

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 - 14-07-2025
List of secured financial creditors belonging to any class of creditors		

Sl. No.	Name of creditor	Details of claim received		Details of claim admitted						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	Whether related party?	% of voting share in CoC					
1	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INFID0605037 #BlueOrchard Microfinance Fund	06-03-2025	90,32,27,595	90,31,14,270	ECB	90,31,14,270	-	No	6.64%		-	-	1,13,325	
2	JAPAN ASEAN Women Empowerment Fund SA, SICAV-SIF (Represented by BlueOrchard)	05-03-2025	45,21,73,409	45,21,73,409	ECB	45,21,73,409	-	No	3.32%		-	-	-	
3	Catalyst Trusteeship Limited (Bond Trustee) For and on behalf of Bond Holders of ISIN: INFID0605011 #JAPAN ASEAN Women Empowerment Fund SA, SICAV-SIF	06-03-2025	45,61,73,792	45,60,50,619	ECB	45,60,50,619	-	No	3.35%		-	-	1,23,173	
4	InsuResilience Investment Fund, SICAV RAIF with respect to its' Debt Sub-fund	05-03-2025	45,21,40,656	45,21,40,656	ECB	45,21,40,656	-	No	3.32%		-	-	-	
5	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INFID0605045 #InsuResilience Investment Fund, SICAV RAIF with respect to its' Debt Sub-fund	06-03-2025	46,65,42,391	46,64,41,107	ECB	46,64,41,107	-	No	3.43%		-	-	1,01,284	
6	Catalyst Trusteeship Limited ("Debenture Trustee") For and on behalf of Debenture Holders of ISIN : INFID2307138 #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	33,49,09,788	NCD	33,49,09,788	-	No	2.46%		-	-	-	
7	Catalyst Trusteeship Limited ("Debenture Trustee") For and on behalf of Debenture Holders of ISIN : INFID2307146 Microfinance Initiative for Asia (MIFA) Debt Fund SA, SICAV-SIF	06-03-2025	33,40,56,865	33,40,56,865	NCD	33,40,56,865	-	No	2.46%		-	-	-	
8	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INFID0605052 #Covid-19 Emerging and Frontier Markets MSME Support Fund SCSp SICAV-RAIF, (AfriAsia Sub-fund)	06-03-2025	27,92,19,214	27,91,19,011	ECB	27,91,19,011	-	No	2.05%		-	-	1,00,203	
9	Catalyst Trusteeship Limited ("Debenture Trustee") For and on behalf of Debenture Holders of ISIN : INFID2307211 #Microfinance Initiative for Asia (MIFA) Debt Fund SA, SICAV-SIF	06-03-2025	22,80,64,419	22,80,64,419	NCD	22,80,64,419	-	No	1.68%		-	-	-	
10	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Bond Holders of ISIN : INFID0605029 #BlueOrchard Impact Credit S.A. SICAV-RAIF	06-03-2025	15,38,86,974	15,37,68,330	ECB	15,37,68,330	-	No	1.13%		-	-	1,18,644	
11	LIC Housing Finance Limited	04-03-2025	1,00,25,99,720	98,12,42,525	Term Loan	98,12,42,525	98,12,42,525	No	7.22%		-	2,13,57,195	-	
12	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Debenture Holders of ISIN : INFID2307153 WLB Asset II D Pte. Ltd.	06-03-2025	75,55,20,863	61,81,40,213	NCD	61,81,40,213	61,81,40,213	No	4.55%		NA	13,73,80,650	-	
13	Catalyst Trusteeship Limited ("Debenture Trustee") - For and on behalf of Debenture Holders of ISIN: INFID2307112 Symbiotics Investment-AAV SARL (Luxembourg) and Masala Investment Sarl (Luxembourg)	06-03-2025	31,10,57,873	31,10,57,873	NCD	31,10,57,873	-	No	2.28%		NA	-	-	
14	Catalyst Trusteeship Limited ("Debenture Trustee") - For and on behalf of Debenture Holders of ISIN: INFID2307161 Symbiotics Investment-AAV SARL (Luxembourg) and Masala Investment Sarl (Luxembourg)	06-03-2025	26,58,86,713	26,58,86,713	NCD	26,58,86,713	-	No	1.94%		NA	-	-	
15	Poonawalla Fincorp Limited	06-03-2025	50,44,19,871	49,92,56,545	Term Loan	49,92,56,545	-	Not clarified	3.67%		NIL	51,63,326	-	
16	Shine Star Build-Cap Private Limited	03-03-2025	45,34,54,840	45,34,54,840	Term Loan	45,34,54,840	45,34,54,840	No	3.33%		NIL	-	-	
17	Kotak Mahindra Investments Limited	12-03-2025	37,89,57,572	37,89,57,572	Term Loan	37,89,57,572	37,89,57,572	No	2.79%		NIL	-	-	
18	HDFC Bank Ltd.	17-03-2025	36,74,28,693	36,74,06,564	Term Loan	36,74,06,564	36,74,06,564	No	2.70%		NIL	-	22,129	
19	Hinduja Housing Finance	03-03-2025	88,27,79,637	34,69,15,933	Term Loan	34,69,15,933	34,69,15,933	Not clarified	2.55%		NIL	53,58,63,704	-	
20	Manappuram Finance Limited	28-02-2025	33,59,41,510	33,59,41,510	Term Loan	33,59,41,510	33,59,41,510	No	2.47%		NIL	-	-	
21	IDFC FIRST Bank Limited	03-03-2025	34,46,08,219	34,44,92,939	Term Loan	34,44,92,939	34,44,92,939	No	2.41%		NIL	1,15,280	-	
22	ESAF Small Finance Bank Ltd	01-03-2025	29,07,01,778	28,85,97,778	Term Loan	28,85,97,778	28,85,97,778	Not clarified	2.11%		NIL	21,04,000	-	
23	Maanaveyya Development & 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	2.04%		NIL	-	8,29,799	
24	Aditya Birla Finance Limited	12-03-2025	27,27,77,605	26,92,18,891	Term Loan	26,92,18,891	26,92,18,891	No	1.98%		NIL	35,58,714	-	
25	Tata Capital Limited	05-03-2025	25,24,08,114	25,23,97,676	Term Loan	25,23,97,676	25,23,97,676	No	1.83%		NIL	10,438	-	
26	Utkarsh Small Finance Bank Limited	06-03-2025	24,75,12,137	24,75,12,137	Term Loan	24,75,12,137	24,75,12,137	Not clarified	1.82%		NIL	-	-	
27	Venus India Asset-Finance Pvt. Ltd.	28-02-2025	23,57,00,658	23,54,03,285	Term Loan	23,54,03,285	23,54,03,285	No	1.73%		NIL	2,97,373	-	

28	India SME Asset Reconstruction Company Limited (assigned from Oxyzo Financial Services Limited)	30-06-2025	18,57,88,602	18,52,58,673	Term Loan	18,52,58,673	18,52,58,673	Not clarified	1.35%		NIL	5,29,929	-	Assignment of debt from Oxyzo Financial Services Limited to India SME Asset Reconstruction Company Limited
29	India SME Asset Reconstruction Company Limited (assigned from Western Capital Advisors Private Limited)	02-07-2025	4,75,94,642	4,75,72,181	Term Loan	4,75,72,181	4,75,72,181	Not clarified	0.35%		NIL. Cash collateral already adjusted in Dec24	22,461	-	Assignment of debt from Western Capital Advisors Private Limited to India SME Asset Reconstruction Company Limited
30	STCI Finance Limited (STCI)	04-03-2025	22,79,67,273	22,22,50,088	Term Loan	22,22,50,088	22,22,50,088	No	1.63%		NIL	-	57,17,185	
31	IndusInd Bank Ltd.	06-03-2025	22,02,17,833	22,02,17,833	Term Loan	22,02,17,833	22,02,17,833	Not clarified	1.62%		NII	-	-	
32	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	1.53%		5,00,000	-	4,65,986	
33	Mahindra & Mahindra Financial Services Limited	06-03-2025	18,92,27,709	18,92,27,709	Term Loan	18,92,27,709	-	No	1.39%		NII	-	-	
34	Indo-Pacific Liquidity Facility Pte. Ltd.	04-03-2025	17,97,72,187	17,97,72,187	ECB	17,97,72,187	17,97,72,187	No	1.32%		NII	-	-	
35	RevX Capital Fund I	06-03-2025	17,61,89,628	17,61,23,671	NCD	17,61,23,671	17,61,23,671	Not clarified	1.30%		NA	65,957	-	
36	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	0.99%		-	-	-	
37	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	0.97%		NII	-	-	
38	Usha Financial Services Ltd	05-03-2025	12,91,46,285	12,91,46,285	Term Loan	12,91,46,285	12,91,46,285	No	0.95%		-	-	-	
39	Suryoday Small Finance Bank Ltd.	11-03-2025	12,08,68,786	12,08,68,786	Term Loan	12,08,68,786	12,08,68,786	No	0.89%		NII	-	-	
40	National Housing Bank	10-03-2025	11,96,40,250	11,96,40,250	Term Loan	11,96,40,250	11,96,40,250	Not clarified	0.88%		NII	-	-	
41	SBI Bank (India) Ltd	11-03-2025	11,73,23,792	11,71,88,561	Term Loan	11,71,88,561	11,71,88,561	No	0.86%		-	-	1,35,231	
42	Bank of Maharashtra	05-03-2025	10,04,51,730	10,04,44,484	Term Loan	10,04,44,484	10,04,44,484	No	0.74%		-	7,246	-	
43	MK Ventures Capital Limited	03-03-2025	9,48,79,818	9,48,79,818	Term Loan	9,48,79,818	9,48,79,818	No	0.70%		-	-	-	
44	Profectus Capital Private Limited	10-03-2025	9,49,06,193	8,92,74,170	Term Loan	8,92,74,170	8,92,74,170	Not clarified	0.66%		-	56,32,023	-	
45	Srajan Capital Limited (now stands amalgamated with parent company CP Capital Limited)	06-03-2025	9,98,52,325	9,53,26,714	Term Loan	9,53,26,714	9,53,26,714	Not clarified	0.70%		-	45,25,611	-	LOG mentions - "in the event of borrower failing to pay/repay any instalments or the loan balance". But there is no definition of what includes in 'loan balance'
46	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	0.63%		0	14,03,196	5,02,022	
47	Capsave Finance Private Limited	06-03-2025	7,90,85,971	7,90,85,971	Term Loan	7,90,85,971	7,90,85,971	No	0.58%		NA	-	-	
48	InCred Financial Services Limited	06-03-2025	7,32,26,546	7,12,33,056	Term Loan	7,12,33,056	7,12,33,056	Not clarified	0.52%		NA	-	19,93,490	
49	Sundaram Home Finance Limited	06-03-2025	5,61,60,843	5,55,00,387	Term Loan	5,55,00,387	5,55,00,387	Not clarified	0.41%		NA	6,60,456	-	
50	Habitat Microbuild India Housing Finance Company Private Limited	05-03-2025	5,02,66,050	4,76,98,987	Term Loan	4,76,98,987	4,76,98,987	Not clarified	0.35%		NA	25,67,063	-	
51	Arka Fincap Ltd.	04-03-2025	4,97,96,860	4,97,96,860	Term Loan	4,97,96,860	4,97,96,860	Not clarified	0.37%		NA	-	-	
52	NABSAMRUDDHI Finance Limited	12-03-2025	4,87,30,706	4,87,30,706	Term Loan	4,87,30,706	4,87,30,706	Not clarified	0.36%		NA	-	-	
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	0.15%		NA	-	13,09,093	
55	Tourism Finance Corporation of India Ltd.	10-03-2025	1,68,88,471	1,68,87,335	Term Loan	1,68,87,335	1,68,87,335	Not clarified	0.12%		NA	1,136	-	
56	Indian Bank	28-02-2025	83,25,700	83,25,700	Term Loan	83,25,700	83,25,700	Not clarified	0.06%		NA	-	-	
57	Klay Finvest Private Limited	07-03-2025	69,78,025	69,78,025	Term Loan	69,78,025	69,78,025	No	0.05%		NA	-	-	
58	MAS Financial Services Limited	05-03-2025	47,98,745	47,98,745	Term Loan	47,98,745	47,98,745	Not clarified	0.04%		7,20,000	-	-	
59	Caspian Impact Investments Private Limited	11-03-2025	30,26,921	30,25,163	Term Loan	30,25,163	30,25,163	Not clarified	0.02%		NA	1,758	-	
60	Capital India Finance Limited	05-03-2025	28,23,159	27,13,771	Term Loan	27,13,771	27,13,771	No	0.02%		NA	79,388	30,000	
61	Forever India Venture Pvt Ltd	08-03-2025	69,22,00,000	-	Under verification	Under verification	Under verification	Under verification	0.00%		Under verification	-	69,22,00,000	
62	Catalyst Trusteeship Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	06-03-2025	3,71,53,236	-	Under verification	Under verification	Under verification	Under verification	0.00%		Under verification	-	3,71,53,236	
63	Catalyst Trusteeship Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	06-03-2025	11,92,18,788	-	Under verification	Under verification	Under verification	Under verification	0.00%		Under verification	-	11,92,18,788	
64	Catalyst Trusteeship Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	06-03-2025	12,76,29,643	-	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	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	0.00%		Under verification	-	9,02,97,857	
	Total		15,47,09,71,061	13,62,66,04,676		13,62,66,04,676	8,30,13,37,362		100.00%		12,20,000.00	72,13,46,904	1,12,30,19,481	

\* Assignment of debt from Oxyzo Financial Services Limited to India SME Asset Reconstruction Company Limited

\*\* Assignment of debt from Western Capital Advisors Private Limited to India SME Asset Reconstruction Company Limited