



IFCI FACTORS LIMITED (IFL)

REQUEST FOR PROPOSAL (RFP)

*SALE OF POOL OF FINANCIAL ASSETS BY IFCI FACTORS LIMITED
UNDER SWISS CHALLENGE METHOD*

Tender No: "IFL/HO/C&R/02/2023-24" dated June 20, 2023

CREDIT AND RECOVERY DEPARTMENT, IFL

DISCLAIMER AND IMPORTANT NOTICE

All information contained in this 'Request for Proposal Document' ("RFP") or subsequently provided to persons to whom this RFP has been issued, or those persons who have procured this information and RFP otherwise, (the "Applicant(s)"), whether verbally or in documentary form, by IFCI Factors Limited (IFL) or any of its employees or advisors (the "Information"), is provided to Applicant(s) on the terms and conditions as set out in this RFP and also any other supplementary terms and conditions subject to which such Information is or may be provided.

This RFP or any of its contents is not an agreement and is only an offer to Applicants to participate in the Swiss Challenge Process for purchase of a pool of financial assets of IFL. The purpose of this RFP is to provide Applicants with basic and preliminary information to assist the formulation of their Expression of Interest and participation in the Swiss Challenge Process and is issued upon the express understanding that recipients will use such information only for the purposes set out herein.

This RFP does not purport to contain all the information and data each Applicant may desire or require in reaching decisions as to their purchase of the Portfolio of IFL (as defined hereunder). Each Applicant should conduct its own investigations and analysis and should check the accuracy, reliability and completeness of the information in this RFP and obtain independent advice from appropriate sources. Applicants should form their own views as to what Information provided herein or separately is relevant to any decisions that they make and should make their own independent investigations in relation to any additional information that they may require.

This RFP may not be appropriate for all persons and it is not possible for IFL, its employees or advisors to consider the purchase objectives, financial situation and particular needs of each person / Applicants who reads or uses this RFP. Certain Applicants may have a better knowledge of the Portfolio than others.

The Information contained in this RFP or any other Information which may be provided to Applicants is subject to change without notice. Some of the Information contained herein may be dependent on interpretation of law and this RFP does not purport to give an exhaustive account of any statutory requirements. The Applicants should obtain their independent advice on the statutory compliances required of them for their participation in the Transaction envisaged herein. Further, it should not be assumed that there shall be no deviation or change in any Information provided. IFL, may, in its absolute discretion without notice or without assigning any reason for the same, but without being under any obligation to do so, update, amend or supplement the Information in this RFP. IFL does not undertake any responsibility / obligation to provide the Applicants with any additional / updated information.

While this RFP has been prepared in good faith, neither IFL nor its employees make any representation or warranty, express or implied, or accept any responsibility or liability, whatsoever, in respect of any statements or omissions herein, or the accuracy, completeness or reliability of

Information, and shall incur no liability under any law, statute, rules or regulations, tort, principles of restitution or unjust enrichment or otherwise for any loss, damages, cost, expenses which may arise from or be incurred or suffered on account of anything contained in this RFP or otherwise, including the accuracy, reliability, correctness or completeness of this RFP, even if any loss or damage is caused by any act or omission on the part of IFL or its employees or advisors, whether negligent or otherwise.

This RFP has not been filed, registered or approved in any jurisdiction. Recipients of this RFP resident in jurisdictions outside India as well as those residents in India should inform themselves of, and observe any applicable legal requirements.

The issue of this RFP does not imply that IFL is bound to select and shortlist any Applicant or to declare the Winning-Bidder (as defined hereinafter). IFL reserves the right to accept or reject any or all Applications submitted in response to this RFP, to change or modify the Bidding Process or terminate the Bidding Process or any part thereof, without notice, at any time, without giving any reasons. IFL and its representatives will not entertain any claim for expenses in relation to the preparation of RFP submissions by any of the Applicants or their participation in the Swiss Challenge Process.

The Applicants shall bear all costs associated with or relating to the preparation and submission of its Expression of Interest / Bid including but not limited to preparation, copying, postage/ delivery, fees or expenses related to any presentations, meetings, which the Applicants may be required to attend in connection with its Application. IFL shall not under any circumstances be responsible or liable for such costs and expenses regardless of the outcome or conduct of the Swiss Challenge Process.

Tender No: IFL/HO/C&R/02/2023-24, dated June 20, 2023

1. Overview of the Transaction

- 1.1 IFCI Factors Limited ("**IFL**" or the "**Company**") is desirous of selling a pool of financial assets (as tabulated below) thorough a Swiss Challenge Process to Banks / ARCs / NBFCs / FIs on 100% cash basis and on "As is Where is, As is What is and Whatever there is basis" and "Without Recourse Against IFL" (hereinafter referred to as the "**Transaction**"). The details of facilities included in the pool are as follows:

Facilities to be assigned	Total Outstanding Amount (Rs. in crore) (as on 31/12/2022)	Offer in Hand ("Reserve Price") (Rs. in crore)	Terms of Sale
Pool of facilities as detailed at Appendix-I (hereinafter referred to as the " Portfolio ")	1,816.43	13.00	100% cash basis

- 1.2 IFL has a base offer available in hand for the Portfolio from a party (hereinafter referred to as the "**Base-Bidder**"), which is **Rs.13.00 crore**, which has been fixed as the reserve price for the Portfolio (hereinafter referred to as "**Reserve Price**").
- 1.3 IFL invites bids from Banks / ARCs / NBFCs / FIs, which are eligible under the regulatory framework (hereinafter referred to as "**Applicant(s)**") for purchase of the Portfolio by way of Assignment under "**Swiss Challenge Method**" on 100% Cash Basis and on "As is Where is, As is What is and Whatever there is basis" and "Without Recourse Against IFL"; subject to applicable regulations issued by the Reserve Bank of India. The process through which Applicants participate for purchase of the Portfolio of IFL shall hereinafter be referred to as the "**Swiss Challenge Process**".
- 1.4 During the Swiss Challenge Process, Applicants shall submit their bid by participating in online E-Bidding. The initial bid under E-Bidding shall be with mark up of at least Rs.1.00 lakh (or multiples thereof) over the Reserve Price and each subsequent bid shall be with mark up of at least Rs.1.00 lakh (or multiples thereof) over the previous bid made under the E-Bidding process. The bid which emerges as the highest bid during the E-Bidding process shall be declared as the challenger bid to the Reserve Price (hereinafter referred to as the "**Challenger-Bid**") and the party that has made the Challenger-Bid shall be declared as the "**Challenger-Bidder**".

- 1.5 The Base-Bidder will be offered to match the Challenger-Bid. If the Base-Bidder matches the Challenger-Bid, the Base-Bidder shall be declared as the winning bidder else the Challenger-Bidder shall be declared as the winning bidder by IFL (herein after referred to as the **"Winning-Bidder"**) and the bid of the Winning Bidder shall hereinafter be referred to as the **"Winning-Bid"**. IFL shall assign the Portfolio to the Winning-Bidder as on the date of execution of the requisite agreements with the Winning-Bidder to the satisfaction of IFL and upon payment of the entire consideration within timelines mentioned at para 2.2 of this RFP.
- 1.6 IFL reserves the unqualified right to accept / reject any Application / bid including that of the Base-Bidder, the Challenger-Bidder or Winning-Bidder at any stage at its sole discretion as deemed fit without assigning any reason thereto.
- 1.7 Upon being declared as the Winning-Bidder, if the Challenger-Bidder fails to honour its obligations as per the terms and conditions of the RFP (or any addendum / corrigendum to the RFP), IFL shall have the unqualified right to forfeit the amount(s) deposited by the Winning-Bidder with IFL during the Swiss Challenge Process. IFL shall also have the unqualified right to proceed with Sale / Assignment of Portfolio to any other party at its sole discretion.

2. Transaction Process

- 2.1 Through this RFP, IFL invites Expression of Interest and Bids from Applicants above the Reserve Price by participating the Swiss Challenge Process.
- 2.2 The timelines for the Swiss Challenge Process are tabulated below:

S. No.	Activity	Date	Day	Latest By
1	Uploading of RFP on the website: www.ifcifactors.com	20/06/2023	Tuesday	11:00 AM
2	Start Date for Due Diligence /access to online data room (subject to submission of EMD, NDA and EOI with all enclosures)	20/06/2023	Tuesday	11:00 AM
3	Last Date for Submission of EMD, NDA and EOI with all enclosures	30/06/2023	Friday	05:00 PM

S. No.	Activity	Date	Day	Latest By
4	Closure of Due Diligence (2 weeks from the last date for submission of NDA)	14/07/2023	Friday	05:00 PM
5	Last Date for submission of Confirmation of due diligence and Board resolution for participating in E-Bidding	14/07/2023	Friday	06:00 PM
6	Date of E-Bidding	18/07/2023	Tuesday	12:00 Noon 02:00 PM
7	Declaration of Challenger-Bidder by IFL	18/07/2023	Tuesday	08:00 PM
8	Deposit of 10% Challenger-Bid amount (after adjusting EMD) by the Challenger-Bidder	19/07/2023	Wednesday	05:00 PM
9	Offer by IFL to the Base-Bidder to match the Challenger-Bid	20/07/2023	Thursday	05:00 PM
10	Decision by the Base-Bidder to match the Challenger-Bid	21/07/2023	Friday	05:00 PM
11	Declaration of the Winning-Bidder by IFL	22/07/2023	Saturday	05:00 PM
12	Last date and time for making payment of the full consideration amount by the Winning-Bidder	31/07/2023	Monday	05:00 PM

2.3 In the event that IFL does not receive any Expression of Interest (EOI) by the last date for submission of EOI as tabulated at para 2.2 of the RFP, IFL reserves the unqualified right to conclude the Swiss Challenge Process and declare the Base-Bidder as the Winning-Bidder.

2.4 IFL may, at any time, without giving any reasons thereof, may provide additional information, change / extend the deadlines / time-lines outlined hereinabove and shall communicate such change / extension by way of notice only on the website of IFL (www.ifcifactors.com). Applicants are advised to visit IFL's website for any update, as no individual communication shall be made in this regard.

3. Submission of Earnest Money Deposit

3.1 To signify their seriousness, Applicants desirous of participating in the Swiss Challenge Process shall make non-interest-bearing deposit of Rs.20 lakh hereinafter referred to as "Earnest Money Deposit" or "EMD"), (as per the timelines indicated at par 2.2 of this RFP) through RTGS to the bank account of IFL:

Beneficiary's Name: IFCI Factors Limited
Bank's Name: Canara Bank
A/c No: 1942267000001
IFSC Code: CNRB0006999
Bank Address: Mid Corporate Branch Barakhamba Road Delhi.

- 3.2 Earnest Money in any other form, for example, cheque (including cheque made "good for payment"), Demand Draft (DD), Bank Guarantee, Bid Bonds, Call Deposit, etc. will not be acceptable. The EMD of the Applicants shall be retained and adjusted towards part sale consideration in case they emerge as the Winning-Bidder. The EMD of the other Applicants shall be refunded within 7 working days of declaration of Winning-Bidder by IFL.

4. Submission of Expression of Interest

- 4.1 Applicants who are desirous of participating in the Auction Process are requested to intimate their willingness to participate by submitting their Expression of Interest (EoI), in the format enclosed as **Annexure I** along with a Non-Disclosure Agreement (NDA) signed by the Authorized Signatory of the Applicant in the format enclosed as **Annexure I (A)** and a letter confirming the deposit of EMD in the format enclosed as **Annexure I (B)**. The soft copy of the EoI with all enclosures shall be submitted through e-mail to nsc@ifcifactors.com and the original shall be submitted via post/ courier/ direct delivery to the following address and should be received by IFL within the timelines as indicated at para 2.2 of this RFP:

Senior Vice President (Credit & Recovery Head),
IFCI Factors Limited, 7th Floor, IFCI Tower,
61, Nehru Place, New Delhi – 110019.

- 4.2 The **subject line of the email** for submission of the Expression of Interest as also the **marking on top of the envelope** containing the Expression of Interest along with all enclosures shall be the following:

"Confidential - IFCI Factors Limited: EoI for Tender No:
IFL/HO/C&R/02/2023-24, dated June 20, 2023"

- 4.3 IFL will not be liable for any delay in delivery / damage to the envelope containing the EoI along with the enclosures during transit. No request from Applicants for modifications in EoI or any enclosure will be entertained by IFL. If the envelopes are not sealed and marked as instructed above, IFL assumes no responsibility for the misplacement or premature opening of the contents of the Application submitted and consequent losses, if any, suffered by the Applicant. Further, the Application must be submitted with all pages numbered serially, along with an index of

submissions. In the event any of the instructions mentioned herein have not been adhered to, the Application is liable to be rejected. Applications submitted by fax or to any other email ID not mentioned in this RFP shall not be entertained and shall be liable to be rejected.

5. Due Diligence by Applicants

- 5.1 After submitting the EOI along with all enclosures (within timelines as indicated at para 2.2 of this RFP), Applicants shall be provided access to the Virtual Data Room (VDR). Nothing contained in the VDR is, or shall be relied upon as a promise or representation, whether as to the past, current or future performance of the Portfolio. It is clarified that IFL shall not have any liability whatsoever to the Applicants including relating to or resulting from the use of the information shared in the VDR or any clarifications thereof.
- 5.2 The Applicant shall carry out its own independent study & assessment in respect of the Portfolio of IFL being offered for Sale / Assignment and value thereof before participating in the E-Bidding under the Swiss Challenge Process. The Applicant shall conduct its own independent due diligence at its own costs including verifying various legal proceedings, as well as ascertain the known and unknown liabilities, encumbrances and any other dues from concerned authorities or stakeholders to its satisfaction. Any offer made shall be deemed to have been submitted after complete satisfaction of the Applicant.
- 5.3 It would be deemed that by virtue of participating in the E-Bidding, the Applicant has read, understood and has made a complete and careful examination of all the information given in the VDR and / or other information provided by IFL pertaining to the Portfolio in any form and has carried out its own due diligence in respect of the same and is fully convinced and satisfied with the Portfolio and marketability, enforceability and nature of the underlying security. IFL shall not be responsible or liable for any consequences arising therein or relating to it.
- 5.4 The Applicant shall submit a confirmation of due diligence to IFL in the format provided at Annexure II, within the timelines mentioned at para 2.2 of this RFP.

6. E-Bidding and Declaration of the Winning-Bidder

- 6.1 The Applicant shall submit a certified true copy of its Board resolution (preferably in the format provided at Annexure III of this RFP), authorizing the Applicant to submit a binding bid and authorizing an official to represent the Applicant before IFL for all purposes with regard to the E-Bidding process.

- 6.2 By participating in E-Bidding, the Applicant accepts that its bid shall be unconditional and non-contingent. Submission of bid by an Applicant implies that the Applicant has obtained all the clarifications required and participation shall be deemed to constitute unconditional acceptance of all the terms and conditions of this RFP and any addendum or corrigendum issued thereto. IFL reserves the right to alter, modify, terms and conditions of the RFP without assigning any reason at any stage of the Transaction.
- 6.3 User ID and Password and further details of E-bidding would be shared with the Applicants to enable participation in the E-Bidding, which will take place as per the timelines indicated at para 2.2 of this RFP. Applicants who do not provide the confirmation of due diligence / other documents as per the timelines indicated at para 2.2 of this RFP shall be liable to be denied access to the E-bidding. The initial bid under E-Bidding shall be with mark up of at least Rs.1.00 lakh (or multiples thereof) over the Reserve Price and each subsequent bid shall be with mark up of at least Rs.1.00 lakh (or multiples thereof) over the previous bid made under the E-Bidding process. The bid which emerges as the highest bid during the E-Bidding process shall be declared as the Challenger-Bid.
- 6.4 The Base-Bidder will be offered to match the Challenger-Bid. If the Base-Bidder matches the Challenger-Bid, the Base-Bidder shall be declared as the winning bidder else the Challenger-Bidder shall be declared as the winning bidder by IFL. Upon being declared as the Winning-Bidder, the Challenger-Bidder shall deposit 10% of the Winning-Bid amount (after adjusting the EMD already deposited) with IFL as per the timelines mentioned at para 2.2 of this RFP.
- 6.5 IFL reserves an unqualified right to accept, reject or negotiate the bid of the Winning-Bidder.

7. Deposit of Bid-Amount and execution of Deed of Assignment

- 7.1 The Winning-Bidder shall deposit the Winning-Bid amount (net of amounts already deposited) with IFL as per the timelines mentioned at para 2.2 of this RFP. In case of failure of the Winning-Bidder to deposit the Winning-Bid amount as per the stipulated timelines, the amount(s) deposited already, including the EMD shall be liable to be forfeited. IFL, at its sole discretion, may opt for either forfeiting the amount deposited by the Winning-Bidder with IFL or extending the time for payment on levy of interest @ 12.00% p.a. from the date stipulated at para 2.2. of this RFP till payment of the said amount.

- 7.2 Subject to payment of full consideration within the timelines as indicated at para 2.2 of this RFP, the Winning-Bidder will execute the Deed of Assignment (DOA) / any other legal document(s) required by IFL.

8. Right to accept and / or reject any or all Applications / Bids

- 8.1 Notwithstanding anything contained in this RFP, IFL reserves the right to accept or reject any Application / Bid and to annul the Application and / or Auction Process and reject all Applications / Bids, at any time without any liability or any obligation for such acceptance, rejection or annulment, without assigning any reasons thereof. In the event IFL rejects or annuls all the bids, it may in its sole discretion, invite all the Applicants to submit fresh bids hereunder.
- 8.2 IFL reserves the right to reject any Application / Bid, if at any time, an improper response or material misrepresentation is made or uncovered. This would make the Applicant liable for disqualification. If such disqualification / rejection occurs after declaration of the Winning-Bidder and if the Winning-Bidder gets disqualified / rejected, then IFL reserves right to:
- i. Proceed with the next highest offer in the Swiss Challenge Process; or
 - ii. Take any such measures as may be deemed fit in the sole discretion of IFCI, including annulment of the Swiss Challenge Process and proceeding with the Base-Bidder.
- 8.3 IFL reserves the right to seek additional/ supplemental information and/or clarification from the Applicants and to verify all statements, information and documents submitted by the Applicants in response to the RFP. Failure of IFL to seek additional information / clarification or undertake such verification shall not relieve the Applicant of its obligations or liabilities hereunder nor will it affect any rights of IFL thereunder.

9. Conflict of Interest

- 9.1 The Applicants shall not have a conflict of interest that affects the Swiss Challenge Process. Any Applicant found to have a Conflict of Interest shall be liable for disqualification at any point in time during the Swiss Challenge Process at the sole discretion of IFL. An Applicant shall be deemed to have Conflict of Interest that affects the Swiss Challenge Process (hereinafter referred to as the "**Conflict of Interest**"), if IFL discovers that the Applicant is involved in any activity(ies) aimed at manipulating, influencing or impeding the Swiss Challenge Process being carried out by IFL for Sale / Assignment of the Portfolio.

10. Fraud and Corrupt Practices

- 10.1 The Applicants and their respective officers, employees, agents and advisers shall observe the highest standard of ethics during the Swiss Challenge Process. Notwithstanding anything to the contrary contained herein, IFL shall be entitled to reject an Application / Bid without being liable in any manner whatsoever to the Applicant if it determines that the Applicant has, directly or indirectly or through an agent, engaged in corrupt practice, fraudulent practice, coercive practice, undesirable practice or restrictive practice in the Swiss Challenge Process.
- 10.2 For the purposes of the clause 10.1, the following terms shall have the meaning hereinafter respectively assigned to them:
- a. "corrupt practice" means the offering, giving, receiving, or soliciting, directly or indirectly, of anything of value to influence the actions of any person connected with the Swiss Challenge Process (for avoidance of doubt, offering of employment to or employing or engaging in any manner whatsoever, directly or indirectly, any official of IFL who is or has been associated in any manner, directly or indirectly with the Swiss Challenge Process or has dealt with matters concerning the Transaction or arising there from, before or after the execution thereof, at any time prior to the expiry of one year from the date such official resigns or retires from or otherwise ceases to be in the service of IFL, shall be deemed to constitute influencing the actions of a person connected with the Auction Process);
 - b. "fraudulent practice" means a misrepresentation or omission of facts or suppression of facts or disclosure of incomplete facts, in order to influence the Swiss Challenge Process;
 - c. "coercive practice" means impairing or harming or threatening to impair or harm, directly or indirectly, any person or property to influence any person's participation or action in the Swiss Challenge Process;
 - d. "undesirable practice" means (i) establishing contact with any person connected with or employed or engaged by IFL with the objective of canvassing, lobbying or in any manner influencing or attempting to influence the Swiss Challenge Process; or (ii) having a Conflict of Interest; and
 - e. "restrictive practice" means forming a cartel or arriving at any understanding or arrangement among Applicants with the objective of restricting or manipulating a full and fair competition in the Swiss Challenge Process.

11. Important Terms and Conditions

- 11.1 IFL shall have the right to issue addendum / corrigendum to these terms and conditions / other documents to clarify, amend, modify, supplement or delete any of the conditions clauses or items stated herein. Each addendum / corrigendum so issued shall form a part of original invitation to offer / RFP.

- 11.2 It would be deemed that by participation in E-Bidding the Applicant has read, understood and has made a complete and careful examination of all the information given in this RFP / VDR pertaining to the Portfolio and has carried out their own due diligence in respect of the same and is fully convinced and satisfied with the Portfolio and marketability, enforceability and nature of the underlying securities, as applicable. IFL shall not be responsible or liable for any consequences arising therein or relating to it. The assignment shall be strictly on "without recourse basis" notwithstanding the outcome of any matter pertaining to the accounts included in the Portfolio. The Applicant should thoroughly satisfy themselves about the nature, condition and quality of the assets. No claim / complaint of whatever nature will be entertained by IFL at any stage. It shall also be deemed that the Applicant has unconditionally accepted all the terms and conditions of this RFP including any alterations / modifications of the terms and conditions prior to making its bid for the Portfolio.
- 11.3 By virtue of participating in E-Bidding, it shall be deemed that the Applicant has conducted its own independent due diligence at its own costs including verifying various legal proceedings, as well as known and unknown liabilities, encumbrances and any other dues to / from concerned authorities or stakeholders to its satisfaction. Any offer made shall be deemed to have been submitted after complete satisfaction of the Applicant. Hence the Applicant shall not be entitled to make any representations or raise any query / objection to IFL as to the title or condition of the Portfolio or any part thereof or any liabilities / encumbrances / dues / taxes / levies etc. once the Applicant submits its offer.
- 11.4 The Applicant should ensure that it is eligible to acquire / purchase the portfolio offered by IFL for Sale / Assignment and that it has complied with all the statutory formalities / guidelines / regulations / circulars inter alia, issued by the Reserve Bank of India, Securities & Exchange Board of India, Companies Act, 2013, SARFAESI Act and / or other agencies, read along with relevant rules and other relevant statutory provisions as applicable to the Sale / Assignment of the Portfolio.
- 11.5 The Applicant shall comply with applicable laws and regulations relating to the combat against money laundering (AML) and combating financing of terrorism (CFT), including client due diligence obligations and obligations relating to the co-operation with public authorities and shall have implemented written procedures and internal control mechanisms in order to ensure compliance with such domestic and international laws and regulations such as Financial Action Task Force (FATF) recommendations etc.

- 11.6 The Applicant shall not be disqualified under Section 29A of IBC, 2016.
- 11.7 The Applicant shall neither belong to the existing promoter group of companies included in the Portfolio nor shall be a subsidiary / associate / related party (domestic or overseas) of any person belonging to the existing promoter group of companies included in the Portfolio.
- 11.8 The Applicant shall not have any conflict of interest that may affect the process being run by IFL for the Sale / Assignment of its portfolio and shall not do any act / deed that may not be in the interest of IFL or cause any irreparable harm and significant loss to IFL.
- 11.9 Any applicable stamp duties / additional stamp duty / transfer charges, fee, etc. and also all the statutory / non-statutory dues, taxes, rates, assessment charges, fee, etc. owing to anybody that may arise out of the sale / Assignment shall be payable by the Applicant. IFL shall have no responsibility/ liability relating to any shortfall or deficiency in payment of expenses referred above.
- 11.10 The Applicant shall participate in the E-Bidding based on the terms and conditions of this RFP without prejudice to IFL's right to make any amendments. IFL reserves the unqualified right not to go ahead with the proposed transaction at any stage, without assigning any reasons. The decision of IFL in this regard shall be final and conclusive.
- 11.11 It shall be deemed that the bid submitted by the Applicant through E-Bidding shall be unconditional and non-contingent, which shall be duly backed by a Board Resolution of the Applicant in the format provided at Annexure III.
- 11.12 The Sale / Assignment of the Portfolio by IFL shall be on "As is Where is, As is What is and Whatever there is basis" and "Without Recourse Against IFL" i.e. the entire credit risk (including litigations against IFL, if any) associated with the financial asset would be transferred to the Applicant on receipt of the sale consideration amount and IFL shall have no obligation to re-acquire or refund the payment made towards purchase of the Portfolio or any part of it at any time.
- 11.13 The transfer of Portfolio shall result in immediate separation of IFL from the economic interest as well as the risks and rewards associated with the Portfolio. The responsibilities of IFL with respect to continuous reporting, monitoring, filing of complaints with law enforcement agencies and proceedings related to such complaints shall also be transferred to the Winning-Bidder with effect from the date

of execution of Deed of Assignment (DOA). IFL shall not be liable for handling and responding to any investigation, proceedings or notices on account of any action including criminal by or before any investigating agencies, courts, Tribunals or any statutory Authority; with respect to any matter whatsoever, in relation to the accounts in the Portfolio and which pertain to any act, omission or event occurring after the execution of DOA.

- 11.14 IFL shall provide information to the Applicants on a best effort basis. By participating in the E-bidding, it shall be deemed that the Applicant has acknowledged and accepted the risk of inadequacy, error or mistake in the information provided in this RFP or furnished by or on behalf of IFL. Further, it shall be deemed that the Applicant acknowledges that IFL shall not be liable for any presumption, omission, mistake or error on the part of the Applicant in respect of the above or in respect of any matter or thing arising out of or concerning or relating to the RFP or the data provided in the VDR or the Swiss Challenge Process or the Transaction generally, including any error or mistake therein or in the information / data provided to the Applicant.
- 11.15 It shall be deemed that by participating in E-Bidding, the Applicant agrees and releases IFL, its employees, agents and advisors, irrevocably, unconditionally and fully from any and all liabilities for claim, losses, damages, costs, expenses or liabilities in any way related to or arising from the exercise of any rights and/or performance of any obligations herein, pursuant hereto and/or in connection herewith and waives any and all rights and/or claim it may have in this respect, whether actual or contingent, present or future.
- 11.16 IFL reserves the right to reject any / all bids or adjourn / postpone / cancel the Sale / Assignment or modify any terms and conditions of the Sale/ Assignment without any prior notice and or without assigning any reasons thereof.
- 11.17 The Sale/ Assignment shall be on 100% cash basis and the consideration shall be received not later than the timelines specified at para 2.2 of this RFP.
- 11.18 Each Applicant is entitled to submit only one Bid.
- 11.19 The cut-off date shall be the date of execution of the Deed of Assignment (DOA). The DOA shall be executed only after the receipt of the entire consideration amount. All economic benefits pertaining to the Portfolio including any realization and recoveries after the cut-off date shall be for the benefit of the Winning-Bidder.

11.20 In case of any doubt regarding the terms and conditions and process of the sale / Assignment, the decision of IFL will be final.

12. Governing Law for Disputes

All suits or proceedings relating to any dispute or claim arising out of or in course of performance of the RFP (including any amendments or modifications thereto) or arising out of any communication in that respect shall be filed in appropriate Court having jurisdiction in New Delhi.

13. Disqualification

An Applicant would be liable for disqualification if:

1. The Applicant has made, incorrect, misleading or false representations in the forms, statements and attachments submitted, whether intentionally or unintentionally; or
2. Any restrictions or limitations have been put on the Applicant pursuant to any regulatory or statutory Authority to participate in the process.
3. If the Application demonstrates any failure to comply with, the provisions of the RFP; or
4. If the financial bid submitted by the Applicant is inconsistent with the requirements of this RFP in any respect; or
5. The Applicant fails to comply with the reasonable requests of IFL in relation to this Transaction; or
6. There is breach of Confidentiality by the Applicant; or
7. (i) An adjudication that the Applicant is bankrupt or insolvent, or the entry of an order for relief under applicable bankruptcy law; (ii) the commencement by the Applicant of a voluntary case or other proceeding seeking liquidation, winding-up or other relief with respect to itself or its debts under any bankruptcy, insolvency or other similar law now or hereafter in effect or seeking the appointment of a trustee, receiver, liquidator, custodian or other similar official of it or any substantial part of its assets or property, or consent to any such relief or to the appointment of or taking of possession by any such official in an involuntary case or other proceeding commenced against it; or (iii) if the provisional or official liquidator is appointed in relation to the Applicant by an appropriate court under any applicable law; or
8. Any information regarding the Applicant which becomes known to IFL and which is detrimental to the Transaction and/or the interests of IFL; or
9. If information becomes known after the Applicant has been qualified at any stage to proceed with the Transaction which would have entitled IFL to reject or disqualify the relevant Application, IFL reserves the right to reject or disqualify the concerned Applicant at the time, or at any time / stage, such information becomes known to IFL.

14. Amendments to the RFP

At any time IFL may, for any reason, whether at its own initiative or in response to clarifications requested by Applicants, modify the RFP document by way of issuance of addenda (the "Addenda or Addendum", as the case may be) or make corrections by issuance of corrigenda (the "Corrigendum" or "Corrigenda" as the case may be). Any Addendum or Corrigendum thus issued shall be part of this RFP and shall be made available on the website of IFL (www.ifcifactors.com). In order to afford the Applicants a reasonable time in which to take an Addendum into account, or for any other reason, IFL may, at its sole discretion, extend the due date for submitting the Application / Bid as provided in this RFP.

15. Confidentiality

All documents and other information supplied by IFL or submitted by an Applicant to IFL shall remain or become the property of IFL. Applicants are to treat all information as strictly confidential and shall not use it for any purpose other than for participating in the Swiss Challenge Process. IFL will not return any Application along with Annexures & enclosures or any information provided along therewith.

For any clarification in the above matter, please send your query to nsc@ifcifactors.com.

Place: New Delhi

Date: June 20, 2023

Sd/-
(Senior Vice President)
IFCI Factors Limited

Annexure-I

Expression of Interest
(On Applicant's Letter Head)

Date: _____

To,
Senior Vice President (Credit & Recovery Head),
IFCI Factors Limited, 7th Floor, IFCI Tower,
61, Nehru Place, New Delhi – 110019.

Sub: Expression of Interest to participate in the Swiss Challenge Process for purchase of the Portfolio of IFCI Factors Limited

1. We refer to Tender No: IFL/HO/C&R/02/2023-24 (hereinafter referred to as the **"Request for Proposal"** or **"RFP"**), dated June 20, 2023 of IFCI Factors Limited inviting Expression of Interest (EOI) for purchase of its Portfolio (as defined in the RFP).
2. We are desirous of participating in the Swiss Challenge Process and hereby submit our EOI for purchase of the Portfolio of IFCI Factors Limited through the Swiss Challenge Route. Our details are as follows:
 - a. Name of Applicant: _____ (**hereinafter referred to as the "Applicant"**)
 - b. Constitution of Applicant: Private / Public Limited Company (to fill as applicable)
 - c. Nature of business of Applicant: ARC / NBFC / BANK / FI (to fill as applicable)
 - d. Address of the Applicant: _____
 - e. GST No of the Applicant: _____
 - f. CIN of the Applicant: _____
 - g. Date and place of Incorporation: _____
3. We also attach herewith the following:
 - a. Duly signed Tender Document (Stamped and signed on each page by the Authorized Signatory of the Applicant).
 - b. Non-Disclosure Agreement (NDA) executed by the Authorized Signatory of the Applicant. (In the format provided at Annexure- I (A) of the RFP)
 - c. Our letter confirming deposit of EMD of Rs.20 lakh. (In the format provided at Annexure- I (B) of the RFP)
 - d. Certified True Copy of the Board Resolution / Letter from a Director or Company Secretary of the Applicant confirming the details of the Authorized Signatory signing EOI along with authorisation to submit the offer / bid.
 - e. List of current directors
 - f. Proof of Identity of the Authorised Signatory (Self attested copy of Aadhar Card / Passport and PAN Card).
 - g. Self-attested copy of the last 3 years Audited financial statements of the Applicant.

- h. Documentary proof of liquidity with the Applicant for concluding the Purchase of the Portfolio.
- i. Net-worth of the Applicant in the previous three financial years (as per audited financials):

FY	FY 2019-2020	FY 2020-2021	FY 2021-2022
Networth			

4. Our point of contact for all communications with IFL shall be:

- Full Name:
- Designation:
- Company:
- Address:
- Telephone Number:
- E-Mail Address:
- Fax Number:

5. We further undertake that:

- We have read, understood and have made a complete and careful examination of all the information given in the RFP and agree to bind ourselves with all the terms and conditions mentioned therein. All the pages of the RFP have been duly stamped and signed by the Authorized Signatory of the Applicant as an acceptance to the terms and conditions of the RFP. We do hereby apply to the Swiss Challenge Process for purchase of the Portfolio of IFL in accordance with the terms and conditions contained in the aforementioned RFP and undertake to agree and abide by the same.
- We are eligible and have the financial capacity to conclude the purchase of the Portfolio in accordance with the applicable laws and regulations of India.
- By submitting this EOI, we hereby solemnly undertake that the Applicant is eligible to acquire / purchase the Portfolio of IFL and complies with all the statutory formalities / guidelines / regulations / circulars inter alia, issued by the Reserve Bank of India, Securities & Exchange Board of India, Companies Act, 2013, SARFAESI Act and / or other agencies, read along with relevant rules and other relevant statutory provisions as applicable to the purchase the Portfolio of IFL in accordance with the terms and conditions of the RFP and the applicable laws and regulations of India.
- We further certify that no investigation by a regulatory authority is pending either against us or against any of our Group Companies or against any of our director, managers and employees that casts a doubt on our ability to participate in the Transaction which will have material effect on the Transaction detailed in the RFP.
- We further certify that in regard to matters relating to security and integrity of the country, we have not been charge sheeted by any agency of the Government (of India and/or Home Jurisdiction) or convicted by a court of law (in India and/or Home Jurisdiction) for any offence nor has any adverse order been passed against us by any regulatory authority that casts or is likely to cast a doubt on our ability to consummate this Transaction.

- f. We comply with applicable laws and regulations relating to the combat against money laundering (AML) and combating the financing of terrorism (CFT), including client due diligence obligations and obligations relating to the co-operation with public authorities, and have implemented written procedures and internal control mechanisms in order to ensure compliance with such domestic and international laws and regulations such as Financial Action Task Force (FATF) recommendations etc.
- g. IFL and its authorized representatives are hereby authorized to conduct any inquiries or investigations to verify the statements, documents, and information submitted by us in connection with this application, and to seek clarification from any party in this regard.
- h. We undertake and certify that we have not been convicted for an offence under any legislation designed to protect the members of the public from financial loss due to dishonesty, incompetence or malpractice.
- i. We irrevocably waive any right which we may have at any stage at law or howsoever otherwise arising to challenge or question any decision taken by IFL in connection with the selection of Applicants, declaration of the Winning-Bidder, the Swiss Challenge Process, or the Transaction and its terms and implementation thereof.
- j. We declare that all statements made by us and information provided pursuant to this letter of Application is complete, true and accurate to the best of our knowledge and beliefs.

Signature of applicant's Authorized Signatory:

Full Name:

Designation:

Email id:

Mobile Number:

Contact Number:

Please sign and stamp on all the pages of the EOI and all the other documents/agreements/undertaking/etc. being submitted.

(To be executed on stamp paper of Rs.200/-)

Annexure- I (A)

NON DISCLOSURE AGREEMENT

This Agreement made on the ___ day of April 2023, at New Delhi by and between _____ (Applicant's Name) (hereinafter termed as "_____") or the **Receiving Party** with CIN No. _____ & PAN _____, having its registered office at _____, India and a corporate office at _____, India.

And

IFCI Factors Limited (hereinafter termed as "IFL") or the **Disclosing Party**, a company registered under the Companies Act, 1956 with CIN No.U74899DL1995GOI074649 and having its Registered Office at 7th Floor, IFCI Tower, 61, Nehru Place, New Delhi – 110019

The terms "IFL" and "____" shall include each party's subsidiaries, partners, associates, parents and their respective directors, officers, and employees ("affiliates"), and the rights and obligations of the parties hereto therefore also shall ensure to such affiliates and may be enforced directly by or against such affiliates.

AND WHEREAS IT IS AGREED BETWEEN THE PARTIES THAT:

1. NON-DISCLOSURE

- (i) The party receiving Confidential Information (the "Receiving Party") shall hold all Confidential Information in strict confidence and shall not disclose any Confidential Information to any third party, without the prior written approval of the Disclosing Party. The Receiving Party shall disclose Confidential Information only to employees who need to know such information to enter into a transaction with the party disclosing such Confidential Information (the "Disclosing Party") for the specified Purpose (as defined at clause 5 of this agreement), and who are party to this Agreement to obligate them to treat Confidential Information as required under this Agreement. The Receiving Party shall not use any Confidential Information for any purpose except the specified Purpose.
- (ii) If the Receiving Party is required or requested to disclose any Confidential Information by any applicable law or regulation or by any governmental agency or regulatory body having authority to regulate or oversee any aspect of the Receiving Party's business in connection with the exercise of such authority, and such Confidential Information is provided or disclosed pursuant to such requirement or request, the Receiving Party shall not be in breach of this Agreement. However, the Receiving Party shall notify the Disclosing Party about the disclosure of Confidential Information.

- (iii) The Receiving Party shall take all reasonable measures to protect the confidentiality and avoid the unauthorized use, disclosure, publication, or dissemination of Confidential Information; provided, however, that such measures shall be no less stringent than measures taken to protect its own confidential and proprietary information. The Receiving Party agrees that it will not interfere with or circumvent any business of the Disclosing Party through the use of any Confidential Information acquired hereunder nor use any Confidential Information for its own account. The Receiving Party acknowledges that the Disclosing Party is neither responsible nor liable for any business decisions made by the Receiving Party in reliance upon any Confidential Information disclosed pursuant hereto.

2. CONFIDENTIAL INFORMATION

"Confidential Information" in this Agreement means all information and any idea in whatever form, tangible or intangible, whether disclosed to or learned by the Receiving Party, pertaining to the specified Purpose, whether in written, oral, encoded, graphic, magnetic, electronic or in any other tangible or intangible form, and whether or not labelled as confidential by the Disclosing Party or otherwise provided by the Disclosing Party and this "Confidential Information" includes, without limitation facility documents, securities details, status / details of accounts, computer printouts and other data of any kind and description, including electronic data recorded or retrieved by any means, that have been or will be given to the Receiving Party by the Disclosing Party, as well as written or verbal instructions or comments.

3. NO OBLIGATION OF CONFIDENTIALITY

The obligation of confidentiality shall not apply with respect to any particular portion of information if:

- (i) It is in the public domain at the time of the Disclosing Party's communication thereof to the Receiving Party; or
- (ii) It entered the public domain through no fault of the Receiving Party subsequent to the time of the Disclosing Party's communication thereof to the Receiving Party; or
- (iii) It was in the Receiving Party's possession, free of any obligation of confidence, at the time of the Disclosing Party's communication thereof to the Receiving Party; or
- (iv) It was rightfully communicated to the Receiving Party free of any obligation of confidence subsequent to the time of the Disclosing Party's communication thereof to the Receiving Party; or
- (v) Such information was developed by employees or agents of the Receiving Party, independently of and without reference to the information and the Receiving Party has evidence of such independent development.

4. RETURN OF INFORMATION

Within Fifteen (15) business days following either a request from the Disclosing Party or the completion of business dealings between the parties hereto, the Receiving Party will deliver to the Disclosing Party all tangible copies of the Confidential Information, including but not limited to magnetic or electronic media containing the Confidential Information,

note(s) and paper(s) in whatever form containing the Confidential Information or parts thereof and any copies of the Confidential Information in whatever form. The Disclosing Party, at its sole option, may request in writing that the Receiving Party destroy all copies of the Confidential Information. If the Disclosing Party requests that such Confidential Information be destroyed, the Receiving Party will destroy the Confidential Information and within ten (10) business days of the notice from the Disclosing Party to destroy the Confidential Information, will certify in writing to the Disclosing Party that the Confidential Information has been completely destroyed.

5. USE OF INFORMATION BY RECIPIENT

- (i) **Purpose-** The Receiving Party agrees to use the Confidential Information only for the purposes of participating in the process of sale / assignment of the Disclosing Party's Portfolio to the Receiving Party.
- (ii) The Receiving party shall use the information only for the specified Purpose, and the Receiving party shall not use the information provided by the Disclosing party for any other purpose, without the prior written approval by the disclosing party.
- (iii) The Receiving Party agrees to restrict disclosure of the Confidential Information solely to its employees who have a need to know such Confidential Information and to advise such persons of their obligations of confidentiality and non-disclosure hereunder. Further, the Receiving Party shall not disclose the Confidential Information to third parties, including independent contractors or consultants, without the prior express written consent of the Disclosing Party and shall advise such third parties of their obligations of confidentiality and non-disclosure hereunder.
- (iv) The Receiving Party agrees to use reasonable means, not less than those used to protect its own proprietary information, to safeguard the Confidential Information.

6. REMEDIES

The Receiving Party recognizes that unauthorized disclosure or use of Confidential Information or violation of this Agreement could cause the Disclosing Party irreparable harm and significant injury, the amount of which may be extremely difficult to estimate, thus, making any remedy at law or in damages inadequate. Therefore, the Receiving Party agrees that the Disclosing Party shall also have the right to apply to any court of competent jurisdiction for an order restraining any breach or threatened breach of this Agreement and for any other relief the Disclosing Party deems appropriate. This right may be in addition to any other remedy available to the Disclosing Party in law or equity.

7. OWNERSHIP OF INFORMATION

The Receiving Party hereby acknowledges that the Confidential Information is proprietary to the Disclosing Party.

8. WARRANTIES

In maintaining confidentiality hereunder the Receiving Party warrants that it shall:

- (i) take at least the same degree of care in safeguarding such Confidential Information and confidential materials as it takes for its own Confidential Information and

confidential material of like importance and such degree of care shall be at least that which is reasonably calculated to prevent such inadvertent disclosure;

- (ii) keep the Confidential Information and confidential materials and any copies thereof secure and in such a way so as to prevent unauthorized access by any third party;
- (iii) upon discovery of any unauthorized disclosure or suspected unauthorized disclosure of Confidential Information, promptly inform the Disclosing Party of such disclosure in writing and immediately return to the Disclosing Party all such Information and materials, in whatsoever form, including any and all copies thereof.

9. SURVIVAL

The Receiving party's duty of confidentiality under this Agreement regarding the Confidential Information shall terminate with the termination of this Agreement.

10. TERMINATION

Either Party may terminate this Agreement at any time by providing the other Party with thirty (30) days advance written notice of its intent to terminate this Agreement. Upon termination of this Agreement, the disclosing party may request the receiving party to return all confidential information and the receiving party shall within Fifteen (15) business days following a request from the Disclosing Party deliver to the Disclosing Party all tangible copies of the Confidential Information, including but not limited to magnetic or electronic media containing the Confidential Information, note(s) and paper(s) in whatever form containing the Confidential Information or parts thereof, and any copies of the Confidential Information in whatever form. The Disclosing Party, at its sole option, may request in writing that the Receiving Party destroy all copies of the Confidential Information. If the Disclosing Party requests that such Confidential Information be destroyed, the Receiving Party will destroy the Confidential Information and, within ten (10) business days of the notice from the Disclosing Party to destroy the Confidential Information, will certify in writing to the Disclosing Party that the Confidential Information has been completely destroyed. In case of no explicit termination, this agreement shall stand terminated at the end of 100 days from the date of its execution unless mutually extended by both the parties.

11. GENERAL

- (i) This Agreement shall be binding upon and for the benefit of the parties and their respective successors and assignors. Failure to enforce any provision of this Agreement shall not constitute a waiver of any term hereof. This Agreement supersedes and replaces any existing agreement entered into by the parties relating generally to the same subject matter, and may be modified only in writing signed by the parties.
- (ii) The Agreement shall be governed and construed in accordance with the laws prevailing in India and the parties hereby accept the jurisdiction of the Courts at Delhi/New Delhi alone.

ACCEPTED AND AGREED:

Signed for and on behalf of the Disclosing
Party, **IFCI Factors Limited**, by
_____.

Signed for and on behalf of the Receiving
Party,

(Applicant's
Name) by _____ Mr.,

Witnesses:

1. Mr.

2. Mr._____



Annexure I (B)

Earnest Money Deposit (EMD)

(On the Applicant's Letter Head)

Date: _____

To,

Senior Vice President (Credit & Recovery Head),
IFCI Factors Limited, 7th Floor, IFCI Tower,
61, Nehru Place, New Delhi – 110019.

Sub: Earnest Money Deposit (EMD) – Tender No: IFL/HO/C&R/02/2023-24, dated June 20 2023

We hereby submit that we intend to participate in the Swiss Challenge Process of IFCI Factors Limited outlined in Tender No: IFL/HO/C&R/02/2023-24 (hereinafter referred to as the **"Request for Proposal"** or **"RFP"**), dated June 20, 2023. The details of the deposit of EMD of Rs.20 lakh are furnished below:

The Bank Account in which the EMD has been deposited:

Bank Account No. 1942267000001

Beneficiary Name: IFCI FACTORS LIMITED

Bank Name: Canara Bank

IFSC Code: CNRB0006999

Address: Mid Corporate Branch Barakhamba Road Delhi.

RTGS Details	Date	Name of Bank and Branch

Furnished below are our bank details for transfer of funds in the event of refund of EMD:

Bank Account No.: _____ (Applicant's Bank A/c)

Beneficiary Name: _____ (Applicant's Name)

Bank Name: _____ (Applicant's Bank Name)

IFSC Code: _____ (Applicant's Bank details)

Address: _____ (Applicant's Bank details)

You are requested to provide us the access to Virtual Data Room. Details of the person authorized to access the Virtual Data Room are furnished below:

Name:

Email ID:

Contact Number:

(Signature of the applicant's Authorized Signatory)

(Name)

(Designation)

Confirmation of Due-Diligence and Participation in E-Bidding

(On Applicant's Letter Head)

Date: _____

To,

Senior Vice President (Credit & Recovery Head),
IFCI Factors Limited, 7th Floor, IFCI Tower,
61, Nehru Place, New Delhi – 110019.

Sub: Due-Diligence- Tender No : IFL/HO/C&R/02/2023-24, dated June 20, 2023

We hereby submit that we have carried out the due-diligence of the Portfolio referred to in Tender No : IFL/HO/C&R/02/2023-24, dated June 20, 2023 and all the documents placed in the Virtual Data Room or provided to us for undertaking the due-diligence to our satisfaction.

2. We submit that we have no further information requirements / queries regarding the Portfolio proposed to be assigned by IFCI Factors Limited.
3. We confirm our participation in E-Bidding under the Auction Process.

(Authorised Signatory)

CERTIFIED COPY OF BOARD RESOLUTION FOR SIGNING OF THE PROPOSAL

(On the Letterhead of the Applicant)

"RESOLVED THAT approval of the Board of _____ be and is hereby granted to submit an unconditional and non-contingent binding bid for purchase of the Portfolio of IFCI Factors Limited as per the terms and condition of RFP bearing No. **IFL/HO/C&R/02/2023-24, dated June 20, 2023.**

RESOLVED FURTHER THAT Mr. _____ (name), _____(designation) be and is hereby authorized to represent _____ before IFCI Factors Limited for all purposes with regard to this bidding process, sign all the bidding documents and submit it before the appropriate authority and do any other acts as required for participation and closure of the Transaction as defined in the RFP bearing No. **IFL/HO/C&R/02/2023-24, dated June 20, 2023.**

Signature / Name of the Company Secretary or Director of the Applicant

Appendix-I

(As on 31/12/2022 in crores)

S. NO.	NAME OF THE COMPANY	PRINCIPAL O/S	INTEREST O/S	TOTAL O/S
	Secured Accounts			
1	VNR Infrastructures Ltd.	18.01	50.72	68.73
2	Overnite Express Ltd.	5.75	3.47	9.23
3	Concast Steel & Power Ltd.	15.00	17.63	32.63
4	Concast Exim Ltd.	10.00	11.75	21.75
5	MVL Ltd.	11.50	40.01	51.51
6	Shree Shyam Pulp & Board Mills Ltd.	9.38	65.80	75.19
7	Era Infra Engineering Ltd.	15.00	29.64	44.64
	Unsecured Accounts			
8	Ramsarup Industries Ltd. (Write-off)	10.00	65.16	75.16
9	Crew Boss Products Ltd. (Write-off)	7.50	40.53	48.04
10	Multi-Flex Lami-Print Ltd.	5.48	26.79	32.28
11	Shiva Udyog Barrels Pvt. Ltd.	5.33	22.90	28.23
12	Krish International Pvt. Ltd. (Write-off)	3.05	20.84	23.89
13	Lumax Automotive Systems Ltd.	2.75	6.20	8.96
14	Jay Polychem India Ltd.	7.78	21.36	29.15
15	Ennore Coke Ltd.	3.73	7.66	11.40
16	Unilec Engineers Ltd.	4.90	5.18	10.08
17	Navrang Roadlines Pvt. Ltd.	9.00	7.97	16.97
18	Avirbhava Infratech India Pvt. Ltd.	1.25	0.69	1.94
19	Margdarshak Financial Services Ltd.	4.48	1.40	5.89
20	Amar Remedies Ltd.	18.01	87.44	105.45
21	GEI Industrial Systems Ltd.	14.79	63.29	78.09
22	Net 4 Communications Ltd.	13.36	58.97	72.34
23	Glodyne Venture & Holding Pvt. Ltd. (Write-off)	15.00	105.06	120.06
24	Apex Buildsys Ltd.	15.01	32.26	47.27
25	Noesis Industries Ltd.	0.24	7.11	7.35
26	Archon Engicon Ltd.	12.29	36.61	48.90
27	Innoventive Industries Ltd.	8.37	28.52	36.90
28	Nava karnataka Steels Pvt. Ltd.	8.37	33.66	42.04
29	C and C Constructions Ltd.	3.80	27.11	30.91
30	Arvind Casting Pvt. Ltd.	5.00	25.17	30.17
31	KLG Systel Ltd. (Write-off)	6.65	41.01	47.66
32	Spanco Ltd.	5.46	25.85	31.32

33	Surya Pharmaceutical Ltd. (Write-off)	4.69	28.67	33.37
34	Avon Lifesciences Ltd.	2.02	8.25	10.27
35	Leeway Logistics Ltd.	12.84	30.22	43.07
36	Elder Pharmaceuticals Ltd.	14.99	36.06	51.05
37	H.M. Informatics Pvt. Ltd.	3.01	15.19	18.20
38	Shyam Forging Pvt. Ltd.	2.79	13.02	15.81
39	Gangotri Iron and Steel Company Ltd.	6.85	39.97	46.83
40	Kalyani engineering Works	6.72	27.06	33.79
41	Adigear International	6.36	30.37	36.74
42	Evinix Industries Ltd. (Write-off)	4.22	24.74	28.97
43	Metaphor Exports Pvt. Ltd.	3.82	19.78	23.60
44	Sanatan Logistics Pvt. Ltd.	1.36	1.84	3.21
45	Critical Mass Multilink Ltd.	1.42	0.30	1.73
46	RN Infra Communications Pvt. Ltd. (Write-off)	4.26	13.11	17.37
47	MTARE Engineering India Pvt. Ltd.	0.45	2.10	2.55
48	Blue Prime Aluminium Ltd.	0.08	0.35	0.43
49	Daily Life Retail & Trading Ltd.	0.0025	6.69	6.69
50	SJ Leasing and investments Pvt. Ltd.	0.04	0.10	0.14
51	Raj Oil Mills Ltd. (Write-off)	9.42	49.10	58.52
52	Kew Industries Ltd	7.88	47.39	55.27
53	Maxx Moblink Pvt. Ltd.	11.65	20.64	32.29
54	Ideal Components Pvt. Ltd.	0.20	0.12	0.32
55	Perpetual Inter Trade	0.08	0.14	0.22
56	Trend Flooring Pvt. Ltd.	0.46	0.47	0.92
57	Mannohar Lal Hira Lal Ltd.	0	0.94	0.94
	TOTAL	381.85	1434.38	1816.43

Appendix-I (1)

1	Name of the Borrower	VNR Infrastructures Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	8-2-910/17, Road No 14, Banjara Hills Hyderabad-500034.
4	Name of Promoter & Group (if any)	Mr. Vakati Narayana Reddy
5	Facility/Nature of exposure	Short Term Loan
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.18.01 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.50.72 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.68.73 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of NPA	March 2016
11	Nature of Security (Land, Building, Plant & Machinery, etc.) and its brief description.	Land 1: land admeasuring 15 Acres 33 Guntas situated at Survey No.87/2A, 87/2AA, 87/1/A, Burdipad Village, Sangareddy District, Zaheerabad Mandal, Telengana AND Land 2: land admeasuring 25 Acres 15 Guntas situated at Survey No.27 & 29 Nyamathabad Village, Nyalkal Mandal, Medak District, Zaheerabad Mandal, Telengana.
12	Nature of Charge (First/Second/Subservient charge, Equitable/Registered Mortgage, Mortgage by way of deposit of Title Deeds, etc.)	Exclusive Charge by way of registered MOE.
13	Status of Creation of security (a) Whether any security was released (b) Whether any security has been repossessed	(a) No (b) No
14	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	1. Personal Guarantee of promoter /Director: a) Mr. Vakati Narayana Reddy. b) Mr. Ganji Praveen Kumar. 2. Corporate Guarantee of Indu Shree Biofuels Pvt. Ltd. 3. Repayment cheques for facility amount.

Appendix-I (2)

1	Name of the Borrower	Overnite Express Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	Overnite House, C East Park Road, New Delhi-110005, India.
4	Name of Promoter & Group (if any)	Mr. Om Prakash Rajgarhia
5	Facility/Nature of exposure	Advance Against Future Receivables
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.5.75 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.3.47 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.9.23 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	November 2020.
11	Nature of Security (Land, Building, Plant & Machinery, etc.) and its brief description.	Apart from the company FD of Rs.20.00 lakh with lien marked in favour of IFL, IFL also has exclusive charge on commercial property situated at Shidipura, Doriwalan, Karol Bagh, New Delhi-110005 on the basement, ground floor and third floor total admeasuring 721 Square yards (6000 square feet approximately) (Bearing portion No. D, Municipal no. 11099 (New), ward no. XIV, Khasra No.158/71, Block-D & Portion of property bearing Municipal no. 11099, bearing private no.11099/C, ward no. XIV, Khasra No.158/71, Block-D).
12	Nature of Charge (First/Second/Subservient charge, Equitable/Registered Mortgage, Mortgage by way of deposit of Title Deeds, etc.)	Exclusive charge on third party mortgage.
13	Status of Creation of security (a) Whether any security was released (b) Whether any security has been repossessed	(a) No (b) No

14	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of promoter /Director: <ol style="list-style-type: none"> a) Mr. Om Prakash Rajgarhia. b) Mr. Harshvardhan Rajgarhia. c) Mrs. Anita Rajgarhia. 2. Assignment / Hypothecation of receivables / cashflows of the debtors of company. 3. DSRA for three months of interest payment (In the form of FD with lien marked in favour of IFL). 4. Repayment cheques for facility amount.
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Appendix-I (3)

1	Name of the Borrower	Facility I- Concast Steel & Power Limited Facility II- Concast Exim Limited (On & after amalgamation in terms of order dated 26.11.2015 passed by Calcutta High Court, Concast Exim Limited is now part of "Concast Steel & Power Limited")
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	21, Hemant Basu Sarani, Kolkata-700001
4	Name of Promoter & Group (if any)	Facility I- Mr Sanjay Kumar Surekha & Mr. Mahesh Kumar Sureka Facility II- Mr. Sanjay Sureka , Mr. Anil Kumar Kedia and Mr Chaten kumar Jain
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Facility I- Rs.15.00 crore Facility II- Rs.10.00 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Facility I- Rs.17.62 crore Facility II- Rs.11.75 crore
8	Total Outstanding Amount (as on 31/12/2022)	Facility I- Rs.32.63 Cr Facility II- Rs.21.75 Cr
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	December 2017.
11	Nature of Security (Land, Building, Plant & Machinery, etc.) and its brief description.	Facility I & II- Exclusive charge on the land parcels admeasuring 349 sataks at Mouza-Panchghore, J. L. No.- 80, R. S. Dag Nos.- 3237, 3246, 3247, 3248, 3249, 3303, 3329, 3330, L. R. Dag Nos.- 3624, 3633, 3634, 3635, 3636, 3673, 3710, 3711, and Mouza- Mollarber, J. L. No.- 22, R. S. & L. R. Dag No.-48, P.S.- Chanditala, Dist.- Hooghly, West Bengal 712306 in the name of M/s Organic Green Foods Limited (third party mortgage)
12	Nature of Charge (First/Second/Subservient charge, Equitable/Registered Mortgage, Mortgage by way of deposit of Title Deeds, etc.)	Exclusive charge by way of registered MOE
13	Status of Creation of security (a) Whether any security was released (b) Whether any security has been repossessed	(a) No (b) No

14	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<p>Facility I-</p> <ol style="list-style-type: none"> 1. Assignment of receivables in favour of IFL. 2. Escrow/NOA from approved debtor 3. Repayment cheques of the facility amount. 4. Personal Guarantee of promoter / Director: <ol style="list-style-type: none"> a) Mr. Sanjay Sureka b) Mr. Mahesh Kumar Sureka <p>Facility II-</p> <ol style="list-style-type: none"> 1. Assignment of receivables in favour of IFL. 2. Escrow/NOA from approved debtor. 3. Repayment cheques of the facility amount. 4. Personal Guarantee of promoter / Director: <ol style="list-style-type: none"> a) Mr. Sanjay Sureka b) Mr. Anil Kumar Kedia c) Mr. Chaten Kumar Jain
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Appendix-I (4)

1	Name of the Borrower	MVL Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	Registered Office: 1201 B, 12th Floor Hemkunt Chamber, 89 Nehru Place, New Delhi- 110019. Also at: MVL i Park, 6 th Floor, Near Red Cross Society, Chandan Nagar, Sector-15 (II), Gurgaon-122001, Haryana. Also at: Millenium Plaza, Tower-A, Ground Floor, Sushant Lok-I, Secy-27, Gurgaon-122002, Haryana.
4	Name of Promoter & Group (if any)	Mr. Prem Adip Rishi
5	Facility/Nature of exposure	Short Term Loan
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.11.50 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.40.01 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.51.51 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	June 2015
11	Nature of Security (Land, Building, Plant & Machinery, etc.) and its brief description.	2 Residential Flats at MVL Coral Group, Housing Complex, Village Saidpur, Bhiwadi, Tehsil Tijara, District Alwar, Rajasthan in the account of MVL Limited.
12	Nature of Charge (First/Second/Subservient charge, Equitable/Registered Mortgage, Mortgage by way of deposit of Title Deeds, etc.)	Exclusive charge by way of MOE
13	Status of Creation of security (a) Whether any security was released (b) Whether any security has been repossessed	(a) 4 out of 6 flats mortgaged in favour of IFL have been sold under SARFAESI Act, 2002. (b) No.
14	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	1. Personal Guarantee of promoter /Director Mr. Prem Adip Rishi. 2. Repayment cheques for facility amount. 3. Principal & interest cheques.

Appendix-I (5)

1	Name of the Borrower	Shree Shyam Pulp and Board Mills Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	A-257, Road No. 6, N H-8, Mahipal Pur, New Delhi 110037, Flat No. C- 301, Shree Balaji Co-op. Group Housing Society Ltd. Sector- 6, Plot 75No. 37, Phase –I, Dwarka, New Delhi, Also at: Kashipur, Uttarakhand.
4	Name of Promoter & Group (if any)	Mr. Naresh Kumar Gupta
5	Facility/Nature of exposure	Domestic Sales Bill Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.9.38 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.65.80 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.75.19 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	March 2014.
11	Nature of Security (Land, Building, Plant & Machinery, etc.) and its brief description.	IFL has exclusive charge on land located at survey no.151 (admeasuring 1.950 Hectares) and at survey no. 152 (admeasuring 3.078 Hectares) total admeasuring to 5.038 Hectares situated at village Badhora, Aihatmali, Tehsil Kashipur, District Udham Singh Nagar, Uttarakhand (third party security).
12	Nature of Charge (First/Second/Subservient charge, Equitable/Registered Mortgage, Mortgage by way of deposit of Title Deeds, etc.)	Exclusive charge by way of MOE.
13	Status of Creation of security (a) Whether any security was released (b) Whether any security has been repossessed	(a) No (b) As per valuation reported dated 21.03.2023 it has been observed/noticed that part of the land mortgaged to IFL has been acquired for construction of Highway.
14	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	1. Personal Guarantee of promoter /Director: a) Mr. Naresh Kumar Gupta, b) Mr. Ajay Kumar Gupta, c) Mr. Lalit Kumar Gupta &

		<p>d) Mr. Amit Kumar Gupta</p> <ol style="list-style-type: none"> 2. Repayment cheques for facility amount. 3. Assignment of receivables in favour of IFL. 4. Pledge of 21,34,900 equity shares in favour of IFL (in physical form). NCLT has ordered liquidation of the company on 21.01.2020.
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Appendix-I (6)

1	Name of the Borrower	Era Infra Engineering Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	Corporate Address - 153, Okhla Industries Estate Phase III New Delhi-110020 Registered Address - 148-1/E, Om Gurudev Industrial Estate, Tal. Khed, Dist. Pune, Mahalunge, Chakan Pune Pune MH 410501.
4	Name of Promoter & Group (if any)	Mr. Hem Singh Bharana
5	Facility/Nature of exposure	Domestic Sales & Purchase Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.15.00 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.29.64 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.44.64 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	March 2016
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of promoter /Director Mr. Hem Singh Bharana. 2. Repayment cheques for facility amount. 3. Assignment of receivables in favour of IFL.

(a) As per clause 4.3 of Section-IV of the extant Resolution and Recovery Policy in cases where the Borrower/Mortgagor is resolved under IBC or is undergoing liquidation, IFL may sell/assign the exposure based on the **present value of the future cash flows from resolution plan** or the liquidation value/ value of third party mortgaged assets. In the case of Era Infra Engineering Limited, the CoC members have approved the resolution plan of SA Infrastructure Consultants Pvt. Ltd. Contours of the plan are given below:

Resolution Applicant	SA Infrastructure Consultants Pvt. Ltd.
Plan outlay as per Assenting Secured Financial Creditor	Upfront Payment: Rs.30.00 crore (IFCI Factors Limited's (IFL) share being Rs.0.06 crore) Deferred payment: Rs.378 crore from year 1 to year 5 to the financial creditors (IFL's share being Rs.0.71 crore over a period of 5 years) Residual payment: Rs.1,739 crore from recoveries from arbitration claims from year 3 to year 8 (IFL's share being Rs.3.10 crore) NPV of the above 3 payments as per the Resolution Plan: Rs.927.73 crore for the Financial Creditors (IFL's share being Rs.1.72 crore)

		Shareholding: As per the resolution plan the balance admitted secured debt (after reducing the upfront payment and deferred payment) will be converted into 4% common equity of the company and issued to assenting secured financial creditors in the ratio of their admitted secured debt.
Treatment Dissenting FC	for	The plan states that liquidation value is due as per sections 30(2) and 53 of IBC by way of cash or realization of any security interest held by the dissenting FC to the extent of the liquidation value due to the FC. In case, the underlying security held by the dissenting FC is also held in part by another FC, who may be in the category of the assenting FC, the assenting FC shall release the right over such secured asset and the same may be enforced/ encashed by the dissenting FC and the cash value received of such security shall be retained by the dissenting FC only to the extent of liquidation value due in terms of IBC.

IFL has pari passu charge over the assets of the company and has been classified as a secured financial creditor by the RP. IFL's claim of Rs.22.58 crore has been admitted by the RP. IFL have assented to the plan of **SA Infrastructure Consultants Pvt. Ltd.** and majority CoC members have passed the said resolution plan.

Appendix-I (7)

1	Name of the Borrower	Ramsarup Industries Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	(a) Corporate Office/Head Office address: (b) Plant location:	(a) Hastings Chambers, 1 st Floor, 7/c, Kiran Shanker Roy Road, Kolkata-700001. (b) West Bengal, Maharashtra
4	Name of Promoter & Group (if any)	Mr. Ashish Jhunjunwala.
5	Principal Amount Outstanding (as on 31/12/2022)	Nil. (As the account is written off) However, the unpaid principal is Rs.10.00 crore
6	Interest Amount Outstanding (as on 31/12/2022)	Rs.65.16 crore
7	Total Outstanding Amount (as on 31/12/2022)	Rs.75.16 crore
8	Asset classification (as on 31/12/2022)	NPA / Written-off
9	Date of account becoming NPA	March 2012
10	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of promoter /Director Mr. Ashish Jhunjunwala. 2. Repayment cheques for facility amount. 3. Assignment of receivables in favour of IFL.

Appendix-I (8)

1	Name of the Borrower	Crew B.O.S Products Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	624, Jaina Tower 1, District Center, Janak Puri, New Delhi-110058.
4	Name of Promoter & Group (if any)	Mr. Tarun Oberoi
5	Facility/Nature of exposure	Short Term Loan
6	Principal Amount Outstanding (as on 31/12/2022)	Nil. (As the account is written off) However, the unpaid principal is Rs.7.50 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.40.53 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.48.04 crore (Write-off account)
9	Asset classification (as on 31/12/2022)	NPA / Write-off
10	Date of account becoming NPA	March 2013
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of promoter director Mr. Tarun Oberoi 2. Assignment of receivables in favour of IFL. 3. Pledge of equity shares of Crew B.O.S. Products Limited: IFL has sold the pledged shares over a period of time and currently IFL has 93,321 shares left. The company has been wound up by Hon'ble Delhi High Court vide its order dated 14.03.2014 and the company was delisted by the exchange on 12.05.2017.

Appendix-I (9)

A. Borrower/Promoters		
1	Name of the Borrower	Multi- Flex Lami-Print Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	(a) Corporate Office/Head Office address: (b) Plant location:	(a) D54, MIDC, Mahad, Raigad, Maharashtra, 210 Shalimar Morya Park, Link Road, Andheri (W) Mumbai. (b) Mahad, Maharashtra
4	Name of Promoter & Group (if any)	Mr. Anil Dang
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.5.48 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.26.79 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.32.28 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	September 2013
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of Mr. Anil Dang. 2. Repayment cheques for the facility amount. 3. Assignment of receivables in favour of IFL.

Appendix-I (10)

1	Name of the Borrower	Shiva Udyog Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	(a) Corporate Office/Head Office address: (b) Plant location:	(a) A-337, Meera Bagh, Paschim Vihar, New Delhi. (b) Haryana, Jharkhand, Palej (Gujrat) and in Visakhapatnam
4	Name of Promoter & Group (if any)	Mr. Pankaj Agarwal , Mr. Sanjeev Kumar & Mr. Sudhir Kumar
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.5.33 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.22.90 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.28.23 crore
9	Asset classification (as on 31/12/2021)	NPA
10	Date of account becoming NPA	June 2014
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	1. Personal guarantees of (a) Mr. Pankaj Agrawal, (b) Mr. Sanjeev Kumar & (c) Mr. Sudhir Kumar 2. NOA/Escrow Acceptance letter from debtor to make payments to the escrow account.

Appendix-I (11)

1	Name of the Borrower	Krish International Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	Corporate Office/Head Office address	F-, Anupam Plaza, IIT Crossing, Hauz Khas, New Delhi - 110016. Tel; 01126515822, 26856931, 26560701.
4	Name of Promoter & Group (if any)	Mr. Alok Aggarwal & Mrs. Kiran Aggarwal
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Nil. (As the account is written off) However, the unpaid principal is Rs.3.05 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.20.84 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.23.89 crore
9	Asset classification (as on 31/12/2022)	NPA / Written-off
10	Date of account becoming NPA	September 2011
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of Promoter / Directors: <ol style="list-style-type: none"> (a) Mr. Alok Aggarwal (b) Mrs. Kiran Aggarwal 2. NOA/Escrow from approved debtors. 3. Repayment cheques from client and debtors.

Appendix-I (12)

1	Name of the Borrower	Lumax Automotive Systems Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	(a) Corporate Office/Head Office address: (b) Plant location:	(a) Plot No. 99, Udyog Vihar, Phase 4, Gurgaon. (b) Maneshwar Industrial Place, Haryana.
4	Name of Promoter & Group (if any)	Mr. UK Jain, Mr. Nitin Jain and Mrs. Kamlesh Jain
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.2.75 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.6.20 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.8.96 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	September 2016
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of promoter/director: <ol style="list-style-type: none"> (a) Mr. UK Jain, (b) Mr. Nitin Jain & (c) Mrs. Kamlesh Jain. 2. Assignment of receivables in favour of IFL. 3. Escrow/NOA from approved debtor. 4. Pledge of equity shares of Lumax Automotive Systems Limited. IFL has sold the pledged shares over a period of time and currently IFL has 8,95,219 shares left. Vide order dated 16.10.2017 of the Hon'ble Delhi High Court, OL was appointed for liquidation of the company and the company was delisted by the exchanges in May 2018 pursuant to remaining suspended for more than 6 months.

Appendix-I (13)

1	Name of the Borrower	Jay Polychem India Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	D-143 Defence Colony, New Delhi -110024
4	Name of Promoter & Group (if any)	Mr. Jaswant Singh, Mr. Sandeep Singh, Mr Satinder Singh, Mr Prakash Singh, Mrs Harneet Kaur and Mrs. Sumohita Kaur
1	Facility/Nature of exposure	Domestic Sales Bill Factoring
4	Principal Amount Outstanding (as on 31/12/2022)	Rs.7.78 crore
5	Interest Amount Outstanding (as on 31/12/2022)	Rs.21.36 crore
7	Total Outstanding Amount (as on 31/12/2022)	Rs.29.15 crore.
10	Asset classification (as on 31/12/2022)	NPA
11	Date of account becoming NPA	March 2017
12	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantee of: <ol style="list-style-type: none"> (a) Mr. Jaswant Singh (b) Mr. Sandeep Singh (c) Mr Satinder Singh (d) Mr Prakash Singh (e) Mrs Harneet Kaur (f) Mrs Sumohita Kaur 2. Assignment of receivables in favour of IFL. 3. Escrow/NOA From approved debtor 4. Repayment cheques of the facility amount.

Appendix-I (14)

1	Name of the Borrower	Ennore Coke Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	(a) Corporate Office/Head Office address: (b) Plant location:	(a) No 25 3 rd Floor, Flowers Road, Chennai -600084. (b) Haldia, West Bengal
4	Name of Promoter & Group (if any)	Vathsala Natarajn
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.3.73 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.7.76 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.11.40 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	June 2017
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	N.A.

Appendix-I (15)

1	Name of the Borrower	Unilec Engineers Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Closely held Public Limited
3	(a) Corporate Office/Head Office address: (b) Plant location:	(a) 2/114, Sadar Bazar, Delhi Cantt., New Delhi- 110010. (b) Begampur Khatola Road, Behrampur Industrial Area, Gurgaon-122001.
4	Name of Promoter & Group (if any)	Mr. Amit Airy and Mr. Bharat Bhushan Airy
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.4.90 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.5.18 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.10.08 crore
9	Asset classification (as on 31/12/2021)	NPA
10	Date of account becoming NPA	June 2019
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of promoter /Director: <ol style="list-style-type: none"> a) Mr. Amit Airy b) Mr. Bharat Bhushan Airy 2. Assignment of receivables in favour of IFL 3. Escrow/NOA from approved debtors 4. Repayment cheques of the facility amount.

Appendix-I (16)

1	Name of the Borrower	Navrang Roadlines Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	Corporate Office/Head Office address:	G -13, Vijay Plaza, Opposite Ahmedabad Dairy, Ahmedabad - 380022, Phone - 079 – 2543773.
4	Name of Promoter & Group (if any)	Mr. Manoj Jindal (Managing Director), Mr. Anup Jindal (Director)
5	Facility/Nature of exposure	Domestic Sales Bill Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.9.00 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.7.97 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.16.97 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	31.07.2019
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantee of : <ol style="list-style-type: none"> (a) Mr. Manojkumar Bishwanath Jindal, (b) Mr. Anupkumar Bishwanath Jindal & (c) Mrs. Shantidevi Bishwanath Jindal 2. Repayment cheques of facility amount. 3. Escrow/NOA from approved debtors.

Appendix-I (17)

1	Name of the Borrower	Avirbhava Infratech India Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	Corporate Office/Head Office address:	Plot No 135 Flat no 202, Sri Godha Nilayam Above Andhra Bank, KPHB VI Phase, Hyderabad-500085.
4	Name of Promoter & Group (if any)	Ms. Mrudula sarvasetty & Mrs. Lalitha Parameswari Rallabandi
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.1.25 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.0.69 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.1.94 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	Sep 2020
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of promoter /Director: <ol style="list-style-type: none"> d) Mrs. Mrudula Sarvasetty e) Mrs. Lalitha Parameswari Rallabandi 2. Assignment of receivables in favour of IFL. 3. FD of Rs.10 lac Lien mark to IFL (already encashed) 4. Repayment cheques of the facility amount.

Appendix-I (18)

1	Name of the Borrower	Margdarshak Financial Services Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited, NBFC
3	Corporate Office/Head Office address:	118, Dayal Farms, Ganeshpur- Rehmanpur Chinhath Deva Road Lucknow UP- 226019
4	Name of Promoter & Group (if any)	Mr. Rahul J Mittra
5	Facility/Nature of exposure	Short Term Loan
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.4.48 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.1.40 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.5.89 Crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	Sep 2021
11	Nature of Charge (First/Second/Subservient charge, Equitable/Registered Mortgage, Mortgage by way of deposit of Title Deeds, etc.)	1. Exclusive hypothecation charge on non SMA & Standard book debts equivalent to 115% of the loan amount. 2. FDR lien marked with IFL to the tune of 15% of the loan amount. The FD of Rs.0.90 crore was encashed in June 2021.
12	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	1. Personal guarantee of promoter director Mr. Rahul J. Mittra. 2. Exclusive hypothecation charge on non SMA & Standard book debts equivalent to 115% of the loan amount. 3. FDR lien marked with IFL to the tune of 15% of the loan amount. The FD of Rs.0.90 crore was encashed in June 2021. 4. Repayment cheques of the facility amount.

Appendix-I (19)

1	Name of the Borrower	Amar Remedies Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	Block No. 3, 2nd Floor, Sane Guruji Premises 386, S.V. Savarkar Marg, Opp. Siddhivinayak Temple, Prabhadevi Mumbai City Mh 400025 In
4	Name of Promoter & Group (if any)	Mr. Pravin Nanalal Shah, Mr. Sagar Pravin Shah, Mr. Dilip Sobhagmal Mehta, Ms. Pratima Pravin Shah
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.18.01 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.87.44 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.105.45 crore
9	Asset classification (as on 31/12/2022)	N.A.
10	Date of account becoming NPA	01.06.2013
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantees of directors: (a) Mr. Sagar P. Shah & (b) Mrs. Pratima P. Shah 2. Assignment of receivables in favour of IFL. 3. Pledge of equity shares of Amar Remedies Limited: IFL has sold the pledged shares over a period of time and currently IFL has 12,56,418 shares left. The company was delisted on 17.10.2019. The company is under CIRP vide order dated 16.06.2017. The liquidation value ascertained under CIRP is Rs.17.72 crore against the admitted claims of financial creditors of Rs.850.91 crore and total admitted claims of Rs.866.95 crore. 4. Repayment cheques of facility amount.

Appendix-I (20)

1	Name of the Borrower	GEI Industrial Systems Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	26-A Industrial Area Govindpura Bhopal MP 462023, India
4	Name of Promoter & Group (if any)	Mr. Carnet Elias Fernandes, Mr. Bernard John, Mr. Anil Chawla, Mr. Robinson Fernandez, Ms. Yogita Pant, Mr. Ajitha Kumar Kandampully Appu, Mr. Pradeep Kumar Jain, Mr. Shibu Thomas.
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.14.79 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.63.29 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.78.09 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	01.06.2013
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantee of promoter director Mr. C. E. Fernandez. 2. Assignment of receivables in favour of IFL. 3. Repayment cheques of the facility amount.

Appendix-I (21)

1	Name of the Borrower	Net 4 Communication Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	3rd Floor, unit 3e 20b Abdul Hamid Street Kolkata West Bengal
4	Name of Promoter & Group (if any)	Mr. Manish Wadhawan, Mr. Amarjit Singh Sawhney & Mr. Jasjit Singh Sawhney
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.13.36 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.58.97 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.72.34 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	01.12.2013
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantees of promoter directors: (a) Mr. Amarjit Singh Sawhney & (b) Mr. Jasjit Singh Sawhney 2. Repayment cheques of the facility amount. 3. Assignment of receivables in favour of IFL. 4. Corporate guarantee of promoter company M/s Net 4 India Limited. 5. Pledge of equity shares of Net 4 India Ltd.: IFL invoked the pledged shares and currently IFL holds 32,32,874 shares pursuant to invocation. The company has been wound up by Hon'ble Calcutta High Court vide its order dated 06.08.2015 and the company was delisted by the exchange on 11.09.2018.

Appendix-I (22)

1	Name of the Borrower	Glodyne Ventures & Holding Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	RS 3, 53 Radheshyam Building, 2nd Floor Gandhinagar, O MIG Club, Bandra East Mumbai Mumbai City MH 40005 India.
4	Name of Promoter & Group (if any)	Ms. Divvyani Annand Sarnaaik & Mr. Annand Sarnaaik
5	Facility/Nature of exposure	Short Term Corporate Loan
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.15.00 crore (Write off)
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.105.06 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.120.06 crore
9	Asset classification (as on 31/12/2022)	NPA / Write-off
10	Date of account becoming NPA	01.06.2013
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantee of directors: (a) Mr. Annand Sarnaaik & (b) Mrs. Divvyani A Sarnaaik. 2. Repayment cheques of the facility amount. <p>Pledge of equity shares of Glodyne Technoserve Ltd.: IFL has sold the pledged shares over a period of time and currently IFL has 5,86,000 shares left. Glodyne Technoserve Ltd has been wound up by Hon'ble Bombay High Court vide its order dated 28.10.2014 and their shares were delisted by the exchange on 11.05.2018.</p>

Appendix-I (23)

1	Name of the Borrower	Apex Buildsys Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	B-292, Chandra Kanta Complex, Shop No.7, Near Metro Pillar No.161, New Ashok Nagar New Delhi-110096.
4	Name of Promoter & Group (if any)	Mr. Amit Bharana, Mr. Rattan Lal, Ms. Vandana Kaushik Mr. Mast Ram Chechi
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.15.01 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.32.26 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.47.27 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	15.12.2015
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	1. Personal guarantee of promoter director Mr. Hem Singh Bharana. 2. Assignment of Receivables in favor of IFL. Repayment cheques of the facility amount.

Appendix-I (24)

1	Name of the Borrower	Noesis Industries Limited (erstwhile MVL Industries Limited)
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	1201 B, 12th Floor Hemkunt Chamber, 89 Nehru Place, New Delhi- 110019. MVL i Park, 6 th Floor, Near Red Cross Society, Chandan Nagar, Sector-15 (II), Gurgaon-122001, Haryana. Millenium Plaza, Tower-A, Ground Floor, Sushant Lok-I, Secy-27, Gurgaon-122002, Haryana.
4	Name of Promoter & Group (if any)	Mr. Prem Adip Rishi
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.0.24 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.7.11 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.7.35 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming	March 2013
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantee of promoter director Mr. Prem Adip Rishi. 2. Corporate Guarantee of MVL Limited. 3. Assignment of receivables 4. Repayment cheques of the facility amount. 5. Pledge of equity shares of MVL Limited: IFL has sold the pledged shares over a period of time and currently IFL has 2,06,46,870 shares left. MVL Limited company has been wound up by Hon'ble Delhi High Court vide its order dated 05.07.2018 in CP No.668/2014 and MVL Limited was delisted by the exchange on 09.01.2020.

Appendix-I (25)

1	Name of the Borrower	Archon Engicon Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	(a) Corporate Office/Head Office address: (b) Plant location:	(a) A1, Sivam Sundaram Complex, Above A.D.C. Bank Opp Haresh Dudhiya, Gurukul Road, MEM Nagar, Ahmedabad-52 (b) Plant: Plot #1,2 and 3, Navkar Industrial Estate, Santej Katraj Road, Vill Santej, Taluk Kaloi, Dist Gandhi Nagar, Gujarat - 382721
4	Name of Promoter & Group (if any)	Mr. Chandrasekhar Panchal
5	Facility/Nature of exposure	Domestic Sale Bill Factoring Facility (with AFR as sublimit)
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.12.29 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.36.61 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.48.90 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	March 2016
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	1. Personal guarantee of promoter / director: (a) Mr. Chandrasekhar Panchal, (b) Shailesh Kumar B Patel & (c) Balakrishna Joitram Panchal 2. Repayment cheques of the facility amount.

Appendix-I (26)

1	Name of the Borrower	Innoventive Industries Limited (Erstwhile Arihant Domestic Appliance Limited)
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	GAT No 1261, Sanaswadi Tal: Shirur Dist (Pune 412208)
4	Name of Promoter & Group (if any)	i) Mr. Chandu Chavan, ii) Mr. Sanjay Waghlade, iii) Mr. Ranindra Katre, iv) Mrs. Shibhangi Jadhav and v) Mrs. Mrunal Katre.
5	Facility/Nature of exposure	Domestic Sales Bill & Export Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.8.37 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.36.61 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.36.90 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	01-09-2014
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantees of: <ol style="list-style-type: none"> (a) Mr. Chandu Chavan, (b) Mr. Sanjay Waghlade, (c) Mr. Ranindra Katre, (d) Mrs. Shibhangi Jadhav & (e) Mrs. Mrunal Katre. 2. Repayment cheques of the facility amount.

Appendix-I (27)

1	Name of the Borrower	Nava Karnataka Steels Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	Corporate Office/Head Office address:	Corporate Address – 71, 3 rd Cross Residency Road Bangalore - 560025 Registered Address - 10th Mile Old Madras Road Bandapura Village Bangalore Bangalore KA 560049.
4	Name of Promoter & Group (if any)	Mr. Suresh Kumar Bhuwalka (ex- MD), Mr. Ajay Kumar Bhuwalka, Mr. Ankit Bhuwalka
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.8.37 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.33.36 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.42.04 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	01.06.2014
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantee of: <ol style="list-style-type: none"> (a) Mr. Suresh Kumar Bhuwalka, (b) Mr. Ajay Kumar Bhuwalka & (c) Mr. Ankit Kumar Bhuwalka 2. Assignment of receivables 3. Repayment cheques of the facility amount.

Appendix-I (28)

1	Name of the Borrower	C&C Constructions Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	Plot no 70, Institutional Sector 32, Gurgaon -122001
4	Name of Promoter & Group (if any)	Mr. Gurjeet Singh Johar
5	Facility/Nature of exposure	Domestic Sale Bill Factoring and Purchase Bill Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.3.80 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.27.11 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.30.91 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	March 2014
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantee of: <ol style="list-style-type: none"> (a) Mr. Mr. Gurjeet Singh Johar, (b) Charanbir Singh Sethi, (c) Rajbir Singh, (d) Sanjay Gupta & (e) Mr. Amrit Pal Singh Chadha. 2. Repayment cheques of the facility amount.

Appendix-I (29)

1	Name of the Borrower	Arvind Casting Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	(a) Corporate Office/Head Office address: (b) Plant location:	(a) # 1460 Phase# 10, Mohali, Punjab-160062. (b) Plot no. # 106; Godown Area, Pabhat, Zirakpur-140 105
4	Name of Promoter & Group (if any)	Mr. Arvinder Singh Gorwara, Ms. Daljit Kaur, M Gorwara, Mr. Amrinder Singh Gorwara
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.5.00 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.25.17 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.30.17 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	September 2014
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantee of the promoter/director of: (a) Mr. Arvinder Singh Gorwara, (b) Ms. Daljit Kaur Gorwara & (c) Mr. Amrinder Singh Gorwara. 2. Repayment cheques of the facility amount. 3. Assignment of Receivables in favour of receivables by way of NOA/ Escrow Arrangement.

Appendix-I (30)

1	Name of the Borrower	KLG Systel Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	Plot No 70 A EHTP, Sector 34, Gurgaon-122001
4	Name of Promoter & Group (if any)	Mr. K L Goel and Mr. Kumud Goel.
5	Facility/Nature of exposure	Domestic Sale Bill Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.6.65 crore (Write off)
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.41.01 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.47.66 crore
9	Asset classification (as on 31/12/2022)	NPA / Written Off
10	Date of account becoming NPA	01.12.2012
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of the promoter/director of: <ol style="list-style-type: none"> (a) Mr. K L Goel, (b) Mr. Kumud Goel 2. Repayment Cheques of the facility amount. 3. Assignment of Receivables in favour of IFL.

Appendix-I (31)

1	Name of the Borrower	Spanco Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited company
3	Corporate Office/Head Office address:	Corporate Address – B-22, Krishna Bhuvan , B.S. Deoshi Marg, Deonar Mumbai - 400008 Registered Address - 8th Floor, Godrej Coliseum, Somaiya Hospital Road, Off. Eastern Express Highway, Sion (E) Mumbai- 400022.
4	Name of Promoter & Group (if any)	Mr. Iqbal Singh Gumer, Mr. Kapil Puri & Mr. Vijay Hotchand Mulchandani.
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.5.46 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.25.85 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.33.37crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	01.03. 2014
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of Mr. Kapil Puri 2. Assignment of receivables 3. Repayment cheques of facility amount. 4. NOA / Escrow arrangement acceptance by debtors. 5. Pledge of equity shares of Spanco Limited: IFL has sold the pledged shares over a period of time and currently IFL has 85,00,000 shares left. The company has been wound up by Hon'ble Bombay High Court vide its order dated 12.08.2015 and the company was delisted by the exchange on 12.05.2017.

Appendix-I (32)

1	Name of the Borrower	Surya Pharmaceutical Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	Sco -164-165, Sector 9-C, Chandigarh
4	Name of Promoter & Group (if any)	Mr Rajeev Goyal & Ms. Alka Goyal
5	Facility/Nature of exposure	Domestic Sale Bill Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Nil. (As the account is written off) However, the unpaid principal is Rs.4.69 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.28.67 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.33.37 crore
9	Asset classification (as on 31/12/2022)	NPA / Written Off
10	Date of account becoming NPA	June 2012
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantees of promoter directors <ol style="list-style-type: none"> (a) Mr Rajev Goyal (b) Ms Alka Goyal 2. Repayment of cheques for the facility amount. 3. Assignment of receivables in favour of IFL.

Appendix-I (33)

1	Name of the Borrower	Kobo Biotech Limited (Erstwhile Avon Organics Limited)
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	H Wing, 4 th floor, Tex Centre Off, Sakhi Vihar Road, Chandivili, Andheri (East) Mumbai – 400 072
4	Name of Promoter & Group (if any)	Mr. Ajit Kamath
5	Facility/Nature of exposure	Domestic Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.2.02 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.8.25 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.10.27 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	1 st December 2014
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of : (a) Mr. Ajit Kamath, (b) Mr. Manoj Jain 2. Corporate Guarantee of Arch Pharma Lab Limited. 3. Repayment cheques of the facility amount.

Appendix-I (34)

1	Name of the Borrower	Leeway Logistics Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	Regd off: E 59, Greenwoods, Sector 46, Gurgaon-122001, Corp office: City, 203, A Wing, 2 nd floor, Supreme Business Park, Supreme City, Hiranandani Gardens, Powai, Mumbai – 400076.
4	Name of Promoter & Group (if any)	Mr. Sanjay Sinha and Mrs. Namita Sinha
5	Facility/Nature of exposure	Domestic Sale Bill Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.12.84 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.30.22 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.43.07 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	September 2016
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of promoter directors: <ol style="list-style-type: none"> (a) Mr. Sanjay Sinha (b) Mrs. Namita Sinha. 2. Repayment Cheques of the facility amount. 3. Assignment of Receivables in favour of receivables by way of NOA/ Escrow Arrangement.

Appendix-I (35)

1	Name of the Borrower	Elder Pharmaceuticals Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	Elder House, Plot no C 9, Dalia Industrial Estate, Off Veeradesai Road, Andheri (west), Mumbai
4	Name of Promoter & Group (if any)	Mr. Jagdish Saxena
5	Facility/Nature of exposure	Domestic Sale Bill Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.14.99 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.36.06 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.51.05 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	September 2016
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of: (a) Mr. Jagdish Saxena (b) Mr. Alok Saxena 2. Repayment cheques of the facility amount. 3. Assignment of Receivables in favors of receivables by way of NOA/ Escrow Arrangement.

Appendix-I (36)

1	Name of the Borrower	H.M. Informatics Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	(a) Corporate Office/Head Office address: (b) Plant location:	(a) A37 Basement, Sector 4 Noida 201301 (b) A37 Basement, Sector 4 Noida 201301
4	Name of Promoter & Group (if any)	Mr.Manoj Kaul, Mr. Samridh Sharma
5	Facility/Nature of exposure	Domestic Sale Bill Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.3.01 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.15.19 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.18.20 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	September 2013
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of promoter directors: (a) Mr.Manoj Kaul (b) Mr. Samridh Sharma 2. Repayment cheques of the facility amount. 3. Assignment of receivables in favour of IFL 4. Escrow/NOA From approved debtor

Appendix-I (37)

1	Name of the Borrower	Shyam Forging Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	Corporate Office/Head Office address:	6 K.M Mile Stone ,G.T Road, Chhaprola ,Gautam Budh Nagar -201001
4	Name of Promoter & Group (if any)	Mr. Brijesh Kumar Agarwal, Mr. Nitin Agarwal, Mrs. Shaifali Agarwal
5	Facility/Nature of exposure	Domestic Sale Bill Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.2.79 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.13.02 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.15.81 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	September 2013
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of promoter /Director: <ol style="list-style-type: none"> (a) Mr. Brijesh Kumar Agarwal, (b) Mr. Nitin Agarwal, (c) Mrs. Shaifali Agarwal & (d) Ms. Swati Agarwal 2. Repayment cheques of the facility amount. 3. Assignment of receivables in favour of IFL 4. Escrow/NOA From approved debtor.

Appendix-I (38)

1	Name of the Borrower	Gangotri Iron & Steel Company Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	(a) Corporate Office/Head Office address: (b) Plant location:	(a) 307 Ashiana Towers Exhibition Road, Patna, India, 800001. (b) Phulwari Sharif-Khagaul Road, Naya Tola, Patna-801 505.
4	Name of Promoter & Group (if any)	Mr Ankit Choudhary, Mr Sanjiv Kumar Choudhary, Mrs Manju Choudhary, Mr Badri Prasad Aggarwal
5	Facility/Nature of exposure	Domestic Sale Bill Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.6.85 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.39.97 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.46.83 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	March -2014
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantees of promoter directors: (a) Mr Sanjiv Kumar Choudhary & (b) Mr Ankit Choudhary 2. Corporate guarantee of Gangotri Electrocastings Limited. 3. Repayment cheques of the facility amount. 4. Pledge of equity shares of Gangotri Iron & Steel Company Limited: IFL has sold the pledged shares over a period of time and currently IFL has 14,64,002 shares left. The company was delisted by the exchange on 24.02.2023. Further, it may be noted that the net worth of the company has been negative for the past three years. (FY-2022: Rs.(44.38 crore), FY-2021: Rs.(42.92 crore) and FY-2020: Rs.(40.68 crore).

Appendix-I (39)

1	Name of the Borrower	Kalyani Engineering Works
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Partnership Firm
3	(c) Corporate Office/Head Office address:	At: 109- 110, Anand Industrial Estate, Mohan Nagar, Ghaziabad-201007, Uttar Pradesh
4	Name of Promoter & Group (if any)	Mr. Vinod Kumar Makharia (Partner) and Mrs. Kiran Makharia (Partner)
5	Facility/Nature of exposure	Domestic Sale Bill Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.6.72 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.27.06 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.33.79 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	September 2014
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantees of promoter directors <ol style="list-style-type: none"> (a) Mr. V.K Makharia & (b) Mrs. Kiran Makharia 2. Repayment cheques of the facility amount 3. NOA/ Escrow from debtors

Appendix-I (40)

1	Name of the Borrower	Adigear International
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Partnership Firm
3	Corporate Office/Head Office address:	40 Mayapuri Industrial Area ,Phase -1 New Delhi-110064
4	Name of Promoter & Group (if any)	Mr. Pran Nath Khanna, Mr. Sandeep Khanna, Ms. Anju Khanna & Mr. Sanjay Khanna
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.6.36 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.30.37 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.36.74 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	March 2014
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantees of partners: <ol style="list-style-type: none"> (a) Mr. PN Khanna, (b) Mr. Sanjay Khanna, (c) Mr. Sandeep Khanna & (d) Ms. Anju Khanna. 2. Repayment cheques of the facility amount. 3. Corporate Guarantee of Metaphor Exports Private Limited. 4. NoA/ Escrow letter

Appendix-I (41)

1	Name of the Borrower	Evinix Industries Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public limited
3	Corporate Office/Head Office address:	Evinix Industries Ltd., KH – 43, Sector – 45, Mewla Maharajpur, Faridabad, 121003, Haryana.
4	Name of Promoter & Group (if any)	Mr Rakesh Gupta, Mr. Rajeev Taneja, Mr Krishna Murari Gupta, Ambros Export Private Limited
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Nil. (As the account is written off) However, the unpaid principal is Rs.4.22 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.24.74 crore.
8	Total Outstanding Amount (as on 31/12/2022)	Rs.28.97 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	October 2011
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantees of: <ol style="list-style-type: none"> (a) Mr. Rajeev Taneja & (b) Mr. KM Gupta 2. Repayment cheques of the facility amount. 3. NoA/ Escrow letter from debtor. 4. Pledge of equity shares of Evinix Accessories Limited: IFL has sold the pledged shares over a period of time and currently IFL has 85,00,000 shares left. The company has been wound up by Hon'ble Punjab & Haryana High Court vide its order dated 04.04.2014 and the company was delisted by the exchange on 12.05.2017.

Appendix-I (42)

1	Name of the Borrower	Metaphor Exports Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	Corporate Office/Head Office address	D-45, Naraina Vihar, New Delhi - 110028
4	Name of Promoter & Group (if any)	Mr. Pran Nath Khanna, Mr. Sandeep Khanna, Ms. Anju Khanna & Mr. Sanjay Khanna
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.3.82 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.19.78 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.23.60 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	Dec 2013
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantees of partners: <ol style="list-style-type: none"> (a) Mr. PN Khanna, (b) Mr. Sanjay Khanna, (c) Mr. Sandeep Khanna & (d) Ms. Anju Khanna. 2. Repayment cheques of facility amount. 3. NOA/ ESCROW acceptance from debtor/s

Appendix-I (43)

1	Name of the Borrower	Sanatan Logistics Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	Corporate Office/Head Office address:	Registered office House No. 1267, Sector-4, Urban Estate, Gurgaon, Haryana-122001, India and head office at 5 Rajeev Colony, Near Nirwanam Hotel, NH-8, Near Rajeev Chowk, Gurgaon, Haryana-122001, India.
4	Name of Promoter & Group (if any)	Mr Kushal Raj Singh, Mr Bhajan Singh
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.1.36 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.1.84 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.3.21 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	March-2019
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantees of : (a) Mr. Kushal Raj Singh, (b) Mr. Bhajan Singh, (c) Mr. Vishal Singh Yadav & (d) Mr. Naresh Kumar 2. Repayment cheques if the facility amount. 3. Negative lien on agricultural land. Since IFL does not have mortgage over the said land, IFL would not be able to sell the property for recovery. 4. NOA/Escrow Acceptance letter from debtor to make payments to the escrow account.

Appendix-I (44)

1	Name of the Borrower	Critical Mass Multilink Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	22 Camac Street, Block-C, 5th Floor Kolkata, West Bengal 700016
4	Name of Promoter & Group (if any)	Ms. Mona Jagatramka, Ms. Tanvee Jagatramka, Mr. Arun Kumar Jagatramka
5	Facility/Nature of exposure	Advance Against Future Receivables
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.1.42 crore.
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.0.30 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.1.73 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	September 2017
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of Mr. Arun Kumar Jagatramka 2. Pledge of equity shares of Bharat NRE Coke Limited and of Gujarat NRE Coke Limited: IFL has sold the pledged shares over a period of time and currently IFL has 71,55,689 shares of Bharat NRE Coke Limited and 69,33,215 shares of Gujarat NRE Coke Limited left. <p>Bharat NRE Coke Limited: The shares of Bharat NRE Coke Limited were unlisted and NCLT has passed an order of liquidation of Bharat NRE Coke Limited on 11.12.2019.</p> <p>Gujarat NRE Coke Limited: NCLT has passed an order of liquidation of Gujarat NRE Coke Limited on 11.01.2018 and the company was delisted by the exchange on 24.09.2021.</p>

Appendix-I (45)

1	Name of the Borrower	RN Infra Communications Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	Corporate Office/Head Office address	116, 1 st Floor, Vardhman Grand Market Sector-3, Phase-1, Dwarka, South West Delhi-110075.
4	Name of Promoter & Group (if any)	Mr. Vikas Jain, Mr. Krishna Nandan
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Nil. (As the account is written off) However, the unpaid principal is Rs.4.26 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.13.11 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.17.37 crore
9	Asset classification (as on 31/12/2022)	NPA / Written-off
10	Date of account becoming NPA	March 2010
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of: <ol style="list-style-type: none"> (a) Brig. Krishnan Nanda, (b) Mr. Vikas Jain & (c) Mr. Jagannath Sarangpani. 2. Assignment of receivables in favour of IFL. 3. Corporate Guarantee of M/s Enares Infranet Private Limited. 4. Repayment cheques of the facility amount.

Appendix-I (46)

1	Name of the Borrower	MTARE Engineering India Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	Corporate Office/Head Office address:	5-5-35/122/IA/NR, Plot No. 30 & 31, Shakttipuram, Prashanth Nagar, Industrial estate, Kukatpally Hyderabad -500072.
4	Name of Promoter & Group (if any)	Mr. Anjaneya Sharma Jammulamadaka & Mr. Malla Krishna
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.0.45 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.2.10 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.2.55 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	December 2013
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantees of: <ol style="list-style-type: none"> (a) Mr. Anjaneya Sharma Jammulamadaka & (b) Mr. Malla Krishna. 2. Assignment of receivables in favour of IFL. (Escrow from ECIL). 3. Repayment cheques of the facility amount.

Appendix-I (47)

1	Name of the Borrower	Blue Prime Aluminium Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	993 Sec-15 Faridabad Haryana,Haryana-121007
4	Name of Promoter & Group (if any)	Mr. Pritam Mantri, Ms. Sandhya Mantri and Mr. Rambilas Asaram Mantri.
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.0.08 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.0.35 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.0.43 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	June 2014
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of : <ol style="list-style-type: none"> (a) Mr. Pritam Mantri, (b) Mr. Rambilas Asaram Mantri & (c) Ms. Sandhya Mantri 2. Assignment of receivables in favour of IFL. 3. NOA/Escrow Acceptance letter from proposed debtor to make payments to the escrow account. 4. Repayment cheques of the facility amount.

Appendix-I (48)

1	Name of the Borrower	Daily Life Retail & Trading Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address	1718,3 rd floor, 4 th crossing, Yashwantpur, Bangalore, Karnataka-560032
4	Name of Promoter & Group (if any)	Mr. Suresh Kumar Madhusoodhanan kamala, Mr. Paneer Silvam Rajappa and Mr. Asif Haroon Dawda
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.0.0025 crore
5	Interest Amount Outstanding (as on 31/12/2022)	Rs.6.69 crore
7	Total Outstanding Amount (as on 31/12/2022)	Rs.6.69 crore
10	Asset classification (as on 31/12/2022)	NPA
11	Date of account becoming NPA	March 2010
9	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of : (a) Mr. MK Suresh Kumar & (b) Mr. R. Sivaramakrishnan 2. Notification of Assignment letter duly signed by the debtors 3. Repayment cheques of the facility amount.

Appendix-I (49)

1	Name of the Borrower	SJ Leasing and Investments Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	Corporate Office/Head Office address:	No.11 Club drive M.G. road, Ghitorni New Delhi-110030
4	Name of Promoter & Group (if any)	Mr. Gurjeet Singh Johar & Mr. Sumeet Johar
5	Facility/Nature of exposure	Short Term Loan
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.0.04 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.0.10 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.0.14 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	March 2014
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of Mr. Gurjeet Singh Johar. 2. Assignment of receivables in favour of IFL. 3. Repayment cheques for facility amount. 4. IFL sold pledged shares of C&C Construction Limited over a period of time. Presently, IFL has pledge of 75,515 equity shares of C&C Construction Ltd. It may be noted that NCLT has passed order dated 07.10.2022 for liquidation of the company. The shares of C & C Construction Limited were delisted by the exchange on 28.10.2022.

Appendix-I (50)

1	Name of the Borrower	Raj Oil Mills Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	224-230, Bellasis Road, Mumbai, Central Mumbai- 400008
4	Name of Promoter & Group (if any)	Mr. Shaukat S. Tharadra - Director
5	Facility/Nature of exposure	Domestic Sale Bill Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Nil (As the account is written-off). However, the unpaid principal in the account is Rs.9.42 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.49.10 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.58.52 crore
9	Asset classification (as on 31/12/2022)	NPA / Written off
10	Date of account becoming NPA	June 2012
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of Mr. Shaukat S Tharadra. 2. Assignment of Receivables in favour of receivables by way of NOA/ Escrow Arrangement. 3. Repayment cheques of the facility amount.

Appendix-I (51)

1	Name of the Borrower	Kew Industries Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	B 3 F Focal Point, Jalandhar 144001
4	Name of Promoter & Group (if any)	Mr. Mukesh Juneja
5	Facility/Nature of exposure	Domestic Sale Bill and Purchase Bill Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.7.88 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.47.39 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.55.27 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	March 2014
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of: <ol style="list-style-type: none"> (a) Mr. Mukesh Juneja, (b) Mr. Amit Khanna & (c) Mrs. Monica Juneja 2. Assignment of Receivables in favour of receivables by way of NOA/ Escrow Arrangement 3. Repayment cheques of the facility amount. 4. IFL sold shares of KEW Industries Limited over a period of time. Presently, IFL has pledge of 32,916 equity shares of KEW Industries. The shares were delisted by the exchange on 04.07.2018. The company has been wound up vide order passed by Hon'ble Punjab & Haryana High Court.

Appendix-I (52)

1	Name of the Borrower	Maxx Moblink Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	Corporate Office/Head Office address:	1602-1604, 16 th Floor, DLH Park, S V Road, Near MTNL Telephone Exchange, Goregon West, Mumbai
4	Name of Promoter & Group (if any)	Mr. Ajjay R Agarwal - Director
5	Facility/Nature of exposure	Short Term Loan
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.11.65 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.20.64 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.32.29 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	March 2016
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of: <ol style="list-style-type: none"> (a) Mr. Ajjay Agarwal & (b) Ms. Barkha Ajjay Agarwal 2. Corporate Guarantee of Maxx Mobile Communications Limited. 3. Repayment cheques of the facility amount.

Appendix-I (53)

1	Name of the Borrower	Ideal Components Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	Corporate Office/Head Office address:	Plot No: 178, Sector 3, IMT Manesar, Gurugram, Haryana 122050
4	Name of Promoter & Group (if any)	Ms. Nisha Agarwal, Mr. Rajan Agarwal
5	Facility/Nature of exposure	Domestic Sale Bill Factoring Facility
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.0.20 Crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.0.12 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.0.32 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	March 2021
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of Directors: <ol style="list-style-type: none"> (a) Mr. Rajan Agarwal, (b) Mr. Mandeep Sandhu, (c) Mr. Sanjeev Agarwal & (d) Dr. Mrs. Salra Sandhu. 2. Repayment cheques of the facility amount.

Appendix-I (54)

1	Name of the Borrower	Perpetual Inter Trade
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Partnership Firm
3	Corporate Office/Head Office address:	Space no. # 104; 1 st floor; Jaina Tower – II, Janakpuri, Delh
4	Name of Promoter & Group (if any)	Mr. Parvinder Singh Khurana
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.0.075 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.0.14 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.0.22 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	September 2017
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of the promoter/ director, Mr. Parvinder Singh Khurana 2. Assignment of Receivables in favour of IFL. 3. Escrow/NOA agreement 4. Repayment cheques of the facility amount.

Appendix-I (55)

1	Name of the Borrower	Trend Flooring Private Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Private Limited
3	Corporate Office/Head Office address:	# 411; 4 th Floor; # 43; Chiranjiv Tower; Nehru Place; New De – 110 019
4	Name of Promoter & Group (if any)	Mr. Arvind Narayan Singh
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	Rs.0.45 crore
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.0.47 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.0.92 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	June 2019
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal Guarantee of the promoter /director: <ol style="list-style-type: none"> (a) Mr. Arvind Narayan Singh & (b) Mr. Amit Narayan Singh 2. Assignment of Receivables in favour of IFL. 3. Repayment cheques of the facility amount.

Appendix-I (56)

1	Name of the Borrower	MannoharLal HeeraLal Limited
2	Status (Public Ltd. Co., Pvt. Ltd. Co., Society, etc.)	Public Limited
3	Corporate Office/Head Office address:	23, Naya Ganj, Ghaziabad-201009
4	Name of Promoter & Group (if any)	Mr. Manvendra Goyal, Mr. Manmohan Goyal & Mrs. Smita Goyal
5	Facility/Nature of exposure	Domestic Sales Bill Factoring
6	Principal Amount Outstanding (as on 31/12/2022)	-
7	Interest Amount Outstanding (as on 31/12/2022)	Rs.0.94 crore
8	Total Outstanding Amount (as on 31/12/2022)	Rs.0.94 crore
9	Asset classification (as on 31/12/2022)	NPA
10	Date of account becoming NPA	June 2015
11	Any other security such as Pledge of unlisted equity, Corporate Guarantee, Personal Guarantee, PDCs, etc.	<ol style="list-style-type: none"> 1. Personal guarantee of: <ol style="list-style-type: none"> (a) Mr. Manvendra Goel (b) Mr. Man Mohan Goel & (c) Ms. Smita Goel. 2. NOA/ Escrow letter from debtors. 3. Repayment cheques of the facility amount.