Annexure-1

Name of the Corporate Debtor : - AVIOM India Housing Finance Private Limited | Date of commencement of CIRP - 28-02-2025 | List of creditors as on - 26-02-2026

List of financial creditors belonging to any class of creditors

(Amount in ₹)

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	6.52%			-	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	3.27%			-	-	-
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	3.30%			-	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	3.27%			-	-	-
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	3.37%			-	1,01,284	-
6	Catalyst Trusteeship Limited ("Debenture Trustee") For and on behalf of Debenture Holders of ISIN : INE0E2307138 #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	2.42%			-	-	-
7	Catalyst Trusteeship Limited ("Debenture Trustee") For and on behalf of Debenture Holders of ISIN : INE0E2307146 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	2.41%			-	-	-
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, (AfrAsia Sub-fund)	06-03-2025	27,92,19,214	27,91,19,011	ECB	27,91,19,011	-	No	2.02%			-	1,00,203	-
9	Catalyst Trusteeship Limited ("Debenture Trustee") For and on behalf of Debenture Holders of ISIN : INE0E2307211 #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	1.65%			-	-	-
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	1.11%			-	1,18,644	-
11	India SME Asset Reconstruction Company Limited	03-10-2025	2,00,46,16,007	1,99,61,65,274		1,99,61,65,274	1,30,76,81,020		14.42%				84,50,733	- Assignment of debt from Poonawalla Fincorp Limited, Manappuram Finance Limited, Maanaveeya Development & Finance Private Limited, Utkarsh Small Finance Bank Limited , Oxyzo Financial Services Limited, Usha Financial Services Limited, M/s Cholamandalam Investment and Finance Company Ltd, Western Capital Advisors Private Limited and Mahindra & Mahindra Financial Services Limited
12	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	7.09%			-	2,13,57,195	-
13	Phoenix ARC Private Limited (Trustee of the Phoenix Trust FY26-5)	26-09-2025	41,15,70,564	40,94,66,564	Term Loan	40,94,66,564	40,94,66,564		2.96%		NIL		21,04,000	- Assignment of Debt from ESAF Small Finance Bank Ltd & Suryoday Small Finance Bank Ltd
14	Phoenix ARC Private Limited (Trustee of the Phoenix Trust FY26-4)	19-09-2025	21,79,29,599	21,03,04,086	Term Loan	21,03,04,086	21,03,04,086		1.52%		NIL		76,25,513	- Assignment of debt from Profectus Capital Private Limited, InCred Financial Services Limited & Arka Fincap Ltd.
15	Catalyst Trusteeship Limited ("Bond Trustee") For and on behalf of Debenture Holders of ISIN : INE0E2307153 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	4.47%		NA		13,73,80,650	-
16	Catalyst Trusteeship Limited ("Debenture Trustee") - For and on behalf of Debenture Holders of ISIN: INE0E2307112 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	2.25%		NA		-	-
17	Catalyst Trusteeship Limited ("Debenture Trustee") - For and on behalf of Debenture Holders of ISIN: INE0E2307161 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	1.92%		NA		-	-
18	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	3.28%		NIL		-	-
19	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	2.74%		NIL		-	-
20	HDFC Bank Ltd.	17-03-2025	36,74,28,693	36,74,17,820	Term Loan	36,74,17,820	36,74,17,820	No	2.66%		NIL		10,873	-
21	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	2.51%		NIL		53,58,63,704	-
22	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	2.49%		NIL		1,15,280	-
23	Aditya Birla Capital Limited	12-03-2025	27,27,77,605	26,92,18,891	Term Loan	26,92,18,891	26,92,18,891	No	1.95%		NIL		35,58,714	-
24	Tata Capital Limited	05-03-2025	25,24,08,114	24,93,52,594	Term Loan	24,93,52,594	24,93,52,594	No	1.80%		NIL		30,55,520	-
25	Vistra 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	1.70%		Nil		2,97,373	-
26	STCI Finance Limited (STCI)	04-03-2025	22,79,67,273	22,75,04,598	Term Loan	22,75,04,598	22,75,04,598	No	1.64%		NIL		4,62,675	-
27	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	1.59%		Nil		-	Indusind Bank Limited (IBL) has communicated to the Corporate Debtor that it has received certain payments from US International Development Financial Corporation (USIDFC) in respect of the said loan in terms of the Guaranty Agreement dated 22 July 2020 executed between IBL and USIDFC . For such payments, USIDFC has rights of subrogation against the Corporate Debtor as per Section 2.5 of the Guaranty Agreement read with Section 6.01 of the Tripartite Agreement dated 22 July 2020 executed between IBL, USIDFC and the Corporate Debtor. However, USIDFC has not filed any claims in the CIRP of the Corporate Debtor
28	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	1.50%		5,00,000		4,65,986	-
29	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	1.30%		Nil		-	-
30	RexX Capital Fund I	06-03-2025	17,64,89,628	17,61,23,671	NCD	17,61,23,671	17,61,23,671	Not clarified	1.27%		NA		65,957	-
31	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	0.97%		-		-	-
32	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	0.95%		Nil		-	-
33	SIBM Bank (India) Ltd	11-03-2025	11,73,23,792	11,72,88,561	Term Loan	11,72,88,561	11,72,88,561	No	0.85%		-		35,231	-
34	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	0.73%		-		7,246	-
35	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	0.69%		-		-	-
36	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	0.69%			-	45,25,611	- 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'
37	National Housing Bank	10-03-2025	11,96,40,250	8,71,40,250	Term Loan	8,71,40,250	8,71,40,250	Not clarified	0.63%		Nil		3,25,00,000	- NHB invoked Bank Guarantees from Jana Small Finance Bank (INR 2.5 Cr.) and ICICI Bank (0.75 Cr.) which were issued against 100% margin and these banks have appropriated the margin money
38	J.C. Flowers Asset Reconstruction Private Limited	25-07-2025	7,90,85,971	7,90,85,971	Term Loan	7,90,85,971	7,90,85,971	No	0.57%		NA		-	- Assignment of debt from Mizuho Capsave Finance Private Limited to J.C. Flowers Asset Reconstruction Private Limited)
39	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	0.40%		NA		6,60,456	-
40	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	0.34%		NA		25,67,063	-
41	NABKISAN 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	0.35%		NA		-	-
42	Hindon Mercantile Limited	05-03-2025	3,27,32,302	3,27,32,302	Term Loan	3,27,32,302	3,27,32,302	Not clarified	0.24%		NA		-	-
43	Fullerton Finance Limited	11-03-2025	2,18,81,863	2,18,81,863	Term Loan	2,18,81,863	2,18,81,863	No	0.16%		NA		-	-
44	Tourism Finance Corporation of India Ltd.	10-03-2025	1,68,87,335	1,68,87,335	Term Loan	1,68,87,335	1,68,87,335	Not clarified	0.12%		NA		1,136	-
45	Indian Bank	28-02-2025	83,25,700	83,25,700	Term Loan	83,25,700	83,25,700	Not clarified	0.06%		NA		-	-
46	Blay Finvest Private Limited	07-03-2025	69,78,025	69,78,025	Term Loan	69,78,025	69,78,025	No	0.05%		NA		-	-
47	DMI Housing Finance Private Limited	09-09-2025	47,98,745	47,98,745	Term Loan	47,98,745	47,98,745	Not clarified	0.03%		7,20,000		-	- Assignment of debt from MAS Financial Services Limited to DMI Housing Finance Private Limited
48	Blackstoll Capital 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	-
49	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		1,09,388	-
50	Catalyst Trusteeship Limited (Debenture Trustee) Northern Arc Capital Limited (Debenture Holder)	06-03-2025	3,71,53,236	-	NA	NA	NA	NA	0.00%		NA		3,71,53,236	-
51	Catalyst Trusteeship Limited (Debenture Trustee)	06-03-2025	11,92,18,788	-	NA	NA	NA	NA	0.00%		NA		11,92,18,788	-
52	Catalyst Trusteeship Limited (Debenture Trustee)	06-03-2025	12,76,29,643	-	NA	NA	NA	NA	0.00%		NA		12,76,29,643	-
53	Northern Arc Capital Limited	06-03-2025	4,28,78,425	-	NA	NA	NA	NA	0.00%		NA		4,28,78,425	-
54	Northern Arc Capital Limited	06-03-2025	9,02,97,857	-	NA	NA	NA	NA	0.00%		NA		9,02,97,857	-
	Total		**14,77,82,97,814**	**13,59,93,41,174**		**13,59,93,41,174**	**8,27,40,73,860**		**98.27%**		**12,20,000.00**		**1,17,89,56,641**	-