

S. No.	Name of the Issuer: INCRD FINANCIAL SERVICES LIMITED (erstwhile known as KKR India Financial Services)	Last updated: February 15, 2026																																																																																																																																																						
1	<p>Type of Issue: Public Issue by InCred Financial Services Limited (erstwhile known as KKR India Financial Services Limited) ("Company" / "Issuer" / "IFSL") of up to 30,00,000 secured, rated, listed, redeemable, non-convertible debentures of face value ₹ 1,000 Each (NCDs or "Debtures"), 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")</p> <p>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"</p>																																																																																																																																																							
2	<p>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)</p>																																																																																																																																																							
3	<p>Rating of instrument alongwith name of the rating agency</p> <p>(i) as disclosed in the offer document: CRISIL A+/Stable by CRISIL Ratings Limited</p> <p>(ii) at the end of 1st FY (March 31, 2024): CRISIL AA-/Stable and ICRA AA-/Stable</p> <p>(iii) at the end of 2nd FY (March 31, 2025): CRISIL AA-/Stable</p> <p>(iv) at the end of 3rd FY (March 31, 2026)*: NA</p> <p>Source: Prospectus & Website of the Credit Rating Agency</p> <p>* Updated as on 15, February 2026</p> <p># Periods not available</p>																																																																																																																																																							
4	<p>Whether the security created is adequate to ensure 100% asset cover for the debt securities: Yes (Source: Debenture Trust Deed dated November 10, 2023)</p> <p>Subscription level (number of times): After considering the not Barked 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)</p>																																																																																																																																																							
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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 1st FY (March 31, 2024) Yes Traded</p> <p>(ii) At the end of 2nd FY (March 31, 2025) Yes Traded</p> <p>(iii) At the end of 3rd FY (March 31, 2026)* N.A.</p> <p>Note: Listing and trading permission granted by BSE on November 13, 2023 to commence trading with effect from November 15, 2023</p> <p>* Trading status not disclosed as reporting for the relevant fiscal year has not been completed</p>																																																																																																																																																							
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9	<p>Status of utilization of issue proceeds</p> <p>(i) as disclosed in the offer document: The Net Proceeds raised through this Issue will be utilised towards funding the following objects :-</p> <p>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.</p> <p>2. For General Corporate Purposes* - Maximum of up to 25% of amount proposed to be financed from Net Proceeds</p> <p>*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.</p> <p># Company shall not utilise the proceeds of this Issue towards payment of prepayment penalty, if any.</p> <p>Source: (Prospectus dated October 11, 2023)</p> <p>(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))</p> <p>(iii) Reasons for deviation, if any: NA</p>																																																																																																																																																							
10	<p>Delay or default in payment of interest/principal amount</p> <p>(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)</p> <p>(ii) Delay in payment from the due date: NA</p> <p>(iii) Reasons for delay/non-payment, if any: NA</p>																																																																																																																																																							
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January 17, 2024	Statement of utilization of issue proceeds of Non Convertible Securities for the quarter ended December 31, 2023																																																																																																																																																							
February 9, 2024	Asset Liability Management Reporting for the month of January 2024																																																																																																																																																							
March 15, 2024	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 ICR A Limited to the financial instruments of the company.																																																																																																																																																							
April 15, 2024	Asset Liability Management Reporting for 31st March 2024																																																																																																																																																							
April 23, 2024	Compliance Certificate issued by Ms. Deepali Joshi, Deepali Joshi and Associates - Practicing Company Secretaries for the financial year ended March 31, 2024																																																																																																																																																							
April 23, 2024	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 scheduled to be held on May 07, 2024																																																																																																																																																							
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																																																																																																																																																							
May 07, 2024	Related Party Transaction for the half 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.																																																																																																																																																							
June 11, 2024	Intimation regarding resignation of Mr. Vivek Bansal, Whole Time Director and Chief Financial Officer of InCred Financial Services Limited.																																																																																																																																																							
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 6, 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 Ms. 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 F.Y 2024-25.																																																																																																																																																							
	8. To approve material related party transaction for the F.Y 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 15, 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	Intimation 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	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																																																																																																																																																							
	3. Related Party Transactions																																																																																																																																																							
	4. Statement of Utilization of Issue Proceeds																																																																																																																																																							
October 22, 2024	Intimation 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	Intimation of Full Principal along with accrued interest																																																																																																																																																							
December 11, 2024	Intimation under Reg 57(1) of interest payment of NCD																																																																																																																																																							
December 16, 2024	Intimation 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	Intimation 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: INCREC FINANCIAL SERVICES LIMITED (erstwhile known as KKR India Financial Services)	Last updated: February 15, 2026
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	
June 12, 2025	Payment of Interest on NCD issued by the Company	
June 14, 2025	Payment of Interest and Part Principal Redemption of NCD	
June 15, 2025	ALM Report for the Month of May 2025	
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 Holdings Limited.	
June 30, 2025	The company has fixed Regulation 60(2) Record Date Interest Payment / Redemption / Dividend	
July 10, 2025	Confirmation of Payments of Interest on NCDs.	
July 15, 2025	Statement of Asset Liability Management for the Month of June 2025	
July 31, 2025	Prior Intimation to consider and approve special purpose Audited Financial Statement for the quarter ended June 30, 2025	
August 1, 2025	Financial Result for Quarter Ended as on June 30, 2025	
August 1, 2025	Statement on utilization of issue proceeds of Non-Convertible Securities for the quarter ended June 30, 2025	
August 11, 2025	Confirmation of payment of Interest of INE321N07350 and INE32N07376	
August 20, 2025	Confirmation of payment of Interest under regulation 57(1)	
September 9, 2025	Intimation of Submission of Annual Report for the Financial Year 2024-25	
September 9, 2025	Proceedings of 30th Annual General Meeting of InCred Financial Services Limited	
September 9, 2025	Intimation of Asset Liability Management statement for the month ended August 31, 2025	
September 29, 2025	Intimation for Closure of Trading Window - Quarter Ended September 30, 2025	
October 15, 2025	Intimation pursuant to SEBI Circular dated 22 May, 2024 half yearly report for September 30, 2025	
October 15, 2025	Asset liability statement for the month ended September 30, 2025	
October 28, 2025	Intimation pursuant to regulation 51 Resignation of Directors	
November 10, 2025	Prior Intimation of Board Meeting for approval of unaudited financial result for the quarter and half year ended september 30, 2025	
November 10, 2025	Intimation of Closure of trading window for the quarter ended September 30, 2025	
November 14, 2025	Financial Result for September 30, 2025	
November 14, 2025	Statement of Utilisation of Issue Proceeds	
November 22, 2025	Intimation of payment of Interest under Regulation 57(1)	
November 28, 2025	Confirmation of payment under Reg 57(1)	
December 15, 2025	Intimation of ALM Reporting for the period ended November 30, 2025	
December 17, 2025	The company has fixed Regulation 60(2) Record Date Interest Payment / Redemption / Dividend	
December 29, 2025	Intimation of Closure of Trading Window for the Quarter ended December 31, 2025	
January 15, 2026	Intimation of Asset Liability Management (ALM) statement for the month ended December 31, 2025	
January 21, 2026	InCred Financial Services Limited has informed the Exchange regarding Disclosure under Regulation 27(2) for the quarter ended December 31, 2025	
January 23, 2026	Prior Intimation of Board Meeting to be held on January 31, 2026	
January 31, 2026	Financial Results for Dec 31, 2025	
January 31, 2026	Asset Cover for quarter ended Dec 31, 2025	
January 31, 2026	Statement of Utilisation of issue proceeds	
February 10, 2026	Intimation of Extra Ordinary General Meeting scheduled to be held at a shorter notice on Wednesday, February 11, 2026	
February 11, 2026	Disclosure of summary proceedings of the Extra-Ordinary General Meeting held on Wednesday, February 11, 2026.	
February 11, 2026	Approved the Special Purpose Audited Financial Statement of the Company for the period ended December 31, 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

S. No. Name of the Issuer: INCRD FINANCIAL SERVICES LIMITED (erstwhile known as KKR India Financial Services)

Last updated: February 15, 2026

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 INCRD 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.

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