

NAME OF THE ISSUE: PUBLIC ISSUE BY INDEL MONEY LIMITED (Issue Opening Date: October 13, 2025)		Last updated on: May 31, 2026																								
1	<p>Type of Issue : PUBLIC ISSUE BY INDEL MONEY LIMITED OF 30,00,000 SECURED, RATED, LISTED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹1,000 EACH, (“NCDS”) FOR AN AMOUNT UP TO ₹15,000 LAKHS, (THE “BASE ISSUE”) WITH AN OPTION TO RETAIN OVER-SUBSCRIPTION UP TO ₹15,000 LAKHS (“GREEN SHOE OPTION”) AGGREGATING UP TO ₹30,000 LAKHS, (“OVERALL ISSUE SIZE” / “ISSUE LIMIT”), HEREINAFTER REFERRED TO AS THE “ISSUE”. THE NCDs ARE ISSUED ON THE TERMS AND CONDITIONS AS SET OUT IN THE PROSPECTUS DATED SEPTEMBER 29, 2025, WHICH SHOULD BE READ TOGETHER WITH THE ADDENDUM TO THE PROSPECTUS DATED OCTOBER 9, 2025, WHICH SHOULD BE READ TOGETHER WITH THE DRAFT PROSPECTUS DATED SEPTEMBER 22, 2025, WHICH SHOULD BE READ TOGETHER WITH THE ADDENDUM TO THE DRAFT PROSPECTUS DATED SEPTEMBER 27, 2025 (COLLECTIVELY, THE "OFFER DOCUMENTS") THE ISSUE WAS MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE “SEBI NCS REGULATIONS”), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER AS AMENDED TO THE EXTENT NOTIFIED AND THE SEBI MASTER CIRCULAR NO. SEBI/HO/DDHS/POD1/P/CIR/2024/54 DATED MAY 22, 2024, AS AMENDED FROM TIME TO TIME (“SEBI NCS MASTER CIRCULAR”). THE ISSUE IS NOT UNDERWRITTEN.</p>																									
2	<p>Issue size (Rs. Crore): PUBLIC ISSUE BY THE ISSUER OF 30,00,000 SECURED, RATED, LISTED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹1,000 EACH, (“NCDS”) FOR AN AMOUNT UP TO ₹150 CRORES, (THE “BASE ISSUE”) WITH AN OPTION TO RETAIN OVER-SUBSCRIPTION UP TO ₹150 CRORES (“GREEN SHOE OPTION”) AGGREGATING UP TO ₹300 CRORES, (“OVERALL ISSUE SIZE” / “ISSUE LIMIT”).THE ISSUER HAS ISSUED AND ALLOTTED 30,00,000 NCDS AGGREGATING TO ₹300 CRORES</p> <p><i>(Source: Minutes of the Meeting dated October 29, 2025, held between Company; the Lead Managers; and the Registrar)</i></p>																									
3	<p>Rating of instrument along with name of the rating agency</p> <p>(i) As disclosed in the offer document: IVR A-/Stable (IVR Single A Minus with stable outlook) by Infomerics Valuation and Rating Limited</p> <p>(ii) at the end of FY 2026: IND A-/Stable by India Ratings and Research Limited</p> <p>(iii) at the end of FY 2027*: NA</p> <p>(iv) at the end of FY 2028*: NA</p> <p><i>*Credit Rating not disclosed as reporting for the relevant fiscal years has not been completed</i></p>																									
4	<p>Whether the secured debt securities are secured by hundred percent security cover or higher security cover as per the terms of the offer document or Debenture Trust Deed. (Regulation 23(5) of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021: Yes</p> <p><i>(Source: Debenture Trust Deed cum Deed of Hypothecation dated October 30, 2025)</i></p>																									
5	<p>Subscription level (number of times): After considering the not banked cases and technical rejection cases, the Issue was subscribed 2.65 times of the Base Issue Size and 1.32 times of the Issue Size.</p> <p><i>(Source: Minutes of the Meeting dated October 29, 2025 held between Company; the Lead Managers; and the Registrar)</i></p>																									
6	<p>Financials of the Issuer (as per the annual financial results submitted to stock exchanges under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015</p> <table border="1"> <thead> <tr> <th rowspan="2">Parameters</th> <th colspan="3">Rs. (In Crores)</th> </tr> <tr> <th>1st FY (FY 2026)</th> <th>2nd FY (FY 2027)*</th> <th>3rd FY (FY 2028)*</th> </tr> </thead> <tbody> <tr> <td>Income from operations</td> <td>603.5077</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Net Profit for the period</td> <td>123.9671</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Paid-up equity share capital</td> <td>432.9972</td> <td>NA</td> <td>NA</td> </tr> <tr> <td>Reserves excluding revaluation reserves</td> <td>198.7697</td> <td>NA</td> <td>NA</td> </tr> </tbody> </table> <p><i>*Financials not disclosed as reporting for the relevant fiscal years has not been completed</i></p>			Parameters	Rs. (In Crores)			1st FY (FY 2026)	2nd FY (FY 2027)*	3rd FY (FY 2028)*	Income from operations	603.5077	NA	NA	Net Profit for the period	123.9671	NA	NA	Paid-up equity share capital	432.9972	NA	NA	Reserves excluding revaluation reserves	198.7697	NA	NA
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7	<p>Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.)</p> <p>(i) at the end of FY 2025: Listed and traded on BSE <i>(Source: BSE Listing and Trading Circular No. 20251031-48 dated October 31, 2025)</i></p> <p>(ii) at the end of 1st FY (FY 2026): Traded</p> <p>(iii) at the end of 2nd FY (FY 2027)*: NA</p> <p>(iv) at the end of 3rd FY (FY 2028)*: NA</p> <p><i>* Trading status not disclosed as reporting for the relevant fiscal years has not been completed</i></p> <p>NCDs are listed on the BSE Limited and admitted to dealings with effect from November 3, 2025</p>																									
8	<p>Change, if any, in directors of issuer from the disclosures in the offer document</p> <table border="1"> <thead> <tr> <th></th> <th>Name of Director</th> <th>Appointment / Resignation</th> </tr> </thead> <tbody> <tr> <td>(i) at the end of 1st FY (FY 2026)</td> <td>NIL</td> <td>NIL</td> </tr> <tr> <td>(ii) at the end of 2nd FY (FY 2027)*</td> <td>-</td> <td>-</td> </tr> <tr> <td>(iii) at the end of 3rd FY (FY 2028)*</td> <td>-</td> <td>-</td> </tr> </tbody> </table> <p><i>* Change in Directors not disclosed in the above table as reporting for the relevant fiscal years has not been completed.</i></p>				Name of Director	Appointment / Resignation	(i) at the end of 1 st FY (FY 2026)	NIL	NIL	(ii) at the end of 2 nd FY (FY 2027)*	-	-	(iii) at the end of 3 rd FY (FY 2028)*	-	-											
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9	<p>Status of utilization of issue proceeds (as submitted to stock exchanges under Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015)</p>																									

	<p>(i) As disclosed in the Prospectus: 1. For the purpose of onward lending, financing / refinancing the existing indebtedness of our Company, and/or debt servicing (payment of interest and/or repayment / prepayment of interest and principal of existing borrowings of our Company) 2. General Corporate Purposes* - Maximum of up to 25% of amount** **<i>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 gross proceeds, in compliance with the SEBI NCS Regulations</i></p> <p>(ii) Actual utilization: Yes</p> <p>(iii) Reasons for deviation, if any: Not Applicable</p>		
<p>10</p>	<p>Delay or default in payment of interest/ principal amount (Yes/ No) (If yes, further details of the same may be given).</p> <p>(i) Disclosures in the offer document in terms of issue: The Debenture Trustee will protect the interest of the NCD Holders in the event of default by us in regard to timely payment of interest and repayment of principal and they will take necessary action at our cost.. <i>(Source: Prospectus dated September 29,2025)</i></p> <p>(ii) Delay in payment from the due date: NA</p> <p>(iii) Reasons for delay/ non-payment, if any: NA</p>		
	<p>Any other Material Information:</p>		
	<table border="1"> <tr> <td data-bbox="196 611 513 747"> <p>March 6, 2026</p> </td> <td data-bbox="513 611 1437 747"> <p>The Company has received communication from India Ratings and Research Pvt Ltd regarding the assignment of new credit rating for the Non-convertible Debentures and Bank loan facilities of the Company, as detailed below: 1. Non-convertible debentures - IND A-/Stable 2. Bank loan facilities - IND A-/Stable</p> </td> </tr> </table>	<p>March 6, 2026</p>	<p>The Company has received communication from India Ratings and Research Pvt Ltd regarding the assignment of new credit rating for the Non-convertible Debentures and Bank loan facilities of the Company, as detailed below: 1. Non-convertible debentures - IND A-/Stable 2. Bank loan facilities - IND A-/Stable</p>
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