**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: 10.11.2026**

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

| 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 | Samunnati Finance Private Limited | 16.10.2026 | 174,797,657.00 | 172,640,868.24 | Secured | 172,640,868.24 | 172,640,868.24 | No | 17.07% | 0.00 | 0.00 | 2,156,788.76 | 0.00 | NA |
| 2 | Bandhan Bank Limited | 17.10.2026 | 14,107,402.45 | 14,021,789.45 | Secured | 14,021,789.45 | 0.00 | No | 1.39% | 0.00 | 0.00 | 85,613.00 | 0.00 | NA |
| 3 | Blacksoil Capital Pvt Ltd ( Before Caspian Impact Investment Adviser ) | 16.10.2026 | 33,760,216.00 | 30,367,115.00 | Secured | 30,367,115.00 | | No | 3.00% | 0.00 | 0.00 | 3,393,101.00 | 0.00 | NA |
| 4 | IDFC | 22.10.2026 | 220,534,893.00 | 220,534,893.00 | Secured | 220,534,893.00 | 220,534,893.00 | No | 37.68% | 0.00 | 0.00 | 0.00 | 0.00 | NA |
| 5 | NABKISAN Finance Limited | 22.10.2026 | 119,740,413.00 | 96,369,451.00 | Secured | 96,369,451.00 | 96,369,451.00 | No | 9.53% | 0.00 | 0.00 | 23,370,962.00 | 0.00 | NA |
| 6 | Annapurna Financial Services Ltd | 20.10.2026 | 25,622,157.00 | 0.00 | Secured | 0.00 | 0.00 | No | NA | 0.00 | 0.00 | 25,622,157.00 | 0.00 | NA |
| 7 | Micro Units Development and Refinance Agency Limited(MUDRA) | 26.10.2026 | 18,868,676.00 | 18,868,676.00 | Secured | 18,868,676.00 | 18,868,676.00 | No | 1.86% | 0.00 | 0.00 | 0.00 | 0.00 | NA |
| 8 | SIDBI | 2.11.2026 | 106,756,227.00 | 105,596,255.00 | Secured | 105,596,255.00 | 105,596,255.00 | No | 10.44 | 0.00 | 0.00 | 1,159,972.00 | 0.00 | NA |
| | TOTAL | | **714187641.45** | **658,399,047.69** | | **658,399,047.69** | **614,010,143.24** | | | **0.00** | **0.00** | **55788593.76** | **0.00** | |