Annexure-3

Name of the corporate debtor: M/s Adhikar Microfinance Private Limited; Date of commencement of CIRP:06.10.2026; List of creditors as on: 29.10.2026

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

S. 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	Samunnati Finance Private Limited	16.10.2026	17,47,97,657.00	17,26,40,868.24	Secured	17,26,40,868.24	17,26,40,868.24	No	19.05	0.00	0.00	0.00	2,156,788.76	nil
2	Bandhan Bank Limited	17.10.2026	1,41,07,402.45	1,40,21,789.45	Secured	1,40,21,789.45	0.00	No	1.55	0.00	0.00	0.00	85,613.00	nil
3	Blacksoil Capital Pvt Ltd	16.10.2026	3,37,60,216.00	3,03,67,115.00	Secured	3,03,67,115.00	0.00	No	3.35	0.00	0.00	0.00	3,393,101.00	nil
4	IDFC Bank	22.10.2026	22,05,34,893.00	22,05,34,893.00	Secured	22,05,34,893.00	0.00	No	42.07	0.00	0.00	0.00	0.00	nil
5	NABKISAN Finance Limited	22.10.2026	11,97,40,413.00	9,63,69,451.00	Secured	9,63,69,451.00	9,63,69,451.00	No	10.64	0.00	0.00	0.00	23,370,962.00	nil
6	Micro Units Development and Refinance Agency Limited (MUDRA)	26.10.2026	1,88,68,676.00	1,88,68,676.00	Secured	1,88,68,676.00	1,88,68,676.00	No	2.08	0.00	0.00	0.00	0.00	nil
7	Annapurna Financial Services Ltd	20.10.2026	2,56,22,157.00	0.00	Secured	-	-	No	-	0.00	0.00	0.00	2,56,22,157.00	nil
	TOTAL		**60,74,31,414.45**	**55,28,02,792.69**		**55,28,02,792.69**	**28,78,78,995.24**			**0.00**	**0.00**	**0.00**	**4,46,28,621,76.00**	