Svatantra Microfin Limited

Amount outstanding overdue to Material Creditors as on March 31, 2026

As of March 31, 2026, the total amount due to the creditors is as follows:

S. No.	Type of creditors	No. of creditors	Amount outstanding (in ₹ million)
1	Dues to micro, small and medium enterprises	9	63.27*
2	Overdues to Material Creditor(s) (as defined below)	Nil	Nil
3	Dues to other creditors	164	738.13**
	Total	**173**	**801.40**

*Includes provision to the extent of ₹ 57.97 million.

**Includes provision to the extent of ₹ 689.99 million.

The board of directors of the Company have, pursuant to the resolution dated August 13, 2026, approved that a creditor of the Company (on a consolidated basis), shall be considered to be material ("Material Creditor"), for disclosures in the draft red herring prospectus, updated draft red herring prospectus, red herring prospectus and prospectus (the "Offer Documents") prepared in relation to the Offer, if amounts due to such creditor exceeds 5% of the consolidated trade payables of the Company as of the end of the latest period included in the Restated Consolidated Summary Statements ("Materiality Policy").

The trade payables of the Company on a consolidated basis as on March 31, 2026, as per the Restated Consolidated Summary Statements, was ₹ 789.98 million. Accordingly, a creditor has been considered to be a Material Creditor, if the amounts overdue to such creditor as on March 31, 2026 exceeded ₹ 39.50 million.

Based on the Materiality Policy, there are no Material Creditors of the Company as of March 31, 2026.