

Bhanix Finance and Investment Limited:

Disclosure under Clause 27 of Reserve Bank of India (Digital Lending) Directions, dated May 08, 2025 on Default Loss Guarantee (DLG).

Regulated Entity	Business Segment	Portfolio Count	Portfolio Value (Rs in crores)*
Vivriti Capital Private Limited	Personal Loan	1	35.83
Northern Arc Capital Limited	Personal Loan	1	54.01
	Total		89.84

*The portfolio value is as on Nov 30, 2025

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Regulated Entity	Business Segment	Portfolio Count	Portfolio Value (Rs in lakhs)*
Apollo Finvest (India) Limited	Personal Loan	1	28.21

*The portfolio value is as on Nov 30, 2025