Annexure – 3

Name of the corporate debtor: Nirmal Lifestyle Limited; Date of commencement of CIRP: 08-01-2026; List of creditors as on: 12-10-2026

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

(Amount in ₹)

Sr. 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 rejected	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	Bank of Baroda	23-01-2026	3,39,01,87,589	3,39,01,87,589	CD is Principal Borrower	-			11.2834%			-		NA
2	IDFC First Bank	28-01-2026	1,06,09,37,779	1,06,09,37,779	CD is Principal Borrower	-			3.5311%			-	-	NA
3	SREI Equipment Finance Limited (NLL)	28-01-2026	2,09,91,57,857	2,09,91,57,857	CD is Principal Borrower	-			6.9865%			-	-	NA
4	SREI Equipment Finance Limited (NLKPL)	03-02-2026	2,25,93,13,206	2,25,93,13,206	CD is Co Borrower	-			7.5195%			-	-	NA
5	Union Bank of India	30-01-2026	95,50,16,522	95,50,16,522	CD is Principal Borrower	-			3.1785%			-	-	NA
6	Standard Chartered Bank	02-02-2026	32,75,53,530	32,75,53,530	CD is Principal Borrower	-			1.0902%			-	-	NA
7	IDBI Trusteeship Services Limited (NCD)	02-02-2026	30,91,70,087	30,91,70,087	CD is Principal Borrower	-			1.0290%			-	-	NA
8	Assets Care & Reconstruction Enterprises Limited (112 Cr)	02-02-2026	3,99,19,48,843	3,99,19,48,843	CD is Principal Borrower	-			13.2862%			-	-	NA
9	Assets Care & Reconstruction Enterprises Limited (128 Cr)	02-02-2026	3,36,92,35,151	3,36,92,35,151	CD is Principal Borrower	-			11.2136%			-	-	NA
10	Assets Care & Reconstruction Enterprises Limited (300 Cr)	02-02-2026	9,83,13,37,628	9,83,13,37,628	CD is Principal Borrower	-			32.7210%			-	-	NA
11	HDFC Bank	02-02-2026	38,55,60,635	38,55,60,635	CD is Principal Borrower	-			1.2832%				-	NA
	Total		**27,97,94,18,827**	**27,97,94,18,827**		**-**			**93.1222%**	**-**	**-**	**-**	**-**	