

Annexure-3

Name of the corporate debtor: Kristal Projects (India) Limited; Date of commencement of CIRP: 07/04/2026; List of Creditors

List of secured financial creditors (other than financial creditors belonging to any class of creditors)

Sl No	Name of the 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 secured Interest	Amount covered by guarantee	Whether related party?	% of voting share in CoC					
1	Omkara Asset Reconstruction Private Limited (Acting in its capacity as a Trustee of Omkara PS 10/2022-23 Trust) (Refer Note 1.)	21/4/2026	1,63,41,47,578	1,63,41,47,578	Secured	1,63,41,47,578	1,63,41,47,578	No	78.79%	-	-	-	-	Provisionally admitted pending clarifications
2	Piramal Finance Limited (Erstwhile Piramal Capital and Housing Finance Limited)	21/4/2026	43,98,06,761	43,98,06,761	Secured	43,98,06,761	-	No	21.21%	-	-	-	-	Provisionally admitted pending clarifications
TOTAL			2,07,39,54,339	2,07,39,54,339		2,07,39,54,339	1,63,41,47,578	-	100.00%	-	-	-	-	

Note 1. : Omkara Assets Reconstruction Private Limited (Omkara ARC), acting as Trustee of Omkara PS 10/2022-23 Trust, has submitted a financial claim in the CIRP of Kristal Projects (India) Limited the Corporate Debtor) in its capacity as Corporate Guarantor. The Corporate Debtor had executed a Deed of Corporate Guarantee dated September 26, 2011, securing a loan sanctioned by PCHFL (formerly DHFL) in favour of the principal borrower, Kristal Infrastructure Limited. Further, the said loan was also secured against the mortgage of certain assets owned by Kristal Projects (India) Limited.

Upon invocation of the corporate guarantee, and in accordance with the sanction terms applicable to the principal borrower, the claim is towards the corporate guarantee as well as secured by a security interest, as certain immovable assets have been specifically mortgaged. All rights, title, and interest in the underlying debt were subsequently assigned to Omkara ARC under an Assignment Agreement dated January 10, 2023.