ANNEXURE 3

Name of the corporate debtor: M/s Mhow Ghatabill Toll Roads Private Limited; Date of commencement of CIRP: 09.07.2026; List of creditors as on: 05.08.2026

List of secured financial creditors (other than 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 ?	% voting share in CoC						
1	Indian Overseas Bank	13.07.2026	1,566,916,543	1,566,916,543	Secured	Yes	No	No	24.12%		NA	NA	NA	NA	Note-1
2	Central Bank of India	14.07.2026	1,432,349,532	1,432,349,532	Secured	Yes	No	No	22.05%		NA	NA	NA	NA	Note-2
3	Union Bank of India	23.07.2026	1,154,829,314	1,154,829,314	Secured	Yes	No	No	17.78%		NA	NA	NA	NA	Note-3
4	India Infrastructure Finance Company Limited	23.07.2027	2,341,827,871	2,341,827,871	Secured	Yes	No	No	36.05%		NA	NA	NA	NA	Note-4
Total			**6,495,923,260**	**6,495,923,260**					**100%**						

Note 1
1. First charge over all the Company's properties and assets, both present and future, excluding the Project Assets (as defined in Concession Agreement);
2. First charge on all the Company's bank accounts including, without limitation, the Escrow Account, the Debt Service Reserve Account, the Major Maintenance Reserve Account and each of the other accounts required to be created by the Company under any project document or contract and all funds from time to time deposited therein, permitted investments or other securities;
3. Pledge of shares aggregating to 51% of the paid-up equity capital of the Company during the currency of the Facility.
3. Pledge of shares aggregating to 51% of the paid up equity capital of the Company during the currency of facility;
4. First charge by way of assignment or creation of security interest on all the rights, title, interest, benefits, claims and demands whatsoever of the Company to the extent permitted by & in accordance with the Substitution Agreement.

Note 2
1. First charge over all the Company's properties and assets, both present and future, excluding the Project Assets (as defined in Concession Agreement);
2. First charge on all the Company's bank accounts including, without limitation, the Escrow Account, the Debt Service Reserve Account, the Major Maintenance Reserve Account and each of the other accounts required to be created by the Company under any project document or contract and all funds from time to time deposited therein, permitted investments or other securities;
3. Pledge of shares aggregating to 51% of the paid-up equity capital of the Company during the currency of the Facility.
3. Pledge of shares aggregating to 51% of the paid up equity capital of the Company during the currency of facility;
4. First charge by way of assignment or creation of security interest on a) all the rights, title, interest, benefits, claims and demands whatsoever of the Borrower to the extent permitted by & in accordance with the Substitution Agreement. b) all the rights, title, interest, benefits, claims and demands whatsoever of the Borrower in any guarantees, liquidated damages, letter of credit or performance bond that may be provided by any counter-party under any Project contract in favour of the Borrower.

Note 3
1. First charge over all the Borrower's properties and assets, both present and future, excluding the Project Assets (as defined in Concession Agreement);
2. First charge on all the Company's bank accounts including, without limitation, the Escrow Account, the Debt Service Reserve Account, the Major Maintenance Reserve Account and each of the other accounts required to be created by the Company under any project document or contract and all funds from time to time deposited therein, permitted investments or other securities;
3. Pledge of shares aggregating to 51% of the paid-up equity capital of the Company during the currency of the Facility.
3. Pledge of shares aggregating to 51% of the paid up equity capital of the Company during the currency of facility;
4. First charge by way of assignment or creation of security interest on a) all the rights, title, interest, benefits, claims and demands whatsoever of the Borrower to the extent permitted by & in accordance with the Substitution Agreement. b) all the rights, title, interest, benefits, claims and demands whatsoever of the Borrower in any guarantees, liquidated damages, letter of credit or performance bond that may be provided by any counter-party under any Project contract in favour of the Borrower.

Note 4
pari passu by way of a first-ranking charge with the other Senior Lenders, on an inter se basis, without any preference, priority among them.