

## Annexure-1

Name of the Corporate Debtor : - AVIOM India Housing Finance Private Limited

Date of commencement of CIRP - 20-02-2025

List of creditors as on - 13-03-2025

## List of secured financial creditors belonging to any class of creditors

(Amount in ₹)

Sl. No.	Name of creditor	Details of claim received		Details of claim admitted				Whether related party ?	% of voting share in CoC	Amount of contingent claim	Amount of any mutual dues that may be set-off	Amount of claim not admitted	Amount of claim under verification	Remarks, if any
		Date of receipt	Amount claimed	Amount of claim admitted	Nature of claim	Amount covered by security interest	Amount covered by guarantee							
1	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INF0605037 #BlueOrchard Microfinance Fund	06-03-2025	90,32,27,595	86,69,95,000	ECB	86,69,95,000	-	No	6.53%		-		3,62,32,595	
2	JAPAN ASEAN Women Empowerment Fund SA, SICAV-SIF (Represented by BlueOrchard)	05-03-2025	45,21,73,409	43,34,97,500	ECB	43,34,97,500	-	No	3.26%		-		1,86,75,909	
3	Catalyst Trusteeship Limited (Bond Trustee) For and on behalf of Bond Holders of ISIN: INF0605011 #JAPAN ASEAN Women Empowerment Fund SA, SICAV-SIF	06-03-2025	45,61,73,792	43,34,97,500	ECB	43,34,97,500	-	No	3.26%		-		2,26,76,292	
4	InsaResilience Investment Fund, SICAV RAIF with respect to its' Debt Sub-fund	05-03-2025	45,21,40,656	43,34,97,500	ECB	43,34,97,500	-	No	3.26%		-		1,86,43,156	
5	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INF0605045 #InsaResilience Investment Fund, SICAV RAIF with respect to its' Debt Sub-fund	06-03-2025	46,65,42,391	43,34,97,500	ECB	43,34,97,500	-	No	3.26%		-		3,30,44,891	
6	Catalyst Trusteeship Limited ("Debt Trustee") For and on behalf of Debenture Holders of ISIN : INE02307138 #Covid-19 Emerging and Frontier Markets MSME Support Fund SCSp SICAV-RAIF, (Global Invest sub-fund) represented by its general partner BlueOrchard Invest S.a.r.l	06-03-2025	33,49,09,788	31,00,00,000	NCD	31,00,00,000	-	No	2.33%		-		2,49,09,788	
7	Catalyst Trusteeship Limited ("Debt Trustee") For and on behalf of Debenture Holders of ISIN : INE02307146 Microfinance Initiative for Asia (MIFA) Debt Fund SA, SICAV-SIF	06-03-2025	33,40,56,865	31,00,00,000	NCD	31,00,00,000	-	No	2.33%		-		2,40,56,865	
8	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INF0605052 #Covid-19 Emerging and Frontier Markets MSME Support Fund SCSp SICAV-RAIF, (Af/Asia Sub-fund)	06-03-2025	27,92,19,214	26,00,98,500	ECB	26,00,98,500	-	No	1.96%		-		1,91,20,714	
9	Catalyst Trusteeship Limited ("Debt Trustee") For and on behalf of Debenture Holders of ISIN : INE02307211 #Microfinance Initiative for Asia (MIFA) Debt Fund SA, SICAV-SIF	06-03-2025	22,80,64,419	22,00,00,000	NCD	22,00,00,000	-	No	1.66%		-		80,64,419	
10	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INF0605029 #BlueOrchard Impact Credit S.A. SICAV-RAIF	06-03-2025	15,38,86,974	14,73,89,150	ECB	14,73,89,150	-	No	1.11%		-		64,97,824	
11	LIC Housing Finance Limited	04-03-2025	1,00,25,99,720	98,04,23,927	Term Loan	98,04,23,927	98,04,23,927	No	7.38%		-		2,21,75,793	
12	WLB Asset II D Pte. Ltd.	06-03-2025	75,55,20,863	61,08,96,646	NCD	61,08,96,646	61,08,96,646	No	4.60%	NA	-		14,46,24,217	
13	Catalyst Trusteeship Limited ("Debt Trustee") - For and on behalf of Debenture Holders of ISIN: INE02307112 Synbiotics Investment-AAV SARL (Luxembourg) and Masala Investment Sarl (Luxembourg)	06-03-2025	31,91,49,847	30,00,00,000	NCD	30,00,00,000	-	No	2.26%	NA	-		1,91,49,847	
14	Catalyst Trusteeship Limited ("Debt Trustee") - For and on behalf of Debenture Holders of ISIN: INE02307161 Synbiotics Investment-AAV SARL (Luxembourg) and Masala Investment Sarl (Luxembourg)	06-03-2025	26,05,65,350	24,54,00,000	NCD	24,54,00,000	-	No	1.85%	NA	-		1,51,65,350	
15	Poonawalla Fincorp Limited	06-03-2025	50,44,19,871	49,79,15,323	Term Loan	49,79,15,323	-	Not clarified	3.75%	NIL	-		65,04,549	
16	Shine Star Build-Cap Private Limited	03-03-2025	45,34,54,840	42,17,29,372	Term Loan	42,17,29,372	42,17,29,372	No	3.18%	NIL	-		3,17,25,468	
17	Kotak Mahindra Investments Limited	12-03-2025	37,89,57,572	36,62,81,199	Term Loan	36,62,81,199	36,62,81,199	No	2.76%	NIL	-		1,26,76,373	
18	HDPC Bank Ltd.	17-03-2025	36,74,28,693	36,23,80,345	Term Loan	36,23,80,345	36,23,80,345	No	2.73%	NIL	-		50,48,348	
19	Hinduja Housing Finance	03-03-2025	88,27,97,880	34,69,15,933	Term Loan	34,69,15,933	34,69,15,933	Not clarified	2.61%	NIL	-		53,58,81,947	
20	Manappuram Finance Limited	28-02-2025	33,59,41,510	33,48,52,478	Term Loan	33,48,52,478	33,48,52,478	No	2.52%	NIL	-		10,89,032	
21	HDPC FIRST Bank Limited	03-03-2025	34,46,08,219	32,70,09,746	Term Loan	32,70,09,746	32,70,09,746	No	2.46%	NIL	-		1,75,98,473	
22	ESAF Small Finance Bank Ltd	01-03-2025	29,07,01,778	29,06,71,778	Term Loan	29,06,71,778	29,06,71,778	Not clarified	2.19%	NIL	-		30,000	
23	Maanveeya Developer & Finance Private Limited	06-03-2025	27,77,98,899	27,69,69,100	Term Loan	27,69,69,100	27,69,69,100	Not clarified	2.09%	NIL	-		8,29,799	
24	Aditya Birla Finance Limited	12-03-2025	27,27,77,695	26,92,10,378	Term Loan	26,92,10,378	26,92,10,378	No	2.03%	NIL	-		35,67,227	
25	Tata Capital Limited	05-03-2025	25,24,08,114	24,77,89,744	Term Loan	24,77,89,744	24,77,89,744	No	1.87%	NIL	-		46,18,370	
26	Utkarsh Small Finance Bank Limited	06-03-2025	24,75,12,137	24,69,40,273	Term Loan	24,69,40,273	24,69,40,273	Not clarified	1.86%	NIL	-		5,71,864	
27	Yems India Asset-Finance Pvt. Ltd.	28-02-2025	23,57,00,658	23,53,56,165	Term Loan	23,53,56,165	23,53,56,165	No	1.77%	NIL	-		3,44,493	
28	STCI Finance Limited (STCI)	04-03-2025	22,79,67,273	22,22,49,286	Term Loan	22,22,49,286	22,22,49,286	No	1.67%	NIL	-		57,17,987	
29	IndusInd Bank Ltd	06-03-2025	22,02,17,833	22,01,66,322	Term Loan	22,01,66,322	22,01,66,322	Not clarified	1.66%	NIL	-		51,510	
30	The Hongkong and Shanghai Banking Corporation Limited	04-03-2025	20,85,43,229	20,80,77,243	Term Loan	20,80,77,243	20,80,77,243	Not clarified	1.57%		5,00,000		4,65,985	
31	Mahindra & Mahindra Financial Services Limited	06-03-2025	18,92,27,709	18,73,97,731	Term Loan	18,73,97,731	-	No	1.41%	NIL	-		18,29,977	
32	Oszo Financial Services Limited	03-03-2025	18,57,88,602	18,23,01,086	Term Loan	18,23,01,086	18,23,01,086	Not clarified	1.37%	NIL	-		34,87,515	
33	Indo-Pacific Liquidity Facility Pte. Ltd.	04-03-2025	17,97,72,187	17,97,00,320	ECB	17,97,00,320	17,97,00,320	No	1.35%	NIL	-		71,867	
34	RevX Capital Fund I	06-03-2025	17,61,89,628	17,42,32,494	NCD	17,42,32,494	17,42,32,494	Not clarified	1.31%	NA	-		19,57,134	
35	State Bank of India	04-03-2025	13,48,22,857	13,48,22,857	Term Loan	13,48,22,857	13,48,22,857	No	1.02%		-		-	
36	The Karur Vysya Bank Ltd.	27-02-2025	13,20,68,407	13,20,68,407	Term Loan	13,20,68,407	13,20,68,407	Not clarified	0.99%	NIL	-		-	
37	Usha Financial Services Ltd	05-03-2025	12,91,46,285	12,70,42,425	Term Loan	12,70,42,425	12,70,42,425	No	0.96%		-		21,03,860	
38	Suryoday Small Finance Bank Ltd.	11-03-2025	12,08,68,786	12,07,74,017	Term Loan	12,07,74,017	12,07,74,017	No	0.91%	NIL	-		94,769	
39	National Housing Bank	10-03-2025	11,96,40,250	11,96,22,369	Term Loan	11,96,22,369	11,96,22,369	Not clarified	0.90%	NIL	-		17,881	
40	SBM Bank (India) Ltd	11-03-2025	11,73,23,792	11,71,60,523	Term Loan	11,71,60,523	11,71,60,523	No	0.88%		-		1,63,269	
41	Bank of Maharashtra	05-03-2025	10,04,51,730	10,04,18,186	Term Loan	10,04,18,186	10,04,18,186	No	0.76%		-		33,544	

42	MK Ventures Capital Limited	03-03-2025	9,48,79,818	9,09,17,534	Term Loan		9,09,17,534	9,09,17,534	No	0.68%		-		39,62,284	
43	Profectus Capital Private Limited	10-03-2025	9,49,06,193	8,85,89,401	Term Loan		8,85,89,401	8,85,89,401	Not clarified	0.67%		-		63,16,792	
44	Srujan Capital Limited (now stands amalgamated with parent company CP Capital Limited)	06-03-2025	9,98,52,325	8,80,82,196	Term Loan		8,80,82,196	8,80,82,196	Not clarified	0.66%		-		1,17,70,129	LOG mentions - 'in the event of borrower failing to pay/repay any installments or the loan balance'. But there is no definition of what includes in 'loan balance'
45	M/s Cholamandalam Investment and Finance Company Ltd.	05-03-2025	8,71,86,352	8,52,81,134	Term Loan		8,52,81,134	8,52,81,134	Not clarified	0.64%		0		19,05,218	
46	Capsave Finance Private Limited	06-03-2025	7,90,85,971	7,84,24,072	Term Loan		7,84,24,072	7,84,24,072	No	0.59%	NA			6,61,899	
47	InCred Financial Services Limited	06-03-2025	7,32,26,546	7,08,01,097	Term Loan		7,08,01,097	7,08,01,097	Not clarified	0.53%	NA			24,25,448	
48	Sundaram Home Finance Limited	06-03-2025	5,62,71,925	5,51,08,990	Term Loan		5,51,08,990	5,51,08,990	Not clarified	0.41%	NA			11,62,935	
49	Habitat Microbuild India Housing Finance Company Private Limited	05-03-2025	5,05,19,361	5,02,47,199	Term Loan		5,02,47,199	5,02,47,199	Not clarified	0.38%	NA			2,72,162	
50	Arka Fincap Ltd.	04-03-2025	4,99,54,851	4,91,13,771	Term Loan		4,91,13,771	4,91,13,771	Not clarified	0.37%	NA			8,41,079	
51	NABSAMRUDDHI Finance Limited	12-03-2025	4,87,30,706	4,87,25,394	Term Loan		4,87,25,394	4,87,25,394	Not clarified	0.37%	NA			5,312	
52	Western Capital Advisors Private Limited	12-03-2025	4,75,94,642	4,75,12,652	Term Loan		4,75,12,652	4,75,12,652	Not clarified	0.36%	NIL. Cash collateral already adjusted in Dec24			81,990	
53	Hindon Mercantile Limited	05-03-2025	3,27,32,302	3,06,52,334	Term Loan		3,06,52,334	3,06,52,334	Not clarified	0.23%	NA			20,79,968	
54	Truhome Finance Limited (Formerly, Shriram Housing Finance Limited)	11-03-2025	2,23,55,110	2,10,46,017	Term Loan		2,10,46,017	2,10,46,017	No	0.16%	NA			13,09,093	
55	Tourism Finance Corporation of India Ltd.	10-03-2025	1,68,88,471	1,67,75,164	Term Loan		1,67,75,164	1,67,75,164	Not clarified	0.13%	NA			1,13,307	
56	Indian Bank	28-02-2025	83,25,700	83,17,007	Term Loan		83,17,007	83,17,007	Not clarified	0.06%	NA			8,693	
57	Klay Finvest Private Limited	07-03-2025	69,78,025	69,42,409	Term Loan		69,42,409	69,42,409	No	0.05%	NA			35,616	
58	MAS Financial Services Limited	05-03-2025	47,98,745	47,06,581	Term Loan		47,06,581	47,06,581	Not clarified	0.04%		7,20,000		92,164	
59	Caspian Impact Investments Private Limited	11-03-2025	30,26,921	29,99,909	Term Loan		33,29,613	45,40,382	Not clarified	0.02%	NA			27,012	
60	Capital India Finance Limited	05-03-2025	27,43,771	27,12,054	Term Loan		27,12,054	27,12,054	No	0.02%	NA			31,717	
61	Forever India Venture Pvt Ltd	08-03-2025	69,22,00,000	-	Under verification	Under verification	Under verification	Under verification	Under verification	0.00%	Under verification			69,22,00,000	
62	Catalyst Trusteehip Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	06-03-2025	3,71,53,236	-	Under verification	Under verification	Under verification	Under verification	Under verification	0.00%	Under verification			3,71,53,236	
63	Catalyst Trusteehip Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	06-03-2025	11,92,18,788	-	Under verification	Under verification	Under verification	Under verification	Under verification	0.00%	Under verification			11,92,18,788	
64	Catalyst Trusteehip Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	06-03-2025	12,76,29,643	-	Under verification	Under verification	Under verification	Under verification	Under verification	0.00%	Under verification			12,76,29,643	
65	Northern Arc Capital Limited	06-03-2025	4,28,78,425	-	Under verification	Under verification	Under verification	Under verification	Under verification	0.00%	Under verification			4,28,78,425	
66	Northern Arc Capital Limited	06-03-2025	9,02,97,857	-	Under verification	Under verification	Under verification	Under verification	Under verification	0.00%	Under verification			9,02,97,857	
67	Kaajal Aijaz IImi	08-03-2025	2,92,80,836	-	Under verification	Not admitted	Not admitted	Yes	0.00%		NA	2,92,80,836		-	
<b>Total</b>			<b>15,50,34,83,743</b>	<b>13,28,22,03,237</b>			<b>13,28,25,32,941</b>	<b>8,20,45,58,006</b>		<b>100.00%</b>		<b>12,20,000,00</b>	<b>2,92,80,836</b>	<b>2,19,19,99,670</b>	