Annexure-4

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 unsecured financial 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 guarantee	Whether related party?	% of voting share in CoC					
1	Indian bank	17.10.2026	89,147,313.00	83,704,723.00	Unsecured	83,704,723.00	No	**8.27%**	0.00	0.00	5442590.00	0.00	
2	IDFC	22.10.2026	195,076,395.00	160,685,049.00	Unsecured	160,685,049.00	No	**37.68%**	0.00	0.00	34,391,346.00	0.00	
3	SBI	28.10.2026	188,331,034.00	108876110.9	Unsecured	108876110.9	No	**10.76%**	0.00	0.00	79,454,923.10	0.00	
4	Habitat Micro Build India Housing Finance Company	28.10.2026	14,803,757.00	0.00	Unsecured	0.00	No	**NA**	0.00	0.00	14,803,757.00	0.00	
	TOTAL		**487,358,499.00**	**353,265,882.90**		**353,265,882.90**					**134092616.10**	**0.00**	

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