹ 15,000 lakh ("Base Issue Size") with an option to retain oversubscription up to ₹ 15,000 lakh ("Green Shoe Option"), cumulatively aggregating up to 30,00,000 NCDs amounting to ₹ 30,000 lakh ("Issue Size" or "Issue Limit"). The Issuer has issued and allotted NCDs aggregating to ₹ 26,446.24 lakh. (Source: Minutes of the Meeting dated November 10, 2023 held between IFSL, the Lead Managers, and the Registrar)																																																																																																																													
3	Rating of instrument alongwith name of the rating agency (i) as disclosed in the offer document: CRISIL A+/Stable by CRISIL Ratings Limited (ii) At the end of 1st FY (March 31, 2024): CRISIL AA-/Stable and ICRA AA-/Stable (iii) At the end of 2nd FY (March 31, 2025): CRISIL AA-/Stable (iv) At the end of 3rd FY (March 31, 2026): NA Source: Prospectus & Website of the Credit Rating Agency # Updated as on May 31, 2025 * Periods not available																																																																																																																													
4	Whether the security created is adequate to ensure 100% asset cover for the debt securities: Yes (Source: Debenture Trust Deed dated November 10, 2023)																																																																																																																													
5	Subscription level (number of times): After considering the not Banked and technical rejection cases, the Issue was subscribed 1.76 times of the Base Issue Size and 0.88 times of the overall Issue Size. (Source: Minutes of the Meeting dated November 10, 2023 held between IFSL, the Lead Managers, and the Registrar)																																																																																																																													
6	Financials of the issuer <table><thead><tr><th></th><th colspan="3">(In ₹ lakh)</th></tr><tr><th>Parameters</th><th>FY 2024</th><th>FY 2025</th><th>FY 2026 #</th></tr></thead><tbody><tr><td>Income from operations</td><td>1,26,986.83</td><td>187,186.67</td><td>NA</td></tr><tr><td>Net Profit for the period</td><td>31,635.52</td><td>37,398.75</td><td>NA</td></tr><tr><td>Paid-up equity share capital</td><td>48,831.01</td><td>48831.01</td><td>NA</td></tr><tr><td>Reserves excluding revaluation reserves</td><td>2,83,649.31</td><td>3,23,350.99</td><td>NA</td></tr></tbody></table> Source: FY 2024 Financials Note: # Periods not completed			(In ₹ lakh)			Parameters	FY 2024	FY 2025	FY 2026 #	Income from operations	1,26,986.83	187,186.67	NA	Net Profit for the period	31,635.52	37,398.75	NA	Paid-up equity share capital	48,831.01	48831.01	NA	Reserves excluding revaluation reserves	2,83,649.31	3,23,350.99	NA																																																																																																				
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7	Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.) (i) At the end of 1st FY (March 31, 2024) Yes Traded (ii) At the end of 2nd FY (March 31, 2025) Yes Traded (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 disclosed as reporting for the relevant fiscal years has not been completed																																																																																																																													
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9	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 # - Atleast 75% of amount proposed to be financed from Net Proceeds. 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 utilise the proceeds of this Issue towards payment of prepayment penalty, if any. Source: (Prospectus dated October 11, 2023) (ii) Actual utilization: Yes (Source: BSE filing dated January 27, 2025 on Compliances-Reg. 52 (7) - Statement of Material Deviations in proceeds of issue of NCD NCRP) (iii) Reasons for deviation, if any: NA																																																																																																																													
10	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 NCD Holders in the event of default by company in regard to timely payment of interest and repayment 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																																																																																																																													
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July 8, 2024	Summary of proceedings of AGM of the Company held today i.e. Monday, July 08, 2024. 1. To consider and adopt the audited standalone financial statements of the Company 2. To appoint a director in place of Mr. Bhupinder Singh (DIN:07342318), who retires by rotation and being eligible, offers himself for re-appointment. 3. To appoint a director in place of Mr. Rohan Suri (DIN: 07074450), who retires by rotation and being eligible, offers himself for reappointment. 4. To appoint M/s. Deloitte Haskins & Sells, Chartered Accountants, as the Statutory Auditors of the Company and to fix their remuneration. 5. Increase in overall Borrowing powers of the Company 6. Increase in powers of the Company for creation of charge/security on the Company's assets with respect to borrowing 7. Issuance of non-convertible debentures/bonds during FY 2024-25. 8. To approve material related party transaction for the FY 2024-25 9. To approve revision in the terms of the Remuneration to be paid to Mr. Bhupinder Singh, Wholetime director & CEO of the Company																																																																																																																													
July 15, 2024	Asset Liability Management Statement of the Company for the period of June 2024.																																																																																																																													
July 19, 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																																																																																																																													
August 9, 2024	Financial Results for the quarter ended June 30, 2024																																																																																																																													
August 9, 2024	Compliances-Reg. 52 (7) - Statement of Material Deviations in proceeds of issue of NCD / NCRP																																																																																																																													
August 15, 2024	Asset Liability Management Statement as on July 31, 2024																																																																																																																													
September 13, 2024	Asset Liability Management statement as on August 31, 2024																																																																																																																													
September 24, 2024	Information regarding resignation of Mr. Vivek Bansal, Whole Time Director and Chief Financial Officer																																																																																																																													
October 15, 2024	Asset Liability Management statement as on September 30, 2024																																																																																																																													
October 22, 2024	Information 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 3. Related Party Transactions 4. Statement of Utilization of Issue Proceeds																																																																																																																													
October 27, 2024	Information of Board Meeting																																																																																																																													
November 04, 2024	The company has fixed Regulation 60(2) Record Date Interest Payment / Redemption / Dividend																																																																																																																													
November 04, 2024	Certificate of interest payment/Principal in case of NCD																																																																																																																													
November 05, 2024	In-principle approval from Stock exchange under Regulation 59 of SEBI (LODR) Reg 2015																																																																																																																													
November 11, 2024	Payment of Part Principal and Interest																																																																																																																													
November 14, 2024	Asset Liability Management Reporting of the Company as on October 31, 2024																																																																																																																													
November 22, 2024	The company has fixed Regulation 60(2) Record Date Interest Payment / Redemption / Dividend																																																																																																																													
November 28, 2025	Redemption of Commercial Paper																																																																																																																													
December 09, 2024	Information of Full Principal along with accrued interest																																																																																																																													
December 11, 2024	Information under Reg 5(1) of interest payment of NCD																																																																																																																													
December 16, 2024	Information regarding appointment of Mr. Gaurav Maheshwari as Chief Financial Officer of the Company																																																																																																																													
January 10, 2025	Change of Name of Registrar and Share Transfer Agent																																																																																																																													
January 13, 2025	Payment of interest of NCD																																																																																																																													
January 15, 2025	Asset Liability Management Report for the month December 2024																																																																																																																													
January 21, 2025	Information of Board Meeting to be held on January 27, 2025																																																																																																																													
January 27, 2025	Financial Results for Dec 31, 2024																																																																																																																													

S. No.	Name of the Issuer: INCRED FINANCIAL SERVICES LIMITED (erstwhile known as KKR India Financial Services)	Last updated: May 31, 2025
January 27, 2025	Utilization of issue proceed for the quarter ended Dec 31, 2024	
January 27, 2025	Intimation of appointment of Mr. Gaurav Maheshwari as Whole-time Director	
February 14, 2025	Asset Liability Management Report as on January 31, 2025	
March 25, 2025	Proceedings of the Extra Ordinary General Meeting held on March 25, 2025	
April 15, 2025	Asset Liability Management Report	
May 07, 2025	Financial Results for March 31, 2025	
May 07, 2025	Asset Cover under Regulation 54	
May 29, 2025	Annual Secretarial Compliance Report for the financial year ended March 31, 2025	

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:

This information is gathered, inter-alia, from the Prospectus of INCRED FINANCIAL SERVICES LIMITED (erstwhile 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 provided by the Issuer.