

(This Information Memorandum is neither a prospectus nor a statement in lieu of a prospectus)

India International Exchange (IFSC) Limited has not approved or verified the contents of the Information Memorandum / Listing Particulars

No: 02/2026

Addressed to: Global Gender-Smart Fund S.A. SICAV-SIF, duly represented by Triple Jump B.V.

ISIN Number for the Bonds: **INIFD1305058**

INFORMATION MEMORANDUM



MIDLAND MICROFIN LIMITED

A public limited company incorporated under the Companies Act, 1956

Date of Incorporation: 27th May 1988

Registered Office: The Axis, Plot No.1, R.B. Badri Dass Colony, G.T Road, Jalandhar - 144001, Punjab, India.

Telephone No.: +91 181 5076000

Website: <https://www.midlandmicrofin.com>

Information Memorandum for issue of Bonds on a private placement basis on

Dated: September 15, 2026

ISSUE OF UP TO 1,000 (ONE THOUSAND) SENIOR, SECURED, LISTED, UNITED STATES DOLLARS DENOMINATED NON-CONVERTIBLE BONDS HAVING FACE VALUE OF USD 10,000 (UNITED STATES DOLLARS TEN THOUSAND) EACH AND AN AGGREGATE NOMINAL VALUE OF UP TO USD 10,000,000 (UNITED STATES DOLLARS TEN MILLION) ON A PRIVATE PLACEMENT BASIS (THE "ISSUE").

Background

Pursuant to the loan agreement dated April 18, 2024 (the "**Original Loan Agreement**"), executed by and between the Issuer and the Bond Holder(s), the Bond Holder(s) had granted and disbursed, a USD term loan facility ("**Loan**") aggregating up to USD 10,000,000 (United States Dollars Ten Million only) to the Issuer under the terms of the ECB Directions. Under the Original Loan Agreement, the parties noted the intention to use their best efforts to achieve the conversion of the Loan into foreign currency bonds under the ECB Directions and seek their listing on the India International Exchange (IFSC) at Gujarat International Finance Tec-City (GIFT), India or any other stock exchange/platform at the Gujarat International Finance Tec-City (GIFT), India. Pursuant to the Subscription Agreement (as defined below) and the Original Loan Agreement, the Issuer and the Bond Holder(s) have agreed to re-classify the Loan provided under the terms of the Original Loan Agreement by the Bond Holder(s) to the Issuer in Bonds. In view of the above, any reference to the term "issue" would need to be construed as a reference to the issuance of the Bonds pursuant to and in relation to the re-classification arrangement set out herein and in the Subscription Agreement.

This Information Memorandum is related to the Bonds to be issued by Midland Microfin Limited (the "**Issuer**" or "**Company**") on a private placement basis and contains relevant information and disclosures required for the purpose of issuing of the Bonds. The issue of the Bonds comprised in the Issue and described under this Information Memorandum has been authorised by the special resolution dated September 29, 2025 of the shareholders of the Issuer under Section 42 of the Companies Act (as defined below), the resolution dated May 4, 2026 of the board of directors of the Issuer, and the Memorandum

and Articles of Association of the Company. The present issue of Bonds in terms of this Information Memorandum is within the overall powers of the Board as per the above shareholder resolution(s). The Issuer has taken all reasonable care to ensure that such is the case, the information contained in the Information Memorandum is, to the best of their knowledge, in accordance with the facts and contains no omission likely to affect its import.

Re-classification

Pursuant to the Subscription Agreement (as defined below) and the Original Loan Agreement, the Issuer and the Bond Holder(s) have agreed to re-classify the Loan provided under the terms of the Original Loan Agreement by the Bond Holder(s) to the Issuer in Bonds. In view of the above, any reference to the term "issue" would need to be construed as a reference to the issuance of the Bonds pursuant to and in relation to the re-classification arrangement set out herein and in the Subscription Agreement.

General Risks

Investment in debt and debt related securities involve a degree of risk and Investors should not invest any funds in the debt instruments including bonds, unless they can afford to take the risks attached to such investments and only after reading the information carefully. For taking an investment decision, the Investors must rely on their own examination of the Company and the Issue including the risks involved. The Bonds have not been recommended or approved by International Financial Services Centres Authority ("IFSCA") or the Securities and Exchange Board of India ("SEBI") nor does IFSCA or SEBI guarantee the accuracy or adequacy of this document. Specific attention of Investors is invited to the statement of Risk Factors at Section 3 of this memorandum of private placement for issue of Bonds on a private placement basis ("**Information Memorandum**" or "**Disclosure Document**"). This Information Memorandum has not been submitted, cleared or approved by IFSCA or SEBI.

Issuer's Absolute Responsibility

The Issuer, having made all reasonable inquiries, confirms and represents that the information contained in this Information Memorandum/ Disclosure Document is true and correct in all material respects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other facts, the omission of which makes this document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect. The Issuer is solely responsible for the correctness, adequacy and disclosure of all relevant information herein.

Issue Schedule

Issue Opening on: September 17, 2026;
Issue Closing on: September 17, 2026; and
Deemed Date of Allotment: September 18, 2026

The Issue shall be open for subscription during the banking hours on each day during the period covered by the Issue Schedule.

The Bonds are proposed to be listed by the Issuer on the GSM (as defined below) platform of the Stock Exchange (as defined below).

SECTION 1: DEFINITIONS AND ABBREVIATIONS

Unless the context otherwise indicates or requires, the following terms shall have the meanings given below in this Information Memorandum.

TERM	DEFINITIONS
Act	shall mean the provisions of the Companies Act, 2013, along with the rules and regulations made thereunder and the notifications, circulars and orders issued in relation thereto, as amended, modified or supplemented from time to time.
Applicable Law or Law	means any applicable law, code, ordinance, interpretation, guideline, directive, judgment, injunction, decree, treaty, regulation, rule or order of any court, tribunal or Governmental Authority of any jurisdiction or political subdivision thereof.
Applicable Accounting Standards	means the generally accepted accounting principles, standards and practices in India or any other prevailing accounting standard in India as may be applicable, and includes the Indian Accounting Standards (IND-AS).
Allot/Allotment/Allotted	Unless the context otherwise requires or implies, the allotment of the Bonds pursuant to this Issue.
Application Form	The form used by the recipient of this Disclosure Document and/or the Private Placement Offer cum Application Letter, to apply for subscription to the Bonds, which is annexed to the Private Placement Offer cum Application Letter.
Authorised Dealer	shall mean a bank that has received authorization from the RBI under the Foreign Exchange Management Act, 1999 as an "Authorized Dealer Category I" bank authorized to deal in foreign currencies, being IDFC FIRST Bank Limited.
Board/Board of Directors	The Board of Directors of the Issuer.
Bonds	Issuance of up to 1,000 (one thousand) senior, secured, listed, United States Dollars denominated non-convertible bonds having face value of USD 10,000 (United States Dollars Ten Thousand) each and an aggregate nominal value of up to USD 10,000,000 (United States Dollars Ten Million) (" Bonds ") by the Issuer on a private placement basis (the " Issue ").
Business Day	means a day: on which banks in (i) Mumbai India; and (ii) New York, USA are open for business.
Bond Holders / Investors	means the holders of the Bonds from time to time and shall include their successors and assigns.
Disbursement Date(s) or Deemed Date of Allotment	shall mean the date on which the Bonds are deemed to have been allotted to the Bond Holder(s), being the date on which the subscription amounts in respect of the Bonds are provided by the Bond Holder(s) to the Issuer.
Deed of Hypothecation	shall mean the unattested deed of hypothecation, dated on or about the date of the Subscription Agreement, executed or to be executed between the Issuer and the Trustee, satisfactory to the Bond Holder(s) in form and substance.

Due Date(s)	shall mean any date on which the Bond Holder(s) are entitled to any Payments in relation to the Bonds, whether for Interest or for redemption on the Maturity Date (or earlier upon the occurrence of any Event of Default, prior to the scheduled Maturity Date or acceleration or otherwise).
Default	means an Event of Default or any event or circumstance specified in Clause 13 (Events of Default) of the Subscription Agreement which would (with the expiry of a grace period, the giving of notice, the making of any determination under the Transaction Documents or any combination of the foregoing) be an Event of Default.
Depository	shall mean the depository(ies) with whom the Issuer has made arrangements for dematerialising the Bonds, being India International Depository IFSC Limited ("IIDL")
Director(s)	Board of Director(s) of the Issuer.
Disclosure Document / Information Memorandum	This document which sets out the information regarding the Bonds being issued on a private placement basis.
Due Date(s)	shall mean any date on which the Bond Holder(s) are entitled to any Payments in relation to the Bonds, whether for Interest or for redemption on the Maturity Date (or earlier upon the occurrence of any Event of Default, prior to the scheduled Maturity Date or acceleration or otherwise).
EFT	Electronic Fund Transfer.
ECB	External Commercial Borrowing.
ECB Directions	means all notifications, circulars and regulations on the subject of external commercial borrowings issued by the RBI which includes and is not limited to the RBI's circular no. A.P. (DIR Series) Circular No. 17 dated January 16, 2019 on "External Commercial Borrowings (ECB) Policy – New ECB Framework", the RBI's circular no. A.P. (DIR Series) Circular No. 04 dated July 30, 2019 on "External Commercial Borrowings (ECB) Policy – Rationalisation of End-use Provisions", the RBI's circular no. A.P. (DIR Series) Circular No. 19 dated December 8, 2021 on "External Commercial Borrowings (ECB) and Trade Credits (TC) Policy – Changes due to LIBOR transition", the RBI's circular no. A.P. (DIR Series) Circular No. 11 dated August 1, 2022 on "External Commercial Borrowings (ECB) Policy – Liberalisation Measures" and the Master Direction on "External Commercial Borrowings, Trade Credits, and Structured Obligations" dated March 26, 2019 (updated as on February 16, 2026) issued by the RBI read along with Section 6(3)(d) of the Foreign Exchange Management Act, 1999 and Regulation 4 of the Foreign Exchange Management (Borrowing and Lending) Regulations, 2018 as amended by the Foreign Exchange Management (Borrowing and Lending) (First Amendment) Regulations, 2026 and the RBI's Master Direction on Reporting under Foreign Exchange Management Act, 1999, dated January 1, 2016 (updated as on

	April 1, 2026), in each case as may be amended, modified, restated or supplemented from time to time.
FEMA Regulations	shall mean the Foreign Exchange Management Act, 1999 and rules and regulations made thereunder (including the Foreign Exchange Management (Borrowing or Lending in Foreign Exchange) Regulations, 2018, as may be amended, modified, supplemented or replaced from time to time by any rules, regulations, notifications, circulars, press notes or orders, issued by the Reserve Bank of India.
Financial Year/ FY	shall mean the financial year of the Issuer used for the purposes of accounting.
Final Settlement Date	shall mean the date when all outstanding Secured Obligations have been paid and settled by the Issuer and a confirmation to this effect has been provided by the Trustee (acting upon the written instructions of the Majority Bond Holders) to the Issuer.
GSM	Global Securities Market
Governmental Authority	means the government of any country, or of any political subdivision thereof, whether state, regional or local, and any agency, authority, branch, department, regulatory body, court, central bank or other entity exercising executive, legislative, judicial, taxing, regulatory or administrative powers or functions of or pertaining to government or any subdivision thereof (including any supra-national bodies), and all officials, agents and representatives of each of the foregoing.
IBC	shall mean the Insolvency and Bankruptcy Code, 2016, and the rules and regulations made thereunder which are in effect from time to time and shall include any other statutory amendment or re-enactment thereof;
IFSC	International Financial Services Centres
IFSCA	International Financial Services Centres Authority constituted under the International Financial Services Centres Authority Act, 2019 (as amended from time to time).
IFSC Debt Listing Regulations	International Financial Services Centres Authority (Listing) Regulations, 2024 issued by IFSCA read with the circular, notifications issued thereunder, as amended from time to time.
Interest	means the net interest due and payable in arrears by the Issuer to the Bond Holder(s) on each Interest Payment Date. Interest is calculated by applying the Interest Rate to the Bonds and is payable in the Transfer Currency on each Interest Payment Date as indicated in the Repayment Schedule.
Interest Payment Date	being the dates as indicated in the Repayment Schedule.
Material Adverse Effect	means the occurrence of any event, condition or change which materially and adversely affects or could reasonably be expected by the Bond Holder(s) to materially and adversely affect: (i) the ownership of the interests or shares held in the Issuer itself or in the ownership of the assets of the Issuer, the operations, properties, business or condition (financial or otherwise) of the Issuer; (ii) the governance of the Issuer, including the good standing of its board members and executive management; (iii)

	the validity or enforceability of, or the effectiveness or ranking of any Transaction Security or the rights and remedies of the Bond Holder(s) under the Transaction Documents; (iv) the ability of the Issuer to repay the Bonds in accordance with its terms or otherwise perform its obligations under the Subscription Agreement (including, for example, a change that would affect the operations in microfinance of the Issuer).
Maturity Date	means the ultimate date on which the Bonds together with accrued Interest. or any applicable Penalty Interest, thereon must be repaid in full, unless otherwise specified in the Repayment Schedule.
N.A.	Not Applicable.
NBFC	Non-Banking Financial Company.
NBFC Directions	shall mean, collectively: (i) the Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 dated November 28, 2025; (ii) the Reserve Bank of India (Non-Banking Financial Companies - Undertaking of Financial Services) Directions, 2025 dated November 28, 2025 as amended by the Reserve Bank of India (Non-Banking Financial Companies – Undertaking of Financial Services) (Amendment) Directions, 2025 dated December 5, 2025; (iii) the Reserve Bank of India (Non-Banking Financial Companies – Governance) Directions, 2025 dated November 28, 2025; (iv) the Reserve Bank of India (Non-Banking Financial Companies – Prudential Norms on Capital Adequacy) Directions, 2025 dated November 28, 2025; (v) the Reserve Bank of India (Non-Banking Financial Companies – Income Recognition, Asset Classification and Provisioning) Directions, 2025 dated November 28, 2025; (vi) the Reserve Bank of India (Non-Banking Financial Companies – Know Your Customer) Directions, 2025 dated November 28, 2025; (vii) the Reserve Bank of India (Non-Banking Financial Companies – Miscellaneous) Directions, 2025 dated November 28, 2025; (viii) the RBI's master direction bearing reference no. DOR.FIN.REC.290/ 03-10-038/2025-26 dated November 28, 2025 on "<i>Reserve Bank of India (Non-Banking Financial Companies – Microfinance</i>

	<i>Institution) Directions, 2025"; and</i> (ix) all other directions and circulars issued by the RBI in respect of/in relation to the functioning and governance of non-banking financial companies, each as amended, modified, supplemented or restated from time to time
Other Taxes	shall have the meaning assigned to such term in Section 8.23 of this Information Memorandum.
Outstanding Principal Amount	shall mean, at any date, the USD principal amount outstanding in relation to the Bonds.
PAN	Permanent Account Number.
Payments	means any repayment of the Bond or payment of Interest, Penalty Interest (if applicable) or any other amount due from the Issuer to the Bond Holder(s) under the Subscription Agreement.
Payment Default	means the Issuer failing to make any Payment by the Payment Date
Payment Default Period	means, with respect to any Payment Default, the period commencing on the date on which the relevant Payment is due and ending on the date on which such Payment Default is cured.
Penalty Interest	means: (a) in respect of repayments of the Issue which are not made on the due date specified in the Subscription Agreement or the Repayment Schedule: 1% (one percent) per month of the outstanding Principal; and (b) in respect of Payments of Interest and any other amounts which are not made on the due date specified in the Subscription Agreement or the Repayment Schedule: 2% (two percent) per annum of the outstanding Principal. For the avoidance of doubt, the Penalty Interest shall be charged in addition to Interest.
Principal	means the outstanding amount of the Bond as recorded in the Bond Holder(s) records.
Private Placement Offer and Application Letter	shall mean the private placement offer cum application letter prepared in compliance with Section 42 of the Companies Act, 2013 read with the Companies (Prospectus and Allotment of Securities) Rules, 2014.
RBI	Reserve Bank of India.
Repayment Due Date(s)	means each date on which the Issuer shall repay the Bond or a Tranche as set out in the Repayment Schedule, based on the tenor established on the Clause 2.3 (<i>Repayment Dates</i>) of the Subscription Agreement unless otherwise specified in the Repayment Schedule.
ROC	Registrar of Companies.
Rs. / INR	Indian Rupee.

RTGS	Real Time Gross Settlement.
SEBI	Securities and Exchange Board of India constituted under the Securities and Exchange Board of India Act, 1992 (as amended from time to time).
Security	means a hypothecation, mortgage, charge, standard security, assignation in security, pledge, lien, list of pledge loans or other security interest securing any obligation of any person or any other agreement or arrangement having a similar effect.
Secured Obligations	shall mean: (a) all of the Issuer's obligations and liabilities under or in connection with any Transaction Document and any other document pertaining to the Bonds including the repayment of the Outstanding Principal Amount of and payment of interest amount of the Bonds by the Issuer to the Bond Holder(s) and all Payments, costs, charges, enforcement expenses, whether direct or indirect, contingent or absolute, matured or unmatured, and expenses payable by the Issuer in respect of the Bonds; and (b) all monies due and payable by the Issuer to the Trustee in terms of and pursuant to the Security Documents, including the fees payable by the Issuer to the Trustee.
Security Document	shall mean the agreement/instrument by which the Issuer grants to the Bond Holders a first-ranking pledge over its loan portfolio together with any and all rights, title and interest attaching to such loan portfolio
Subscription Agreement	shall mean the amended and restated loan and subscription agreement executed / to be executed by and between the Issuer and the Bond Holders <i>inter alia</i> setting out the terms and conditions in respect of the Bonds.
Stock Exchange	India International Exchange (IFSC) Limited
Tax or Taxes	shall have the meaning assigned to such term in Section 8.23 of this Information Memorandum.
TDS	Tax Deducted at Source.
The Companies Act	The Companies Act, 2013 or where applicable, the provisions of the Companies Act, 1956, still in force.
Terms & Conditions	shall mean the terms and conditions pertaining to the Issue as outlined in the Transaction Documents.
Transaction Documents	shall mean the documents executed or to be executed in relation to the issuance of the Bonds as more particularly set out in Section 7.1.
Transfer Currency	means USD
Trustee	Catalyst Trusteeship Limited, a company incorporated under the provisions of the Companies Act, 1956 and having its registered office at GDA House, First Floor, Plot No. 85 S. No. 94 & 95, Bhusari Colony (Right), Kothrud, Pune, Maharashtra - 411038, India and shall include any successors or assigns thereof.

Trustee Agreement	shall mean the trustee agreement to be executed by the Issuer and the Trustee on or about the date hereof <i>inter alia</i> recording the terms and conditions of appointment of the Trustee for the purposes thereto.
Trust Deed	shall mean the trust deed to be executed by and between the Issuer and the Trustee setting out <i>inter alia</i> the terms of settlement of trust and other relevant terms in relation to the Bonds, in the form prescribed under the Act.
Wilful Defaulter	shall mean an Issuer who is categorized as a wilful defaulter by any Bank or financial institution or consortium thereof, in accordance with the guidelines on wilful defaulters issued by the Reserve Bank of India and includes an issuer whose director or promoter is categorized as such.

SECTION 2: NOTICE TO INVESTORS AND DISCLAIMERS

2.1 ISSUER'S DISCLAIMER

This Information Memorandum is neither a prospectus nor a statement in lieu of a prospectus and should not be construed to be a prospectus or a statement in lieu of a prospectus under the Companies Act. The issue of the Bonds to be listed on the GSM platform of the Stock Exchange is being made strictly on a private placement basis. Multiple copies hereof given to the same entity shall be deemed to be given to the same person and shall be treated as such. This Information Memorandum does not constitute and shall not be deemed to constitute an offer or invitation to subscribe to the Bonds to the public in general.

As per the applicable provisions, it is not necessary for a copy of this Information Memorandum / Disclosure Document to be filed or submitted to the IFSCA for its review and/or approval. This Information Memorandum has been prepared in conformity with the IFSC Debt Listing Regulations as amended from time to time. This Information Memorandum has been prepared solely to provide general information about the Issuer to the eligible investors to whom it is specifically addressed and who are willing and eligible to subscribe to the Bonds. This Information Memorandum does not purport to contain all the information that any eligible investor may require. Further, this Information Memorandum has been prepared for informational purposes relating to this transaction only and upon the express understanding that it will be used only for the purposes set forth herein.

Neither this Information Memorandum nor any other information supplied in connection with the Bonds is intended to provide the basis of any credit or other evaluation and any recipient of this Information Memorandum should not consider such receipt as a recommendation to subscribe to any Bonds. Each potential Investor contemplating subscription to any Bonds should make its own independent investigation of the financial condition and affairs of the Issuer, and its own appraisal of the creditworthiness of the Issuer. Potential Investors should consult their own financial, legal, tax and other professional advisors as to the risks and investment considerations arising from an investment in the Bonds and should possess the appropriate resources to analyse such investment and the suitability of such investment to such potential Investor's particular circumstances.

The Issuer confirms that, as of the date hereof, this Information Memorandum (including the documents incorporated by reference herein, if any) contains all the information that is material in the context of the Issue and regulatory requirements in relation to the Issue and is accurate in all such material respects. No person has been authorized to give any information or to make any representation not contained or incorporated by reference in this Information Memorandum or in any material made available by the Issuer to any potential Investor pursuant hereto and, if given or made, such information or representation must not be relied upon as having been authorized by the Issuer. The Issuer certifies that the disclosures made in this Information Memorandum and/or the Private Placement Offer cum Application Letter are adequate and in conformity with the IFSC Debt Listing Regulations. Further, the Issuer accepts no responsibility for statements made otherwise than in the Information Memorandum or any other material issued by or at the instance of the Issuer and anyone placing reliance on any source of information other than this Information Memorandum would be doing so at its own risk.

This Information Memorandum, the Private Placement Offer cum Application Letter and the contents hereof are restricted only for the intended recipient(s) who have been addressed directly and specifically through a communication by the Issuer and only such recipients are eligible to apply for the Bonds. All Investors are required to comply with the relevant regulations/guidelines applicable to them for investing in this Issue. The contents of this Information Memorandum and/or the Private Placement Offer cum Application Letter are intended to be used only by those potential Investors to whom it is distributed. It is not intended for distribution to any other person and should not be reproduced by the recipient.

No invitation is being made to any person other than those to whom Application Forms along with this Information Memorandum and the Private Placement Offer cum Application Letter being issued have been sent. Any application by a person to whom the Information Memorandum and/or the Private Placement Offer cum Application Letter has not been sent by the Issuer shall be rejected without assigning any reason.

The person who is in receipt of this Information Memorandum and/or the Private Placement Offer cum Application Letter shall not reproduce or distribute in whole or part or make any announcement in public or to a third party regarding the contents hereof without the consent of the Issuer. The recipient agrees to keep confidential all information provided (or made available hereafter), including, without limitation, the existence and terms of the Issue, any specific pricing information related to the Issue or the amount or terms of any fees payable to us or other parties in connection with the Issue. This Information Memorandum and/or the Private Placement Offer cum Application Letter may not be photocopied, reproduced, or distributed to others at any time without the prior written consent of the Issuer. Upon request, the recipients will promptly return all material received from the Issuer (including this Information Memorandum) without retaining any copies hereof. If any recipient of this Information Memorandum and/or the Private Placement Offer cum Application Letter decides not to participate in the Issue, that recipient must promptly return this Information Memorandum and/or the Private Placement Offer cum Application Letter and all reproductions whether in whole or in part and any other information statement, notice, opinion, memorandum, expression or forecast made or supplied at any time in relation thereto or received in connection with the Issue to the Issuer.

The Issuer does not undertake to update the Information Memorandum and/or the Private Placement Offer cum Application Letter to reflect subsequent events after the date of Information Memorandum and/or the Private Placement Offer cum Application Letter and thus it should not be relied upon with respect to such subsequent events without first confirming its accuracy with the Issuer.

Neither the delivery of this Information Memorandum and/or the Private Placement Offer cum Application Letter nor any sale of Bonds made hereafter shall, under any circumstances, constitute a representation or create any implication that there has been no change in the affairs of the Issuer since the date hereof.

This Information Memorandum and/or the Private Placement Offer cum Application Letter does not constitute, nor may it be used for or in connection with, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such an offer or solicitation. No action is being taken to permit an offering of the Bonds or the distribution of this Information Memorandum and/or the Private Placement Offer cum Application Letter in any jurisdiction where such action is required. Persons into whose possession this Information Memorandum comes are required to inform themselves about and to observe any such restrictions. The Information Memorandum is made available to potential Investors in the Issue on the strict understanding that it is confidential.

2.2 DISCLAIMER CLAUSE OF STOCK EXCHANGES

As required, a copy of this Information Memorandum has been filed with the Stock Exchange in terms of the IFSC Debt Listing Regulations. It is to be distinctly understood that submission of this Information Memorandum to the Stock Exchange should not in any way be deemed or construed to mean that this Information Memorandum has been reviewed, cleared, or approved by the Stock Exchange; nor does the Stock Exchange in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Information Memorandum, nor does the Stock Exchange warrant that the Issuer's Bonds will be listed or will continue to be listed on the Stock Exchange; nor does the Stock Exchange take any responsibility for the soundness of the financial and other conditions of the Issuer, its promoters, its management or any scheme or project of the Issuer.

2.3 DISCLAIMER CLAUSE OF IFSCA

As per the provisions of the IFSC Debt Listing Regulations, it is not stipulated that a copy of this Information Memorandum has to be filed with or submitted to the IFSCA for its review / approval. It is to be distinctly understood that this Information Memorandum should not in any way be deemed or construed to have been approved or vetted by IFSCA and that this Issue is not recommended or approved by IFSCA. IFSCA does not take any responsibility either for the financial soundness of any proposal for which the Bonds issued thereof is proposed to be made or for the correctness of the statements made or opinions expressed in this Information Memorandum.

2.4 DISCLAIMER CLAUSE OF SEBI

As per the provisions of the IFSC Debt Listing Regulations, it is not stipulated that a copy of this Information Memorandum has to be filed with or submitted to SEBI for its review / approval. It is to be distinctly understood that this Information Memorandum should not in any way be deemed or construed to have been approved or vetted by SEBI and that this Issue is not recommended or approved by SEBI. SEBI does not take any responsibility either for the financial soundness of any proposal for which the Bonds issued thereof is proposed to be made or for the correctness of the statements made or opinions expressed in this Information Memorandum.

2.5 DISCLAIMER IN RESPECT OF JURISDICTION

This Issue is made in India to Investors as specified under the Section titled "Eligible Investors" of this Information Memorandum, to whom it is specifically addressed and who shall be/have been identified upfront by the Issuer. This Information Memorandum and/or the Private Placement Offer cum Application Letter does not constitute an offer to sell or an invitation to subscribe to Bonds offered hereby to any person to whom it is not specifically addressed. This Information Memorandum and/or the Private Placement Offer cum Application Letter does not constitute an offer to sell or an invitation to subscribe to the Bonds herein, in any other jurisdiction to any person to whom it is unlawful to make an offer or invitation in such jurisdiction.

2.6 RE-CLASSIFICATION

Pursuant to the loan agreement dated April 18, 2024, executed by and between the Issuer and the Bond Holder(s), the Bond Holder(s) had granted and disbursed, a USD term loan facility ("Loan") aggregating up to USD 10,000,000 (United States Dollars Ten Million only) to the Issuer under the terms of the ECB Directions. Under the Original Loan Agreement, the parties noted the intention to use their best efforts to achieve the conversion of the Loan into foreign currency bonds under the ECB Directions and seek their listing on the India International Exchange (IFSC) at Gujarat International Finance Tec-City (GIFT), India or any other stock exchange/platform at the Gujarat International Finance Tec-City (GIFT), India. Pursuant to the Subscription Agreement and the Original Loan Agreement, the Issuer and the Bond Holder(s) have agreed to re-classify the Loan provided under the terms of the Original Loan Agreement by the Bond Holder(s) to the Issuer in Bonds.

The above is subject to various regulatory and other approvals, including from the authorised dealer of the Issuer and the Stock Exchange. If these approvals are not forthcoming or the application for re-classification is rejected, the transactions contemplated under the Transaction Documents may not be consummated.

2.7 ISSUE OF BONDS IN DEMATERIALISED FORM

The Bonds will be issued in dematerialised form. The Issuer has made all the arrangements with the Depository for the issue of the Bonds in dematerialised form. Investors will have to hold the Bonds in

dematerialised form. The Issuer shall take necessary steps to credit the Bonds allotted to the beneficiary account maintained by the Investor with its depository participant. The Issuer will make the Allotment to Investors on the Deemed Date of Allotment after verification of the Application Form, the accompanying documents and on realisation of the application money.

SECTION 3: RISK FACTORS

The following are the risks relating to the Company, the Bonds and the market in general envisaged by the management of the Company. Potential Investors should carefully consider all the risk factors in this Information Memorandum and/or the Private Placement Offer cum Application Letter for evaluating the Company and its business and the Bonds before making any investment decision relating to the Bonds. The Company believes that the factors described below represent the principal risks inherent in investing in the Bonds but does not represent that the statements below regarding risks of holding the Bonds are exhaustive. The ordering of the risk factors is intended to facilitate ease of reading and reference and does not in any manner indicate the importance of one risk factor over another. Investors should also read the detailed information set out elsewhere in this Information Memorandum and/or the Private Placement Offer cum Application Letter and reach their own views prior to making any investment decision.

3.1 REPAYMENT IS SUBJECT TO THE CREDIT RISK OF THE ISSUER.

Potential Investors should be aware that receipt of the principal amount, (i.e. the redemption amount) and any other amounts that may be due in respect of the Bonds is subject to the credit risk of the Issuer. Potential Investors assume the risk that the Issuer will not be able to satisfy their obligations under the Bonds. In the event that bankruptcy proceedings or composition, scheme of arrangement or similar proceedings to avert bankruptcy are instituted by or against the Issuer, the payment of sums due on the Bonds may not be made or may be substantially reduced or delayed.

3.2 THE SECONDARY MARKET FOR BONDS MAY BE ILLIQUID.

The Bonds may be very illiquid and no secondary market may develop in respect thereof. Even if there is a secondary market for the Bonds, it is not likely to provide significant liquidity. Potential Investors may have to hold the Bonds until redemption to realize any value.

3.3 CHANGES IN INTEREST RATES MAY AFFECT THE PRICE OF BONDS.

All securities where a fixed rate of interest is offered, such as this Issue, are subject to price risk. The price of such securities will vary inversely with changes in prevailing interest rates, i.e. when interest rates rise, prices of fixed income securities fall and when interest rates drop, the prices increase. The extent of fall or rise in the prices is a function of the existing coupon, days to maturity and the increase or decrease in the level of prevailing interest rates. Increased rates of interest, which frequently accompany inflation and/or a growing economy, are likely to have a negative effect on the pricing of the Bonds.

3.4 TAX CONSIDERATIONS AND LEGAL CONSIDERATIONS

Special tax considerations and legal considerations may apply to certain types of investors. Potential Investors are urged to consult with their own financial, legal, tax and other advisors to determine any financial, legal, tax and other implications of this investment.

3.5 ACCOUNTING CONSIDERATIONS

Special accounting considerations may apply to certain types of taxpayers. Potential Investors are urged to consult with their own accounting advisors to determine implications of this investment.

3.6 SECURITY MAY BE INSUFFICIENT TO REDEEM THE BONDS

In the event that the Company is unable to meet its payment and other obligations towards Investors under the terms of the Bonds, the Trustee may enforce the Security as per the terms of security

documents, and other related documents. The Investor's recovery in relation to the Bonds will be subject to: (i) the market value of such secured property, (ii) finding willing buyers for the Security at a price sufficient to repay the potential Investors amounts outstanding under the Bonds. The value realised from the enforcement of the Security may be insufficient to redeem the Bonds.

3.7 MATERIAL CHANGES IN REGULATIONS TO WHICH THE ISSUER IS SUBJECT COULD IMPAIR THE ISSUER'S ABILITY TO MEET PAYMENT OR OTHER OBLIGATIONS.

The Issuer is subject generally to changes in Indian law, as well as to changes in government regulations and policies and accounting principles. Any changes in the regulatory framework could adversely affect the profitability of the Issuer or its future financial performance, by requiring a restructuring of its activities, increasing costs or otherwise.

3.8 LEGALITY OF PURCHASE

Potential Investors of the Bonds will be responsible for the lawfulness of the acquisition of the Bonds, whether under the laws of the jurisdiction of its incorporation or the jurisdiction in which it operates or for compliance by that potential Investor with any law, regulation or regulatory policy applicable to it.

3.9 POLITICAL AND ECONOMIC RISK IN INDIA

The Issuer operates only within India and, accordingly, all of its revenues are derived from the domestic market. As a result, it is highly dependent on prevailing economic conditions in India and its results of operations are significantly affected by factors influencing the Indian economy. An uncertain economic situation, in India and globally, could result in a further slowdown in economic growth, investment and consumption. A slowdown in the rate of growth in the Indian economy could result in lower demand for credit and other financial products and services and higher defaults. Any slowdown in the growth or negative growth of sectors where the Issuer has a relatively higher exposure could adversely impact its performance. Any such slowdown could adversely affect its business, prospects, results of operations and financial condition.

3.10 RE-CLASSIFICATION

Pursuant to the loan agreement dated April 18, 2024, executed by and between the Issuer and the Bond Holder(s), the Bond Holder(s) had granted and disbursed, a USD term loan facility ("Loan") aggregating up to USD 10,000,000 (United States Dollars Ten Million only) to the Issuer under the terms of the ECB Directions. Under the Original Loan Agreement, the parties noted the intention to use their best efforts to achieve the conversion of the Loan into foreign currency bonds under the ECB Directions and seek their listing on the India International Exchange (IFSC) at Gujarat International Finance Tec-City (GIFT), India or any other stock exchange/platform at the Gujarat International Finance Tec-City (GIFT), India. Pursuant to the Subscription Agreement and the Original Loan Agreement, the Issuer and the Bond Holder(s) have agreed to re-classify the Loan provided under the terms of the Original Loan Agreement by the Bond Holder(s) to the Issuer in Bonds.

The above is subject to various regulatory and other approvals, including from the authorised dealer of the Issuer and the Stock Exchange. If these approvals are not forthcoming or the application for re-classification is rejected, the transactions contemplated under the Transaction Documents may not be consummated.

3.11 RISKS RELATED TO THE BUSINESS OF THE ISSUER

- (a) *Majority of the Issuer's loans are unsecured and the clients of these unsecured loans are of*

the high risk category and if the Issuer is unable to control the level of non-performing loans ("NPAs") in the future, or if the Issuer's loan loss reserves are insufficient to cover future loan losses, the financial condition and results of operations may be materially and adversely affected.

A majority of the Issuer's loans are unsecured and the clients of these unsecured loans are of the high risk category. There is uncertainty on the client's ability to fulfil its loan obligations as clients typically do not have bank accounts or proper income proof verification so it can be difficult to verify all client details and assess the risk. Such non-performing or low credit quality loans can negatively impact our results of operations.

The Issuer has various procedures and process controls in place to mitigate the risk.

As of 30th June 2026, the gross NPA (defined as loans that are more than 90 Days Past Due) was INR 77.78 Crore on a gross portfolio of INR 2,812.87 Crore (including managed / securitized portfolio of INR 655.41 Crore).

- (b) ***The Issuer cannot assure that it will be able to effectively control and reduce the level of the NPAs of its Client Loans. The amount of its reported NPAs may increase in the future as a result of growth of Client Loans, and also due to factors beyond its control, such as over-extended member credit that it is unaware of. If the Issuer is unable to manage NPAs or adequately recover its loans, the results of its operations will be adversely affected.***

The current loan loss reserves of the Issuer may not be adequate to cover an increase in the amount of NPAs or any future deterioration in the overall credit quality of Client Loans. As a result, if the quality of its total loan portfolio deteriorates the Issuer may be required to increase its loan loss reserves, which will adversely affect its financial condition and results of operations.

The members are poor and, as a result, might be vulnerable if economic conditions worsen or growth rates decelerate in India, or if there are natural disasters such as floods and droughts in areas where the Issuer's members live. Moreover, there is no precise method for predicting loan and credit losses, and the Issuer cannot assure that its monitoring and risk management procedures will effectively predict such losses or that loan loss reserves will be sufficient to cover actual losses. If the Issuer are unable to control or reduce the level of its NPAs or poor credit quality loans, its financial condition and results of its operations could be materially and adversely affected.

- (c) ***The Issuer's business operates through a large number of rural and semi urban branches and is exposed to operational risks including fraud***

The Issuer is exposed to operational risks, including fraud, petty theft and embezzlement, as it handles a large amount of cash due to high volume of small transactions. This could harm its operations and its financial position.

As the Issuer handles a large amount of cash through a high volume of small transactions taking place in its network, the Issuer is exposed to the risk of fraud or other misconduct by its employees or outsiders. These risks are further compounded due to the high level of delegation of power and responsibilities that the Issuer's business model requires. Given the high volume of transactions processed by the Issuer, certain instances of fraud and misconduct may go unnoticed before they are discovered and successfully rectified. Even when the Issuer discovers such instances of fraud or theft and pursue them to the full extent of the law or with its insurance carriers, there can be no assurance that the Issuer will recover any such amounts. In addition, the Issuer's dependence upon automated systems to record and process transactions may further

increase the risk that technical system flaws or employee tampering or manipulation of those systems will result in losses that are difficult to detect.

The Issuer maintains an internal audit process to ensure the operations team follows the defined procedures and reports any deviations to the operations staff and management team. The Issuer also has a strong MIS system that has a wide range of data that can be used to monitor financial and operational performance.

To mitigate the above risk, the Issuer maintains an internal audit process to ensure the operations team follows the defined procedures and reports any deviations to the operations staff and management team. The Issuer also has a MIS system able to generate data analysis that can be used to monitor financial and operational performance.

(d) ***The Issuer is exposed to certain political, regulatory and concentration of risks.***

Due to the nature of its operations, the Issuer is exposed to political, regulatory and concentration risks. The Issuer believes a mitigant to this is to expand its geographical reach and may consequently expand its operations other states. If it is not effectively able to manage such operations and expansion, it may lose money invested in such expansion, which could adversely affect its business and results of operations.

Large scale attrition, especially at the senior management level, can make it difficult for the Issuer to manage its business.

If the Issuer is not able to attract, motivate, integrate or retain qualified personnel at levels of experience that are necessary to maintain the Issuer's quality and reputation, it will be difficult for the Issuer to manage its business and growth. The Issuer depends on the services of its executive officers and key employees for its continued operations and growth. In particular, the Issuer's senior management has significant experience in the microfinance, banking and financial services industries. The loss of any of the Issuer's executive officers, key employees or senior managers could negatively affect its ability to execute its business strategy, including its ability to manage its rapid growth. The Issuer's business is also dependent on its team of personnel who directly manage its relationships with its members. The Issuer's business and profits would suffer adversely if a substantial number of such personnel left the Issuer or became ineffective in servicing its members over a period of time. The Issuer's future success will depend in large part on its ability to identify, attract and retain highly skilled managerial and other personnel. Competition for individuals with such specialized knowledge and experience is intense in this industry, and the Issuer may be unable to attract, motivate, integrate or retain qualified personnel at levels of experience that are necessary to maintain its quality and reputation or to sustain or expand its operations. The loss of the services of such personnel or the inability to identify, attract and retain qualified personnel in the future would make it difficult for the Issuer to manage its business and growth and to meet key objectives.

(e) ***The Issuer's business and results of operations would be adversely affected by strikes, work stoppages or increased wage demands by employees.***

The employees are not currently unionized. However, there can be no assurance that they will not unionize in the future. If the employees unionize, it may become difficult to maintain flexible labour policies, and could result in high labour costs, which would adversely affect the Issuer's business and results of operations.

(f) ***The Issuer's insurance coverage may not adequately protect it against losses. Successful claims that exceed its insurance coverage could harm the Issuer's results of operations and diminish its financial position.***

There are various types of risks and losses for which the Issuer does not maintain insurance, such as losses due to business interruption and natural disasters, because they are uninsurable. A successful assertion of such large claims against the Issuer that exceeds its available insurance coverage or results in changes in its insurance policies, including premium increases or the imposition of a larger deductible or co-insurance requirement, could adversely affect the Issuer's business, financial condition and results of operations. Such risks are normally minimized through strong Risk Management practices of the Issuer.

(g) ***Issuer requires certain statutory and regulatory approvals for conducting business and failure to obtain or retain them in a timely manner, or at all, may adversely affect operations.***

NBFCs in India are subject to strict regulation and supervision by the RBI. Pursuant to guidelines issued by the RBI (including the NBFC Directions) the Issuer is required to maintain its status as a NBFC in order to be eligible for categorization as priority sector advance for bank loans. The Issuer requires certain approvals, licenses, registrations and permissions for operating its business, including registration with the RBI as a NBFC. Further, such approvals, licenses, registrations and permissions must be maintained/renewed over time, applicable requirements may change and the Issuer may not be aware of or comply with all requirements all of the time. Additionally, the Issuer may need additional approvals from regulators to introduce new insurance and other fee based products to its members. In particular, the Issuer is required to obtain a certificate of registration for carrying on business as a NBFC that is subject to numerous conditions. In addition, its branches are required to be registered under the relevant shops and establishments laws of the states in which they are located. The shops and establishments laws regulate various employment conditions, including working hours, holidays and leave and overtime compensation. If the Issuer fails to obtain or retain any of these approvals or licenses, or renewals thereof, in a timely manner, or at all, its business may be adversely affected. If the Issuer fails to comply, or a regulator claims that it has not complied, with any of these conditions, the Issuer's certificate of registration may be suspended or cancelled and it shall not be able to carry on such activities. If the Issuer fails to comply with the NBFC Directions and fails to maintain the status of NBFC, it will not be eligible for priority sector loans from the Indian banking sector and may also attract penal provisions under the RBI Act, 1934 for non-compliance.

(h) ***Economic Risk in India.***

The Issuer operates only within India and, accordingly, all of its revenues are derived from the domestic market. As a result, it is highly dependent on prevailing economic conditions in India and its results of operations are significantly affected by factors influencing the Indian economy. An uncertain economic situation, in India and globally, could result in a further slowdown in economic growth, investment and consumption. A slowdown in the rate of growth in the Indian economy could result in lower demand for credit and other financial products and services and higher defaults. Any slowdown in the growth or negative growth of sectors where the Issuer has a relatively higher exposure could adversely impact its performance. Any such slowdown could adversely affect its business, prospects, results of operations and financial condition.

SECTION 4: FINANCIAL STATEMENTS

The audited financial statements of the Issuer for the Financial Year ended 31st March 2026 and the Financial Year ended 31st March, 2025 are set out in **Annexure IV** hereto.

SECTION 5: REGULATORY DISCLOSURES

The Information Memorandum is prepared in accordance with the provisions of IFSC Debt Listing Regulations and in this section, the Issuer has set out the details required as per the IFSC Debt Listing Regulations.

5.1 Documents Submitted to the Stock Exchange

The following documents have been submitted to the Stock Exchange:

- A. Memorandum and Articles of Association of the Issuer and necessary resolution(s) for the allotment of the Bonds;
- B. Copy of last 3 (three) years audited Annual Reports;
- C. Statement containing particulars of, dates of, and parties to all material contracts and agreements;
- D. Copy of the resolution passed by the shareholders of the Company at the annual general meeting held on September 29, 2025 authorizing the issue/offer of debt securities by the Company;
- E. Copy of the resolution passed by the Board of Directors authorizing the issuance of the Bonds and the list of authorized signatories;
- F. Any other particulars or documents that the recognized stock exchange may call for as it deems fit.

5.2 Information about the Issuer:

Legal and Commercial Name of Issuer: Midland Microfin Limited

Date of Incorporation of the Issuer: 27th May 1988.

Domicile of the Issuer: The Axis, Plot No.1, R.B. Badri Dass Colony, G.T Road, Jalandhar - 144001, Punjab, India.

Legal form of the Issuer: The Issuer is incorporated as a public limited company under the Companies Act, 1956.

Legislation under which the Issuer operates: The Issuer is incorporated in India and is legislated under the applicable laws and regulations as applicable in India including the Companies Act, 2013 and the rules made thereunder.

Country of Incorporation: India

CFO of Issuer: Amitesh Kumar

Registration Number: B-06.00458

Registered Office of Issuer: The Axis, Plot No.1, R.B. Badri Dass Colony, G.T Road, Jalandhar - 144001, Punjab, India.

Corporate Identification Number: U65921PB1988PLC008430

Phone No.: +91 181 5076000

Website of Issuer: <https://www.midlandmicrofin.com>

Auditors of the Issuer: GSA & Associated LLP

Trustee to the Issue: Catalyst Trusteeship Limited ,901,9th Floor, Tower – B, Peninsula Business Park, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400013, India

5.3 Business Overview: A brief summary of business / activities of the Issuer and its line of business:

MML is the first Punjab based Microfinance Institution (MFI) having its Head Office at Jalandhar, Punjab and is working towards Financial & Social Empowerment of Women by way of extending Small Business Loans. The Company is registered as an ‘NBFC – MFI’ with the Reserve Bank of India (RBI) and is fulfilling all the compliances accordingly since its inception.

With a vision to be a world class, role model, techno savvy international Microfinance Institution providing support to progressive poor at low cost, MML came into existence in January 2011 to contribute to the eradication of global poverty. As on June 30, 2026, MML has a network of 613 branches, which is spread out in 16 States and 2 Union Territory viz. Punjab, Haryana, Rajasthan, Uttar Pradesh, Bihar, Himachal Pradesh, Jharkhand, Gujarat, Madhya Pradesh, Uttarakhand, West Bengal, Andhra Pradesh, Assam, Chhattisgarh, Odisha, Maharashtra, Chandigarh, and Jammu. With the intent to enhance control and efficiency of operations, Regional Offices have been opened in Jaipur, Patna, Varanasi, Chandigarh, Jharkhand, Ahmedabad, Indore, and Noida.

We encourage entrepreneurship amongst women as a sustainable source of livelihood by providing loans for working capital at the bottom of economic and social pyramid. These loans give economically active women an access to finance to support their micro enterprises. These small enterprises are kiriyana stores, small vendors, repair shops, clay pot manufacturing, boutiques, embroidery centers, dairy farming, fruit & vegetable selling, beauty parlors, micro ancillary units, livestock, small shops, small teaching centers, toy making, small eateries, and basket making etc. We offer a range of products and services, which have been developed based on financial need of poor working women. In some of the cases these women are running home based micro enterprises.

MML works on Joint Liability Group (JLG) lending model wherein a group of five women is formed by the members with the assistance of Centre Officer (Field Officer) and Branch Manager. The members undertake a guarantee on behalf of each other for timely repayment of the Loans extended to them. Hence peer pressure and close social ties ensure credit discipline and smooth recovery mechanism.

Branch details:

The details of the branch offices of the Company are set out herein below:

Branch / Microbranch Name	Branch Address
Badnawar	Midland Microfin Ltd. , House No. 7, In front of Sahyog Hospital, Mathur Colony, Bandnawar, Dist. Dhar, Madhya Pradesh-454660

Balaghat	Midland Microfin Limited. Ward No 31 Bathera Chowki Govind Lawn Wali Gali Balaghat - 481001.
Lanji	Midland Microfin Limited, Ward No 20,Balaghat Road, Teh-Lanji, Lanji, Balaghat, Lanji, Madhya Pradesh-481222
Baihar	Midland Microfin Limited, Ward No 13, Main Road, Gandhi Chauk, Baihar, Balaghat, Baihar, Madhya Pradesh-481111
Chhindwara	Midland Microfin Ltd. Ward No.45, Parasiya Road, Adarsh Nagar Gali No.2, Chhindwara, Madhya Pradesh, 480001
Sausar	Midland Microfin Ltd. Gagoor colony ward no. 13 Rathi jinig ke pass sausar - 480106
Bichhua	Midland Microfin Limited C/o Seema Khubele, Near Bichhua Bus Stand, Bichhua Madhya Pradesh-480111,
Ghoradongri	Midland microfin ltd, WARD NO 2, SHREE GURU GOBIN SINGH , AKTA CHOUK GHORADONGRI RYT GHORADONGRI BETUL MP 460443 ,GROUND ,FIRST, 2ND ,AKTA CHOUK , BETUL , BETUL, MADHYA PRADESH, 460443
Chicholi	Midland microfin ltd, HARDA ROAD, TAPSHRI WARD CHICHOLI BETUL MP 460330 ,GROUND ,SHIV LAKHA MARRIAGE GARDEN , BETUL , CHICHOLI, MADHYA PRADESH, 460330
Multai	Midland microfin Limited, BETUL ROAD BHAGATSINGH WARD GAYATRI NAGAR MULTAI BETUL MULTAI MADHYA PRADESH 460661 ,FIRST ,HONDA SHOWROOM , BETUL , MULTAI, MADHYA PRADESH, 460661
Keolari	Midland Microfin Ltd, Ward No 13, Nearby Keolari Railway Station, Ahead Mandala Naka, Keolari, Seoni Madhya Pradesh 480994
Ghansor	Midland Microfin Ltd, House No 170/1, Ward No 3, Purani Basti, Ghansore, Ghansaur, Ghansaur, Seoni, Madhya Pradesh-480997
Seoni	Midland Microfin Ltd. Kabir Ward Ray Colony, Dunda Seoni, Madhya Pradesh, 480661
Sultanpur	House No-00,Ward No-09 Main Road Sultanpur-Near Bus Stand Pin Code 464986
Raisen	Midland Microfin LTD. NaVabpur Word Road, No. 4 Collectret Colony Raisen Dist Raisen Madhya Pradesh Pin code - 464551
Sohagpur	Midland microfin.Ltd SARATHE_ RAJENDRA WARD , R2 NO - 6731_ , SOHAGPUR ,GRANUND FLOOR ,BIHARI CHOWNK, GOVT. GIRLS SCHOOL , HOSHANGABAD , SOHAGPUR, MADHYA PRADESH, 461771
Indore	Midland Microfin Limited,PLOT NO 100, SCHEME NO 53, ,FIRST ,NEAR VEDANTA HOSPITAL , INDORE , INDORE, MADHYA PRADESH, 452001
Digital Branch Indore	Midland Microfin Limited,PLOT NO 100, SCHEME NO 53, ,FIRST ,NEAR VEDANTA HOSPITAL , INDORE , INDORE, MADHYA PRADESH, 452001
Sanwer	Midland Microfin Limited, Plot No 18, Tirupati Colony, Highway Road, Near Balaji Showroom Sanwer, Madhya Pradesh 453551
Ujjain	Midland Microfin Ltd, H No. 50-A Abhisekh Nagar Near DDLG Hospital Nanakheda Bus stand Dist. Ujjain MP Pin Code- 456010
Petlawad-Meghnagar	Midland Microfin Ltd. House No- B-10/1 Ward no-13, Sudarshan Colony, Meghnagar, Jhabua, MP-457779

Rajgarh	Midland Microfin Limited Behind Rajgarh, Police Station, Near MG Petrol Pump, Trimurti Nagar, Rajgarh Town, Rajgarh, Madhya Pradesh-454116
Jaora	Midland Microfin Ltd. 77, Katju Nagar Ratlam Marg, Jaora, Dist. Ratlam, Madhya Pradesh-457226
Barwani	Midland Microfin Limited, COLONY WARD NO 10 TALUKA ,FULL BUILDING ,NIKUNJ DHAM GOKUL NAGAR , BARWANI , BARWANI, MADHYA PRADESH, 451551
Khandwa	Midland Microfin Limited, HIG 19,1ST FLOOR KISHORE NAGAR ,FIRST ,NEAR BY COMMUNITY HALL , KHANDWA , KHANDWA, MADHYA PRADESH, 450001
Bagli	Midland Microfin Limited, 06, Bheri Road, Suraj Nagar, Bagli, Madhya Pradesh-455127
Dhamnod	Midland microfin ltd, HEMKUNJ BILDING MAHESWAR ROAD RAMPURA NEAR BY SHANKAR JINING DHAMNOD MP ,GROUND ,SHANKAR TOL KATA , DHAR , DHAMNOD, MADHYA PRADESH, 454552
Sironj	Midland Microfin LTD Ward No. 02, Asra Clony Dharmpur Road Near UmaSharee Gardan Sironj, Dist Vidisha Madhya Pradesh Pin code - 464228
Ashok Nagar	Midland Microfin Limited, WARD NO.22 RAVEEV WARD FEELGOOD COLONY ,GROUND ,SHARE INDIA OFFICE , ASHOK NAGAR , ASHOK NAGAR, MADHYA PRADESH, 473338
Chanderi	Midland microfin ltd, PICHOR ROD .NEAR PRAGATI PETROL PUMP INFRONT OF SDO MPEB CHANDERI 473446 ,FIRST ,NEAR PRAGATI PETROL PUMP , ASHOK NAGAR , CHANDERI, MADHYA PRADESH, 473446
Mandideep/Huzur	Midland Microfin Ltd, Plot No-CH-01/07, Ward No 85, Zone No 19, Chinar Colony, Danish Housing, Co-Operative Society Ltd, Gram- Samardha, Teh- Huzur, Dist- Bhopal, Madhya Pradesh-462046
Nagod	Midland Microfin Limited, WARD NO. 9, SINPUR CHURAHA, SAUBAGH PALACE ,FIRST ,NA , SATNA , NAGOD, MADHYA PRADESH, 485446
Bela-Satna	Midland microfin ltd, BELA,7277,DL ,GROUND ,NEAR RK PETROLEUM , SATNA , SATNA , MADHYA PRADESH, 485115
Barhi-Katni	Midland microfin ltd, SANDEEP COLONY, BARHI KATNI ,GROUND ,MATA MANDIR , KATNI , BARHI , MADHYA PRADESH, 483770
Sidhi	Midland Microfin Ltd. House No 1000415 Leela Complex, Near Bhawani Mandir, Ward No 10, Karondia, Dakshini Sidhi, Madhya Pradesh 486661
Baikunthpur	Midland Microfin Ltd, Ward no-8, Nagar Panchayat Baikunthpur, Tehsil- Sirmour, Dist- Rewa Madhya Pradesh 486441
Deotalab	Midland Microfin Limited, Amrita Enterprises RCM Pickup Center Laur (Deotalab) Near MPEB Power House, Madhya Pradesh - 486341
Patan	Midland Microfin Ltd. House No 6/110, Ward No 6, Patan, Ram Manohar Lohiya Ward, Guru Mohalla, Patan Jabalpur, Madhya Pradesh-483113
Barela	Midland Microfin Limited, House No 1151, Ward No 11, B.T.I Colony, Barela Balhwara,Jabalpur, Barela, Madhya Pradesh 483001
Chandia	Midland Microfin Limited, Ward No 3, Chandia, Umariya, Umaria, Madhya Pradesh-484660

Sihora	Midland Microfin Limited Ward no 11, Babatal ke Pass, Behind Cobra Gym, Sihora 483225
TUMSAR	MIDLAND MICROFIN LTD, PLOT NO-955/675 ,GROUND FLOOR ,RAJARAM LAWN , BHANDARA , TUMSAR, MAHARASHTRA, 441912
Bhandara	Midland microfin ltd, C/O DIKSHA RAHUL VYAS, PLOT NO-11 TAKIYA WARD , BEHIND LAKSH HOSPITAL TAKIYA WARD BHANDARA-441904 ,GROUND FLOOR ,LAKSH HOSPITAL , NAGPUR , BHANDARA, MAHARASHTRA, 441904
Umred	MIDLAND MICROFIN LTD, PLOT NO-10675 ,1ST FLOOR ,ANOOP MARRIAGE HALL , NAGPUR , UMRED, MAHARASHTRA, 441203
Deori	Midland Microfin Limited, PLOT NO-10030042 ,GROUND FLOOR ,NEAR MASKRYA CHOCK , NAGPUR , HINGNA, MAHARASHTRA, 441901
Gondia	MIDLAND MICROFIN LIMITED, 11/231 NEAR BY LILHARE AUTO PART, GANESH NAGAR,REVANI COLONY GONDIA MAHARASHTRA-441601 ,GROUND ,DR, GAYATRI HOSPITAL , GONDIA , GONDIA, MAHARASHTRA, 441601
Wardha	Midland microfin ltd, HOUSE NO-769 ,GROUND AND FIRST FLOOR ,MASJID,CENTRAL BANK,BABU GUDDI , WARDHA , WARDHA, MAHARASHTRA, 442102
Hingna	HOUSE NO-12723, PLOT NO-46, WARD NO-01, WANADONGRI, PARWATI PARK, WANADONGRI HINGNA NAGPUR-441110 ,GROUND & 1ST ,BEHIND HDFC BANK , NAGPUR , HINGNA, MAHARASHTRA, 441110
Yavatmal	Midland microfin Ltd, C/O NARSING HARI RATHOD PLOT -NO-09,TRIMURTI SOCIETY, JAMB ROAD, WADGAON YAVATMAL-445001 ,GROUND FLOOR ,NEAR BY WADGAON ROAD , NAGPUR , YAVATMAL, MAHARASHTRA, 445001
Digras	Midland microfin ltd, C/O PIYUSH RAVIKIRAN UTTAWAR, KRUSHNA PARK,DIGRAS YAVATMAL-445203 ,GROUND FLOOR , DHARWA ROAD , YAVATMAL , DIGRAS, MAHARASHTRA, 445203
Mahagaon	Midland Microdin ltd, WARD NO. 14 PROPERTY NO-218, PLOT NO-2/2 MAHAGAON YAVATMAL-445205 ,FIRST FLOOR ,NEAR BY NANDED ROAD , YAVATMAL , MAHAGAON, MAHARASHTRA, 445205
Viramgam	Midland Microfin Ltd, A - 39, Vallabh City, Nr. Panch mukhi Hanuman mandir, popat chokadi, Viramgam-382150
Digital Branch Ahmedabad	Midland Microfin Limited, 4th floor- 405, Sangath Central, Near 4 D square, B/S PVR Cinema, Vistt-Gandhinagar Highway, Motera,Ahemdabad-380005
Nadiad	Midland Microfin Ltd. 23, Jainil Park, Nava Bilodara Road, BehindKnowledge School, Nadiad-387002
Borsad	Midland Microfin Ltd.Haridashan Socity 56 B, 1nd and 2Floor, Above Fedral Bank, Gandhiganj Boarsad Dist, Anad 388540
Kheda	Midland Microfin Limited, A.64/2 Thakkarnagar Society At:Sokhda, Ta:Matar, Di Kheda 387570
Khedbrahma	MIDLAND MICROFIN LIMITED. HOUSE NO. 84/85, 1ST FLOOR, ABOVE LIJJAT PAPAD FACTORY, NEAR PRAVASHI AASHRAM, SABARKANTHA, KHEDBRAHMA, GUJARAT, 383255
Danta	Midland Microfin Ltd Shop no 75,76 Platinum Business centre Opp Civil Court Data Taluka Danta Dist Banaskantha - 385120

Satlasana	Midland Microfin Ltd. Dudh Deri Pase, Patelvas, Satlasna, Satlasana, Satlasana, Mahesana, Gujarat, 384330
Unjha	Midland Microfin Limited Satyam Bungalows, In Front of Aadhar Mall, Behind Ganesh Plaza, Jay Vijay Road, Unjha-Gujarat 384170
Shamlaji	Midland Microfin Ltd., 33/1 & 33/2, Mukam Rudradi, Post. Sarvoday Ashram, National Highway No. 8, Shamlaji, Gujarat-383355
Limdi	Midland Microfin Limited, 0 ,GROUND & FIRST FLOOR ,OPPOSITE TO KAMDHENU HOTEL,FINCARE SMALL FINANCE BANK , DAHOD , LIMDI, GUJARAT, 389180
Dahod	Midland Microfin Ltd. Third floor, Panchratna complex, opp. Indian old pump, Godhra road, Dahod-389151
Dhanpur	Midland Microfin Ltd 24 Kanjeta Chokdi Taluka Panchayat Road Near Fincare Small Finance Bank Dhanpur 389382
Godhra	Midland microfin limited,55 ,PANCHVATI SOCIETY BHURAVAV .GODHARA GODHARA PANCHMAHALS GODHARA 389001 ,FIRST ,SHAPA ROAD , PANCHMAHAL , GODHRA, GUJARAT, 389001
Morva Hadaf	Midland Microfin Ltd. Block no. 3 & 4, panchvati Faliyu, Morva Hadaf, Distt- Panchmahal 389115
Santrampur	Midland Microfin Ltd. Midland Microfin Ltd. House No 114, Collage Road, Santrampur, Panchmahal, Gujarat - 389260
Lunawada	Midland Microfin Limited, Sardar Patel Nagar-2 Modasa Road, Lunawada Dist Mahisahar Gujarat Pin code-389230
Kapadvanj	Midland Microfin Ltd. 12/13 Om Shanti Park,Behind kuberji Mahadev temple,Dana Anara Road ,Kapadvanj,Dist Kheda,387620
Thasra	Midland Microfin Limited City Survey No 3205, Hari Mandap, Near GM Desai School & LIC Thasra Gujarat 388250
Halol	Midland Microfin Ltd. 204, Ananta square, Halol Godhra road, Halol Distt. Panchmahal- 389550
Meghraj	Midland Microfin Ltd. Block No. 38, Behind Hariom School, Near Geli Mata Temple, Meghraj, Dist. Arvali, Gujarat-383250
Bayad	Midland Microfin Limited Shop Number: 1,2,7,8, 1st Floor, Pawan , Plaza Complex, Bayad-383325
Vadodara	Midland Microfin Ltd. 30, The Helix Luxuria, Opp. Saujanya Society, Near Vadsar Bridge, Vadsar, Vadodara, Gujarat-390010
Dabhoi	Midland Microfin Ltd. C-19/20, Mohan park society. B/H Vinayak Hospital, Nr. Shinor chokdi, Dabhoi, Vadodra-391110
Rajpipla	Midland Microfin Ltd Ward No.6 1St Floor Rajendranager Society Opp Vishwakarma Temple M.V.Road Rajpipla Gujarat 393145
Karjan	Midland Microfin Limited, 08,Bapu Nagar Society, Juna Bazar, Near Bhargavi School, Karjan,Vadodara - 391240
Vyara	Midland Microfin Ltd, 11, Indraprasth Society, Opp Pani ki Tanki, Village Panvadi, Taluka- Vyara, District-Surat, Gujarat-394650
Chikhli	Midland Microfin Ltd, Krisha Avenue, Near Kaveri River, Opposite Dharti Green Residency, Talavchora, Taluka- Chikhli, District- Navsari-396521

Dhenkanal	Midland Microfin Ltd. Mahisapat Bypass, over plot No. 197/3262, Khata No. 291/1269 Po- Mahisapat, Ps Dhenkanal Town, Dist- Dhenkanal Pin-759001
Angul	Midland Microfin Ltd. Plot No-836/2073, Nigamananda Lane, Similipada, Angul-759122
Khajuriakata	Midland Microfin Limited, Gram Manianali, Badalo, Dhenkanal, Badalo, Odisha - 759020
Chhendipada	Midland Microfin Limited, CHHENDIPADA,DEOGARH CHHAK, CHHENDIPADA ,GROUND ,BANK OF INDIA , ANGUL , ANGUL, ODISHA, 759124
Baisinga	Midland Microfin Limited, Kendua, PO- Baisinga, Near Axis Bank, Kendua Branch, PS- Mayurbhanj, Odisha - 757028
Anantpur	MIDLAND MICROFINLIMITED, ANANTPUR ,FIRST ,POST OFFICE , BALASORE , SORO, ODISHA, 756046
Nampo	Midland Microfin Limited, NAMPO BUS STANDA ,FIRST ,NEARBY NAMPO SCHOOL AND MEDICAL,NAMPO , BALESWAR , BALESWAR, ODISHA, 756034
Keonjhar	Midland Microfin Limited, SAI KRUPA ENCLAVE ,NEW COLONY ,POST-MANDUA ,INFRONT OF PANCHAYAT OFFICE,BADADERA, Keonjhar, Odisha, 758014
Harichandanpur	Midland Microfin Limited, NEAR POST OFFICE ,GROUND ,&INDIAN PETROL PUMP , KENOJHAR , KENOJHAR, ODISHA, 758080
Kupari	Midland Microfin Limited, SBI KUPARI ,FIRST FLOOR ,KURPARI BUS STAND , BALESWAR , BALESWAR, ODISHA, 756059
Asurali	Midland Microfin Limited, ASURALI BUS STANDA NEARBY ASURALI SCHOOL AND MEDICAL ,FIRST FLOOR ,KOTHRRA , BHADRAK , ASURALI, ODISHA, 756118
Byasanagar	Midland Microfin Limited, ,GROUND ,POST OFFICE &INDIAN PETROL PUMP/BOB BANK SIDE , JAJAPUR , JAJAPUR, ODISHA, 755019
Aul	Midland Microfin Ltd, C/O- CHANDAN KUMAR BEHERA ,AUL ,NEAR KENDRAPARA CREDIT CO-OPARETIVE ,AUL BAZAR ,KENDRAPARA, 754219
Nischintakoili	Midland Microfin Ltd, C/O-ASWINI KUMAR SAMAL , KULIA SALEPUR, NISCHINTAKOILI ,CUTTACK, Pin Code 754208
Jagatsinghpur	Midland Microfin Ltd, Pravat Kumar Jena Potal, Jagatsinghpur, Jagatsinghpur, Jagatsinghpur, Odisha - 754103
Binjharpur	Midland Microfin Limited, AT/PO-SINGHPUR, HOUSE-3 ,GROUND FLOOR ,NEAR BY TVS SHOW ROOM , JAJPUR , BINJHARPUR, ODISHA, 755016
Kalapathar	Midland Microfin Ltd. Polt No:-415/906-1 Po-Kalapathar,Ps-Baideswar, Dist- Cuttack,pin-754009 State-Odisha
Itamati	Midland Microfin Ltd,C/O-CHITA RANJAN MISHRA , GHADUAL, BACK SIDE OF RELIANCE PETROL PUMP,ITAMATI,NAYAGARH, 752068
Odagaon	Midland Microfin Limited, College Road,Dalak,Odagaon,Nayagarh,Odisha,752081
Narsinghpur	Midland Microfin Limited, At-Krushnachandrapur,PO-Alara,At- Krushna Chandrapur, Near Narsinghpur College, Cuttack, Odisha, 754032

Balakati	Midland Microfin Ltd.Pratapasaran,Panasapatana,Balakati,Khurda Odisha Pin-752100
Tangi	Midland Microfin Ltd, C/O-JAYANTA KUMAR MOHANTY ,LAXMIBAZAR KALUPADA ,TANGI,KHORDHA, 752022
Khurda	Midland Microfin Ltd. Plot No - 1232/2173 At - Palla, Po - Palla hata Khurda, Distt - Khurda, Pin - 752056, State - Odisha
Tadasa	Midland Microfin Limited, ,FIRST FLOOR ,PETROL PUMP , PURI , PURI, ODISHA, 752014
Purusottampur	MIDLAND MICROFIN LTD, 1659/849,AT/PO-PURUSOTTAMPUR,NEAR BUS STAND ,DIST-GANJAM,PIN-761018/ODISHA ,1ST FLOOR ,BUS STAND , GANJAM , PURUSOTTAMPUR, ODISHA, 761018
Buguda	Midland Microfin Ltd. Simanchal Marg,Buguda,Buguda,Dist-Ganjam,Odisha,Pin-761118
Berhampur	Midland Microfin Ltd. Gandhi Nagar 5th lane East Berhampur, Brrahmapur sadar Ganjam Odisha-760001
Barpali	Midland Microfin Limited, NEAR HANUMAN MANDIR JAGANNATH NAGAR WARD NO - 03 BARPALI,PO BARPALI, DIST BARGARH ,ODISHA 768029 ,FIRST ,SARDAR DEVI PUBLIC SCHOOL , BARGARH , BARPALI, ODISHA, 768029
Attabira	Midland Microfin Limited, WORD NUMBER 1, SHREERAM BIHAR,DON BOSCO GAL ,FIRST ,NEAR STATE BANK OF INDIA , BARGARH , ATABIRA, ODISHA, 768027
Bhanjanagar	Midland Microfin Ltd. Jagannathvihar,1st line, Bagdevi Road,Ps-Bhanjanagar, Dist-Ganjam,Odisha Pin,761126
Daringbadi	Midland microfin Ltd, Infront of Axis Bank , Daringbadi ,Kandhamal, Odisha, PIN-762104
Baliguda	Midland microfin Ltd, Kalpana Chaka, Nuasahi, Main Road, Baliguda ,Baliguda, Odisha, Pin-762103
Puintala	Midland Microfin Limited, SWAYAM RESIDENCY ,FIRST AND SECOND ,NEAR CIRCUIT HOUSE,BOLANGIR , BALANGIR , BALANGIR, ODISHA, 767001
Patnagarh	Midland Microfin Limited,WARD NO 10,PATNAGARH ,FIRST ,NEAR JAWAHAR COLLEGE , BALANGIR , BALANGIR, ODISHA, 767025
Bhawanipatna	Midland Microfin Limited, GUDAM PADA ,GROUND ,NEAR MANIKESWARI TEMPLE, BHWANIPATNA , KALAHANDI , BHWANIPATNA, ODISHA, 766001
Sarangarh	Midland Microfin ltd, HOUSE NO 44,WARD NO 03, TENGNAPALI NAGAR PALIKA ,FIRST AND SECOND ,INFRONT OF TATA SHOW ROOM RAIGARH RPAD SARANGESH , SARANGARH , SARANGARH, ANDHRA PRADESH, 496450
Sariya	Midland Microfin Ltd, BADAIPARA RAIGARH ROAD SARIYA ,FISRT ,CHHATTISGARH RAJYA GRAMEEN BANK , SARANGARH-BILAIGARH , SARIYA, CHATTISGARH, 496554
Kotba	Midland Microfin Limited, BAZAR CHOUK INFRONT OF POLICE CHOUKI KOTBA C/O NARENDRA AGRAWAL LELUNGA ROAD, WARD NO-14,NAGAR PANCHYAT KOTBA, DIST- JASHPURCHHATTISGARH PIN-496220 ,GROUND ,INFRONT OF KOTBA POLICE CHOUKI , SARANGARH-BILAIGARH , KOTBA, CHATTISGARH, 496220

Kunkuri	Midland microfin Limited, HOUSE NO-73, WARD NO-06, RAIGARH ROAD, POLICE STATION-KUNKURI, KUNKURI, DIST-JASHPUR CHHATTISGARH PIN-496225 , FIRST , JSHA NURSING HOME , JASHPUR , KUNKURI, CHATTISGARH, 496225
Saraipali	Midland Microfin Limited, URMILA BHAVAN VILLAGE PATERAPALI WARD NO 04 POST , GROUND AND FIRST , SARSIWA ROAD SARAIPALI , MAHASAMUND , MAHASAMUND, CHATTISGARH, 493558
Pithora	Midland Microfin Limited, WARD NO 05, RAM SAGAR PARA PITHORA , GROUND , INFRONT OF JIO OFFICE PITHORA , MAHASAMUND , PITHORA, CHATTISGARH, 493551
Devbhog	MIDLAND MICROFIN LTD , WARD NO 14, HOUSE NO-443, GROUND FLOOR , NEAR BY GIRLS HOSTAL, FOKAT-PARA, DEVBHOG, DIST-GARIYABAND, PIN-493890
Ichhapuram	Midland Microfin Limited, PO-ICHHAPURAM, DIST-SHRIKAKULUM, MAIN ROAD , GROUND , RAILWAY STATION AND CINEMA HALL , SRIKAKULAM , ICHHAPURAM, ANDHRA PRADESH, 532312
Palasa	Mildnad microfin Limited, TILAK NAGAR, SHIVAJI NAGAR, KASIBUGGA , FIRST , CONVERT SCHOOL , SRIKAKULAM , PALASA, ANDHRA PRADESH, 532222
Pathapatnam	Midland microfin ltd, AT/PO-PATHAPATNAM, HANUMAN NAGAR LINE3, PIN 532213 ANDHRA PRADESH , 2ND FLOOR , AT/PO-PATHAPATNAM, HANUMAN NAGAR LINE3, PIN 532213 ANDHRA PRADESH , SRIKAKULAM , PATHAPATNAM, ANDHRA PRADESH, 532213
Kotabommali	Midland microfin ltd, OPPOSITE TO SBI BANK, AT/PO-CHAVITIPETA, KOTABOMMALI, PIN 532430, SRIKAKULAM, ANDHRA PRADESH , GROUND , OPPOSITE TO SBI BANK , SRIKAKULAM , KOTABOMMALI, ANDHRA PRADESH, 532430
Palkonda	Midland Microfin Limited, 1-56, PANUKUPRATHA, MAIN VEEDHI, PANIKUPARTHA, BURJA , GROUND AND SECOND , RDO OFFICE , SRIKAKULAM , PALKUNDA, ANDHRA PRADESH, 532440
Srikakulam	Midland microfin ltd, 303/INDIRA NAGAR, VISAKHA COLONY, PEDDAPADU MAIN ROAD, NEARBY INDIAN PLAY SCHOOL, SRIKAKULAM, PIN CODE 532 0001 , GROUND , NEAR BY INDIAN PLAY SCHOOL , SRIKAKULAM , SRIKAKULAM, ANDHRA PRADESH, 532001
saluru	Midland microfin Ltd, PO-SALUR, 3-181, VASAVI NAGAR OFFICIAL COLONY , SECOND , VIVEKANANDA SCHOOL , PARVATHIPURAM MANYAM , SALUR, ANDHRA PRADESH, 535591
Vizianagaram	Midland microfin ltd, PLOT NO 718 VUDA LAYOUT, GAUTHAMI NAGAR, ABDUL KALAM JUNCTION, VIZIANAGARAM, 535003 , GROUND , NEAR ABDUL KALAM JUNCTION , VIZIANAGARAM , VIZIANAGARAM, ANDHRA PRADESH, 535003
Bagha Purana	Midland Microfin Ltd. H.no-217, Ward No-12, Near Madhu Boutique, Moga, Punjab-142038
Batala	Midland Microfin LTD, Railway Phatak, Gurdaspur road, Near oriental bank, Batala Distt. Gurdaspur-143505
Gurdaspur	Midland Microfin Ltd, House no-91, Ward no-13, Near HRA International School, Behrampur Road, Gurdaspur, Punjab- 143521

Nurpur	Midland Microfin Ltd. Ward No. 7, Niazpur Jio Store , First Floor, Nurpur Distt , Kangra (H.P.) Pin Code - 176202
Kapurthala/Goindwal Sahib	Midland Microfin Ltd, opp. Maan showroom, Taran taran road, Goindwal Sahib Distt. Taran Taran 143422
Barwala	Midland Microfin Ltd. Near Bajaj hospital, civil hospital road,Near Antaram Road, Barwala Distt. Hisar-125121
Gohana	Midland Microfin Limited, Killa no- 307/14, Rohtak Road, Near Shubham Hotel, Gohana , Haryana- 131301
Bhiwani	Midland Microfin Ltd.New Bharat Nagar Behind Radha Swami Satsang Bhawan Ram Chowk Bhiwani Haryana -127021
Siwani	Midland Microfin Ltd. Ward no. 3, Behind ICICI Bank, Siwani, Distt. Bhiwani-127046
Adampur	Midland Microfin Ltd, H.no-40, Block no-07, Near Gol Tanki, Adampur,Distt-Hisar,Haryana-125052
Palwal	MIDLAND MICROFIN LIMITED, RAJENDER SINGH S/O LATE BHART SINGH M.K. 106 CIVIL LINE ,FIRST ,TATA MOTORS , PALWAL , PALWAL , HARYANA, 121102
Charkhi Dadri	Midland Microfin Limited, Hosue number 199/2, Ward No 1, Gali Number 9, Champapuri Colony, First floor, Near by Bharat Sr. Sec School, Charkhi Dadri, Charkhi Dadri, Haryana, 127306
Haily Mandi	Midland Microfin Ltd. H.No.42,Ward No. 03,Purshuram Colony,Haily Mandi, Haryana,122503
Kosli	Midland Microfin Ltd. WARD NO. 2, SANIK COLONY, PETROL PUMP STREET, GROUND, NEAR KENDRIYA VIDALAYA NAHAR ROAD KOSLI, REWARI, KOSLI, HARYANA, 123302
Narnaul	Midland Microfin LTD. Kailash Nagar, ward no 2, Old SBBJ Bank, Rewari road, Narnaul, Distt Mahendragarh 123001
Mahendragarh	Midland Microfin Limited, KARAMCHARI COLONY ,GROUND & FIRST FLOOR ,RAILWAYS STATION , MAHENDRAGARH , MAHENDRAGARH, HARYANA, 123029
Assandh	Midland Microfin Ltd , H. No. 483, Ward No.15, Jind Road, Assandh, Karnal, Haryana, 132039
Narwana	Midland microfin ltd, MAIN GALI HARI NAGAR NEAR ,NARWANA,JIND ,GROUND FLOOR ,HARINAGAR CHOWK , JIND , NARWANA, HARYANA, 126116
Ellenabad	Midland Microfin Ltd AMERA ROAD OPP GURDWARA BABA JORAWAR SINGH FATEH SINGH,ELLENABAD,125102 ,1ST ,NEAR BABA JORAWAR SINGH GURUDWARA , SIRSA , ELLENABAD, HARYANA, 125102
Kalanwali	Midland Microfin Ltd, SFC-77, Near SBI Bank, Kalanwali, Sirsa, Haryana-125201
Ratio	MIDLAND MICROFIN LIMITED, NR JEEWAN DAIRY ,GROUND AND FIRST ,HAPPY MODEL CONVENT SCHOOL , FATEHABAD , RATIA , HARYANA, 125051
Jakhal Mandi	Midland Microfin Ltd, Guru Nanak nagar, Bareta road, Jakhal , Distt Fatehbad - 125133

Gharaunda	Midland Microfin Ltd, H.no-140, Ward no- 05, VIG colony, Near Herbal Park, Gharonnda, Haryana-132114
Indri	Midland microfin LTD , ward no.10, house no. 306, Gurdyal Singh colony, civil hospital road, Indri , Distt Karnal-132041
Pehowa	Midland Microfin Ltd , shop No 90, ist floor anaj mandi near bus stand , Pehowa , Distt Kurukshetra-136128
Shahabad	Midland Microfin Ltd. ,H.No-856/1,Huda, Near Landmark Hospital, Shahbaad, Haryana- 136135
Bilaspur	Midland Microfin Ltd. House No. 5, Shivam Colony, Near Astbali Peer, Sadhaura Road, Bilaspur, District Yamunanagar-135102
Dhariawad	Midland Microfin Ltd, House no-47,Adinath vihar colony Th.- Dhariyawad distt. Pratapgarh-313605
Jhadol	Midland Microfin Ltd. New basti lilabash road Jhadol Rajasthan - 313702
Mandalgarh	Midland Microfin Ltd, Near Dhan Mandi Ke Pichhe, Ganesh Ghati Bijoliya, Bhilwara Rajasthan-311602
Barnala	Midland Microfin Ltd , Gali No-03, Lucky Colony, Barnala, Punjab- 148101
Rampura Phul	Midland Microfin Ltd, Aggarwal Colony, Dr. Ramneek Mangla street, Near Railway Colony, Rampura Phul, Pin code- 151103
Sangrur	Midland Microfin Ltd, H.N.-02, Sunder basti, Street No.3, Sangrur-sunam Road, Near DC Residence, sangrur, Distt. Sangrur Punjab. 148001
Sardulgarh	MIDLAND MICROFINLIMITED, WARD NO 1 SARDULGARH ,GROUND & FIRST ,SEWA KENDAR , MANSA , SARDULGARH, PUNJAB, 151507
Bathinda	Midland Microfin Limited, MCBZ 206787/002 ,ST.No. 11/9 Guru Arjan Dev Nagar,Bathinda, Punjab 151001
Bhagta Bhai Ka	MIDLAND MICROFIN LIMITED,BHAI BEHLO NAGAR, BHAGTA BHAI KA ,GROUND & FIRST FLOOR ,RETHA HOUSE AND GURDWARA SAHIB , BATHINDA , BHAGTA BHAI KA, PUNJAB, 151206
Malout	Midland Microfin Limited, Davindra Road Guru Nanak Nagri Gali No 1 First Floor Malout , Punjab Pincode : 152107
Abohar	Midland microfin ltd, WARD NO 15,STREET NO.0,NEAR P.W.D ICE. ANAND NAGRI, ABOHAR ,GROUND & 1ST ,BUS STAND , FAZILKA , ABOHAR, PUNJAB, 152116
Sri Muktsar Sahib	Midland Microfin Ltd, Opposite Taj palace, dhaliwal, children hospital wali gali near bus stand, Muktsar sahib- 152026
Faridkot	Midland Microfin Ltd, 242, SECOND, NEAR JATNDER CHOWK,KOHINOOR TAILOR, FARIDKOT, FARIDKOT, PUNJAB, 151203
Zira	Midland Microfin Ltd, ward no-09, Kotisekhan, Distt- Ferozpur,Punjab, Pin Code- 142047
Moga	Midland Microfin Limited,Pakka,Dosanjh Road, Adjoining Divya Jyoti Sansthan,Opposite Model Colony, Moga,Distt-Moga-142001
Hoshiarpur	Midland microfin ltd, SUTHERI ROAD,STORE HOUSE ,GROUND ,NEAR MAHARAJA PALACE SUTHERI ROAD HOSHIARPUR , HOSHIARPUR , HOSHIARPUR , PUNJAB, 146001
Dasuya	Midland Microfin Ltd , House no-128, Khasra no-26/17, Village - Dasuya, Hoshiarpur, Punjab-144205

Kathua	Midland Microfin Limited, H.No-87, Ward no-03, Indira Colony, Near Govt Degree College, Kathua, Jammu and Kashmir-184101
Jammu	Midland Microfin Ltd, H.No-07, Near Jaganath Mandir, Nidesh Lane, Sec-1 A, South Extension, Trikuta Nagar, Jammu, Jammu and Kashmir-180012
Jalandhar	Midland Microfin Ltd. Midland Financial Centre 4Th Floor 21/22 Gt Road Opp King Hotel, Jalandhar
Nawanshahr	Midland Microfin LTD , Old Bus stand,Palika Bazar, Main Road , Nawanshahr, Distt. Nawanshahr Punjab-144514
Una	Midland Microfin Ltd. ,VPO- Lower Arniala Takka Road, Tehsil & Distt- Una, Himachal Pradesh- 174303
Nadaun	Midland microfin ltd, WARD NO.1,GURDWARA ROAD (JAI SHREE MANDIR PROPERTY),PO & TEHSIL NADAUN,DISTT.HAMIRPUR,HIMACHAL PARDESH-177033 ,1ST ,JAI SHREE TEMPLE,OLD BUS STAND NADAUN AND GURUDWARA , HAMIRPUR , NADAUN, HIMACHAL PRADESH, 177033
Sri Anandpur Sahib	Midland Microfin Ltd , Village- Lodhipur, Near Gurudwara Dameli Wala, Anandpur Sahib, Distt- Rupnagar, Punjab-140118
Kurali	Midland Microfin Ltd, H.no 102,W.No-07,Siswan Road, Kurali,SAS Nagar-140103
Zirakpur	Midland Microfin LTD TEPRA ROAD,BANUR,NEAR HOSPITAL,140601 ,GROUND & 1ST ,NEAR CIVIL HOSPITAL , MOHALI , BANUR, PUNJAB, 140601
Digital Branch Chandigarh	Midland Microfin Limited,CABIN NO-304-305 ,THIRD FLOOR ,SCO-105-106, SECTOR-17B, , CHANDIGARH , CHANDIGARH, CHANDIGARH, 160017
Raikot	Midland Microfin Ltd , House no-16, Nanak Pura Nagar, Malerkotla Road, Raikot, Punjab- 141109
Sidhwan Bet	Midland Microfin Ltd, Near Chakki Wala Chownk, Sidhwanbet, Punjab-142033
Ludhiana	Midland Microfin LTD, B-XX-2813 Gurdev nagar Pakhowal Road, Ranjit Tower,2nd building newer Park plaza Ludhiana Distt. Ludhiana-141001
Machhiwara	Midland Microfin Ltd, H.no-4627,Prem Nagar, Machhiwara, Punjab-141115
Sirhind	Midland Microfin Ltd, H.No172/5,Nim Wala, Near Dashnami Akhara, Sirhind city, Punjab- 140406
Samana	Midland Microfin Ltd, Ward No-13, Officer colony, Near Banda Bahadur Chownk, Samana, Patiala, Punjab-147101
Nabha	Midland Microfin Ltd, Agar Nagar, Near Railway Station, Nabha, Punjab-147201
Siyana	Midland microfin ltd, WARD NO 06,TRILOK VIHAR COLONY,TYAGI TANT HOUSE,NEAR JIO PETROL PUMP,GAD ROAD ,SIYANA,BULANDSHAHAH-245412 ,FIRST FLOOR ,JIO PETROL PUMP , BULANDSHAHAH , SIYANA, UTTAR PRADESH, 245412
Atrauli	midland microfin Ltd SUNIL KUMAR SHARMA PALI ROAD(BHAPADA) ATRAULI,ALIGARH,ATRAULIU,UP ,GROUND ,HANUMAN GHADI MANDIR PALI ROAD , ALIGARH , ATRAULI, UTTAR PRADESH, 202280
Anupshahr	Midland Microfin Ltd. New Bhardwaj Colony Morigate Anupshahr Bulandshahr-202390

Bulandshahr	Midland Microfin Ltd. House No. 33 , Shivasay Colony Yamuna Puram Near Bhood Chauraha Bulandshahr UP- 203001
Khurja	Midland Microfin Limited, M-106, KALINDI KUNJ, GROUND & FIRST, N.A, BULANDSHAHAR, KHURJA, UTTAR PRADESH, 203131
Aligarh	Midland Microfin Ltd. 422, Avas Vikas Colony Sasni Gate Aligarh UP-202001
Hathras	Midland microfin ltd, 24/25 SECTOR-2 VIBHAV NAGAR , NAVIPUR KALAN, NEAR NEELKANTH MANDIR, HATHRAS, 204101 ,1ST ,NEAR NEELKANTH MANDIR , HATHRAS , HATHRAS, UTTAR PRADESH, 204101
Kosi Kalan	Midland Microfin Ltd, 536, NEW AGARWAL COLONY, NANDGAON ROAD, FIRST, NEARBY PREETI PIPE FACTORY, MATHURA, KOSI KALAN, UTTAR PRADESH, 281403
Mathura	Midland Microfin Ltd. Sonkh Road, Nearby Baba Paatiram school,Manjesh Vihar Colony,Plot no.77, Mathura -281001
Iglas	Midland Microfin Ltd. Khair Road, Nearby Mahindra Tractor Agency, Iglas, Aligarh 202145
Roorkee	Midland Microfin Ltd Near Shiv Mandir,Matlabpur,Pergana Bhagwanpur Tehsil- Roorkee,Dist- Haridwar, Uttarakand, 247667
Bijnor	Midland Microfin Ltd. Block-C, Govindpura dham, Near Shiv Mandir, bijnor, UP-246701
Najibabad	Midland Microfin Limited, Gurunanak Colony, Kotdwar Road Dariyapur, Najidabad - Bijnor, UP 246762
Dhampur	Midland Microfin Ltd H. no 20 ,Aphahanan Dhampur sation road ,Dist Bijnor pin code,246761
Hapur	Midland Microfin Ltd. H.No. 283, Vaisali Colony Asaura Station Road Near Taigor School Hapur-245101
Meerut	Midland Microfin Ltd. H.No.-300,Nh-58, Bypass Lalamohammadpur Kanker Khera Meerut-250001
Modi Nagar	Midland Microfin Ltd. Khasra No. 424ME Village Aurangabad Gadana Tehsil Modinagar, Ghaziabad,Uttar Pradesh, 201204
Mawana	Midland Microfin Ltd. H.No-154/10,ward no- 22, Moh. Munnalal, near canara bank meerut road mawana dist meerut uttar pradesh-250401
Chhutmalpur	Midland Microfin Ltd. Sant nagar Dehradun road opposite Canara Bank Chhutmalpur ,Saharanpur(UP)-247662
Herbertpur	Midland Microfin Ltd. H no.03 ,Ward 01 Near central bank Vikash nagar raod Herbrtpur(Utrakhand)- 244181
Nagal	Midland Microfin Limited, Hardev Nagar Colony, Near Hdfe Bank Nagal Shahanpur, Uttar Pradesh- 247551
Sarsawa	Midland Microfin Limited,3149, SHYAM LAL NAGAR ,GROUND & FIRST ,NEAR BRAHMA KUMARI ASHRAM & CSD CANTEEN , SAHARANPUR , SARSAWA, UTTAR PRADESH, 247232
Muzaffarnagar	Midland microfin ltd, GALI NO-03, KUNJ VIHAR, ,GROUND AND FIRST ,OPPOSITE VAISHALI COLONY,A2Z ROAD , MUZAFFARNAGAR , MUZAFFARNAGAR, UTTAR PRADESH, 251001

Jansath	MIDLAND MICROFIN LIMITED,GANGA VIHAR COLONY GALI NO 1 ,GROUND ,1 NEAR BY GYM , MUZAFFARNAGAR , JANSATH , UTTAR PRADESH, 251314
Shamli	Midland Microfin Ltd. House No -958/1, Rajwaha Patari, Devyog Enclave, Near Gurudwara, Shamli -247776
Nanauta	Midland Microfin Ltd, H.No-09 Maharana Pratap Adarsh Colony,Moihalla Afganan,Near Telephone Exchange Nanauta Dist- Saharanpur -247452
Dhanaura	Midland microfin limited,BUILDING NO.436, H NO 66, MAHADEV HEERA NAGAR, ,GROUND & FIRST ,NEAR POLICE STATION , AMROHA , DHANAURA, UTTAR PRADESH, 244231
Jaspur	Midland Microfin Limited, CITY- JASPUR DHAMPUR BAZPUR ROAD ,FIRST FLOOR ,NEAR HEERA GARDEN MARRIGE HOME , UDHAM SINGH NAGAR , JASPUR , UTTARAKHAND, 244712
Hasanpur_Amroha	Midland Microfin Limited, CITY- HASANPUR ,REHRA ADDA ,GROUND ,YASDAN NURSING HOME , AMROHA , HASANPUR , UTTAR PRADESH, 244241
Chandausi	Midland Microfin Limited, Oposite Ashish Garden, Near By Dhan Meal, Devarkheda Road Chandausi, Sambhal Uttar Pradesh 202412
Shahbad_Rampur	Midland Microfin Limited, VILLAGE -LASHKARGANJ ,SDM COLONY ,GROUND & FIRST ,POLYTECHNIC COLLAGE , RAMPUR , SHAHBAD, UTTAR PRADESH, 244922
Pakwara	Midland Microfin Limited, ,GROUND AND FIRST FLOOR ,NEAR TMU MEDICAL COLLAGE SIDE OF PETROL PUMP , MORADABAD , PAKBARA , UTTAR PRADESH, 244001
Rampur	Midland Microfin Limited, CITY- H.NO.06 ,FIRST FLOOR ,NEAR CITY HOSPITAL, OPPOSITE DAMAR ROAD , RAMPUR , RAMPUR , UTTAR PRADESH, 244901
Meerganj	Midland microfin ltd, CITY- MEERGANJ,MEERGANJ,GULARIA,BAREILLY ,UP 243504 ,FIRST ,NEAR SINGHAWALI CHOURAHA MAIN ROAD BAREILLY , BAREILLY , MEERGANJ , UTTAR PRADESH, 243504
Rudrapur	Midland Microfin Ltd. Preet vihar suncity Near by old Ice factory Rudrapur (UK) -224923
Bazpur	Midland Microfin Ltd. Ramraj road pahari colony NEAR BY GILL CHOWK Bazpur(UK)-262401
Baheri-Bareilly	Midland Microfin Ltd. House No. 464/11, Mahedev Puram Colony, Near Shergarh Chauraha, Baheri Bareilly Uttar Pradesh 243201
Rithora	Midland Microfin Limited, VILL-WARD NO-11 MOHALLA NAI BASTI ,THANA HAFIJGANJ TAHSIL BAREILL ,GROUND AND FIRST ,NEAR SHIV MANDIR , BAREILLY , RITHORA , UTTAR PRADESH, 243122
Bisalpur	MIDLAND MICROFIN LTD, GROUND ,GROUND ,NEAR: DEGREE COLLAGE , PILIBHIT , CITY- BISALPUR,DEEGREE COLLAGE ROAD ,MAHENDRANAGAR, UTTAR PRADESH, 262201
Badaun	Midland Microfin Ltd. Village : Nausera, Kadar chock Tiraha, Near Medical College, Badaun, UP, 243601
Sahaswan	Midland Microfin Limited, WARD NO-13,MOHALLA SAIFULLAGANJ ,GROUND AND FIRST ,MUKESH ATTA MILL , BADAUN , SAHASWAN, UTTAR PRADESH, 243638

Kaimganj	Midland Microfin Limited,DAI PASS-KUBERPUR ROAD ,FIRST FLOOR ,INDIAN PERTOL PUMP , FARUKHABAD , KAIMGANJ, UTTAR PRADESH, 209502
Farrukhabad	Midland microfin Limited, HOUSE NO 4/11 ,1ST ,JAN SAVA CENTRE,BABA VISHAWNATH SHIV MANDIR , FARRUKHABAD , FARRUKHABAD, UTTAR PRADESH, 209625
Kiraoli	MIDLAND MICROFIN LIMITED,BHAGVATI W/O MAHENDRA SINGH AGRA BHARTPUR BAI PASS CHORAYA ,NH-21 ,ARYAVART BANK , AGRA , KIRAOLI, UTTAR PRADESH, 283122
Saiyan	Midland Microfin Ltd. Midland Microfin Ltd. Ladukhera road Near by post office Saiyan Agra(UP)-283124
Kheragarh	Midland Microfin Limited, WARD NO-07, KAGAROL ROAD KELA BHIHAR COLONY ,GROUND & FIRST ,NEAR BY GALLA MANDI , AGRA , KHERAGARH, UTTAR PRADESH, 283121
Tundla	Midland Microfin Ltd. Nagla, Radhe Lal, Infront Royal Garden, Station Road Tundla, Uttar Pradesh-283204
Kishni	Midland microfin ltd, WARD NUMBER 01 MOHALA GARHI NEWAR BY BHUBANESWARY MATA MANDIR KISHNI MAINPURI UTTAR PRADESH PIN CODE 205303 ,GROUND FLOOR ,BHUBANESWARY MATA MANDIR , MAINPURI , KISHNI, UTTAR PRADESH, 205303
Fatehabaad	Midland Microfin Limited, Bag Colony, Near Meera Garden, Fatehabad, Agra, Uttar Pradesh 283111
Jalesar	Midland Microfin Limited, Maa Gayatri Colony, Behind JKM Complex, Near Rose Valley Public School, Jalesar, Etah, Uttar Pradesh-207302
Makhanpur	Midland Microfin Limited, Vijay Pura, Dhabrai, Opposite Bharat Petrol Pump, Makhanpur, Firozabad Uttar Pradesh 205145
Jaswant Nagar	MIDLAND MICROFIN LIMITED, KACHOURA ROAD ,GROUND & FIRST ,SUGHAR SINGH ENTER COLLEGE , ETAWAH , JASWANTNAGAR, UTTAR PRADESH, 206245
Bikaner	MIDLAND MICROFIN LTD C54 MURLIDHAR VYAS NAGAR BIKANER 334001 ,GROUND , , BIKANER , BIKANER, RAJASTHAN, 334001
Nokha	Midland Microfin Limited, Ward No 10, Jain Chok, Nokha, Bikaner, Nokha, Rajasthan - 334803
Kolayat	MIDLAND MICROFIN LIMITED, WARD NO. 13, AADARSH BASTI ,GROUND FLOOR ,JANGIR HOSPITAL , BIKANER , KOLAYAT, RAJASTHAN, 334302
Sri Dungargarh	Midland Microfin. ltd Ward No.19 Adsar Bass,Sardarshahar road Shri Dungargarh Rajasthan Pin-331803
Sadul Shahar	Midland Microfin Ltd. H. no. Pchayat samiti Road, General markit , Word no-09 , SADUL SHAHAR, Ganganagar, Rajasthan,335062
Rawatsar	Midland Microfin LTD, Ward No. 21 Sanjay Basti Rawatsar Hanumangarh, Rajasthan -335524.
Hanumangarh	Midland Microfin Ltd, Plot . Plot No 173 Near Police Station Behind Goyal Photo Satate East Side Of Dhani Mandi, Hanumangarh 335512
Sri Ganganagar	Midland Microfin Ltd, Ward No, 8 Gali No 9, 3E Chhoti SSB Road Near GP Children Accdemy New Shri,Ganganagr, Rajasthan-

Suratgarh	Midland Microfin LTD.Ward .No 8 R.K Hospital Suratgarh, Distt, Ganga nagar Rajasthan -335804
Padampur	Midland microfin ltd ward no-06,Near valmiki chowk,SBI BANK,Padampur , Distt. Shri Ganganagar-335041
Anupgarh	Midland Microfin Ltd. Ward no. 17, street no. 24-ASC, new gharsana , Distt Shri Ganganagar-335707
Kherli	Midland Microfin Ltd. Behind new Anajmandi gate, 80 feet bypass Baaki Mata Mandir, Kherli, Rajasthan, 321606.
Bandikui	Midland Microfin Limited, GHUDA ROAD, BAD BAGICHI 2ND GATE IN FIRST GALI ,WARD NO.4,MAKAN NO.A36 ,FIRST ,KRISHNAMARBAL KE SAMNE GALI , BANDIKUI , BANDIKUI, RAJASTHAN, 303313
Ajmer	Midland Microfin Limited, House No-2, New Radhey Krishna Kesari Colony, Vigyan Nagar , Ajmer, Rajasthan-305001
Kishangarh	MIDLAND MICROFIN LIMITED,WARD NO- 09, UNTRA ROAD, KARISHANAPURI, MADANGANJ ,FIRST ,NEAR RAM MANDIR, POWER HOUSE KISHANGARH , AJMER , KISHANGARH, RAJASTHAN, 305801
Malpura	Midland Microfin Limited, Near CID Office, Ajmer Road, Malpura, Dist- Tonk- 304503
Bijainagar	Midland Microfin Ltd,mangni ram Jangid Colony, Bijainagar, Distt. Ajmer Rajasthan-305601
Nainva	Midland Microfin Limited, Uniara Road, Near PWD, Nainwa Distt-Bundi, Pin code- 323801
Bhawani Mandi	Midland Microfin Ltd.Shiv Dham Clony Near bus stand,Bhawanimandi distt-jhalawar-326502
Bundi	Midland Microfin Ltd. Plot no 2-3,govind nagar-3,Bundi,Distt-Bundi-323001
Chhabra	Midland Microfin Ltd. Ward no. 8 partap nagar chabra Baran, Rajasthan 325220
Ramganjmandi	Midland Microfin LTD S/O MOHAN LAL MEENA YAMUNA NAGAR TEHSIL RAMGANJ MANDI ,GROUND & 1ST FLOOR ,NEAR BY DIVYAN SCHOOL , KOTA , RAMGANJ MANDI, RAJASTHAN, 326519
Dholpur	Midland Microfin Limited,PURAN VIHAR COLONEY ONDELA ROAD ,FIRST ,NA , DHOLPUR , DHOLPUR, RAJASTHAN, 328001
Roopwas	Midland Microfin Limited, Dholpur Rod Police Thana ka peche Roopwas Pin Code 321404
Bari	Midland Microfin Limited, Ward no 43, Shivani Photo Studio Wali Gali, Sepau Road, Bari, Dhaulpur 328021
Bayana	Midland Microfin Limited, DANDANA ROAD GAS ,GROUND ,GODAM KE PASS , BHARATPUR , BAYANA, RAJASTHAN, 321401
Bharatpur	Midland Microfin Limited, VIJAY NAGAR GALI NO 11 MAKAN NO 5 AAGRA ROAD ,GROUND & SECOND ,CHOUDHARY HOSPITAL , BHARATPUR , BHARATPUR, RAJASTHAN, 321001
Bhim	Midland Microfin Ltd, Near BSNL Office Devnarayan colony bhimTeh-Bhim dist-rajsmand Rajasthan ,305921
Mandal	Midland microfin limited, RAM NAGAR COLONY, FILTER PLANT KE PASS BEAVAR ROAD, MANDAL ,1ST ,NEAR BY GOVT HOSPITAL , BHILWARA , MANDAL, RAJASTHAN, 311403

Beawar	Midland Microfin Ltd, Prem Nagar Sendra Road By Moti Nagar , Beawar, Hall makaam, Suraj Colony , Link Road , Beawar, Distt.-Ajmer, Rajasthan -305901
Jaitaran	Midland Microfin Ltd,By Pass Jodhpur Road Dharam Kata Ke Pass Jaitaran ,Distt.Pali,Rajasthan-306302.
Jodhpur	Midland Microfin Limited,Plot no. 226 . ho. No 35 B 7,rameshwear nager, D Block, Ground and first floor, National handloom, Jodhpur, Jodhpur, Rajasthan, 342005
Pipar City	Midland Microfin Ltd. Vard number 16 ,municipal court ke pass, ambedkar circle, Old bus stand, Piparcity pincode 342601Dist. Jodhpur Rajasthan
Sojat	Midland microfin ltd, SHANI MANDIR KE PASS ,GROUND & 1ST ,POLICE STATION KE PASS NEAR, SANI MAHARAJ. , PALI , SOJAT ROAD, RAJASTHAN, 306103
Falna	Midland Microfin Ltd, Word No, 15 Near Shitla mata mandir,Indra colony,Falna Distt-Pali-306116
Abu Road	Midland Microfin ltd. 13/10 first floor, Sai Darshan Colony, Opp. Sai Baba Temple, Behind Life care hospital, Tartoli road, Abu road, Distt Sarohi 307026
Reodar	Midland Microfin Ltd. Dadabadi Road 3 tower ke pass,Rashan ki dukan ke pass padarth Joshi Cantrol road mandar,Distt-sirohi,Raj-307513
Pali	Midland Microfin Ltd. 10, Adarsh Vihar, Sumerpur Road, Behind TVS Showroom, Pali, Rajasthan -306401
Banswara	Midland microfin ltd, PLOT NO. 27,BESIDE SCHOOL,BANSWARA,OJRIYA BYPASS, BANSWARA,327001 ,FIRST FLOOR ,GOVT SCHOOL , BANSWARA , BANSWARA, RAJASTHAN, 327001
Kushalgarh	Midland Microfin Ltd. colony potliya by pass, Road,Near by shikha public school kushalgarh rajasthan pin,327801
Salumbar	Midland Microfin Ltd, UDAIPUR BANSWARA ROAD, SECOND, NEAR BY VINAYAK HOSPITAL, SALUMBAR, SALUMBAR, RAJASTHAN, 313027
Anandpuri	Midland Microfin Ltd,177,kalal mohlla, Anandpuri distt. Banswara 327031
Vallabhnagar/Dabok/Bhinder	Midland Microfin Ltd. Plot. No.151 vaisali nagar panchayat samiti k samne, binder, rajasthan pin 313603
Rajsamand	Midland Microfin Ltd, Bhagavan das market, Rajasamand (M), Gali no. -1, Kankroli, Distt. - Rajsamand - 313324
Gangapur	Midland Microfin Ltd, Shivam Compax, Ward No. 6, Veer bajarang colony, Gangapur, Distt Bhilwara - 311801
Nimbahera	Midland Microfin Ltd, H.No 36, Kanchan Nagar, Nimbahera, Ward No.9, Th.- Nimbahera, Dist. Chittorgarh, Rajasthan-312601
Chittorgarh	Midland Microfin Ltd, Plot No.-20, Kailash Nagar near chamti khera road chittorgarh Distt. Chittorgarh Rajasthan-312001.
Sagwara	Midland Microfin Ltd. Word No, 2 C Block Infront Of Essar Petrol Pump Punarwash Clony Bus Stop Dungarpur Sagwara -314025
Simalwara	Midland Microfin Ltd. Dungarpur road, ward no. 1, above responce public school, Simlwara, Distt. Dungarpur- 314403
Dungarpur	Midland microfin ltd.,C-73,Shastri colony,Icici bank wali gali,Dungarpur 314001
Surajgarh	Midland Microfin ltd, PATTA NO. LSG/SG/PATTA/2022-23/135,WARD NO 4,CITY ,GRAIN MARKET,SURAJGRH

	MANDI,SURAJGARH,SURAJGARH,JHUNJHUNU,333029,RAJASTHAN ,GROUND & 1ST ,RJ BARASIYA COLLEGE,SALIGRAM COMPOUND , JHUNJHUNU , SURAJGARH, RAJASTHAN, 333029
Churu	WARD NO.14, VINAK GIRALS PG ,GROUND AND FIRST FLOOR ,JAIPUR ROAD PULIYA KE PASS CHURU, JAI AMBAY COLONY CHURU , CHURU , CHURU, RAJASTHAN, 331001
Jhunjhunu	Midland Microfin Limited, A-2 MAN NAGAR ROAD NO-2 ,GROUND ,NEAR MAIN PUMP HOUSE , JHUNJHUNU , JHUNJHUNU, RAJASTHAN, 333001
Singhana	Midland Microfin Ltd. Indra colony near singhana bus stand chirawa road rajasthan 333516
Udaipurwati	Midland Microfin LTD, Ward No. 11 BL Tower Jaipur Road Syndicate Bank, Upto 2nd Floor Udaipurwati Distt Jhunujhunu-333307
Didwana	Midland Microfin LTD, Begana colony pani ki tanki k pas, didwana Pin Code - 341303
Makrana	Midland Microfin LTD, Near Tehsildar Office, Shayam Nagar, makrana - 341505
Degana	Midland Microfin LTD, Near Surana Petrol Pump Gaurari Chacha degana,Nagaur, Rajashathan 341504
Mertha Road	Midland Microfin LTD,Haniyas Road, Merta Road, District - nagaur, rajasthan - 341511
Sikar	Midland Microfin Limited,plot No - 42, Khasra No - 409, Kishan Colony Devipura Sikar -, Ground & First floor, Near Employment Exchange and Rico Industrial Area, Sikar, Sikar, Rajasthan, 332001
Ringas	Midland Microfin Limited, 28, SHRI MADHOPUR, ,GROUND & FIRST ,NEAR RTO OFFICE , SIKAR , REENGUS, RAJASTHAN, 332404
Renwal	Midland Microfin LtdWard No. 09, Shri Gopal Gosala Ke Pass, Danta Tehsil Danatamgarh Distt Sikar 332702
Neem Ka Thana	Midland Microfin Ltd. Ward no. 32, kamal nagar 3-B, Neem Ka Thana, Distt. Sikar Rajasthan- 332713
Daltonganj	Midland Microfin Ltd. near sumati hotel Vill- Nimiyan,P.S- Medininagar,Daltenganj,Palamu,Jharkhand-822102
Garhwa	Midand Microfin Ltd. Ward no 9 Dipua mohalla, Garwah. Jharkhand-822114
Nagar Utari	Midland Microfin Ltd. Village- Shinghpur Marchawar Road,Near Longa Rever pul, Henho More Nagar Untari,Post-Adhora, PS- Nagaruntari,Dist- Garhwa Jharkhand-822121
Ranka	Midland Microfin Ltd. Ranka, ward No-1, Saleya road Ranka,Dist-Garhwa Jharkhand-822125
Chandwa	Midland Microfin Ltd.Indra Gandhi Chuok, Ranchi road Chandwa , Dist- Latehar,Jharkhand-829203
Panki	Midland Microfin Ltd. Vill- Manjhauri, Near Jarhi Chowk, Po/PS Panki, Palamu, Jharkhand-822122
Manika	Midland Micron Ltd. Village - Dumri, Manika, Latehar, Jharkhand, 822126.
Chhatarpur	Midland Microfin Ltd. C/o-Anil Yadav Bara, Das Mohalla,Behind Near State Bank of india Chhatarpur ,Dist-Palamu Jharkhand-822113

Japla	Midland Microfin Ltd. Ward No-02, Near Santa School Japla, Hussainabad, Palamu, Jharkhand-822116
Deoghar	Midland Microfin Limited, Navadih, Purniya,, First and second floor floor, Malhara, Bhurbhura chowak, Bddha maidan, Deoghar, Deoghar, Jharkhand, 814157
Godda	Midland microfin ltd, Ward 08, Near Middle School, Godhi Gandhi Nagar, (Godhi), Godda, Godda, Poreyhat, Godda, Jharkhand - 814133
Dumka	Midland Microfin Ltd. Dhudhani, PO-Dumka, Thana-Sadar, Dis-Dumka, 814101, Near-BSNL OFFICE, & BABA DINA NATH CEMENT DUKAN, DUMKA
Hansdiha_Dumka	Midland Microfin Limited, 86, HATIYA ROAD, , GROUND AND FIRST , NAVODAY VIDHYALAYA , DUMKA , HANSDHA, JHARKHAND, 814145
Mahagama	Midland Microfin Ltd. C/o- Raghu Sarma at- Near Samars Hotel Gangasagar, Po+Ps-Mahagama, Dist-Godda, Jharkhand-814154
Giridih	Midland Microfin Ltd. WARD NO:-20, Near:- Chaiti Durga Puja, Koldiha, Giridih, Giridih, Jharkhand, 815301
Chatro	Midland Microfin Ltd - Ghasidih, PO & PS -Chatro, Dist:- Giridih Jharkhand - 815314
Raj Dhanwar	Midland Microfin Ltd. Panchyat dhanwar block dhanwar, bada chouk, Vill-Dhanwar, Po-Dhanwar, Giridih, RajDhanwar, Jharkhand, 825412
Badhrawa	Midland Microfin Ltd. Dharmpur mission field, Barharwa, Jharkhand - 816101
Pakur	Midland Microfin Limited, SAROJ DEVI/SWEETY BHAWAN, BADI ALIGANJ, PO-PAKUR, THANA -PAKUR , SECOND FLOOR , DPS SCHOOL , PAKUR , PAKUR, JHARKHAND, 816107
Sahibganj	Midland Microfin Ltd. Rasul pur Dahla, Naya Tola, near Mahila College, Sahibganj-816109
Rajmahal	Midland microfin Limited, VILL-NAYABAZAR , FIRST , MIDDLE SCHOOL, THANA , SAIBGANJ , RAJMAHAL, JHARKHAND, 816108
Barkagaon	Midland Microfin Ltd, Mata rukmani bhawan - Near ntpc office IDBI Bank branch Opp , hero showroom Barakhagao Disit Hazaribagh Road , Jharkhand, Pin-825311
Barhi	Midland Microfin Ltd. Hari Nagar, Gaya Road , Barhi , Jharkhand Pin-825405
Hazaribagh	Midland Microfin Ltd Nuatn nagar Chauk PO- Kurra , Police station -Mufassil Thana near durgamandir Dis. Haazaribagh Jharkhand, PIN-825301
Ormanjhi	Midland Microfin Limited, MFI COLONY, GROUND , KUCHHU ROAD, HARCHANGA, PO-DAHU, PS-ORAMANJHI , RANCHI , ORMANJHI, JHARKHAND, 835219
Itkhori	Midland Microfin Ltd. Jaiprakash Nagar, Malkapur Road, Near Panchayat bhawan Dhuna , Itkhori, Jharkhand, 825408
Chatra	Midland Microfin Ltd. Bhodal, Hantor Ganj, Near, Jain Mandir, Distt-Chatra, Jharkhand, Pin-825403
Simariya	Midland microfin ltd - C/0-Ramparvesh Ray Gali No 14 Sabano, Simariya Dist-Chatra Jharkhand-825103.
Jhumri Telaiya	Midland Microfin Ltd. Near the Jio office 2nd floor Honda showroom Domchanch kodarma 825407

Satgawan	Midland Microfin Ltd - Vill - Nasarganj, Nasarganj Shivpur PO Satgawan, Sheopurkoderma Jharkhand
Katras	Midland Microfin Ltd. Bineshwari Complex, Near Abhijit Hotel, Katrasbazar, 828114
Phusro	Midland Microfin Ltd - Jainamore Buchungdih Road, Old Post office, Jainamore, In front of Thawal House, Near Shiv mandir, Distt-Bokaro, Jharkhand-829301
Jadugoda	Midland Microfin Limited, VILL-TETULDANGA ,FIRST ,SHWASPUR,EAST SINGHBHUM RAKHA COPPER POJECT , JADUGODA , JADUGODA , JHARKHAND, 832106
Baharagora	Midland Microfin Limited, INCHRASOLE PO-BAHARAGORA ,ICHRASHOL ,FIRST FLOOR ,BUS STAND , EAST SINGHBHUM , BAHARAGORA, JHARKHAND, 832101
Dimna	Midland Microfin Limited, DUPLEX NO-8-10 MADHUSUDHAN PARIJAT ,GROUND ANDD FIRST ,NEAR BIG BAZAR NH-33 PARDIH MANGO , EAST SINGHBHUM , JAMSHEDPUR, JHARKHAND, 831012
Chakuliya	Midland Microfin Limited, SUSHIL KUMAR SHARMA, S/O JAGDISH PRASAD SHARMA NAYA BAZAR ,GROUND AND SECOND ,RAILWAY STATION , EAST SINGHBHUM , CHAKULIYA , JHARKHAND, 832301
Khunti	Midland Microfin Limited,2nd Floor, LobinBagan Road No,3 Near Annuparma Finance, Khunti,disst,Khunti -835201
Chandil	Midland Microfin Limited, Chandil, Saraikela-Kharsawan, Jharkhand-832401
Saraikela	Midland Microfin Limited, Jamvanti Tower, Near-Police Station,Saraikela Rajnagar road, Post-Saraikela, Dist-Saraikela -Kharsawa, Pin-833219
Bero	Midland Microfin Limited, Near police station, Gyan Bridge Bhandar, Bero, Ranchi, Jharkhand-835202
Lohardaga	Midland microfin Limited, WORD NO - 8 ,GROUND & SECOND ,IN FRONT OF SHIV MANDIR , LOHARDAGA , LOHARDAGA, JHARKHAND, 835302
Bundu	Midland Microfin Limited, Adarsh Nagar ,NH-33 Opposite DSP Awaas Bundu Dist Ranchi,Pin Code-835204
Gohpur	MIDLAND MICROFIN LIMITED, NIJ GOHPUR,GOHPUR,BISWANATH,ASSAM, 784168 ,GROUND ,RAM TEMPLE , BISWANATH , GOHPUR, ASSAM, 784168
Biswanath Chariali	MIDLAND MICROFINLTD, KOCH GAON,BORPUKHURI PATH,BISWANATH CHARIALI,BISWANATH,ASSAM,784176 ,GROUND ,JJR JUNIOR COLLAGE HSTEL CAMPUS , BISWANATH , BISWANATH CHARIALI, ASSAM, 784176
Behali	Midland Microfin Ltd, BORALI MARA,BEDETI,SONITPUR,ASSAM,784179 ,GROUND FLOOR ,NATIONAL HIGH WAY , SONITPUR , BEHALI, ASSAM, 784179
Nagaon	MIDLAND MICROFIN LIMITED, SENCHOWA,NAGAON,ASSAM 782002 ,GROUND FLOOR ,SENCOWA HONDA SHOWROOM , NAGAON , NAGAON, ASSAM, 782002
Dhekiajuli	MIDLAND MICROFIN LIMITED, MONUJULI,DHEKIAJULI,SONITPUR,ASSAM,784110 ,GROUND FLOOR ,RITA INDUSTRY , SONITPUR , DHEKIAJULI, ASSAM, 784110

Balipara	BOKA GAON,SONITPUR,ASSAM,784101 ,FIRST FLOOR ,BALIPARA BUS TICKET COUNTER , SONITPUR , BALIPARA, ASSAM, 784101
Gossaigaon	Midland Microfin Limited, C/O- BAPI DAS, BAGAN BARI, GOSSAIGAON TOWN, WORD NO-2, PS- GOSSAIGAON ,GROUND ,SONA POTTY , KOKRAJHAR , GOSSAIGAON, ASSAM, 783360
Bongaigaon	Midland Microfin Limited, MANIDIP BHABAN, OLD COURT ROAD, INFRONT OF JATIA BIDYALAYA, BARPARA, BONGAIGAON, ASSAM- 783380 ,GROUND ,JATIA BIDYALAYA , BONGAIGAON , BONGAIGAON, ASSAM, 783380
Kokrajhar	#N/A
Beldanga	Midland Microfin Ltd. Dompura, Near Sirish Chandra High School Post Office: Beldanga P.S, Police Station: Beldanga Pin: 742133, Murshidabad
Daulatabad	Midland Microfin Ltd 0, GROUND FLOOR, NEAR INDIAN OIL PETROL PUMP, MURSHIDABAD, DAULATABAD, WEST BENGAL 742302
Karimpur	Midland Microfin Ltd. C/O-Narayan Chandra Biswas,Vill: Natna,Post Office: Natna Patabuka, Police Station: Karimpur, Dist: Nadia,pin-741122,
Kandi	Midland Microfin Ltd, H/O Milan Kumar Mandal, S/O Kalobaran Mondal, Mahadevbat, Murshidabad, WB - 742172
Dhuliyani	Midland Microfin Limited, VILL-RATANPUR, P.O-RATANPUR ,GROUND ,LIFE CARE MEDICAL STORE & CLINIC , MURSHIDABAD , SAMSERGANJ, WEST BENGAL, 742202
Malda	Midland Microfin Ltd. Ray Para, Near Gas Godown, Post Office English Bazar, Police Station: Malda, Pin: 732101, Malda.
Murara	Midland Microfin Ltd, Bapi enterprise, Above bandhan bank, bhadiswar,Pulpara, On Raghunathganj road, murara, 731219
Raghunathganj	Midland Microfin Limited, Flat no.189, Building No.6265 Vill-Banipur,P.O- Miyapur,P.S-Raghunathgan, Ground & 2nd Floor floor, PUNJAB NATIONAL BANK, MURSHIDABAD, RAGHUNATHGANJ, West Bengal, 742235
Jiaganj	Midland Microfin Limited, Vill- RACHANDPUR BAGDAHAR, P.O- JIAGANJ, MURSHIDABAD,, Ground & 1st floor, landmark- Shiv temple, Murshidabad, Jiaganj, West Bengal, 742123
Polsonda	Midland Microfin Limited, 476, NAGARA,KHAJURIA,MURSHIDABAD ,GROUND AND SECOND ,POLSONDA BUS STAND , MURSHIDABAD , BEHRAMPUR, WEST BENGAL, 742122
Rampurhat	Midland Microfin Ltd. C/O-Ainul HaqueVill:Bogui more,Post Office:Rampurhat, Police Station: Rampurhat, Dist: Birbhum,Pin-731224
Samsi	Midland Microfin Ltd.Samsi Andhiram Para, Near Samsi Girl's High School,Post Office: Samsi Police station: Ratuya, Pin:732139,Malda.
Tapan	Midland Microfin Ltd.Vill,kasba,PO+ PS Tapan back side Registry office,disst Dakshin dinajpur, west bengal 733127
Pakuahat	Midland Microfin Limited,Vill-Dakhin Salalpur khiripara,P.O-Pakuahat, P.S- Bamongola, 1st Floor floor, INDIAN PETROL PUMP, MALDA, PAKUAHAT, West Bengal, 732138
Harishchandrapur	Midland Microfin Limited, VILL+P.O+P.S-HARISHCHANDRAPUR ,GROUND & FIRST ,POLICE STATION , MALDA , HARISHCHANDRAPUR , WEST BENGAL, 732125

Kulti	Midland Microfin Ltd , Ward No-80 ,Bamandhia, Lithuria Road Near Sunadrchak, Post Office - sundarchak kulti, west Bengal -713360
Durgapur	Midland Microfin Ltd. Bhiringi,Anand Nagar,Near Indra Sporting Club,Dist-Bardhman,Durgapur,713213,West Bengal
Panskura	Midland Microfin Ltd.Ward No- 10, Panskura, Purba Medinipur, West Bengal, 721152
Nandakumar	Midland Microfin Ltd.Paramhansapur (Near Electric Office), Nandakumar, East Medinipur, West Bengal, Pin: 721648
Contai	Midland microfin ltd, FIRST FLOOR ,ACUA WATER SHOP,SERPUR, ETWARIBAR , CONTAI (M) PURBA MEDINIPUR , EAST MEDINIPUR , CONTAI, WEST BENGAL, 721401
Itaberia	Midland Microfin Ltd, Vill + PO - Bhuapati Nagar,Dist _ Purba Medinipur, PIN - 721425
Gopiballabpur	Midland Microfin Ltd.Hatibari more, Vidyasagar Bank ATM, Gopiballavpur,West Bengal 721506
Jhargram	Midland Microfin Ltd. Jhargram Municipality Post Office: Jhargram, Police Station: Jhargram, Pin: 721507, Dist: Jhargram
Khatra	Midland Microfin Ltd, C/O Suprava Pain, Vill - Rabindra Sarani, PO + PS - Khatra, Dist - Bankura, PIN - 722140
Medinipur	Midland Microfin Ltd.H/1 Aurobinda Nagar, P.S- Kotwali,Mouza- Narampur, J.L. No- 174, Khatian No-2663, Dag No- 1821, Holding No-1439,Ward No-22, Paschm Midnapore,West Bengal, 721101
Chandrakona Road	Midland Microfin Ltd. Vill: Satbankura Post Office: Satbankura, Police Station: Garhbeta, Pin: 721253, Dist: Paschim Medinipur.
Bankura Lalbazar	SHYAMDASPUR,OLD BOR RAIL GATE/BANKURA722101 ,GROUND ., , BANKURA , BANKURA, WEST BENGAL, 722101
Purulia	Midland Microfin Ltd. Ketika N G Choudhary Road, Purulia - I, Purulia, West Bengal, 723101
Raghunathpur	Midland Microfin Ltd. Bhakat para, Ward No: 06, Near Bajarangbali Mandir, Raghunatpur,West Bengal: 723133
Salar	Midland Microfin Ltd. Purbagram, Near Post office & Punjab national Bank,Post Office:Purbagram , Police Station:Salar, Pin: 742401, Murshidabad
Debagram	Midland Microfin Ltd, Debagram Chowrasta, PO - Debagram, PS - Kaliganj, PIN - 741137
Karandighi	Midland Microfin Ltd FIRST & SECOND FLOOR PICHHLA,KARANDIGHI, VTC : PASCHIM MOHANPUR, PO - KARANDIGHI, SUB DISTRICT : KARANDIGHI, N.A, NORTH DINAJPUR, KARANDIGHI, WEST BENGAL 733215
Buniadpur	Midland Microfin Ltd. Buniadpur Bus stand, Near -Jibon sikha nursing home, Post Office Buniadpur, Police station Bansihari, Pin:733121, Dakshin Dinajpur
Bindole	Midland Microfin Ltd 0 ,GROUND FLOOR, BINDOLE BUS STAND, LEFT SIDE OF BINDOLE HIGH SCHOOL, UTTAR DINAJPUR, BINDOLE, WEST BENGAL 733156
Panjipara	Midland Microfin Limited, DALBASTI, VILL+PO- PANJIPARA, DIST- UTTAR DINAJPUR ,FIRST ,SBI BANK , UTTAR DINAJPUR , PANJIPARA, WEST BENGAL, 733208

MATIGARAA	Midland microfin ltd, MATIGARA, PATIRAM JOTE ,FIRST ,WEST POINT SCHOOL , SILIGURI , SILIGURI, WEST BENGAL, 734010
Rajganj	Midland microfin ltd, SUBHASPALLY,SUKHANI,RAJGANJ,VTC:RAJGANJ,JALPAIGURI,WEST BENGAL.735134 ,GROUND ,SBI BANK , JALPAIGURI , JALPAIGURI, WEST BENGAL, 735134
Oodlabari	Midland microfin ltd, MIDLAND MICROFIN LTD ,GROUND & 1ST FLOOR , OODLABARI POWER HOUSE , JALPAIGURI , MALBAZAR, WEST BENGAL, 735222
Tufanganj	Midland Microfin Limited, KADAM BAGAN,WARD NO 07,TUFANGANJ-I ,SECOND FLOOR ,TUFANGANJ POLICE STATION , COOCH BEHAR , COOCH BEHAR, WEST BENGAL, 736159
Pundibari	Midland Microfin Limited, DAKSHIN KALAYAYER KUTHI,PUNDIBARI,COOCHBEHAR-II ,GROUND ,PUNDIBARI POLICE STATION , COOCH BEHAR , COOCH BEHAR, WEST BENGAL, 736165
Biswan	Midland Microfin Ltd. 37 Amar Nagar Road Jhajhar Amar Nagar Biswan Sitapur Uttar Pradesh Pin -261201
Mahmudabad	Midland Microfin Ltd. Kaithi Tola Mohamdabad Sitapur Uttar Pradesh Pin - 224001
Shahjahanpur	Midland Microfin Ltd, A-6 D south city Shahjanhapur Uttar Pradesh Pin code - 241001.
Hardoi	Midland Microfin Ltd Makan No.104, Mohalla Nageta Paschim Dist -Hardoi Uttar Pradesh Pin code-241001.
Bahraich	Midland Microfin Limited,Makan No. 98 , Raipur Raja Indira Colony , Bahraich, Uttar Pradesh, Pin - 271801
Kaisarganj	Midland Microfin Ltd. Dihawa,Sher bahadur singh,Near parmhans P.G.college Kaisarganj Bahraich,271903
Nanpara	Midland Microfin Limited, HAKIM PURWA, NANPARA DEHATI BYPASS, SECOND, NEAR IMAMGANJ CHAURAH, INFRONT OF MARUTI SUZUKI AGENCY , BAHRAICH , NANPARA, UTTAR PRADESH, 271830
Ikauna	Midland Microfin Ltd. Near Union Bank Ikauna Bypass Shakti Nagar Inkauna Shrivasti, Uttar Pradesh Pin - 271845
Gonda	Midland Microfin Ltd Kashipur Gonda Uttar Pradesh 271310
Mankapur	Midland Microfin Limited, Sonaranpurwa, Pilkhana, Near Car Garage, Mankapur - 271302
Pachperwa	Midland Microfin Limited, Jagdishpur, Panchperwa Ruaral, Balrampur, Uttar Pradesh- 271206
Balrampur	Midland Microfin Ltd Bhagwatiiganj,Balrampur,Uttar Pradesh,Pin Code- 271210
Dhanghata	Midland Microfin Ltd. BANDA BAZAR, GROUND, N,A, SANT KABIR NAGAR, DHANGHATA, UTTAR PRADESH, 272162
Harraiya	Midland Microfin Ltd. Ward No 5 Gandhi nagar Panchayat Post-Harriya Dist Basti Up Pincode-272155
Basti	Midland Microfin Limited, Badeban Police Chauki Aadarsh Kaloni, Ground and First floor, Near By Ganga Marriage Hall, Badhad moodh ghat Gandhi Nagar, Basti, Basti, Uttar Pradesh, 272001

Bhanpur Baboo	Midland Microfin Ltd. VILLAGE PARSAUNIYA, GROUND, NEAR STATE BANK OF INDIA MINI BRANCH, BASTI, BHANPURBABU, UTTAR PRADESH, 272194
Mehndawal	Midland Microfin Ltd. Kewtaliya Sani Bhag 2 Menhdawal Sant Kabir Nagar Uttahr Pradesh Pin 272271
Gosainganj	MIDLAND MICROFN LTD KATRA GOSHAIGANJ ANKARI PUR FAIZABAD U.P 224141 ,
Tanda	Midland Microfin Ltd. Katariya Yakubpur , Ambedkar Nagar,Uttar Pradesh Pin – 224122
Dostpur	Midland Microfin Limited, LIC Bhawan, Opposite Punjab National Bank , Akhand Nagar Road , Dostpur, Sultanpur -UP 228131
Faizabad	Midland microfin ltd, VILLAGE KATRA SHIVDAYALGANJ,POST SHIVDAYALGANJ KATRA BHOGCHAND GONDA ,FIRST FLOOR ,NEAR KATRA CHAURAHA , GONDA , AYODHYA, UTTAR PRADESH, 271319
Rudauli	Midland microfin ltd, 158 ,GROUND FLOOR ,NEAR YSODA HOSPITAL , AYODHYA , RUDAULI, UTTAR PRADESH, 225411
Naugarh	Midland Microfin Ltd. Sarojani Nagar Near Sona Iaj ,Post Pachagva, Mahadewa Kurmi Siddhart nagar, Village Belsad Baradpur , UP272202
Itwa	Midland Microfin Ltd. BADHANI ROAD JANTA TENT HOUSE,GROUND,NEARBY ADARSH BEEZ BHANDAR, SIDDHARTHANAGAR, ITWA, UTTAR PRADESH, 272192
Anand Nagar	Midland Microfin Ltd. Near Krischan Charch Shastri Nagar Word No 11 Pharenda Maharajganj Uttar Predesh Pin -273155
Koluhibazar	Midland Microfin Ltd. Village Gularia, Kala (Koluhi), Ground, Yamaha Showroom, Maharajganj, Koluhi Bazar, Uttar Pradesh-273162
Maharajganj	Midland Microfin Ltd, Jay Prakash Nagar ward no. 07, nagar palika maharajganj,Distt. Gorkhpur UP-273303
Siswa Bazar	Midland Microfin Ltd. 199,ward no. 4, Siswa bazar mandir, jaiswal nagar, Siswa Bazar, Distt Mahrajganj 273163
Belthara Road	Midland Microfin Ltd. Madhuban road, near Krishi mandi, Belthra Bus stand, Belthara road, distt. Ballia- 221715
Rasra	Midland Microfin Ltd Near Petrol Pump Nath Baba Chauraha Ghazipur Road Rasra Ward No 12, Nagar Palika Rasra Ballia Uttar Pradesh Pin 221712
Salempur	Midland Microfin Ltd. Near little flower School, Banjaria temple, Salempur Deoria 274509
Betalpur	Midland Microfin Ltd. LALA Tola Near Hospital raod BaitalPur Deoria UP 274201
Dudhai	Midland Microfin Ltd. Dudhai Satation Road Near Hero Agency Diss Kushi nagar Pin Code, 274302
Fazilnagar	Midland Microfin Limited, Gram Post-Fazilnagar, Tehsil-Kasiya, District-Kushinagar, Near Government Hospital Fazilnagar 274401
Salempur	Midland Microfin Ltd. VPO. Bahadurpur, NH-28, Pathak market, Salempur, Distt. Kushinagar-274409
Hata	Midland Microfin Ltd. Near Hata Kotwali and PowerHouse Hata Dist KushiNagar Up. Pin Code 274203

Naurangia	Midland Microfin Ltd. Near ITI college, NH 22B, Padrona, Naurangia Kushi nagar 274305
Ramkola	Midland microfin Ltd. , Word No. 3 Khusi Nagar Haveli vill-Ramkola, kasya road, Near Balua Chauraa, Ramkola , Distt-kushinagar , 274305
Barahalganj	Midland Microfin Ltd. Vill. Chillupar, opp. Papa Marriage, Patna chauraha, Barhalganj, Distt Gorakhpur 273402
Uruwa Bazar	Midland Microfin Limited, DHURIYAPAR ROAD, MAIN MARKET URUWA BAZAR, ,GROUND & FIRST ,NEAR RBL BANK , GORAKHPUR , URUWA BAZAR, UTTAR PRADESH, 273407
Khajani	Midland Microfin Ltd. ,Chhatai Chowk Katghar Khajani Gorakhpur Uttar pradesh Pin - 273212
Sahjanwa	Midland Microfin Ltd A56 Sector 23 Gida Sahjanwa Gorakhpur Up 273209
Bargadwa	Midland Microfin Ltd,H.NO 209- Q Manas Vihar Colony Padari Bazar Shivpur , District- Gorakhpur, Pin - 273014.
Pipraich	Midland Microfin Ltd, Suraj Singh Sio Chhedi Singh ward No 8 Shatri Nagar Piprich Pin code -273152 Near Vjay Chauk Uttar pradesh.
Kadaura	Midland Microfin Ltd.Haweli Bauni State Kadaura Jalaun Uttar Pradesh Pin - 285203
Madhogarh	Midland Microfin Ltd. Malviya Nagar Ward No 02 Madhogarh Jalaun Uttar Pradesh Pin - 285126.
Orai	Midland Microfin Ltd. 2075 Near Mandi Samiti Indira Nagar Orai Jalaun Uttar Pradesh Pin - 285001 .
Auraiya	Midland Microfin Ltd. Gayatri Nagar Near Deepu Singh Awash Auraiya Uttar Pradesh Pin -206122
Bidhuna	Midland Microfin Limited, GROUND AND FIRST FLOOR ,NEAR,SHRI GOPALMISHRA INTER COLLEGE , AURAIYA , BIDHUNA, UTTAR PRADESH, 206243
Barua Sagar	Midland Microfin Ltd. 174 Baruwasar Jhansi Uttar Pradesh Pin -284201
Jhansi	MIDLAND MICROFIN LIMITED, ARANDRA NAGAR ,GROUND ,SARANDRA NAGAR COLONY , JHANSI , JHANSI, UTTAR PRADESH, 284001
Moth	Midland Microfin Ltd.Near Goverment Hospital Azad Nagar Bamharauli Moth Jhansi Uttar Pradesh Pin -284303.
Mauranipur	Midland Microfin Ltd.Near Pitamber Dharam Kanta Kharka Sani Mauranipur Jhansi Uttar Pradesh Pin -284204.
Bharuha Sumerpur	Midland Microfin Ltd. Thok Gurguj Sumerpur Bharua Hamirpur Uttar Pradesh Pin -201502
Rath	Midland Microfin Ltd, Charkhari Road, Near Dada Garden, Dist Haripur, Uttar Pradesh 210431
Saddikpur	Midland Microfin Limited, Ram Kishun Degree College Road, Siddikpur, Jaunpur, Uttar Pradesh-222001
Badalapur	Midland Microfin Limited, Gram Barauli, Post Badlapur, Distt-Jaunpur, Uttar Pradesh-222125
Shahganj	Midland Microfin Limited, Laxmi Tower, Near Yogiraj Tiraha, Khutahan Road, Shahganj, Jaunpur, Uttar Pradesh - 223101

Pratapgarh Chilbila	Midland Microfin Ltd. 37/S Chilbila New market Near Hanuman mandir Pratapgarh U.P. Pincode- 230403
Amethi	Midland Microfin Ltd Ward No. 9 Raipur Fulwari, Amethi , Amethi Uttar Pradesh 227405
Karwi	Midland Microfin Ltd.279 Baldauganj chakrehi Road Opp Golden Girf gallery , Karvi, Distt. Chitrkoot Uttar Pradesh-210205
Banda	Midland Microfin Ltd. Nawab Tank, Pashu Bazar, Near Oxygen Park Naraini Aalia Nagar Gali Banda UP- 210001
Bisanda	MIDLAND MICROFINLIMITED, SHIV PRASAD GUPTA EDUCATION ACDMAY LAKHMI THOK BISANDA ROAD BABERU ,GROUND & FIRST ,ATTARA TIRAHA , BANDA , BANDA, UTTAR PRADESH, 210203
Mau	Midland Microfin Ltd. Vill Tilauliy Mustkil Tahshel Mau Tehsil,Near oppsit Tahshel Mau Mau post Tilauliy Mustkil Dist Chitrakut 210209
Raebareli	Midland Microfin Ltd.Bargad choraha indra nagar front of Arogya Hospital, B4 Nehru Nagar Raebareli, Pin code -229001
Salon	Midland Microfin Ltd. Near Petrol Pump Raebareli Road Alpha School Salon Dist - Raebareli Uttar Pradesh Pin -229127
Naini	Midland Microfin Ltd Naini, ghoorpur, Gopi colony, Rewa road near by chothi masjid prayagraj Pin code- 212111
Koraon	Midland Microfin Ltd. Shahid Nagar, Ward No. 8, Korao, Baidwar Road, Prayagraj, Pin Code- 212306
Soraon	Midland Microfin Ltd. Golghar Mod, Mohammad pur Naugavan, Post- Prayagraj Uttar Pradesh-212502
Sahson	Midland Microfin Ltd, SARAY LILLY URF KHOJAPUR SARAY MOD PHULPUR ALLAHABAD 212402 ,GROUND, FIRST & SECOND, NEAR MOTHER TERESA SCHOOL, PRAYAGRAJ , PHOOLPUR, UTTAR PRADESH, 212402
Ashapur	Midland Microfin Ltd, Hriday Narayan Mishra , in front of RKM Public School Ledhupur Ashapur, Distt. Varanasi- 221007
Rajatalab	Midland Microfin Ltd.Vill Kachnar, Post Rajatalab, Thana- Rajatalab, District, Varanasi U.P 221311
Sindhora	Midland Microfin Ltd, Sindhora Bazar gali no 1, near petrol pump, Sindhora Varanasi UP Pincode- 221208
Babhani	Midland Microfin Ltd. Chiku tola Babhani, Sonbhadra , UP, 231208
Kone	Midland Microfin Ltd. 480, Gram Kone , Thane - Kone , Ramgarh naudiha, sonbhadra Robesterganj UP 231226
Suriyawan	Midland microfin ltd, SANT RAVIDAS NAGAR BHADOHI, SURIYAWAN MARKET ,GROUND, FIRST AND SECOND FLOOR ,NEAR RAILWAY STATION , SANT RAVIDASNAGAR BHADOHI , SURIYAWAN, UTTAR PRADESH, 221404
Aurai	Midland Microfin Limited Aurai Chaurha Near Surya Trama Center Sant Ravidash Nagar 221301
Ghosi	Midland Microfin Ltd, Majhwara Road, near Railway Crossing, Ghosi, District Mau, Pincode - 275304
Jiyanpur	Midland Microfin Ltd. Near Koiriya Ka Pokhara jame tul vanat arjunpatti Jiyanpur Azamgarh Uttar pradesh Pin code -276140

Rani Ki Sarai	Midland Microfin Ltd. Kotwa kyampur near by rajdharam kanta, power house, belaisa Azamgarh U.P 276001
Lalganj	Midland Microfin LTD MIRZA ADAMPUR,SARDAR COLONY,LALGANJ ,FIRST AND THIRD FLOOR ,AROHAN FINANCIAL SERVICES LTD , AZAMGARH , LALGANJ, UTTAR PRADESH, 276202
Saidpur	Midland Microfin Ltd. Near Railway Colony Gopalpur Aurihar kala Ghazipur, Distt Gazipur233221
Robertganj	Midland Microfin Ltd. Robesganj dharm shala chauk Ghoerwal Road Yadav Pan Bhandar Vali Gali Pin Code 231216
Darbhanga	Midland Microfin Ltd, Choti Ekmi shastri nagar road number 01 ,Near Sonalika tractor Agency , saidnagar Darbhanga, Distt- Darbhanga ,846001
Baheri	Midland micro fin Ltd Word No- 13 Near Indion Oil, Benipur Road, Baheri, Dist-Darbhanga, Pin-847105
Simri	Midland Microfin Ltd. Lakhani Niwas Main Road, Mishrauli Near, Shiv Ji Mandir, Dist-Darbhanga, 847106
Bela	Midland microfin ltd, DILLI MORE, BUCHA MAN CHOWK, NEAR DCH HOSPITAL, OPPOSITE MAKHANA ANUSANDHAN KENDRA POST: - BASUDEOPUR DARBHANGA 846005 ,GROUND FLOOR AND FIRST FLOOR ,ANUSANDHAN KENDRA , DARBHANGA , DARBHANGA, BIHAR, 846005
Baheri_2	Midland Microfin Limited, BAHERI DARBHANGA NEAIR PURANI DURGA MANDIR ,GROUND ,RAILWAY STATION , DARBHANGA , DARBHANGA, BIHAR, 847105
Biraul	Midland mirofin ltd, Durga Residency, supaul Bazar, opposite omkar High school, Biraul, Dist.- Darbhanga Bihar 847203
Benipur	Midland microfin ltd, Ward no- 25, Near Anumandal Hospital ,Karhari , Benipur, Distt. Darbhanga Bihar-847103
Kusheshawar Sthan	Midland Microfin Limited, WARD NO -14, HANTI BIRUAUL NH-56 KUSHEWARASTHAN ROAD ,FIRST ,NEAR HANTI MAHJID , DARBHANGA , HANTI, BIHAR, 847203
Bahadurganj	Midland Microfin Limited, Guna chourasi bahadurganj, 1st floor PO bahadurganj, Kishanganj 855101
Kishanganj	Midland Microfin Limited, WARD 19 ,GROUND AND FIRST ,KHAGRA SATSANG VIHAR , KISHANGANJ , KISHANGANJ, BIHAR, 855108
Thakurganj	MIDLAND MICROFIN LIMITED, NORTH BIHAR RICE MIL BATTADALA CHOWK ,GROUND & FIRST ,RAILWAY STATION , THAKURGANJ , THAKURGANJ, BIHAR, 855116
Narpatganj	Midland Microfin Ltd Ward no -6, Madhura south ,Madhura, Narpatganj, Araria ,Narpatganj, Bihar -854335
Forbesganj	Midland Micro fin ltd. Word No-8, old indian oil, Campus Near, Honda ajency, Forbesganj, 854318
Narpatganj_2	Midland Microfin Limited, Village-Bhimpur, Ward No 6, District Supaul - 854339
Raniganj	Midland Microfin Ltd. Barbanna Raniganj Near, Police Station Raniganj Distt- Araria, Pin-854334

Raniganj_2	Midland Microfin Limited, Vill+Po- Kalabalua, PS-Kalabalua, Near Hanuman Temple Dist-Araria, Bihar 854201
Benipatti	Midland Microfin Ltd. 2nd floor Bankata,Bashita Road,Near Petrol Pump,Benipatti-847223
Madhubani	MIDLAND MICROFIN LIMITED, MADHUBANI NIDHI CHOWNK, BHAWARA ROAD ,FIRST` ,MAHINDRA AGENCY , MADHUBANI , MADHUBANI, BIHAR, 847212
Madhubani_2	MADHUBANI NIDHI CHOWNK, BHAWARA ROAD ,FIRST` ,MAHINDRA AGENCY , MADHUBANI , MADHUBANI, BIHAR, 847212
Jhanjharpur	Midland Microfin Limited, NEAR- SHANTI NATH MANDIR JHANJHARPUR RS ROAD SHIVPURI MOHALLAH RASOIDHAM PIN CODE - 847403
Phulparas	Midland Microfin Ltd. DUBE TOLA GHOGHARDIHA ROAD, Near Mahadev Temple, PS Phulpars, Phulparas, Distt- Madhubani-847409
Khutauna	Midland Microfin Ltd, House no-44, Gandhi chowk Khutauna, Dist. - Madhubani, Bihar-847227
Phulparas_2	Midland Microfin Limited, Ground floor, Old cinema hall, Supaul, Nirmali, Bihar-847452
Rajnagar	Midland Microfin Ltd. bhatgama chowk ,near indian oil petrol pum rajnagar .Dist madhubani pincode.847235
Jaynagar	Word No-10, Registry office, Janakpur Road, Near, Stadium, Jaynagar Dist- Madhubani, Bihar, 847226
Kaluahi	Midland Microfin ltd.yogendra thakur Kaluwahi, Word No-07 Dist Madhubani Pin-847229
Jaynagar_2	Midland microfin ltd, SUBHASH CHOWK, BRAHAMAN TOLA WARD NO-14,BIHAR (847226),MADUBANI ,GROUND & 1ST ,SAHID CHOWK JAYNAGAR , MADHUBANI , JAYNAGAR, BIHAR, 847226
Purnia	Midland Microfin Ltd. Chhath Pokhar, Near, Prathmik madh Vidyalaya, Purnia Pin-854301
Mirganj-Purnia	Midland Microfin LTD WARD NO. 1,RUPASPUR KHANGA,RABASPUR KHAGA, PS MIRGANJ ,GROUND ,PRIMARY SCHOOL/POLICE STATION MIRGANJ , PURNIA , MIRGANJ, BIHAR, 854304
Banmankhi	Midland microfin Ltd BANMANKHI WARD N0 4 Near bishal hanuman mandir Banmankhi 854202
Katihar	Midland Microfin Ltd, Maithil Tola ward No 06 nearest mahila thana mirchaibari katihar 854105 Bihar
Kursela	Midland Microfin Ltd. Ward No-11,Ayodhya ganj, Purnia Bazar ,hospital road,Near Rail way staation,Kursela Pin-8541011
Sonaili	Midland Microfin Limited, KANTIYA PANCHAYAT KANTIYA NIJHRA SONAILI ,FIRST ,MANGAL HAT SHIV MANDIR , KATI HAR , KATI HAR, BIHAR, 855114
Barsoi	Midland Microfin Limited, SIGN PATTI,SULTANPUR ,FIRST ,NA , KATI HAR , BARSOI, BIHAR, 855102
Mahua	Midland Microfin Ltd. Ward No-17, Near Anganwadi office,, Mahua Singh Ray, Near Agan Wary Office, PO+PS -Mahua, Distt- Vaishali, Pin-844122

Jandaha	Midland Microfin Limited, 0 ,GROUND AND FIRST FLOOR ,NEAR CAR WASHING CENTRE , VAISHALI , JANDAHA, BIHAR, 844505
Bhagwanpur	Midland Microfin Ltd. Ward no. 10, near rail line, gumti no 31, Bhagwanpur, Distt. Vaishali Bihar-844114
Hasanpur	Midland Microfin ltd.Madhu sudhan Ray Ward-7 Rampur Rajawa Rampur Samastipur Bihar Pin-848205
Dalsinghsarai	Midland Microfin Limited, FIRST AND SECOND ,HP PETROL , SAMASTIPUR , DALSINGHSARAI, BIHAR, 848114
Rosera	Block road, laxhsmipur ward no-23 Landmark- Near mahavir chowk , Near kamdhenu furniture showroom, Rosera Dist- Samastipur, Pin-848202
Bakhri	Midland Microfin Ltd. Ward no. 15, Sadwart nagar(AB palace) police station, Bakhri, Distt. Begusarai- 848201
Begusarai/ Barauni	midland micrifin limited, ward no . 28, new chankya nagar, Dr. Sangeeta roar, near Jai mangla store, Begusarai Distt begusarai, 851129
Samastipur	Midland Microfin Limited, Dudhpura Chowk, Chhoti Durga Asthan, Tajpur Road, Near Railway Gumti No 55, Samastipur - 848101
Shahpur Patoree	Midland Microfin Ltd, Near Sahpur Patori,Kabir chauk, Block Gate Kothi Road Kabir Chowk Pin-848504
Samastipur_2	Midland Mirofin Ltd, Ward No 03, Hasanpur,PO - Hasanpur Jitwarpur, Dist - Samastipur, Bihar 848134
Saraiya	Midland Microfin Limited, SARAIYA ROAD CHITRI , THIRD FLOOR ,NEAR MOTI CHOWCK , MUZAFFARPUR , SARAIYA, BIHAR, 843126
Sahebganj	Midland Microfin Ltd. Baidhnathpur, Post - kauranol sahebganj, Distt - Muzaffarpur 843125
Motipur	Midland Microfin Ltd, Word No - 9, Near Panch Rulhi Chowk Near Bank of Brodra, Dist,Muzaffarpur Pin-843111,Bihar
Muzaffarpur	Midland Microfin Limited, SECOND ,KAJARIYA TILES SHOWROOM , MUZAFFARPUR , MUZAFFARPUR, BIHAR, 842002
Dholi	Midland Microfin Ltd, At- Dholi Sakara, Near Hanuman Mandir, Station road, Dholi Dist- Muzaffarpur, Bihar-843104
Runni Saidpur	Midland Microfin Ltd. Ward no -10 ,Runni Saidpur kothi ,Chhath Pokhar, Near by BA house Dist -Sitamarhi Bihar -843328
Pupri	Midland Microfin Ltd, Ward no 17 - Lohiya Bhavan Road , Opposite Nagar Nigam Panchayt, Pupri, Sitamarhi, Bihar-843320
Parihar	Midland Microfin ltd. ward-14,Near block,parihaar,Dist-Sitamarhi-843324
Sheohar	Midland Microfin Limited, 0 ,GROUND FLOOR ,SANJAY PANDE GET SHEOHAR SITAMARHI ROAD , SHEOHAR , SHEOHAR, BIHAR, 843329
Riga	Midland Microfin Ltd word No.16,Station Road Riga,Dist-Sitamarhi Pin Code- 843327
Sitamarhi	WARD-22 SWAMI BIBEKA NANAD NAGAR DUMRA ROAD ,GROUND ,NEAR TVS SHOW ROOM , SITAMARHI , SITAMARHI, BIHAR, 843301
Sitamarhi_2	Midland Microfin Limited, Ground floor, Near Bandhan bank, Sitamarhi, Bihar- 843301

Murliganj	Midland Microfin Ltd. Ward No. 02, Kashi pur, Road Near B.M high School, Murliganj, Dist-Madhepura, Bihar852122
Udakishunganj	Midland Microfin Ltd. Thana Uda kishanganj, Word No-02, Near Collage Chowk Uda Kishanganj, Dist-Madhepura,Pin852220
Murliganj_2	Midland Microfin Limited, Ward no-11,At Kumarkhand, PS kumarkhand ,Dist-Madhepura,Pin Code-852112
Sonbarsha	Midland Microfin Ltd. Word No-13, Manori Sonbarsa, Raj Near Sonbarsa Raj Thana, Dist-Saharsa Pin852129
Saharsa	Midland Microfin Limited Kailash Puri, Ward No 34/21, Kahara, Saharsa, Bihar-852201
Saharsa_2	Midland Microfin Limited, Ward no-40, Sarahi Behnga Main Road, Near Bajrangbali Mandir, Saharsa, Bihar- 852201
Simrahi	Midland Microfin Ltd. Ward no. 5 near D.P.S School, police station raghopur, Simrahi, Distt. Supaul 852111
Simrahi_2	Midland Microfin Limited, Vill-Jagdishpur, Ward no-7, Post-Karjain Bazar, Jagdishpur, Supaul, Raghopur, Bihar-852215
Supaul	Midland Microfin Ltd. Chakla Nirmali, ward No 26, Near Masjid, Supaul Distt. Sapaul- 852131
Chhatapur	Midland microfin ltd. Near nh-91 sushila hospital ke samne chhatapur, 852137
Triveniganj	Midland Microfin Ltd. Ward no . 2, Darpakha, P S Triveniganj, Near science college, Triveniganj, Distt. Supaul 852139
Triveniganj_2	Midland Mirofin Ltd, WARD NO 13, SHANKARPUR NEAR EXCHANGE OFFICE TRIVENIGANJ, Madhepura, Bihar Pincode - 852128
Aurangabad	T.S-Complex, Ajraakwe Hasauli, N.H-02, Cycle Factory Aurangabad Bihar-824101
Rafiganj	Midland Microfin Limited, Kasma Road Above of Bandhan Bank Ward No :- 16, First Floor floor, Bandhan Bank, Aurangabad, Rafiganj, Bihar, 824125
Sasaram	MIDLAND MICROFIN LTD.LOHA SINGH PATH.NEW AREA NEAR GAYTRI MANDIR SASARAM ROHTASH BIHAR -821115
Daudnagar	Midland Microfin Limited, WARD NO-20, FIRST AND SECOND ,CHURRI BAZAR , AURANGABAD , DAUDNAGAR, BIHAR, 824143
Tekari	Midland Microfin Limited, COLLEGE MORE ,GROUND ,NEAR VIDYARTHI COLONY, INFRONT OF TVS SHOWROOM , GAYA , TEKARI, BIHAR, 824236
Raniganj_Gaya	Midland Microfin Limited, C/O RAMANAND TIWARY, PRABHAT AGENCY DHARAMSHALA ROAD ,FIRST FLOOR ,WARD NO :- 10 , GAYA , RANIGANJ, BIHAR, 824210
Wazirganj	Midland Microfin Limited, PURA TAPOWAN ROAD, ,FIRST AND SECOND FLOOR , NEAR DEVI STHAN PURA, INFRONT OF NITISH GENARAL STORE PURA , GAYA , WAZIRGANJ, BIHAR, 805131
Fatuha	Midland Microfin Ltd, Hanumangarh, PO/PS- Chandi, infront of TVS showroom, Jaitipur to Harnaut road, Dist- Nalanda, Bihar-803108
Nawada	Midland Microfin Ltd, VIP Colony Near DAV School, Nawada Distt Nawada Bihar 805110

Rajauli	Midland Microfin Ltd. Ghasiyadhi, rajauli sardala, road near,Rajauli Bus Stand, Dist-Nawada, Bihar 505125
Amarpur	Midland Microfin Ltd. Ward no. 13, Hatiya road, Bhagat tola, Amarpur Distt. Banka 813101
Katoriya	Midland microfin ltd, 1ST & 2ND FLOOR ,KATORIYA , BHAGALPUR , KATORIYA, BIHAR, 813106
Bounsi	Midland Microfin Ltd. Thana road, bounsi, Distt. Banka 813104
Katoriya_2	Midland Microfin Limited, SECOND ,HANUMAN TEMPLE , BANKA , KATORIYA, BIHAR, 813106
Bhagalpur	Midland Microfin Limited, BASANT VIHAR COLONY,BAHADURPUR,JHURKHURIYA, ,FIRST AND SECOND ,HANUMAN TEMPLE , BHAGALPUR , BHAGALPUR, BIHAR, 813210
Kahalgaon	Midland microfin ltd, Vill- Trimuhan,Po-Ekchari,Ps-Ekchari Rasalpur,Dist-Bhagalpur,Pin code-813204
Khagaria	Midland microfin ltd, Baluahi Ward No- 24,Baluahi,Post -Thana road ,Dist-Khagaria Bihar -851204
Maheshkhut	Midland micro fin ltd.Choti Madarpur, Near by Jio tower Jamalpur Road, Maheshkhunt Dist-Khagaria, 851213
Barbigha	Midland Microfin Limited, Dinkar Nagar Near Singh hospital Birbigha Distt. Seikhpura 811101
Jamui	Midland Microfin Limited, ,THIRD FLOOR ,INDERMANI APARTMENT,NEAR KOTHI POKHAR, OPPOSIT ISSUE TRADER,BUDHAN TALAB , JAMUI , JAMUI, BIHAR, 811307
Sikandra	Midland microfin ltd, SIKANDRA(SHEKHPURA ROAD) OPP- TOLA - SIKANDRA BLOCK DIST- JAMUI PIN NO.- 811315 ,2ND & 4TH ,OPP- SIKANDRA BLOCK , JAMUI , JAMUI, BIHAR, 811315
Surajgarha	Midland Microfin Ltd. Surjgarha , Vill,Sujpura Near Kamla Petrolpump Dist-Lakhisarai,811106 Bihar
Jhajha	Midland Microfin Limited, FIRST FLOOR ,NEAR TOWN HALL , JAMUI , JHAJHA, BIHAR, 811308
Tarapur	Midland Microfin Ltd, 0,SECOND,TARAPUR POLICE STATION, MUNGER, TARAPUR, BIHAR, 813221
Tarapur_2	Midland Microfin Limited, Vill-Jamua, post-Sangrampur, Ps - Belhar, Bachhaur, Sangrampur, Dist-Sangrampur, Pin code-813212
Jamalpur-Bihar	Midland microfin ltd, DW 135 WARD NO. 01 ,GROUND AND FIRST FLOOR ,GAYTARI NAGAR MUNGER LINE ROAD BADI DAULATPUR NEAR V-MART , MUNGER , JAMALPUR, BIHAR, 811214
Nayagaon	Midland Mivcrofin Limited,Rasulpur mahmud chock near by gyanpung high school sonpur chapra road Rasulpur,Nayagaon,Saraan,Bihar-841217
Ekma	Midland Microfin Ltd. Ekma Tola, Bishunpur,Parsa Road,Near Mukun Marriage Hall,Po+Ps-Ekma, Dist-Saran Chapra, 841208
Garkha/Dighwara	Midland Microfin Ltd. Viii -Maiki, Near Govt. Hospital PO/PS- Garkha, Dist-Saran, Bihar- 841311 Distt Saran
Baniyapur	Midland Microfin Ltd. Baniyapur ,Near Bharat petrol Pump, Chapra road,NH-331,Baniyapur,Bihar -841403

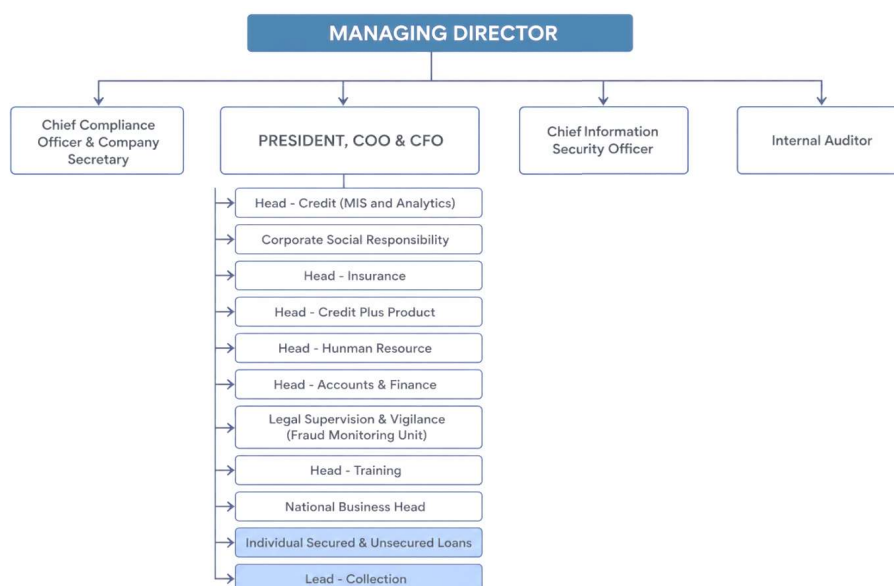
Marhaura	Midland Microfin Ltd Vill-Marhowra Word No, 05 Near Marhaurah Rail way station marhaurah Dist-saran, pin 841418
Muhammadpur	MIDLAND MICROFIN LTD VILL KARASGHAT PS MAHAMMADPUR GOPALGANJ BIHAR,841423 ,1ST & 2ND FLOOR ,. , GOPALGANJ , MUHMMADPUR, BIHAR, 841423
Gopalganj	Midland Microfin Ltd. N.H -28,Banjari Near Chandra Cinema,Dist-Gopalganj Bihar-841428
Bhorey	Midland Microfin Ltd. H.NO-71, Village-Mishrouli,P.O-Bhorey, Dist-Gopalganj,Bihar-841426
Kuchaikote	Midland microfin Ltd Vill, Kucahikote, Po+Ps- Kucahikote Near, Bandhan Bank, Dist- Gopalganj, Pin-841501
Maharajganj-Bihar	Midland Microfin Ltd. Sihauta, Near Gandak colony ,Maharajganj,Dist -Siwan ,Bihar -841238
Mairwa-Bihar	Midland Microfin ltd. Mairwa Anugrah Nagar,Ps-Mairwa,Dist-Siwan,Pin-841239
Basantpur	Midland Microfin Ltd. Word No 03, At +PO- Basantpur Near Ram Janki Mandir,Babu Tola Dist- Siwan, Pin-841406
Mirganj	Midland Microfin ltd. purab mohalla mirganj word no 9 kharpakwa Dist ,Main Road,Near SBI Bank,-Gopalganj841438
Chakia-Bihar	Midland Microfin Ltd. Ward No. 9, Aaliya market, near Dr. kamlesh misra, Madhuban road. P S Chakia East Champaran, Chakia, Distt. East Champaran - 845412 Bihar
Kotwa	Taluka-Kotwa,City-Kotwa Near, SBI Bank Dist-East Champaran Pic code-845437 Bihar
Areraj	Midland Microfin Ltd. Hospital Road, Near Kali Mandir Areraj Dist- East Champaran, Pin-845411
Areraj_2	Midland Microfin Limited, Near Delhi Public School, Bettiah Road, Areraj, East Champaran, Bihar-845411
Motihari	Midland Microfin Ltd, Chhota Bariyarpur, Near Hawai Adda Chowk, Motihari, Distt. East Champarn-845401
Sugauli	Midland Microfin Ltd. Ward No-06, Near Hanumaan Mandir,railway station, Sugauli, Dist-beast Champaran,845456
Raxaul	Midland Microfin Limited,, First floor, NEAR OF KLAYAN JEWLLERS,, EAST CHAMPRAN, RAXAUL, Bihar, 845305
Ghorasahan	Midland Microfin Ltd. Opp. Ghorasahan Police station, near saurabh vastralaya, Ghorasahan, Distt East Champaran 845303
Bettiah	Midland Microfin Ltd. Harivatika chownk, Near SBI Bank,Basant vihar Bettiah,Distt. West Champaran, 845438
Ram Nagar	Midland Microfin Ltd. Ward No. 16 , Purani Bazar, Near Police Station, Ram Nagar, Distt West Champaran, -845103
Bagaha	Midland Microfin Ltd. Ward No-14,Shahstri Nagar, Bagaha, West Champaran,Bihar-845101
Shajapur	Midland Microfin Ltd, WARD NO 25, MULIKHEDA ROAD, MALHAR GARDEN ,FIRST ,NA , SHAJAPUR , SHAJAPUR, MADHYA PRADESH, 465001

Sanawad	Midland Microfin Limited, 47/1-2, Baheti Colony, Triangle Square, Opposite Shiv Shakti Bhojanalay, Sanawad, Tehsil- Sanawad, Distt- Khargone- 451111 Madhya Pradesh
Rayya	Midland microfin ltd, KHATUNI NO. 169/275,KHASRA-26//14,VILLAGE RAYYA, TEHSIL-BABA BAKALA SAHIB,DIST. AMRITSAR-143112 ,GROUND ,BABA NAMDEV COLONY , AMRITSAR , AMRITSAR, PUNJAB, 143112
Kanth	Midland Microfin Limited, CITY -MUKHTYARPUR NAWADA, ,GROUND AND FIRST ,NEAR POLICE THANA , MORADABAD , KANTH , UTTAR PRADESH, 244501
Kasganj	Midland Microfin Limited, Soron Road, Opposite - Block Office, Agrasen Colony, District - Kasganj, Uttar Pradesh - 207123
Bagodar	Midland Microfin Ltd. Hazaribag road near harihar Dham , Bagodar Dist- Giridih , 825322
Chakradharpur	Midland Microfin Limited, WARD NO-20, CHIRANJI BLOCK, CHAKRDHARPUR ,GROUND ,NEAR-DPS SCHOOL , WEST SINGHBHUM ,CHAKRDHARPUR, JHARKHAND, 833102
Kathitand	Midland Microfin Limited, Sunday Market Near Manow Sewa, Sadan Ratu, Kathitand,Ranchi,Jharkhand-835222
Keshiary	Midland Microfin Limited, Vill:Murakata Post Office:Keshiary,Police Station, 1st floor floor, Keshiary Bus stand, Paschim Medinipur, Keshiary, West Bengal, 721133
Chhibramau	Midland Microfin Limited, SAURIKH ROAD ,GROUND & FIRST ,LIC OFFICE , KANAUJ , CHHIBRAMAU, UTTAR PRADESH, 209721
Mahoba	Midland Microfin Ltd. Lavkush Nagar Road/laundi tiraha Bhatipura Near Pawan Singh.near jatta shanker palace, House Distt- Mahoba UP- 210427
Jaitpur	Midland Microfin Ltd. Lalgola Tiraha Near Ansari Marriage hall Jaitpur, Kulpahar Distt- Mahoba - Uttar Pradesh 210423
Jamalpur	Midland Microfin Ltd. Jamalpur Govt. Hospital ke Samne wala gali Billu Pradhan Ji ke Makan ke 2nd Floor Jamalpur Mirzapur Uttar Pradesh Pin Code- 231302.
Chunar	Midland Microfin Ltd. Auto Stand Ke pass Jamui Chunar Jamuhar Distt Mirzapur Uttar Pradesh Pin - 231304
Atraulia	Midland Microfin Limited, SIKANDAR ,SECOND FLOOR ,PGI HOSPITAL , AZAMGARH , ATRAULIA, UTTAR PRADESH, 223223
Jaynagar Sahara Gali- Jaynagar_2_B	Midland Microfin limited,Jaynagar , Bihar

Subsidiary details: As of the date of this Information Memorandum, the Issuer does not have any subsidiaries.

5.4 Corporate Structure/Organization Structure:

The graphic description/organogram of the corporate structure of the Issuer is as follows:



5.5 Administrative, Management and Supervisory Bodies:

- (a) The names, business addresses and functions of the Promoters, promoter group, directors, key managerial personnel and other members of the administrative, management or supervisory bodies of the Issuer and an indication of the principal activities performed by them outside the Issuer where these are significant with respect to the Issuer:

Details of Promoters and their shareholding in Company as on latest quarter end, i.e. June 30, 2026:

S. No.	Name of Shareholders	Total No of Shares including Fully Paid Equity Shares & Compulsorily Convertible Preference Shares (CCPS)	No. of shares held in Demat form	% of holding on the basis of paid up value of shares assuming full conversion of convertible securities	No of shares Pledged	% of shares pledged with respect to shares owned
1	AMARDEEP SINGH SAMRA	48,20,554	48,20,554	7.93	Nil	Nil
2	GAGANPREET SAMRA	10,85,443	10,85,443	1.79	Nil	Nil
3	RANJIT KAUR CHHOKAR	68,24,500	68,24,500	10.65	Nil	Nil

Details of Promoter Group of the Issuer:

S. No.	Name of Shareholders	PAN	Total No of Shares including Fully Paid Equity Shares & Compulsorily Convertible Preference Shares (CCPS)	No. of shares held in Demat form	% of holding on the basis of paid up value of shares assuming full conversion of convertible securities	No of shares Pledged	% of shares pledged with respect to shares owned
1	IQBAL SINGH THIND	AAFPT7265F	6875	6875	0.01	NIL	NIL
2	RACHNA GOYAL	AVVPG5202C	16523	16523	0.03	NIL	NIL
3	BHUPINDER AJIT SINGH	ALRPS8441F	3250	750	0.01	NIL	NIL
4	NARINDER KUMAR AGGARWAL HUF	AAAHN4457Q	29000	29000	0.05	NIL	NIL
5	S R IMPEX PRIVATE	AAFCS4421H	82500	82500	0.14	NIL	NIL
6	MANOJ SODHI .	AMGPS3318H	550	550	0.00	NIL	NIL
7	BALDEW PRASAD	AERPP0554R	200	200	0.00	NIL	NIL
8	NIRMAL SINGH	DIWPS0157P	500	500	0.00	NIL	NIL
9	MARWAHA SERVICES PRIVATE LIMITED	AALCM0734D	5000	5000	0.01	NIL	NIL
10	AMARJEET KAUR	ASVPK8268K	1	1	0.00	NIL	NIL
11	MOHIT TAKKAR	AOSPT3459A	40	40	0.00	NIL	NIL
12	UNI COM ENTERPRISES INDIA PRIVATE LIMITED	AABCU1597N	68750	68750	0.11	NIL	NIL
13	AMAN BATRA	AETPB7690A	10850	10850	0.02	NIL	NIL
14	SANDEEP NAYYAR	ACKPN4698R	3575	3575	0.01	NIL	NIL
15	GURVINDER SINGH GILL	BSGPG8408M	480700	480700	0.79	NIL	NIL
16	TOUR DE FORCE CONSULTANTS PRIVATE LIMITED	AAICT5730B	100	100	0.00	NIL	NIL
17	KULWINDER KAUR	BYUPK5676F	106800	106800	0.18	NIL	NIL
18	PARAMJIT KAUR	CVVPK2781A	7700	7700	0.01	NIL	NIL
19	JASBIR SINGH	AZJPS2724B	20000	20000	0.03	NIL	NIL
20	ASHUTOSH DUGGAL	ABAPD2525Q	250	250	0.00	NIL	NIL
21	KUNTAL DUGGAL	BFWPD6956C	250	250	0.00	NIL	NIL
22	RASHAMDEEP .	APNPR4470H	250	250	0.00	NIL	NIL
23	SHUBHTOSH DUGGAL	AGPPD1321E	250	250	0.00	NIL	NIL

24	RIDHIMA GAUR	ABCFP4296J	700	700	0.00	NIL	NIL
25	TARLOCHAN SINGH SACHDEVA	ABSPS2381M	11170	11170	0.02	NIL	NIL
26	GURPREET SINGH MUDHAR	AZRPS1144B	500	500	0.00	NIL	NIL
27	MONIKA DHIR	AKXPD9296J	250	250	0.00	NIL	NIL
28	HARJEET KAUR	AFDPK0517Q	500	500	0.00	NIL	NIL
29	KASHMIR SINGH	ALTPS9699B	6875	6250	0.01	NIL	NIL
30	SATINDER SACHDEVA	BGKPS4758L	11171	11171	0.02	NIL	NIL
31	KAPIL GUPTA	AEHPG3097C	3000	3000	0.00	NIL	NIL
32	HARISH KUMAR GUPTA	ADAPG0832D	4800	4800	0.01	NIL	NIL
33	BALDEV SINGH THIND	ABKPT0412E	5500	5500	0.01	NIL	NIL
34	SREEKANTH NEELAM	AGJPN5732D	10000	10000	0.02	NIL	NIL
35	RAMANDEEP KAUR	CBQPK1086H	2500	2500	0.00	NIL	NIL
36	PIYUSH JAIN	AKTPJ2787Q	2000	2000	0.00	NIL	NIL
37	SURINDER MOHAN SHARMA	ADTPS7311Q	152380	152380	0.25	NIL	NIL
38	RAMESH KUMAR SHARMA	ALTPS9862N	4400	4400	0.01	NIL	NIL
39	PREETI .	BQKPP2327J	10000	10000	0.02	NIL	NIL
40	GURTEJ SINGH	JZLPS0063Q	5000	5000	0.01	NIL	NIL
41	RAKESH CHANDER JAIN	CBUPJ1402N	3300	3300	0.01	NIL	NIL
42	RAJ RANI	BMIPR0591N	11000	11000	0.02	NIL	NIL
43	VIJAY LAKSHMI SHARMA	CTTPS1173G	26380	26380	0.04	NIL	NIL
44	PAWAN KUMAR HUF .	AAPHP1826G	5216	5216	0.01	NIL	NIL
45	MUDIT KUMAR	OJWPK9887C	2500	2500	0.00	NIL	NIL
46	AVTAR SINGH	CTMPS9388A	55000	50000	0.09	NIL	NIL
47	INDERPAL SINGH SAHNI	AXQPS9331K	27500	27500	0.05	NIL	NIL
48	ASHWANI GUPTA	AAVPG4496P	13500	13500	0.02	NIL	NIL
49	SHERRY GUPTA	BNFPG2680B	11000	11000	0.02	NIL	NIL
50	MOHIT GUPTA	BPIPG7528B	7500	7500	0.01	NIL	NIL
51	RAJAN DEWAN	AAKPD1943M	9167	4167	0.02	NIL	NIL
52	RAJ KUMAR	ACCPK1646A	20250	20250	0.03	NIL	NIL
53	AKASH DEEP	ADOPA0736A	20250	20250	0.03	NIL	NIL
54	JASBIR SINGH WALIA	ABHPW3925C	3438	3438	0.01	NIL	NIL
55	SAROJ GUPTA	AEMPG6655D	9600	9600	0.02	NIL	NIL
56	RAJESH K BERI	AGTPR8353C	100	100	0.00	NIL	NIL
57	AMIT SHARMA	CTFPS5272N	6100	6100	0.01	NIL	NIL
58	MANISHA GUPTA	BHHPG1585M	24000	24000	0.04	NIL	NIL
59	RAJESH AGGARWAL	ABKPA3091N	13200	13200	0.02	NIL	NIL

60	LENUS FINVEST PRIVATE LIMITED	AACCL9703E	10000	10000	0.02	NIL	NIL
61	SEEMA OHRI	AAAPO4544P	3000	3000	0.00	NIL	NIL
62	SANJEEV OHRI	AAFPO6335H	45083	45083	0.07	NIL	NIL
63	SUDHIR SIDHALING MADGUNAKI	AMAPM0472C	333	333	0.00	NIL	NIL
64	GURPREET SINGH	GVCPS1190C	100	100	0.00	NIL	NIL
65	RAJNI BALA	ASTPB6507E	14700	14700	0.02	NIL	NIL
66	BRIJESHWAR DAYAL MATHUR	AKCPM5596K	2750	2750	0.00	NIL	NIL
67	PARMPREET SINGH GULATI	COPPG7034D	800	800	0.00	NIL	NIL
68	SUNAYNA MAKHIJA	BQJPS5130B	1000	1000	0.00	NIL	NIL
69	SATISH KUMAR	ACKPT4818P	17500	17500	0.03	NIL	NIL
70	VANDANA ARORA	AVZPA6912F	36100	36100	0.06	NIL	NIL
71	KAMLESH RANI	CDVPR9186A	10900	10900	0.02	NIL	NIL
72	AYUSH KHANNA	HILPK9535E	50	50	0.00	NIL	NIL
73	GURPREET SINGH	DLMPS1204J	6500	6500	0.01	NIL	NIL
74	PARMJIT SINGH	CWXPS9239J	250	250	0.00	NIL	NIL
75	GURBIR MOHINDER SINGH	ANRPS8057M	2750	2750	0.00	NIL	NIL
76	GURPREET KAUR TALWAR	EVRPK8153A	10565	10565	0.02	NIL	NIL
77	Garima Goel	AGJPB8015F	25167	25167	0.04	NIL	NIL
78	HARSH SURYAPRATAP GUPTA	AJEPG4118N	11667	11667	0.02	NIL	NIL
79	DARSHAN KAUR	BVWPK6219H	42000	42000	0.07	NIL	NIL
80	HARBAAZ SINGH DHILLON	EBFPD6053J	34500	34500	0.06	NIL	NIL
81	KAMALJIT KAUR	ATCPK1192L	8745	8745	0.01	NIL	NIL
82	SHARAD AGGARWAL	AAKPA6139Q	60000	60000	0.06	NIL	NIL
83	VIKAS GARG	ACCPK3738R	37855	37855	0.06	NIL	NIL
84	GURVEEN KAUR CHUG	AJRPK1420A	1800	1800	0.00	NIL	NIL
85	GURPREET SINGH	AJWPS6522J	15000	15000	0.02	NIL	NIL
86	NORTHERN INDIA CONSULTANTS PRIVATE LIMITED	AAACN4590M	213900	213900	0.35	NIL	NIL
87	MONIKA GUPTA	AAVPG4493J	19200	19200	0.03	NIL	NIL
88	GLOSEC SUB BROKER AND MARKETING SERVICES PRIVATE LIMITED	AABCE6643B	70200	70200	0.12	NIL	NIL
89	INSTA APPHANCED PRIVATE LIMITED	AALCS8444G	40000	40000	0.07	NIL	NIL
90	MONICA MITTAL	ACNPM2787M	15129	15129	0.02	NIL	NIL

91	PIONEER ASSURANCE CONSULTANTS PRIVATE LIMITED	AAECP0639B	56600	56600	0.09	NIL	NIL
92	MINNI GUPTA	AAQPG6567Q	100979	100979	0.17	NIL	NIL
93	ANUPAM .	AZVPA4046Q	3300	3300	0.01	NIL	NIL
94	HINA HARDIKKUMAR PATEL	BBWPP4932N	450	450	0.00	NIL	NIL
95	SANTOSH KAUR	CSUPK9033P	5000	5000	0.01	NIL	NIL
96	HARSIMRAN KAUR	AGSPN8190N	400	400	0.00	NIL	NIL
97	ASHU SHARMA	CURPS6422D	4400	4400	0.01	NIL	NIL
98	ASHOK KUMAR CHOPRA	ABCPK9679A	500	500	0.00	NIL	NIL
99	RAM NARAIN GUPTA	ABYPG9248D	1375	1125	0.00	NIL	NIL
100	GURLEEN SINGH SAHNI	BRZPS2546G	2500	2500	0.00	NIL	NIL
101	RAVI KUMAR	AMFPK7550C	11000	11000	0.02	NIL	NIL
102	MADAN LAL	AAPPL7782D	6875	6875	0.01	NIL	NIL
103	RAM LUBHAYA	ADLPL7915K	7750	7750	0.01	NIL	NIL
104	SURINDER SINGH	AJWPS6381F	2000	2000	0.00	NIL	NIL
105	RANJNA SALHOTRA	ICTPS3535M	580	580	0.00	NIL	NIL
106	ASHU BALA	ANEPB1412E	8165	8165	0.01	NIL	NIL
107	ARUN KUMAR CHOPRA	ADUPC0877A	187500	187500	0.31	NIL	NIL
108	LALITA CHOPRA	AAIPC1058L	18750	18750	0.03	NIL	NIL
109	MAMTA MEHTA	ABUPB1291R	100	100	0.00	NIL	NIL
110	YOGESH KUMAR GUPTA	ABAPG1275C	30000	30000	0.05	NIL	NIL
112	JAGJIT KAUR .	AMCPK9151G	10000	10000	0.02	NIL	NIL
113	PARVESH KUMAR KAPOOR	ABNPK0599G	10000	10000	0.02	NIL	NIL
114	UPESH KHATTAR	BFGPK4209H	4950	4950	0.01	NIL	NIL
115	DIVYAM SHARMA .	FXUPS0430L	2900	2900	0.00	NIL	NIL
116	JOGINDER SINGH GIDDA .	AMSPS4957J	2050	2050	0.00	NIL	NIL
117	NISHA SHARMA	EMIPS0947A	2500	2500	0.00	NIL	NIL
118	SATINDER KAUR	BSAPK1965M	267	267	0.00	NIL	NIL
119	ABHISHEK JAIN	BEGPJ4069D	200	200	0.00	NIL	NIL
120	DAVINDER BASRA	BDXPB0245H	667	667	0.00	NIL	NIL
121	KAMLESH SHARMA	ANRPS8120M	4400	4400	0.01	NIL	NIL
122	GAUTAM SHARMA	ALTPS9863P	4400	4400	0.01	NIL	NIL
123	JASWINDER KAUR	CBRPK4040E	6500	6500	0.01	NIL	NIL
124	SANTOSH SOBTI	AOYPS1334R	3438	3438	0.01	NIL	NIL
125	NARESH KUMARI	AFWPK4593F	334	334	0.00	NIL	NIL
127	GURMEJ SINGH	BUPPS3451M	11000	11000	0.02	NIL	NIL
128	KIRPAL SINGH	DAYPS9496B	300	300	0.00	NIL	NIL
129	PRITPAL SINGH	BGVPS5250E	1175	1175	0.00	NIL	NIL

131	MIDLAND FINANCIERS (DOABA) LIMITED	AAACM9135B	5500	5500	0.01	NIL	NIL
132	ANJALI JINDAL	ADNPJ5878K	6129	6129	0.01	NIL	NIL
133	RANJIT KAUR	DVYPK0190K	2	2	0.00	NIL	NIL
134	JASWINDER KAUR	BQBPK6273R	2	2	0.00	NIL	NIL
135	PRABHJIT SINGH	ICTPS3748N	68750	68750	0.11	NIL	NIL
136	ARNAV JINDAL	CAKPJ2101D	4780	4780	0.01	NIL	NIL
137	KAMAL KUMAR	BTFPK1777D	500	500	0.00	NIL	NIL
138	KAMAL KUMAR	AEUPB6163R	2000	2000	0.00	NIL	NIL
139	JANRAJ SINGH HAYER	AIXPH2115A	82500	82500	0.14	NIL	NIL
140	HARDEEP SINGH	KNNPS1561L	5500	5500	0.01	NIL	NIL
141	GURJIT SINGH	CWEPS9289K	2750	2750	0.00	NIL	NIL
142	SANDEEP KAUR	EJGPK5550J	7700	7700	0.01	NIL	NIL
143	JOGA SINGH	GKYPS2570B	22000	22000	0.04	NIL	NIL
144	NEHA MIGLANI	EJWPM3019L	1500	1500	0.00	NIL	NIL
145	KALYANA CHAKRAVARTHY PILLA	AJPK1722C	236000	236000	0.39	NIL	NIL
146	YUGESH SHARMA	COVPS8749K	556	556	0.00	NIL	NIL
148	CHEKKHNANE HOUSE ANEESH	BKMPA1342J	500	500	0.00	NIL	NIL
149	CHIRAG MAHAWAR	CMLPM8288F	4200	4200	0.01	NIL	NIL
150	ASHISH GULERIA	BOUPG3253E	15908	15908	0.03	NIL	NIL
151	JASPREET SINGH	BQCPS3969P	2100	1100	0.00	NIL	NIL
152	ROHIT YADHATI	AFWPY1515R	42000	42000	0.07	NIL	NIL
153	RISHU SHARMA	CJRPS9869P	556	556	0.00	NIL	NIL
154	HONEY GUPTA	ABZPG4663R	6000	6000	0.01	NIL	NIL
155	ADITYA PRAKASH SRIVASTAVA	FXDPS7466F	36	36	0.00	NIL	NIL
156	AKASH ABROL	BMFPA9595Q	200	200	0.00	NIL	NIL
157	NEETU RANI	BQMPR3725A	100	100	0.00	NIL	NIL
158	BALDEV KRISHAN GUPTA	AAQPG6129A	15000	15000	0.02	NIL	NIL
159	VANDANA GUPTA	ABRPV0313R	11558	11558	0.02	NIL	NIL
160	SATSWAROOP DWIVEDI	CEKPD5195R	580	580	0.00	NIL	NIL
161	ABHIRAM PRAKASH BAHRI	CVMPB1355E	100	100	0.00	NIL	NIL
162	SAROJINI .	GMUPS2268N	228	228	0.00	NIL	NIL
163	GURBAX PAUL	AEIPP9799K	2200	2200	0.00	NIL	NIL
165	Amit Arora	AEUPA8752M	5000	5000	0.01	NIL	NIL
166	Pinal Rakesh Patel	AVSPP4521E	1882	1882	0.00	NIL	NIL
167	SIMMI BHANDARI	AASPB0471A	175000	175000	0.29	NIL	NIL
168	FUSION FINSERV PRIVATE LIMITED	AADCF9678F	50	50	0.00	NIL	NIL

169	JANESH KUMAR JAIN	AUJPJ4314R	12000	12000	0.02	NIL	NIL
170	AMIT GUPTA	AEXPG5183R	2000	2000	0.00	NIL	NIL
172	ARVIND RANA	AVUPR6040C	250	250	0.00	NIL	NIL
173	MANPREET KAUR CHHABRA	AZUPC9787F	1300	1300	0.00	NIL	NIL
174	ANMOL GARG	AZOPG4599B	3000	3000	0.00	NIL	NIL
175	NAGESH DILIP SATWADHAR	CNTPS9241M	34	34	0.00	NIL	NIL
176	JAIBEN SAHADEVAN	FLTPS7271A	50	50	0.00	NIL	NIL
177	SAURABH KUMAR GUPTA	ASAPG9838L	24000	24000	0.04	NIL	NIL
180	SHRABANI GHOSH	CXUPG1138C	34	34	0.00	NIL	NIL
181	SHAMMI YADAV	ABSPY8950E	1100	1100	0.00	NIL	NIL
182	GURJEET KAUR CHHABRA	ACUPC8676Q	5067	5067	0.01	NIL	NIL
183	SHANT KUMAR GUPTA	AATPK2058H	6667	6667	0.01	NIL	NIL
184	NEERU SALUJA . .	ALMPM9905H	1500	1500	0.00	NIL	NIL
186	VARUN GANDHI	AUYPG1317L	400	400	0.00	NIL	NIL
187	RAKESH JALAN	ARMPJ1407F	2600	2600	0.00	NIL	NIL
188	SARBJIT SINGH SUNNER	BJXPS3710C	1750	1750	0.00	NIL	NIL
189	KARAN KUMAR KAKKAR	ACCPK1428J	13333	13333	0.02	NIL	NIL
190	VINEET RAJ AGGARWAL	AALPA4240K	3000	3000	0.00	NIL	NIL
191	SAHIL MAKOL	AXUPM6610R	950	950	0.00	NIL	NIL
192	NEHA GUPTA	AAXPG7144C	326141	326141	0.54	NIL	NIL
193	NARAIN DEV	AAMPD4793K	14298	14298	0.02	NIL	NIL
194	kamna raj aggarwalla	AALPA4241J	26667	26667	0.04	NIL	NIL
195	PRERNA BHANDARI	BBNPB6229B	30000	30000	0.05	NIL	NIL
196	ASHISH BHANDARI	ADHPB7100Q	2184954	2E+06	3.59	NIL	NIL
197	PREETI JAIN	AKRPJ5027H	5500	5500	0.01	NIL	NIL
198	NARESH KUMAR	AIWPK1398M	4125	4125	0.01	NIL	NIL
199	PARMINDER SINGH	ADBPS1044C	6500	6500	0.01	NIL	NIL
200	AMIT AZAD	AAHPA0513B	37000	37000	0.06	NIL	NIL
201	SUMESH GUPTA	AIYPG8378D	4865	4865	0.01	NIL	NIL
202	GUNJAN ADYA	AFSPA1662F	108000	108000	0.18	NIL	NIL
203	VINEET ADYA	ACGPA3638L	354000	354000	0.58	NIL	NIL
204	JASWINDER SINGH	ABNPS2335J	11000	11000	0.02	NIL	NIL
205	AMRIK SINGH CHAWLA	ACPPC3108E	27000	27000	0.04	NIL	NIL
206	GURINDER KAUR CHAWLA	AAPPC9965K	34000	34000	0.06	NIL	NIL
207	PANKAJ MAHENDRU	AMSPM1941Q	4000	4000	0.01	NIL	NIL

208	MANAV KUMAR MODI	AHQPM8613A	83263	83263	0.14	NIL	NIL
209	SUMAN GUPTA	ASEPG7021R	43793	43793	0.07	NIL	NIL
210	RAGHAV AGGARWAL	AWOPR5794E	2640	2640	0.00	NIL	NIL
211	KARTIK MALHOTRA	AZFPM2499D	2750	2750	0.00	NIL	NIL
212	KAMAL TANDON	ADNPT2690K	202040	202040	0.33	NIL	NIL
213	BHUPINDER SINGH	AXEPS9120Q	9161	9161	0.02	NIL	NIL
214	HARASH KUMAR PUPNEJA	AIMPP3991P	3000	3000	0.00	NIL	NIL
215	VIKRAMJIT SINGH	BIXPS7172R	11125	11125	0.02	NIL	NIL
216	VINAYAK PUNJ	AMIPP8517D	5653	5653	0.01	NIL	NIL
217	ASEEM MAHAJAN	BASPM4019E	2640	2640	0.00	NIL	NIL
218	SHALLY GUPTA	ATWPM5203A	110000	110000	0.18	NIL	NIL
220	CHARANJIT SINGH	BPCPS0218G	6875	6875	0.01	NIL	NIL
221	KULDIP SINGH	CRUPS1309B	5000	5000	0.01	NIL	NIL
222	JASWINDER SINGH NAGPAL	AANPN3087F	107799	107799	0.18	NIL	NIL
223	SONIA NAGPAL	ACFPN8035M	109799	109799	0.18	NIL	NIL
224	PARDEEP KALRA	BCAPK8147F	12500	12500	0.02	NIL	NIL
225	GURMUKH SINGH	ATWPS4319M	3000	3000	0.00	NIL	NIL
226	SUMANDEEP KAUR	BMVPK5117L	1000	1000	0.00	NIL	NIL
227	JUGAL KISHORE KOHLI	AFZPK8161J	500	500	0.00	NIL	NIL
228	JASBIR SINGH	AOYPS1141Q	5000	5000	0.01	NIL	NIL
229	Sachin Kumar Gupta	ANDPG1764F	4438	4438	0.01	NIL	NIL
230	RAJ KUMAR	AGNPK0069N	250	250	0.00	NIL	NIL
231	ABHA MIDHA	CYLP9322C	250	250	0.00	NIL	NIL
232	HARBAX KAUR	BQBPK6266N	10000	10000	0.02	NIL	NIL
233	RUPINDER KAUR	BJQPK2836J	7000	7000	0.01	NIL	NIL
234	SATINDERJIT SINGH BAJAJ	ADVPS3488E	3438	2813	0.01	NIL	NIL
235	KONICA AGGARWAL	ECSPA6463H	15000	15000	0.02	NIL	NIL
236	TANISHA	CHGPT9932D	15000	15000	0.02	NIL	NIL
237	JAANYA WADHWA	AKOPW6698N	2000	2000	0.00	NIL	NIL
238	ANIL MONGA	AARPM6120E	4671	4671	0.01	NIL	NIL
239	KUNCHIT SUD	COJPS3924J	11000	11000	0.02	NIL	NIL
240	MADHU MEHTA	AHZPM8198B	1000	1000	0.00	NIL	NIL
241	V K SAREEN	ADVPS3875P	7000	7000	0.01	NIL	NIL
242	PREETI RISHI SOOD	AWMPS0072N	4667	4667	0.01	NIL	NIL
243	INDRA KUMAR BAGRI	ADVPB8503F	110	110	0.00	NIL	NIL
244	SAGAR MAGGO	CRFPM2970R	1333	1333	0.00	NIL	NIL
245	JEEWAN ASHA	AQDPA5099G	20000	20000	0.03	NIL	NIL
246	SAHIL GUPTA	AZTPG0894Q	2750	2750	0.00	NIL	NIL
247	JASPAL SINGH TOOR	AEIPT7044P	15311	15311	0.03	NIL	NIL

248	YASHPAL KAUR JOSUN	BLDPK6774J	13200	13200	0.02	NIL	NIL
249	KAUSHIKA SANDEEP KADAKIA	AACPK0166H	75	75	0.00	NIL	NIL
250	RAMAN KUMAR GUPTA	ABYPG9261A	6135	6135	0.01	NIL	NIL
251	RAGHAV ARORA	AICPA8633K	3732	3732	0.01	NIL	NIL
252	DEEPAK BALI	AAXPB2880L	1000	1000	0.00	NIL	NIL
253	JASKIRAT SINGH TOOR	ADTPT7641N	22000	22000	0.04	NIL	NIL
254	A RAMANATHAN	AJDPR2045J	100	100	0.00	NIL	NIL
255	GOBINDSINGH DHAWDA	AFCPD2871B	14700	14700	0.02	NIL	NIL
256	DHAWDA ASHAKAUR GOBINDSINGH	AANPD1527E	49390	49390	0.08	NIL	NIL
257	KHUSHBOO NAYAN SHAH	BPJPS1841E	190	190	0.00	NIL	NIL
258	HARSH GUPTA	AGVPG6338A	11000	11000	0.02	NIL	NIL
259	AVTAR SINGH SAMRA	ANJPS7171C	41250	41250	0.07	NIL	NIL
260	SAHIL VIJAY	ADSPV6331Q	5640	5640	0.01	NIL	NIL
261	SHARON ARORA	BEIPA4294M	19035	19035	0.03	NIL	NIL
262	DEEPAK GOEL	AFBPG3019D	185750	185750	0.31	NIL	NIL
263	KAVITA GOEL	ALIPK0105D	82700	82700	0.14	NIL	NIL
264	DEEPAK GOEL	AAWFG8788M	356528	356528	0.59	NIL	NIL
265	SURESH KUMAR	ALVPK6471D	15000	15000	0.02	NIL	NIL
266	ISHA JINDAL	CBKPJ9726P	87000	87000	0.14	NIL	NIL
267	MANTEJ SINGH SAMRA	OVHPS9058E	27500	27500	0.05	NIL	NIL
268	REKHA JINDAL	AATFN3358B	15000	15000	0.02	NIL	NIL
269	ASHWANI KUMAR JINDAL	ACGPJ1264M	184701	184701	0.30	NIL	NIL
270	NAVITA AGGARWAL	AOUPA6252L	15417	15417	0.03	NIL	NIL
271	PUSHPA GARG	AAYPG6593J	18883	18883	0.03	NIL	NIL
272	JYOTI AGGARWAL	AORPA1330C	8667	8667	0.01	NIL	NIL
273	SANDEEP KUMAR	ABJPk2297H	27000	27000	0.04	NIL	NIL
274	MONIKA CHOPRA	ADGPC8994E	26667	26667	0.03	NIL	NIL
275	AMAN SOOD	AKBPS9029C	16267	16267	0.03	NIL	NIL
276	AMIT VINAYAK	ABWPV0592P	60600	60600	0.10	NIL	NIL
277	ANJU CHOPRA	AJFPC4569A	6875	6875	0.01	NIL	NIL
278	AJIT KUMAR RAKHEJA	AFOPR4176B	32500	32500	0.05	NIL	NIL
279	MANISH GUPTA	AAQPG6050Q	5500	5000	0.01	NIL	NIL
280	MEENU NARULA	AAUPN2303B	35506	35506	0.06	NIL	NIL
282	MONIKA BHALLA	ALLPB7880K	36000	36000	0.06	NIL	NIL
283	SUSHIL SURI	AFVPS9906D	11000	11000	0.02	NIL	NIL

284	VINAY GUPTA	ABYPG9260B	10000	10000	0.02	NIL	NIL
285	KARNESH SHARMA	ADGPS5152G	12100	12100	0.02	NIL	NIL
286	TANUL JINDAL	CRIPJ9510R	3000	3000	0.00	NIL	NIL
287	NAWAB SINGH	FPBPS0432H	6000	6000	0.01	NIL	NIL
288	MANSI PRIYANKBHAI PATEL	ASMPP8138Q	250	250	0.00	NIL	NIL
289	VISHAL DHAWAN	AHEPD5621R	17200	17200	0.03	NIL	NIL
290	KANIKA ANEJA	BBWPA7524D	1000	1000	0.00	NIL	NIL
291	RAHUL MANCHANDA	AEYPM0688N	2666	2666	0.00	NIL	NIL
292	KULNANDAN	CDGPK9725H	250	250	0.00	NIL	NIL
293	ANUJ MAKOL	BLTPM2494P	5523	5523	0.01	NIL	NIL
294	SIDDHARTH AGGARWAL	AIRPA8761D	2000	2000	0.00	NIL	NIL
295	MEGHA SUD	BPJPG6055C	3225	3225	0.01	NIL	NIL
296	DARSHNA DEVI	BFSPD7831J	100742	100742	0.17	NIL	NIL
297	RUCHIKA RAJAN CHAUBE	ACCPR8144G	20000	20000	0.03	NIL	NIL
298	SIMRAN KAUR	DDHPK5267C	5610	5610	0.01	NIL	NIL
299	RIDHANSHU JAIN	BEYPJ9827H	87000	87000	0.14	NIL	NIL
300	SAHIL BHANDARI	AXSPB5591Q	35000	35000	0.06	NIL	NIL
301	MUNISH KUMAR SHARMA	ALTPS9864L	4400	4400	0.01	NIL	NIL
302	J.R. GUPTA	AAPPG4623C	87500	87500	0.14	NIL	NIL
303	RAKESH MEHTA	AFEPM4743B	17000	17000	0.03	NIL	NIL
304	RICHA MAHAJAN	ALUPM3656K	1000	1000	0.00	NIL	NIL
305	NEETU KAUSHAL	AMNPK6345B	200	200	0.00	NIL	NIL
306	MUKESH KAUSHAL	AGGPK0034L	200	200	0.00	NIL	NIL
307	JAI PAUL AGGARWAL	AALPA5028P	13200	13200	0.02	NIL	NIL
308	VISHAL PRABHAKAR	AJBPP7920L	2000	2000	0.00	NIL	NIL
309	PALWINDER KAUR	BNQPK2921L	1750	1750	0.00	NIL	NIL
310	KAMALJIT SINGH	ATWPS3759F	3300	3300	0.01	NIL	NIL
311	SUMANRAJ NAYAK	AEGPN3466B	1000	1000	0.00	NIL	NIL
312	PARMINDER SINGH	ABQPS5240M	22500	22500	0.04	NIL	NIL
313	AJAY KUMAR	AQHPS4535K	2476	2476	0.00	NIL	NIL
314	GOURAV JAIN	AEOPJ5575M	4400	4400	0.01	NIL	NIL
315	TIRATH SINGH	FWZPS5181N	27500	27500	0.05	NIL	NIL
316	SUDESH RANI	CCNPR5088J	4400	4400	0.01	NIL	NIL
317	DHEERAJ WALIA	AATPW7285J	11250	11250	0.02	NIL	NIL
318	REKHA JINDAL	ADHPJ6486B	193235	193235	0.32	NIL	NIL
319	AYUSHI ARORA	COVPG9186A	5000	5000	0.01	NIL	NIL
320	GURSHARN SINGH	ABOPS0567M	4400	4000	0.01	NIL	NIL
321	BHAVDEEP SARDANA	ABOPS0542E	21500	21500	0.04	NIL	NIL
322	PUNEET SARDANA	ABLPS8559G	21500	21500	0.04	NIL	NIL

323	SANJEEV KUMAR KHANNA	AAUPK7034N	4465	4465	0.01	NIL	NIL
324	KARAN JAIRATH	AOEPJ4636B	4000	4000	0.01	NIL	NIL
325	VINOD KUMAR KHANNA	AAUPK7035P	5375	5375	0.01	NIL	NIL
326	VISHAL SONDHI	AMGPS3624N	2667	2667	0.00	NIL	NIL
327	MADHU BURUGUPALLI	AJFPB6891A	40000	35000	0.07	NIL	NIL
328	GURMINDER SINGH	AMSPS5772K	51000	51000	0.08	NIL	NIL
329	KARAN SHARMA	FIAPS2595P	1500	1500	0.00	NIL	NIL
330	RITA VASISHT	AOWPV6254K	834	834	0.00	NIL	NIL
331	AKSHIT KUMAR	FQCPK6020B	4658	4658	0.01	NIL	NIL
332	GAGANDEEP SINGH WALIA	AARPW7450P	800	800	0.00	NIL	NIL
333	VINEET CHAWLA	ADWPC2741B	1100	1100	0.00	NIL	NIL
334	MANDAR BARVE	AIUPB9362N	50	50	0.00	NIL	NIL
335	ANSHUMAN MISHRA	APCPM6090D	60461	52082	0.10	NIL	NIL
336	RAVINDER SINGH SAINI	AXRPS7904D	6500	6500	0.01	NIL	NIL
337	NITESH AGARWALLA	AEUPA5723N	10000	10000	0.02	NIL	NIL
338	AMIT THAKUR	AIPPT0412J	300	300	0.00	NIL	NIL
339	VIVEK CHANDULAL PALAN	AKEPP8842K	50000	50000	0.08	NIL	NIL
340	SAMEER MAHAWAR	BDWPM2659H	15000	15000	0.02	NIL	NIL
341	NIPA S GORPAPDIWALA	AILPG1846R	250	250	0.00	NIL	NIL
342	RAJ KUMAR GUPTA	AAOPG9387L	500	500	0.00	NIL	NIL
344	PUNNAY KHANNA	DUUPK7557M	1000	1000	0.00	NIL	NIL
346	SANJEEV KAURA	ABMPK2306G	2750	2750	0.00	NIL	NIL
347	DINESH KUMAR	AWKPK0863B	898	898	0.00	NIL	NIL
349	SHALINI	HCCPS2341B	550	550	0.00	NIL	NIL
353	PARAMPREET KAUR	BGSPK5888F	2500	2500	0.00	NIL	NIL
354	VISHNU KUMAR SAINI	CBEPS2720J	1100	1100	0.00	NIL	NIL
355	MOHAMMAD ASZAD	ASTPA6092R	1100	1100	0.00	NIL	NIL
356	HARISH KUMAR	ABFPK8691R	1500	1500	0.00	NIL	NIL
358	ANURAG DWIVEDI	AOXPD8201R	2600	2600	0.00	NIL	NIL
359	SUSHEEL KUMARI	AGYPK8400A	2620	2620	0.00	NIL	NIL
360	SUMESH KUMAR SHARMA	APTPS4277B	2500	2500	0.00	NIL	NIL
361	NITIN MARWAHA	AZFPM5012J	11250	11250	0.02	NIL	NIL
362	KARAN MARWAHA	APRPM1418G	13750	13750	0.02	NIL	NIL
363	MANGAL CHAND SHARMA	ALHPS1650A	5000	5000	0.01	NIL	NIL

364	VARINDER SHARMA	AZVPS0121J	2500	2500	0.00	NIL	NIL
365	VISHU SHARMA	BFAPS8254N	17100	17100	0.03	NIL	NIL
366	JASWINDER SINGH	BKPPS2612L	2870	2870	0.00	NIL	NIL
367	RICHA GUPTA	ALXPG0026G	1875	1875	0.00	NIL	NIL
368	RAKESH KUMAR SHARMA	AQVPS8771M	3438	3438	0.01	NIL	NIL
371	SUMAN BALA	AYGPB1305B	2750	2750	0.00	NIL	NIL
373	RANJIT SINGH	CSSPS4496Q	15275	15275	0.03	NIL	NIL
374	AJAY CHADHA	AAIPC7658Q	8250	8250	0.01	NIL	NIL
375	MALVIKA MADAN	AKZPM8975B	9650	9650	0.02	NIL	NIL
376	ANURAJ KUMAR BHARDWAJ	AHTPK4247P	2200	2200	0.00	NIL	NIL
377	TEJINDER SINGH	ATAPS5317F	20600	20600	0.03	NIL	NIL
378	JARNAIL SINGH	CTJPS2528H	5500	5500	0.01	NIL	NIL
379	ASHISH GUPTA	ABIPG5382Q	18750	18750	0.03	NIL	NIL
380	AMANDEEP KAUR	HGBPK0557E	5000	5000	0.01	NIL	NIL
381	SUCHA SINGH	BASPS8382N	5100	5100	0.01	NIL	NIL
382	TARSEM LAL	AISPL2388Q	44000	44000	0.07	NIL	NIL
383	RASHPAL SINGH	CSMPS0341A	375000	375000	0.62	NIL	NIL
384	ONKAR SINGH SIHOTA	CHXPS5326M	223000	223000	0.37	NIL	NIL
385	CHARTERED HOLDINGS INDIA PRIVATE LIMITED	AAHCC0216G	100	100	0.00	NIL	NIL
387	V P DIAGNOSTICS PRIVATE LIMITED	AADCV2529D	288382	288382	0.47	NIL	NIL
388	GROWFAST SECURITIES AND CREDIT PRIVATE LIMITED	AAACG4593M	6716	6716	0.01	NIL	NIL
389	Altius Investech Private Limited	AAOCA2493A	900	900	0.00	NIL	NIL
390	MEDIGRAPH PHARMACEUTICALS PRIVATE LIMITED	AAACM8346C	6600	6600	0.01	NIL	NIL
391	IZUZ CONSULTANCY PRIVATE LIMITED	AAFCI3186H	100	100	0.00	NIL	NIL
392	BALJINDER CHOHAN	DICPC5264D	398750	362500	0.66	NIL	NIL
394	MALKIT SINGH SAMRA	QUHPS1172J	10000	10000	0.02	NIL	NIL
395	INTERNATIONAL TOWNSHIP DEVELOPERS PRIVATE LIMITED	AAACG6262B	3981914	4E+06	6.22	NIL	NIL
396	AVTAR SINGH SAMRA	KZIPS6364A	252000	252000	0.41	NIL	NIL

397	TOUR DE FORCE INVESTMENTS PRIVATE LIMITED	AAICT6680N	1423	1423	0.00	NIL	NIL
398	NILAM SINGH SHERGILL	NMNPS5050Q	41800	13300	0.06	NIL	NIL
400	AMAN GUPTA HUF	AAUHA2484A	10000	10000	0.02	NIL	NIL
401	ASHWANI JINDAL HUF	AAIHA4347L	11756	11756	0.02	NIL	NIL
402	RISHAB AGGARWAL HUF	AAVHR9509N	2500	2500	0.00	NIL	NIL
403	3 A FINANCIAL SERVICES LTD	AACCD2767L	4680	4680	0.01	NIL	NIL
404	ASHWANI KUMAR AGGARWAL HUF	AACHA2946R	29000	29000	0.05	NIL	NIL
405	DHAVAL JASHVANTLAL MODI HUF	AALHD0110M	700	700	0.00	NIL	NIL
406	ARAVIND KUMAR SR HUF	AAFHA2458B	134	134	0.00	NIL	NIL
408	PLUTUS CAPITAL MANAGEMENT LLP	AASFP6835A	5000	5000	0.01	NIL	NIL
409	AARAV DADA (MINOR) RAHUL DADA (GUARDIAN)	-	6050	0	0.01	NIL	NIL
410	ABHAY KUMAR	-	3300	0	0.01	NIL	NIL
411	AJAY PAL SINGH VIRK	AAHPV4224G	11000	0	0.02	NIL	NIL
412	AMRIK SINGH	-	5500	0	0.01	NIL	NIL
413	ASHWANI KUMAR CHOPRA	-	4125	0	0.01	NIL	NIL
414	AVTAR SINGH	-	11000	0	0.02	NIL	NIL
415	BEANT SINGH	-	16500	0	0.03	NIL	NIL
416	BUTA SINGH	-	2750	0	0.00	NIL	NIL
417	DALJIT KAUR	-	3438	0	0.01	NIL	NIL
418	DALJIT SINGH	-	4510	0	0.01	NIL	NIL
419	DEEPAK KUMAR JAGOTA	-	2750	0	0.00	NIL	NIL
420	DEVENDER KUMAR SHARMA	-	250	0	0.00	NIL	NIL
421	GOURAV GUPTA	-	3438	0	0.01	NIL	NIL
422	GURDIAL KAUR	-	2750	0	0.00	NIL	NIL
423	GURDIP SHERGILL	-	31350	0	0.05	NIL	NIL
424	GURJIT KAUR	-	2750	0	0.00	NIL	NIL
425	KIRAN TANDON	-	2200	0	0.00	NIL	NIL
426	IQBAL SINGH	-	6875	0	0.01	NIL	NIL
427	IQBAL SINGH	-	2750	0	0.00	NIL	NIL
428	JAGJIT SINGH SHERGILL	-	31350	0	0.05	NIL	NIL
429	JAI KISHAN JHANJI	-	20213	0	0.03	NIL	NIL

430	JASBIR SINGH	-	1000	0	0.00	NIL	NIL
431	JASBIR SINGH	-	500	0	0.00	NIL	NIL
432	JASLEEN	-	3300	0	0.01	NIL	NIL
433	JASVIR SINGH	-	1000	0	0.00	NIL	NIL
434	JASWANT SINGH	-	6875	0	0.01	NIL	NIL
436	KAPIL GOYAL	-	3438	0	0.01	NIL	NIL
437	KRISHAN GOPAL	-	1250	0	0.00	NIL	NIL
438	MANVIR SINGH JOHAL	-	1650	0	0.00	NIL	NIL
439	MOHINDER SINGH	-	22000	0	0.04	NIL	NIL
440	MEENA	FACPM8855E	11000	0	0.02	NIL	NIL
441	MUKTI KAVATRA	-	2750	0	0.00	NIL	NIL
442	NARINDER KUMAR	-	2750	0	0.00	NIL	NIL
443	NARINDER KUMAR	-	2750	0	0.00	NIL	NIL
444	NARINDER PAL SINGH	-	5500	0	0.01	NIL	NIL
445	NIRMAL SINGH	-	5500	0	0.01	NIL	NIL
446	PALWINDER KAUR	-	2750	0	0.00	NIL	NIL
447	PARMINDER KAUR	-	4400	0	0.01	NIL	NIL
448	PARMINDERJIT KAUR	-	2750	0	0.00	NIL	NIL
449	GURSHARAN BASSI	-	110000	0	0.18	NIL	NIL
450	RACHHPAL SINGH	-	11000	0	0.02	NIL	NIL
451	RANBIR SINGH	-	5500	0	0.01	NIL	NIL
452	RCHEM INDUSTRIES PVT. LIMITED	-	11000	0	0.02	NIL	NIL
453	REYANSH DADA (MINOR) RAHUL DADA (GUARDIAN)	-	4950	0	0.01	NIL	NIL
454	RINKY AGGARWAL	-	3300	0	0.01	NIL	NIL
455	RISHU DHAMMI	-	2200	0	0.00	NIL	NIL
457	SATISH KUMAR	-	1100	0	0.00	NIL	NIL
458	SIMRATPAL SINGH	-	4081	0	0.01	NIL	NIL
459	SONIA PURI	-	550	0	0.00	NIL	NIL
460	SUKESH KUMAR	-	4400	0	0.01	NIL	NIL
461	SUKHPAL SINGH	EQRPS8785R	2750	0	0.00	NIL	NIL
462	SUKHWINDER SINGH	-	3300	0	0.01	NIL	NIL
463	SUMANTA KUMAR MOHANTA	-	1100	0	0.00	NIL	NIL
464	SUNDEEP KAUR SANDHU	-	22000	0	0.04	NIL	NIL
465	SURINDER KAUR	-	13750	0	0.02	NIL	NIL
466	SURINDER KAUR	-	3438	0	0.01	NIL	NIL
467	SURJAN SINGH	-	3438	0	0.01	NIL	NIL
468	TARLOK CHAND	-	2750	0	0.00	NIL	NIL
469	UMESH SIKKA	-	1100	0	0.00	NIL	NIL
470	WASIM KHAN	-	1100	0	0.00	NIL	NIL

471	YOGESH PRASHAR	-	1100	0	0.00	NIL	NIL
472	NEHA GUPTA	AQQPG6712M	3000	0	0.00	NIL	NIL
473	SURJIT SINGH SANDHU	KGGPS2621F	3000	0	0.00	NIL	NIL
474	RAM NARANJAN	AATPN2127L	1000	0	0.00	NIL	NIL
475	GAGANDEEP	AHLPG6410G	250	0	0.00	NIL	NIL
478	SANDEEP KAUR	CVOPK4548Q	15000	15000	0.02	NIL	NIL
479	JODH SINGH	EPCPS4772C	15000	15000	0.02	NIL	NIL
480	HARDEEP KAUR	CMBPK7735H	14000	14000	0.02	NIL	NIL
481	GURDIP SINGH SAMRA	DMHPS1241D	232000	232000	0.38	NIL	NIL
482	GURPREET SINGH	CPXPS9976M	7000	7000	0.01	NIL	NIL
483	INDERJEET SINGH HUF	AAAH14198F	7000	7000	0.01	NIL	NIL
484	SEEMA AHUJA	BBQPA4798F	7000	7000	0.01	NIL	NIL
485	VARMA PRITI DINESH	AERP11129A	7000	7000	0.01	NIL	NIL
486	KAMAL AHUJA	ADOPA9992L	7000	7000	0.01	NIL	NIL
487	CHARANJIT SINGH	CNUPP5091F	25000	25000	0.04	NIL	NIL
488	JASVIR SINGH	HLFPS1942Q	17000	17000	0.03	NIL	NIL
489	BHUPINDER SINGH	ABRPS2685R	7000	7000	0.01	NIL	NIL
490	MUNISH AGGARWAL	AHLPA3580F	13000	13000	0.02	NIL	NIL
491	CHARANJEEV JOSHI	AEEPJ2131D	13000	13000	0.02	NIL	NIL
492	JOGINDER PAL	AAQPP1525M	8000	8000	0.01	NIL	NIL
493	JAGJIT SINGH	BJQPS1409D	7000	7000	0.01	NIL	NIL
494	SUKHDEEP SINGH JAJ	BDXPJ6738F	7000	7000	0.01	NIL	NIL
495	MANPREET SINGH	BNTPS3513F	14000	14000	0.02	NIL	NIL
496	JASLEEN BHACHOO	AGXPB6081H	7000	7000	0.01	NIL	NIL
497	ANITA CHOPRA	AERPC9863J	15000	15000	0.02	NIL	NIL
498	GAURAV ANAND	AKIPA6269P	7000	7000	0.01	NIL	NIL
499	AJAY KUMAR	AEYPK7815D	20000	20000	0.03	NIL	NIL
500	GURNEK SINGH SANDHU	CWMPS7133L	7000	7000	0.01	NIL	NIL
501	HARJOT KAUR KAMBOJ	DGIPK0290K	17000	17000	0.03	NIL	NIL
502	RAHUL WADHWA	AARPW2869A	8000	8000	0.01	NIL	NIL
503	BALJIT KAUR	AGLPK6269N	10000	10000	0.02	NIL	NIL
504	SALONI JAIN	ACKPJ2722L	7000	7000	0.01	NIL	NIL
505	DEEPAK SACHDEVA	ADTPS2381L	34000	34000	0.06	NIL	NIL
506	HARISH KUMAR SACHDEVA	ADTPS2382K	85000	85000	0.14	NIL	NIL
507	GAURAV SACHDEV	AZUPS9843A	34000	34000	0.06	NIL	NIL
508	CHANDER MOHAN	AGNPM7411N	7000	7000	0.01	NIL	NIL
509	BANARSA RANI	CLFPR7913F	7000	7000	0.01	NIL	NIL
510	ROSHNI MADAAN	AMRPR1264L	7000	7000	0.01	NIL	NIL
511	CHANCHAL AGGARWAL	AALPA3047N	40000	40000	0.07	NIL	NIL

512	MEENA GUPTA	AAQPG4306D	7000	7000	0.01	NIL	NIL
513	SURESH TANDON	AFLPT7617J	8000	8000	0.01	NIL	NIL
514	RASHIM ANEJA	BNJPA8078F	7000	7000	0.01	NIL	NIL
515	NEHA AGGARWAL	AHZPA4818L	7000	7000	0.01	NIL	NIL
516	MANISHA AGGARWAL	AFXPA5223R	7000	7000	0.01	NIL	NIL
517	SIDDHARTH AGGARWAL	COVPA0866D	7000	7000	0.01	NIL	NIL
518	SATYAJIT DHIR	AAPPD4148P	12000	12000	0.02	NIL	NIL
519	SUDHIR KUMAR AGGARWAL	AAOPA9805F	7000	7000	0.01	NIL	NIL
520	RAJESH KUMAR AGGARWAL	AALPA5868R	7000	7000	0.01	NIL	NIL
521	RASHPAL KAUR	DQLPK4451H	7000	7000	0.01	NIL	NIL
522	FATEH SANDHU	GNRPS4703Q	22000	22000	0.04	NIL	NIL
523	KAMLESH PURI	BPIPP6648P	7000	7000	0.01	NIL	NIL
524	ASHOK KUMAR MITTAL	AAYPM4013B	20000	20000	0.03	NIL	NIL
525	SURESH KUMAR	AOMPK3318P	34000	34000	0.06	NIL	NIL
526	SURINDER KAUR	GNSPK1111H	22000	22000	0.04	NIL	NIL
527	DAVINDER SINGH GILL	AAVPG4483G	20000	20000	0.03	NIL	NIL
528	BISHAN SINGH	ARJPS4662E	13000	13000	0.02	NIL	NIL
529	HARDEEP SINGH DHALIWAL	AAZPD8522D	7000	7000	0.01	NIL	NIL
530	NIPPY AGGARWAL	AFXPA6225P	30000	30000	0.05	NIL	NIL
531	NARINDERPAL SINGH	CEJPS1800P	14000	14000	0.02	NIL	NIL
532	SUDHIR SHARMA	DJRPS0677G	7000	7000	0.01	NIL	NIL
533	JASWINDER SINGH SODHI HUF	AAAHJ5043C	7000	7000	0.01	NIL	NIL
534	GURDEV SINGH	ACUPS9585N	7000	7000	0.01	NIL	NIL
535	ROSY	APKPR4507G	9817	9817	0.02	NIL	NIL
536	ARMINDER SINGH	ASSPS0742B	8000	8000	0.01	NIL	NIL
537	DEEPMALA KUMAR	ILHPK7748R	17000	17000	0.03	NIL	NIL
538	IQBAL SINGH	BDFPS5691J	7000	7000	0.01	NIL	NIL
539	KAMALJIT KAUR	BKBPK3076Q	17000	17000	0.03	NIL	NIL
540	DHALWANT SEHJAL	BLLPS6364N	17000	17000	0.03	NIL	NIL
541	TAJINDER KAUR	IHAPK8003A	7000	7000	0.01	NIL	NIL
542	IQBALJEET KAUR	CCYPK2876G	7000	7000	0.01	NIL	NIL
543	MAKHAN SINGH BASSI	AKLPB2754R	7000	7000	0.01	NIL	NIL
544	SHARANJIT SINGH	FRFPS3251A	10000	10000	0.02	NIL	NIL
545	CHAHAT KAMBOJ	DXJPK6653L	17000	17000	0.03	NIL	NIL
546	ANJU SOBTI	AHNPB0459Q	7000	7000	0.01	NIL	NIL
547	SEEMA RANI	BUMPR7695M	4000	4000	0.01	NIL	NIL
548	AMIT LUTHRA	ACMPL0787B	10000	10000	0.02	NIL	NIL

549	USHWINDER KAUR	AVJPK3322M	6000	6000	0.01	NIL	NIL
550	NEERAJ NEERAJ	AHDPB2233Q	5400	5400	0.01	NIL	NIL
551	HARBANS SINGH ANAKHI	AXGPA1340N	62500	62500	0.10	NIL	NIL
552	SUDESH SONI	AOYPS1201D	9000	9000	0.01	NIL	NIL
553	EDUQE LEARNING LLP	AAHFE8195P	12500	12500	0.02	NIL	NIL
554	USHA SHARMA	EYWPS7632N	5000	5000	0.01	NIL	NIL
555	NARAYANAN VAIDYANATHAN	AEKPV8134L	10000	10000	0.02	NIL	NIL
556	ABHILASH KUMAR PANDEY	AMQPP2216D	37500	37500	0.06	NIL	NIL
557	ISHA MARWAHA	ECZPM7413L	1250	1250	0.00	NIL	NIL
558	ASHMIT .	BRQPA9798B	600	600	0.00	NIL	NIL
559	ASHOK KUMAR	AEWPK1986R	6250	6250	0.01	NIL	NIL
560	ADARSH PAL SINGH JOSUN	ACUPJ4872B	9800	9800	0.02	NIL	NIL
561	DEEPAK PRASAD	AIEPD4741R	2000	2000	0.00	NIL	NIL
562	MONICA SEKHON	ASSPS0815K	6000	6000	0.01	NIL	NIL
563	SUMAN KUMAR AGGARWAL	AAKPA3151G	6000	6000	0.01	NIL	NIL
564	PRITHIPAL SINGH GILL	AFBPG2975E	12500	12500	0.02	NIL	NIL
565	SANJEEV AGGARWAL	ACKPA4854C	10000	10000	0.02	NIL	NIL
566	ASHWANI KANT	ABEPK7715P	10000	10000	0.02	NIL	NIL
567	SATVINDER KAUR	MPSPK4256B	12500	12500	0.02	NIL	NIL
568	KARAMJIT KAUR	DTOPK4017B	12500	12500	0.02	NIL	NIL
569	MANPREET KAUR	GFZPK7133A	12500	12500	0.02	NIL	NIL
570	HARPREET KAUR	AOC PK1661D	6250	6250	0.01	NIL	NIL
571	MANAV GOYAL	AAEPG4631P	90000	90000	0.15	NIL	NIL
573	DR SANJAY GOEL	AABPG3259L	2500	2500	0.00	NIL	NIL
574	ANJALEE SANJAY GOEL	AACPG6455F	2500	2500	0.00	NIL	NIL
575	CHITNANDAN SINGH	CANPS4025C	2000	2000	0.00	NIL	NIL
576	RAJEEV GUPTA	ABFPG0566M	3000	3000	0.00	NIL	NIL
577	SANDEEP GOYAL	ACDPG0792N	15625	15625	0.03	NIL	NIL
578	MANJIT KUMAR	ADSPR3274L	25000	25000	0.04	NIL	NIL
579	AMIT KALRA	ATPPK8161J	7000	7000	0.01	NIL	NIL
580	JASWINDER KAUR	NMPPK2001B	16000	16000	0.03	NIL	NIL
581	TARSEM LAL	AJKPL2679R	6250	6250	0.01	NIL	NIL
582	MANJINDER SINGH	LBCPS6603K	6250	6250	0.01	NIL	NIL
583	SURJIT SINGH	HXIPS1061P	7000	7000	0.01	NIL	NIL
584	PALWINDER SINGH	CWEPS7841D	6000	6000	0.01	NIL	NIL
585	PARAMJIT KAUR	AOUPK4257P	19000	19000	0.03	NIL	NIL
586	TEERATH KAUR	JMJP K9613M	8000	8000	0.01	NIL	NIL
587	KAWALJIT KAUR	BOLPK4499H	38125	38125	0.06	NIL	NIL

588	SARABJOT SINGH LALLY	AMSPS4834Q	6250	6250	0.01	NIL	NIL
589	GURMEET SINGH	AMGPS9543Q	6000	6000	0.01	NIL	NIL
590	RITU PURI	BICPS2204M	6250	6250	0.01	NIL	NIL
591	INDRA RANI	ADSPR3273P	31250	31250	0.05	NIL	NIL
592	GIAN KAUR	CAYPK9864Q	6250	6250	0.01	NIL	NIL
593	SRISHTI GOEL	ECLPG6875C	5625	5625	0.01	NIL	NIL
594	Mrs. Minakshi Johal	AIOPJ4263E	6000	6000	0.01	NIL	NIL
595	REFLECT INOWAYS PRIVATE LIMITED	AALCR5312C	62500	62500	0.10	NIL	NIL
596	RAHUL SACHAR HUF	AASHR4082B	18000	18000	0.03	NIL	NIL
597	SAVITA ARORA	AEKPA9329J	12500	12500	0.02	NIL	NIL
598	ANJU GUPTA	ADCPG7981P	15625	15625	0.03	NIL	NIL
599	TARANPREET SINGH	ARLPS7151G	18000	18000	0.01	NIL	NIL
600	NIKHIL GARG	AJPPG6012J	15625	15625	0.01	NIL	NIL
601	SANTOKH SINGH CHHOKAR	ADLPC3923C	100000	100000	0.05	NIL	NIL

Details of Directors of the Issuer:

Name, Designation and Occupation	DOB	Address	Date of Appointment	Details of other directorships	Whether wilful defaulter or not? (Y/N)	Occupation
Amardeep Singh Samra, Managing Director	31-01-1971	House Number.182, New Jawahar Nagar Jalandhar 144001 PB IN	07-06-2010	NIL	N	Business
Santokh Singh Chhokar, Non-Executive Director	11-03-1956	Heusden House, Heusden Way, Gerrards Cross, Bucks, SL97BD, United Kingdom	21-12-2021	Chhokarconsult Private Limited,	N	Business
Shant Kumar Gupta, Additional Director	08-05-1965	76 Green Park, Jalandhar-I, Jalandhar, Punjab, 144001	29-01-2026	Hamco Ispat Private Limited (Director)	N	Business

Parveen Kumar Gupta, Chairman & Independent Director	23-10-1958	Flat No. 701, C Wing, Amaltas CHS, Juhu Versova Link Road, Andheri West, P.O. Azad Aagar, Mumbai - 400053, Maharashtra	21-12-2021	Generali Central Insurance Company Limited, India Shelter Finance Corporation Limited, Bank of India Investment Managers Private Limited, Protium Finance Limited, National Securities Depository Limited, 63 Moons Technologies Limited, Utkarsh Small Finance Bank Limited	N	Professional
Sachin Nithyanand Kamath, Nominee Director	27-06-1965	Assarain Complex, Villa No. 17, Building No. 791, Way No. 2307 Qurum/Bausher, Muscat, Oman	31-03-2016	Mountain Trail Foods Private Limited, TVS Automobile Solutions Private Limited, KI Mobility Solutions Private Limited, Kitara Capital Private Limited, Oil Field Instrumentation (India) Private Limited, Upright Technoplast Private Limited, TASL Automobile Solutions Private Limited	N	Professional
Ashwani Kumar Jindal, Independent Director	14-05-1973	House no 503, Garha Road Golden Avenue, Phase 2 Jalandhar, Punjab-144022	11-08-2022	Exclusive Leasing and Finance Limited, Credifin Limited	N	Professional

Details of Key Managerial Personnel (KMP) and other members of the administrative, management or supervisory bodies of the Issuer:

Name	Position	Brief Profile
Amitesh Kumar	President, Chief Operating Officer & Chief Financial Officer (President, COO & CFO)	Mr. Amitesh Kumar is a founding Executive team member of Midland Microfin Ltd and is a highly accomplished Microfinance professional with over 15 years of diverse experience. His expertise spans sales, marketing, business development, financial management, risk management, and more. He excels in Business Development, Operations Management, Strategy Formulation, Financial Planning, and more, showcasing a versatile skill set. Mr. Amitesh has received prestigious accolades, including being recognized as one of the Top 5 CFOs in Finance in 2019 by CEO Insights Magazine and among the 10 best CFOs in India in 2023 by Trade Flock Magazine. His strategic prowess and positive leadership style have been instrumental in Midland's success since its inception in 2011.
Gagan Deep Sharma	Vice President- Insurance	Mr. Gagandeep Sharma, a law graduate and CA Inter, brings over 28 years of experience in Income Tax and audit to his role. He plays a pivotal role in developing robust internal control systems by establishing standardized audit processes. His expertise includes contracts, dispute resolution, regulatory compliance, corporate advisory, and risk management in the financial sector. Mr. Sharma provides strategic guidance and support to the legal and audit teams, ensuring regulatory compliance and effective risk management across legal, audit, and insurance functions, contributing significantly to our organizational success.
Maninder Kumar	Deputy Vice President- Credit & Product	Mr. Maninder Kumar joined Midland Microfin Limited at start of its operation in November 2010. He has enriched experience of 16 Years in Microfinance industry. With his vast knowledge and experience, he has contributed toward the designing of processes, policies and products. Mr. Maninder drives backend Business operations, process, credit, compliance, analytics tasks. Presently he is working as Associate Vice President-Credit and leading our efforts in Credit monitoring and its granting process, Risk analysis, Researching and developing appropriate methodologies and processes to establish Risk Appetite including updating, implementation and suggestions of policies and procedures thus helping the company to meet its business targets and risk management goals.
Gagandeep Sharma	Chief information Security officer (CISO)	He has overall 17 years of experience in various role. He has been associated with organisations like as Software Services Pvt Ltd. Star Agri Finance Ltd, India bulls Housing Finance services Ltd and ICIC HFC Ltd. As IT head Midland Microfin Limited, he is overseeing all technology operations and evaluating them according to established goals. In addition to being technically adept, he is responsible for devising and establishing IT policies and systems to support the implementation of strategies set by

		upper management pertaining to budget control, strategic thinking, business analysis, and vendor management.
Amit Kumar Rathi	Associate Vice President - Internal Audit & control	Mr. Amit Kumar Rathi is a seasoned audit professional with 19 years of experience in the microfinance sector. He has a notable background in functional audit and risk processes, having worked at Varthan Finance Pvt Ltd and other esteemed organizations such as Caspor Micro Credit, Bharat Financial Inclusion Ltd, Jana Small Finance Bank Ltd, Capital Trust Ltd, and RBL Finance Ltd. Mr. Rathi is an expert in risk-based internal audit, fraud risk assessment, credit, sales review, and compliance. He brings a strong combination of leadership and hands-on experience, with significant expertise in loan portfolio audit methodology for microfinance and NBFC institutions. Currently, as the Associate Vice President of Internal Audit & Control at Midland Microfin Ltd, Mr. Rathi oversees the development and implementation of audit and risk strategies. He plays a crucial role in the prevention, detection, and investigation of potential fraud and other risks. His strong analytical abilities and adeptness in formulating and streamlining operational policies and procedures make him an invaluable asset to the organization.
Kapil Kumar Ruhela	Company Secretary and Chief Compliance Officer	Kapil Kumar Ruhela is a compliance and secretarial professional with over a decade of experience in the corporate sector. He has an extensive and in- depth knowledge of various laws and regulations that governs business activities of different sectors, especially those related to the Securities and Exchange Board of India (SEBI), the Reserve Bank of India (RBI), the Foreign Exchange Management Act (FEMA), the Companies Act, and the listing norms of the National Stock Exchange (NSE) and the Bombay Stock Exchange (BSE). He is an associate member of the Institute of Company Secretaries of India (ICSI). He has proficiency and excellence in various aspects of compliance and secretarial functions, such as ensuring adherence to statutory and regulatory requirements, formulating and executing policies and procedures, conducting audits, inspections, and implementing best practices of corporate governance.
Rajesh Kumar	National Business Head	Mr. Rajesh Kumar has joined as Senior Vice President-Strategy, Collection, Supervision & Monitoring Head with over 21 years of experience. He has excelled in strategy, business planning, sales, collection and risk management. He has held leadership roles at BASIX, ICICI Securities, Reliance Capital, Intellecash, Share Microfin, Jana Small Finance Bank, Arohan financial services and Unity Small Finance Bank. He will collaborate with operations leadership to enhance collection efficiency and drive NPA recoveries. He will also work closely with all functional teams to achieve Midland's strategic goals.

Parminder Jit Kaur	Assistant Vice President (Credit plus Product)	Mrs. Parminderjit Kaur contributes as the Associate Vice President - Social Impact Product at Midland Microfin Limited, bringing over 12 years of experience in the microfinance industry. She also serves as the Grievance Redressal Officer (GRO), ensuring timely resolution of customer concerns and strengthening trust in the organization's service standards. Her leadership, financial expertise, and strategic planning have significantly boosted the company's financial performance and operational excellence. Mrs. Kaur excels in product portfolio management, team leadership, client relationship management, and ensuring regulatory compliance. Known for her strong organizational and time-management skills, she also possesses excellent communication and interpersonal abilities. Her ethical conduct and reliability make her an asset to the company. Mrs. Kaur's extensive background in finance and microfinance continues to foster innovation and excellence at Midland Microfin Limited
Amarpreet Kour Dutta	Associate Vice President (Human Resource)	Ms. Amarpreet Kour Dutta leads Human Resources at Midland with over a decade of experience across law and people operations. A trained lawyer, she transitioned into HR after practising at the Honourable Court of Jammu and Kashmir, and now oversees a range of critical functions including: 1. Employee lifecycle processes such as onboarding and separation 2. Escalation and compliance mechanisms. 3. • Disciplinary and grievance redressal frameworks She also serves as Chairperson of the Internal Committee on Prevention of Sexual Harassment and acts as Midland's Whistleblower Officer. Ms. Dutta's people-first approach, combined with sharp execution and policy expertise, plays an essential role in nurturing Midland's culture of integrity, safety, and care.

We understand that there will not be any conflict of interests between any duties to the Issuer by the persons referred to in Section 5.5(a) above.

5.6 Major Controlling Shareholders (To the extent known to the Issuer, a statement whether the Issuer is directly or indirectly owned or controlled and by whom and a description of the nature of such control and the measures in place to ensure that such control is not abused. (2) A description of any arrangements, known to the Issuer, the operation of which may at a subsequent date result in a change in control of the Issuer.)

The list of shareholders controlling 5% or more of the shareholding of the Company as on the latest quarter ended June 30, 2026;

Sr. No	Name of the Shareholders	Total No. of Equity Shares	No. of shares in demat form	Total Shareholding as % of total number of equity shares.
1	KITARA PIIN 1501	2,19,61,649	2,19,61,649	36.12

Sr. No	Name of the Shareholders	Total No. of Equity Shares	No. of shares in demat form	Total Shareholding as % of total number of equity shares.
2	RANJIT KAUR CHHOKAR	68,24,500	68,24,500	10.65
3	ICICI BANK LTD	55,00,512	55,00,512	9.05
4	AMARDEEP SINGH SAMRA	48,20,554	48,20,554	7.93
5	INTERNATIONAL TOWNSHIP DEVELOPERS PRIVATE LIMITED	39,81,914	39,81,914	6.22

5.7 Financial Information concerning the Issuer's assets and liabilities, financial position and profits and losses:

- (a) **Historic Financial Information:** Audited historical financial information covering the latest 2 (two) financial years (or such shorter period that the issuer has been in operation) and the audit report in respect of each year. If the Issuer has changed its accounting reference date during the period for which historical financial information is required, the audited historical information shall cover at least 6 (six) months, or the entire period for which the Issuer has been in operation, whichever is the shorter. Such financial information must be prepared in accordance with the International Financial Reporting Standards (IFRS) or United States Generally Accepted Accounting Principles (US GAAP) or Ind AS or accounting standards as applicable in its jurisdiction of incorporation. The financial information required under this heading must include at least the following: (i) the balance sheet; (ii) the income statement; and (iii) the accounting policies and explanatory notes.

Please refer to **Annexure IV** (*Audited Financial Statements*) of this Information Memorandum.

- (b) **Significant change in the Issuer's financial or trading position:** A description of any significant change in the financial or trading position of the Issuer and/or group which has occurred since the end of the last financial period for which either audited financial information or interim financial information has been published, or an appropriate negative statement.

We hereby confirm that there has not been any significant change in the financial or trading position of the Issuer and/or group which has occurred since the end of the last financial period for which the audited financial information has been published

- (c) **An indication of any recent events particular to the Issuer and which are to a material extent relevant to the evaluation of the Issuer's solvency.**

We hereby confirm that there have not been any recent events to a material extent particular to the Issuer which has or may have an indication to the evaluation of the Issuer's solvency.

5.8 Statutory auditors:

- (a) **The names and addresses of the Issuer's auditors for the period covered by the historical financial information (together with their membership in a professional body):**

Name of the Auditor	Address	Auditor since
GSA & Associated LLP	16 DDA Flats, GF, Panchsheel Shivalik Mor, near Malviya Nagar, New Delhi-110017	24-09-2024

- (b) If auditors have resigned, been removed or not been re-appointed during the period covered by the historical financial information, relevant details:

Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of resignation, if applicable
M/S SCV & Co. LLP	505,5th Floor, World Trade Tower, C -1, Sector 16 Noida-201301, India	01.04.2021	31.03.2024 (Conducted limited review of first two quarter of FY 2024-25)	N.A.
M/s S.R. Batliboi & Associates LLP	Chartered Accountants 2nd & 3rd Floor, Golf View, Corporate Tower, Sec-42, Gurugram-122002. Haryana, India	01.04.2016	31.03.2021	N.A.

- 5.9 Material Change:** The Issuer shall provide a confirmation statement that there has been no material adverse change in the listing particular of the Issuer and/or group or guarantor (as applicable) since the date of the last published audited financial statements. In the event that there is any material adverse change, Issuer shall include the details of this material adverse change in the disclosure:

The Issuer hereby confirms that there has been no material adverse change in the listing particular / Disclosure Document of the Issuer and/or group (as applicable) since the date of the last published audited financial statements.

- 5.10 Material Contracts:** A brief summary of all material contracts that are not entered into in the ordinary course of the Issuer's business, which could result in any group member being under an obligation or entitlement that is material to the Issuer's ability to meet its obligation to holders of debt securities:

NIL

- 5.11 Material Outstanding Litigations and Defaults:** Information on any governmental, legal or arbitration proceedings (including any such proceedings which are pending or threatened) of which the Issuer is aware, during a period covering at least the previous 12 (twelve) months, which may have, or have had in the recent past, significant effects on the

Issuer's ability to meet its obligations to holders of debt securities or an appropriate negative statement.

There are no governmental, legal or arbitration proceedings against the Issuer (including any such proceedings which are pending or threatened against the Issuer) of which the Issuer is aware, which will have any significant effects on the Issuer's ability to meet its obligations to holders of Bonds.

5.12 Any material event/ development or change having implications on the financials/credit quality (e.g. any material regulatory proceedings against the Issuer/promoters, tax litigations resulting in material liabilities, corporate restructuring event etc) at the time of Issue which may affect the issue or the Investor's decision to invest / continue to invest in the debt securities.

The Issuer hereby declares that there has been no material event, development or change at the time of issue from the position as on the date of the last audited financial statements of the Issuer, which may affect the Issue or the Investor's decision to invest/ continue to invest in the debt securities of the Issuer.

5.13 Names of the Trustees and Consents thereof

The Trustee of the proposed Bonds is Catalyst Trusteeship Limited. Catalyst Trusteeship Limited has given its written consent for its appointment as trustee to the Issue and inclusion of its name in the form and context in which it appears in this Information Memorandum and in all the subsequent periodical communications sent to the Bond Holders. The consent letter from the Trustee is provided in **Annexure III** of this Information Memorandum.

5.14 If the security is backed by a guarantee or letter of comfort or any other document / letter with similar intent, a copy of the same shall be disclosed. In case such document does not contain detailed payment structure (procedure of invocation of guarantee and receipt of payment by the investor along with timelines), the same shall be disclosed in the offer document.

Not Applicable.

5.15 Names of all the recognized stock exchanges where the debt securities are proposed to be listed:

The Bonds are proposed to be listed only on the GSM platform of the Stock Exchange, within 12 (twelve) calendar months from the Deemed Date of Allotment. The Issuer shall comply with the requirements of the listing agreement for debt securities to the extent applicable to it on a continuous basis.

5.16 Application process:

The application process for the Issue is as provided in SECTION 8 of this Information Memorandum.

5.17 A statement containing particulars of the dates of, and parties to all material contracts, agreements:

The contracts and documents referred to hereunder are material to the Issue, may be inspected at the Registered Office of the Company between 10.00 am to 4.00 pm on working days.

S. No.	Nature of Contract
1	Certified true copy of the Memorandum & Articles of Association of the Issuer.
2	Board Resolution dated May 4, 2026 passed by the Board of Directors, authorizing the issue of Bonds offered under terms of this Disclosure Document.
3	Special Resolution passed by the shareholders held on September 29, 2025 authorizing the issue of debt securities by the Company.
5	Copies of Annual Reports of the Company for the last three financial years.
6	Letter from Catalyst Trusteeship Limited dated September 2, 2026 giving its consent to act as the Trustee.
7	Certified true copy of the certificate of incorporation of the Company.
8	Copy of application made to the Stock Exchange for grant of in principle approval / no conflict confirmation / no comments letter for listing of the Bonds.

5.18 Details of Debt Securities Sought to be Issued

Under the purview of the present Information Memorandum, the Issuer intends to raise an amount of up to USD 10,000,000 (United States Dollar Ten Million) by issue of Bonds, on a private placement basis.

For further details of the Bonds, please refer to the terms and conditions set out in Section 5.21 of this Information Memorandum.

5.19 Issue Size

The aggregate issue size for the Bonds is up to USD 10,000,000 (United States Dollar Ten Million).

5.20 Utilization of the Issue Proceeds

Please refer to the section named "*Details of the utilization of the Proceeds*" in Section 5.21 below.

5.21 Issue Details

Security Name	USD 8.85% MML 2027
Issuer	Midland Microfin Limited
Nature and Type of Instrument	senior, secured, listed, USD denominated bonds
Mode of Issue	Private placement
Eligible/Identified Investors	As provided in Section 8.14 below
Listing	The Issuer shall list the Bonds on the Stock Exchange promptly and in any case within the time period prescribed by the Bond Holders. PROVIDED THAT the Bonds must be listed by no later than 12 (twelve) calendar months from the date of the Subscription Agreement.

	For the avoidance of doubt, it is hereby clarified that save and except as set out above, the Bonds shall not be listed on any stock exchange(s) in India.
Issue Size	USD 10,000,000 (United States Dollar Ten Million)
Rating	"CareEdge B/Stable" (pronounced as "CareEdge B with a Stable Outlook"). Please refer to Annexure V (<i>Rating Rationale</i>) for the rating rationale for this issuance.
Rating Agency	CareEdge Global IFSC Limited
Option to retain oversubscription	N.A.
Details of the utilization of the Proceeds	The Issuer's undertaking to grant loans for the Relevant Financing Operations (which excludes the use of proceeds under the Subscription Agreement for funding any activities listed in Schedule II (Exclusion List)). Further, 30% (thirty percent) of the proceeds of the Bond shall be earmarked to agriculture customers. Where: "Relevant Financing Operations" means the on-lending operations of the Issuer financed by the Bond Holder(s) out of which at least 80% (eighty percent) of such loans shall be directed to the Target Beneficiaries. "Target Beneficiaries" means undeserved women, women-owned or women-led businesses micro-enterprises (loan amount up to USD10,000.00) and private households engaged in entrepreneurial activities. Women-owned and women-led businesses is defined as a micro, small or medium enterprise (MSME) that (i) at least 51% (fifty one percent) by vote and value owned by a woman or women; or (ii) was founded by a woman or women; or (iii) has at least 30% of women in a senior executive role (e.g. chief executive officer, chief operating officer, president, vice-president or other senior executive management role); or (iv) if it has a board of directors or other managing board or committee, comprising at least 30% (thirty percent) of the members of such board or committee are women. MSME is further defined as a small and medium sized enterprise which satisfies two out of three following criteria: (i) have less than 300 (three hundred) employees; (ii) the annual sales are no more than USD 15,000,000.00 (United States Dollars Fifteen Million), or (iii) the annual total assets being not more than USD 15,000,000.00 (United States Dollars Fifteen Million). Each loan granted to a Target Beneficiary shall be no more than USD 100,000.00 (United States Dollars One Hundred Thousand).

	"Schedule II (<i>Exclusion List</i>)" means the schedule II (Exclusion List) of the Subscription Agreement and as reproduced below in Annexure VI (<i>Exclusion List</i>).
Interest Rate	The net nominal rate per annum chargeable at the rate of 8.85% (eight decimal eight five percent) on each Interest Payment Date, accruing on the Bond from the relevant Due Date until the Bond and any other outstanding accrued amounts have been repaid. Interest on the Issue shall accrue on a daily basis from the applicable disbursement date and for periods shorter than 1 (one) year shall be computed assuming a 365-day year consisting of an actual number of days per month.
Interest Payment Date(s)	Payable semi-annually on such dates as indicated in the Repayment Schedule as specified in Annexure II (<i>Repayment Schedule</i>).
Step Up Coupon Rate / Step Down Coupon Rate	N.A.
Put Option	N.A.
Call Option	N.A.
Penalty Interest	means: (i) in respect of repayments of the Issue which are not made on the Due Date(s) specified in the Subscription Agreement or the Repayment Schedule: 1% (one percent) per month of the outstanding Principal; and (ii) in respect of Payments of Interest and any other amounts which are not made on the Due Date(s) specified in the Subscription Agreement or the Repayment Schedule: 2% (two percent) per annum of the outstanding Principal. For the avoidance of doubt, Penalty Interest shall be charged in addition to Interest.
Tenor	36 months from the date of initial disbursement (being April 26, 2024).
Maturity Date	means the ultimate date on which the Bonds together with accrued Interest, or any applicable Penalty Interest, thereon must be repaid in full, unless otherwise specified in the Repayment Schedule specified in Annexure II (<i>Repayment Schedule</i>).
Due Date(s)	any date on which the Bond Holder(s) are entitled to any Payments in relation to the Bonds, whether for Interest or for redemption on the Maturity Date (or earlier upon the occurrence of any Event of Default, prior to the scheduled Maturity Date or acceleration or otherwise), established under Annexure II (<i>Repayment Dates</i>) unless otherwise specified in the Repayment Schedule.).

Redemption Amount	with reference to the Bonds, the principal amount of USD 10,000,000 (USD Ten Million) plus the accrued Interest, payable on the Due Date(s) and any other Payments due and payable by the Issuer in relation to the Bonds.
Redemption Premium/ Discount	N.A.
Repayment Schedule	means the repayment schedule provided by the Bond Holders to the Issuer upon the subscription to the Bonds or any relevant Tranche, which may be modified by the Bond Holders in consultation with the Issuer. Any modified Repayment Schedule shall become binding upon the Issuer once provided by the Bond Holders to the Issuer and the Issuer's acknowledgement thereof as also provided under Schedule I (<i>Repayment Schedule</i>) of the Subscription Agreement.
Issue Price	USD 10,000 (United States Dollar Ten Thousand) per Bond collectively aggregating up to USD 10,000,000 (United States Dollar Ten Million).
Face Value	USD 10,000 (United States Dollar Ten Thousand) per Bond
Minimum Application size and in multiples of 1 thereafter	1,000 (one thousand) Bonds and in multiples of 1 (one) Bond thereafter.
Issue Timing	Issue Opening Date: September 17, 2026 Issue Closing Date: September 17, 2026 Pay-in Dates: September 18, 2026 Deemed Date of Allotment: September 18, 2026
Issuance mode of the Instrument	Demat only
Trading mode of the Instrument	Demat only
Settlement mode of the Instrument	The clearing and settlement of trades executed on INDIA INX shall be cleared and settled through INDIA ICC as per the guidelines issued by International Financial Services Centres Authority (IFSCA) and as per the provisions of rules, bye-laws and regulations of INDIA ICC and INDIA INX as well as any other circulars/guidelines that may be issued in respect of the same from time to time ¹ .
Record Date	shall mean in relation to any Due Date, the day falling 15 (Fifteen) calendar days prior to such Due Date.
Business Day Convention	If the due date for any payment to be made under the transaction documents and the repayment schedule falls on a day other than a Business Day, the Issuer shall make such payment on the immediately preceding Business Day.
Security	SECURITY (a) The obligations of the Issuer to the Bond Holder(s) under the Bonds shall be secured by way of a first ranking exclusive

¹ https://www.indiainx.com/static/settlement_process.aspx

	and continuing charge by way of hypothecation over the assets more particularly described under the Deed of Hypothecation ("Hypothecated Assets") in favour of the Trustee for the benefit of and on behalf of the Bond Holder(s), pursuant to the Deed of Hypothecation. The value of the Hypothecated Assets shall be 1.10 (one decimal one zero) times the value of the amounts outstanding under the Bond (the "Security Cover"). (b) The Issuer shall create and perfect the Security created over the Hypothecated Assets by (i) filing of Form CHG-1/CHG-9 with the jurisdictional Registrar of Companies, and (ii) ensuring that the Trustee duly registers the charge over the Hypothecated Assets with the Central Registry of Securitisation Asset Reconstruction and Security Interest ("CERSAI"), each within 30 (thirty) days from the date of execution of the Deed of Hypothecation. (c) The value of the Hypothecated Assets calculated pursuant to the Deed of Hypothecation shall, at any time, not be less than the Security Cover, in accordance with the Deed of Hypothecation. The Issuer shall fulfil the following conditions subsequent, to the satisfaction of the Bond Holder(s), within the timelines prescribed below: (a) in respect of the Deed of Hypothecation, file a copy of Form CHG-1/CHG-9 with respect to the Deed of Hypothecation with the jurisdictional registrar of companies, within 30 (thirty) days from the date of execution of the Deed of Hypothecation and within such timelines as prescribed in the Deed of Hypothecation; (b) as soon as practicable after receiving the certificate of registration in respect of each Form CHG-1/CHG-9 filed in accordance with paragraph (a) above, furnish to the Bond Holder(s) and the Trustee, the receipt of a certified true copy of the certificate of registration of charge issued by the jurisdictional registrar of companies; (c) within such timelines as may be agreed between the Bond Holder(s) and the Issuer, provide such additional documents as the Bond Holder(s) may reasonably request; (d) within 30 (thirty) days from the Deemed Date of Allotment, the Issuer shall file a return of allotment on the issue of the Bonds in Form PAS-3 specified pursuant to Rule 12 and 14
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	of the Companies (Prospectus and Allotment of Securities) Rules, 2014, along with the requisite fee with the Registrar of Companies and share a copy of such filed PAS-3 with the Bond Holder(s); (e) list the Bonds on the Stock Exchange promptly and in any case within the time period prescribed by the Bond Holder(s). PROVIDED THAT the Bonds must be listed by no later than 12 (twelve) calendar months from the Execution Date; (f) within 30 (thirty) calendar days from the date of execution of Deed of Hypothecation, the Issuer shall perfect the Transaction Security over the Hypothecated Assets by filing Form CHG-1/CHG-9 with the applicable Registrar of Companies; (g) within 7 (seven) Business Days from the Deemed Date of Allotment, the Issuer shall provide to the Bond Holder(s), a certified true copy of the resolution passed by the Board of Directors and/or any committee of the Board of Directors of the Issuer allotting the Bonds; and (h) within 7 (seven) Business Days from the Deemed Date of Allotment, the Issuer shall ensure that the Bonds are credited to the dematerialised account(s) of the allottee(s) of the Bonds with the actual number of Bonds allotted.
Transaction Documents	As mentioned in Section 7.1 below.
Representation and warranties	As mentioned in Section 7.2 below.
Covenants	As set out more particularly in the Subscription Agreement
Events of Default	As set out more particularly in the Subscription Agreement.

Note:

1. The list of documents which has been executed or will be executed in connection with the issue and subscription of debt securities shall be annexed.
2. The Penalty Interest mentioned above as payable by the Issuer are independent of each other.

SECTION 6: DISCLOSURES PERTAINING TO WILFUL DEFAULT

The Company hereby also makes the following disclosures:

- A. **Name of the Bank declaring the entity as a Wilful Defaulter: NIL**
- B. **The year in which the entity is declared as a Wilful Defaulter: NIL**
- C. **Outstanding amount when the entity is declared as a Wilful Defaulter: NIL**
- D. **Name of the entity declared as a Wilful Defaulter: NIL**
- E. **Steps taken, if any, for the removal from the list of wilful defaulters: NIL**
- F. **Other disclosures, as deemed fit by the Issuer in order to enable investors to take informed decisions: NIL**

SECTION 7: TRANSACTION DOCUMENTS AND KEY TERMS

7.1 Transaction Documents

The following documents shall be executed in relation to the Issue ("**Transaction Documents**"):

- A. Trustee Agreement *inter alia* recording the terms and conditions of the appointment of the Trustee and for purposes related thereto ("**Trustee Agreement**");
- B. Subscription Agreement setting out *inter alia* the terms upon which the Bonds are being reclassified, issued and the representations, warranties and the covenants provided by the Issuer ("**Subscription Agreement**");
- C. Trust Deed, setting out *inter alia* the terms of settlement of trust and other relevant terms in relation to the Bonds, in the form prescribed under the Act ("**Trust Deed**");
- D. Deed of Hypothecation whereby the Issuer will create a first ranking exclusive charge by way of hypothecation over the Hypothecated Assets in favour of the Trustee to secure its obligations in respect of the Bonds ("**Deed of Hypothecation**");
- E. the Private Placement Offer and Application Letter and this Information Memorandum; and
- F. Such other documents as agreed between the Issuer and the Trustee.

7.2 Representations and Warranties of the Issuer

The Issuer hereby makes the following representations and warranties to the Bond Holders and the same shall also be set out in the Transaction Documents.

- (a) the Issuer is an enterprise duly established and existing in good standing, capable of carrying on its business as it is being conducted, under the laws of the Country. The Issuer is a non-banking financial company - microfinance institution registered with the RBI;
- (b) the execution, delivery and performance of each Transaction Document, and each other document delivered in connection therewith and the execution of the Issuer's rights hereunder or thereunder are within the Issuer's power, have been duly authorized by all necessary legal corporate or other action, and do not contravene any law or any contractual restriction binding on the Issuer;
- (c) the Issuer has obtained all required Authorisations to enable it to enter into, exercise its rights and comply with its obligations in the Transaction Documents and any such Authorisations are in full force and effect;
- (d) the obligations of the Issuer under each Transaction Document and under any other document executed in connection herewith or therewith constitute legal, valid, binding and enforceable obligations of the Issuer;

- (e) the obligations of the Issuer to the Bond Holder(s) under each Transaction Document will at all times rank in priority of payment at least pari passu with other present and future secured senior obligations of the Issuer towards third parties;
- (f) the Issuer is not in default under any agreement or obligation to which it is a party or by which it may be bound by reason of its execution, delivery or performance of any Transaction Document;
- (g) the choice of the law stated to be the governing law of each Transaction Document will be recognised and enforced in the Country;
- (h) any arbitral award obtained in relation to the Transaction Documents in the seat of arbitration specified in such Transaction Document will be enforceable in the Netherlands and in the Country in conformity with the Convention of New York dated 10 June 1958;
- (i) no Default has occurred and is continuing;
- (j) no litigation, arbitration or administrative proceedings are taking place or pending, or, to the best of the Issuer's knowledge and belief (after due and careful enquiry), have been threatened against it, any of its directors or any of its assets;
- (k) no transaction contemplated by or in connection with the Subscription Agreement meets any hallmark set out in, or is reportable pursuant to, DAC6;
- (l) to the best of the Issuer's knowledge and belief, after due inquiry, there are no material social or environmental risks or issues in respect of the Relevant Financing Operations other than those identified by the E&S Management System;
- (m) the Issuer has not received nor is aware of: (i) any existing or threatened complaint, order, directive, claim, citation or notice from any Governmental Authority that could reasonably be expected to have a material adverse effect on the Issuer; or (ii) any material written communication from any person concerning the failure by any Client to undertake its operations and activities in accordance with the E&S Requirements except those in respect of which the Issuer has complied with its obligations under paragraph (ak) of Clause 11 (Covenants);
- (n) neither the Issuer, nor any affiliates of the Issuer, nor any person acting on its or their behalf, has committed or engaged in, with respect to its banking license or any transaction contemplated by the Subscription Agreement, any Sanctionable Practice;
- (o) it has good, clear and marketable title to the assets expressed to be subject to the security created by it pursuant to the Deed of Hypothecation or any other Security Document, free from all encumbrances;
- (p) it has the power to secure, charge and/or encumber in favour of the Trustee the Hypothecated Assets in the manner contemplated in the Subscription Agreement and the Deed of Hypothecation;
- (q) it is in compliance with applicable Law, including without limitation, the ECB Directions;
- (r) the Bond is being borrowed in accordance with the ECB Directions;
- (s) the Deed of Hypothecation and each other Security Document (if any) validly creates the security which it is expressed to create and evidences the security it is expressed to evidence, in each case, in favour of the Bond Holder(s)/ Trustee (as the case may be), and over the assets (including the Hypothecated Assets) in or over which such security is expressed to be granted;
- (t) the Transaction Security has (or will when perfected have) a first ranking exclusive and continuing priority charge and is not subject to any prior ranking or pari passu ranking

encumbrance other than those mandatorily preferred by law applying to companies generally;

- (u) save and except for the charge created under the Deed of Hypothecation the Hypothecated Assets are the sole and absolute property of the Issuer and will be free from any other security interest and are not subject to any lis pendens, attachment, or other order or process issued by any Governmental Authority under applicable Law, and the Issuer will have a clear and marketable title to such assets;
- (v) it is able to, and has not admitted its inability to, pay its debts as they mature and has not suspended making payment on any of its debts and it has not been deemed by a court to be unable to pay its debts for the purposes of applicable Law, nor will it become unable to pay its debts for the purposes of applicable Law as a consequence of entering into the Subscription Agreement or any other Transaction Document and the performance of any obligations thereunder;
- (w) it, by reason of actual or anticipated financial difficulties, has not commenced, and does not intend to commence, negotiations with one or more of its creditors with a view to rescheduling its indebtedness;
- (x) no insolvency or bankruptcy process has commenced under applicable Law (including pursuant to the (Indian) Insolvency and Bankruptcy Code, 2016 read with the Insolvency and Bankruptcy (Insolvency and Liquidation Proceedings of Financial Service Providers and Application to Adjudicating Authority) Rules, 2019, and any other rules and regulations made thereunder from time to time) in respect of the Issuer;
- (y) no reference has been made, or enquiry or proceedings commenced, in respect of the Company, before the National Companies Law Tribunal or under any mechanism or prescription of the RBI in respect of resolution/restructuring of stressed assets (including without limitation, under the Reserve Bank of India (Non-Banking Financial Companies – Resolution of Stressed Assets) Directions, 2025 (as amended, modified or restated from time to time));
- (z) under the law of its jurisdiction of incorporation it is not necessary that the Subscription Agreement be filed, recorded or enrolled with any court or other authority in that jurisdiction or that any stamp, registration or similar tax be paid on or in relation to the Subscription Agreement or the transactions contemplated by the Subscription Agreement, except:
 - (i) the requirement to provide details of the Subscription Agreement to the RBI in the prescribed Form ECB (as prescribed under the ECB Directions) and the requirement to obtain a loan registration number from the RBI;
 - (ii) the requirement to obtain a "no-objection" from the Issuer's Authorised Dealer with respect to creation of Security over the Hypothecated Assets in favor of the Bond Holder(s)/ Trustee;
 - (iii) the filing of ECB-2 return through the Issuer's Authorised Dealer, on a monthly basis in accordance with the ECB Directions, so as to reach the Department of Statistics and Information Management, RBI within 7 (seven) days from the close of month to which it relates;
 - (iv) the filing of Form CHG-1/CHG-9 with respect to the Deed of Hypothecation with the jurisdictional Registrar of Companies within the timelines prescribed under applicable Law;
 - (v) the filing of Form I with respect to the Deed of Hypothecation with the CERSAI within the timelines prescribed under applicable Law (if applicable); and

- (vi) stamp duty payable in India on an executed original and counterparts of the Subscription Agreement (i) within 3 (three) months of the date upon which such original or counterpart is first received by any party in India (if such original or counterpart was executed by each Party outside India) or (ii) prior to the execution of the Transaction Document (in original and counterparts) by any Party in India, any stamp, registration or similar tax be paid on or in relation to such Agreement or the transactions contemplated by such Agreement.
- (aa) The Issuer, any of the promoters of the Issuer, the promoter group of the Issuer, its controlling shareholders or the directors of the Issuer:
 - (i) have not been debarred from accessing the capital market or dealing in securities by the IFSCA;
 - (ii) have not been declared as a wilful defaulter; and
 - (iii) are not fugitive economic offender(s).
- (bb) The Issuer hereby confirms that the representations and warranties made by the Issuer under this Section 7.2 (*Representations and Warranties*) are: (a) made on the date of this Disclosure Document; and (b) unless otherwise specifically provided, shall be deemed to be made and repeated by the Issuer on and as on each day up to the Maturity Date, as if made with respect to the facts and circumstances existing on such dates, except where expressly stated to be made as of a particular date.

SECTION 8: OTHER INFORMATION AND APPLICATION PROCESS

The Bonds being offered as part of the Issue are subject to the provisions of the Act, the IFSC Debt Listing Regulations, the Memorandum and Articles of Association of the Issuer, the terms of this Information Memorandum, the Application Form and other terms and conditions as may be incorporated in the Transaction Documents. Pursuant to the Subscription Agreement (as defined below) and the Original Loan Agreement, the Issuer and the Bond Holder(s) have agreed to re-classify the Loan provided under the terms of the Original Loan Agreement by the Bond Holder(s) to the Issuer in Bonds. In view of the above, any reference to the term "issue" would need to be construed as a reference to the issuance of the Bonds pursuant to and in relation to the re-classification arrangement set out herein and in the Subscription Agreement. Therefore, the payment instructions and the application process set out below are for reference only.

8.1 Mode of Transfer/Transmission of Bonds

The Bonds shall be transferable freely; however, it is clarified that no Investor shall be entitled to transfer the Bonds to a person who is not entitled to subscribe to the Bonds. The Bonds(s) shall be transferred and/or transmitted in accordance with the applicable provisions of the Act and other applicable laws.

The Bonds held in dematerialized form shall be transferred subject to and in accordance with the rules/procedures as prescribed by the Depository and the relevant depository participant(s) of the transferor or transferee and any other applicable laws and rules notified in respect thereof. The transferee(s) should ensure that the transfer formalities are completed prior to the Record Date. In the absence of the same, amounts due will be paid/redemption will be made to the person, whose name appears in the register of holders as on the Record Date, under all circumstances. In cases where the transfer formalities have not been completed by the transferor, claims, if any, by the transferees would need to be settled with the transferor(s) and not with the Issuer. The normal procedure followed for transfer of securities held in dematerialized form shall be followed for transfer of these Bonds held in dematerialised form.

8.2 Bonds held in Dematerialised Form

The Bonds shall be / are being issued dematerialised form and no action is required on the part of the Bond Holders for redemption purposes and the redemption proceeds will be paid to those Bond Holders whose names appear on the list of beneficiaries. All such Bonds will be simultaneously redeemed through appropriate corporate action.

The list of beneficiaries as of the Record Date setting out the relevant beneficiaries' name and account number, address, bank details and depository participant's identification number will be given by the Depository to the Issuer. If permitted, the Issuer may transfer payments required to be made in any relation to the bank account of the Bond Holders for redemption payments.

8.3 Trustee for the Bond Holders

The Issuer has appointed Catalyst Trusteeship Limited to act as trustee for the Bond Holders. The Issuer and the Trustee intends to enter into the Trustee Agreement and the Trust Deed *inter alia*, specifying the powers, authorities and obligations of the Trustee and the Issuer. The Bond Holders shall, without further act or deed, be deemed to have irrevocably given their consent to the Trustee or any of its agents or authorized officials to do all such acts, deeds, matters and things in respect of or relating to the Bonds as the Trustee may in its absolute discretion deem necessary or require to be done in the interest of the

Bond Holders. Any payment made by the Issuer to the Trustee on behalf of the Bond Holders shall discharge the Issuer *pro tanto* to the Bond Holders. The Trustee will protect the interest of the Bond Holders in regard to the repayment of Outstanding Principal Amount and Interest thereon and they will take necessary action, subject to and in accordance with the Trustee Agreement and the Trust Deed, at the cost of the Issuer. The Trustee Agreement and the Trust Deed and the other Transaction Documents shall more specifically set out the rights and remedies of the Bond Holders and the manner of enforcement thereof.

8.4 Sharing of Information

The Issuer may, at its option, but subject to applicable laws, use on its own, as well as exchange, share or part with any financial or other information about the Bond Holders available with the Issuer, with its subsidiaries and affiliates and other banks, financial institutions, credit bureaus, agencies, statutory bodies, as may be required and neither the Issuer nor its subsidiaries and affiliates nor their agents shall be liable for use of the aforesaid information.

8.5 Bond Holder not a Shareholder

The Bond Holders shall not be entitled to any right and privileges of shareholders other than those available to them under applicable laws. The Bonds shall not confer upon the Bond Holders the right to receive notice(s) or to attend and to vote at any general meeting(s) of the shareholders of the Issuer.

8.6 Modification of Bonds

Any change or modification to the terms of the Bonds shall require approval by the Bond Holders in the manner as provided for in the Transaction Documents.

8.7 Right to accept or reject applications

The Board of Directors reserves its full, unqualified and absolute right to accept or reject any application for subscription to the Bonds, in part or in full, without assigning any reason thereof.

8.8 Notices

Unless otherwise stated, all notices, approvals, instructions and other communications for the purposes of the Transaction Documents may be given by e-mail, by personal delivery or by sending the same by prepaid registered mail addressed to the party concerned or the email address and/or any other address subsequently notified to the other party with a period of 5 (five) Business Days from any change thereof, and shall be deemed to be effective: (a) in the case of registered mail, 48 (forty eight) hours after posting, (b) in the case of personal delivery, at the time of delivery, or (c) in the case of e-mail, when received in legible form.

8.9 Issue Procedure

Only Eligible Investors as given hereunder and identified upfront by the Issuer may apply for the Bonds by completing the Application Form in the prescribed format in block letters in English as per the instructions contained therein. The minimum number of Bonds that can be applied for and the multiples thereof shall be set out in the Application Form. No application can be made for a fraction of a Bond. Application Forms should be duly completed in all respects and applications not completed in the said manner are liable to be rejected. The name of the applicant's bank, type of account and account number

must be duly completed by the applicant. This is required for the applicant's own safety and these details will be printed on the refund orders and /or redemptions warrants.

The applicant should transfer payments required to be made in any relation to the bank account of the Issuer as per the details mentioned in the Application Form.

8.10 Application Procedure

Eligible investors will be invited to subscribe by way of the Application Form prescribed in the Information Memorandum during the period between the Issue Opening Date and the Issue Closing Date (both dates inclusive). The Issue will be open for subscription during the banking hours on each day during the period covered by the Issue Schedule.

8.11 Fictitious Application

All fictitious applications will be rejected.

8.12 Basis of Allotment

Notwithstanding anything stated elsewhere, the Issuer reserves the right to accept or reject any application, in part or in full, without assigning any reason. Subject to the aforesaid, in case of over subscription, priority will be given to Investors on a first come first serve basis. The Investors will be required to remit the funds as well as submit the duly completed Application Form along with other necessary documents to Issuer by the Deemed Date of Allotment.

8.13 Payment Instructions

The Application Form should be submitted directly.

The entire amount of USD 10,000,000 (United States Dollars Ten Million) is payable along with the making of an application. Applicants can remit the application amount on Pay-in Date. The payment details of the Issuer are as under:

Final Beneficiary

Name of Final Beneficiary	Midland Microfin Limited
Account Number	10160219809
Country	India

Beneficiary Bank

Name of Bank	IDFC FIRST Bank Limited
Branch	IDFC First Bank Limited - Barakhamba Branch
Address	2 nd Floor, Express Building, 9-10 Bahadur Shah Zafar Marg, New Delhi - 110002

Swift of the Bank	IDFBINBBMUM
IFSC Code	IDFB0020101
Purpose Code	NA

Correspondent Bank

Name	WELLS FARGO BANK
Branch	NEW YORK
Address	NEW YORK

Correspondent BIC	PNBPUS3NNYC
Account in Correspondent Bank	2000293914147
Additional Account Details	Currency - USD

8.14 Eligible Investors

Foreign lender(s) that are recognised or eligible lender(s) for the purpose of the ECB Directions. All potential Investors are required to comply with the relevant regulations/guidelines applicable to them for investing in this issue of Bonds.

Note: Participation by potential Investors in the Issue may be subject to statutory and/or regulatory requirements applicable to them in connection with subscription to securities by such categories of persons or entities. Applicants are advised to ensure that they comply with all regulatory requirements applicable to them, including exchange controls and other requirements. Applicants ought to seek independent legal and regulatory advice in relation to the laws applicable to them.

8.15 Procedure for applying for Dematerialised facility

- A. The applicant must have at least one beneficiary account with any of the depository participants of the Depository prior to making the application.
- B. The applicant must necessarily fill in the details (including the beneficiary account number and DP - ID) appearing in the Application Form under the heading "Details for Issue of Bonds in Electronic/Dematerialised Form".
- C. Bonds allotted to an applicant will be credited to the applicant's respective beneficiary account(s) with the depository participant.

- D. For subscribing to the Bonds, names in the Application Form should be identical to those appearing in the details in the Depository. In case of joint holders, the names should necessarily be in the same sequence as they appear in the account details maintained with the depository participant.
- E. Non-transferable allotment advice/refund orders will be directly sent to the applicant by the Depository to the Issue.
- F. If incomplete/incorrect details are given under the heading "Details for Issue of Bonds in Electronic/Dematerialised Form" in the Application Form, it will be deemed to be an incomplete application and the same may be held liable for rejection at the sole discretion of the Issuer.
- G. For allotment of Bonds, the address, nomination details and other details of the applicant as registered with his/her depository participant shall be used for all correspondence with the applicant. The applicant is therefore responsible for the correctness of his/her demographic details given in the Application Form vis-a-vis those with his/her depository participant.
- H. The redemption amount or other benefits would be paid to those Bond Holders whose names appear on the list of beneficial owners maintained by the Depository as on the Record Date. In case of those Bonds for which the beneficial owner is not identified in the records of the Depository as on the Record Date, the Issuer would keep in abeyance the payment of the redemption amount or other benefits, until such time that the beneficial owner is identified by the Depository and conveyed to the Issuer, whereupon the redemption amount and benefits will be paid to the beneficiaries, as identified.

8.16 Depository Arrangements

The Issuer shall make necessary arrangement with the Depository for issue and holding of Bonds in dematerialised form.

8.17 List of Beneficiaries

The Issuer shall request the Depository to provide a list of beneficiaries as at the end of each Record Date. This shall be the list, which will be used for payment or repayment of redemption monies in respect of the Bonds, upon its redemption.

8.18 Application under Power of Attorney

A certified true copy of the power of attorney or the relevant authority as the case may be along with the names and specimen signature(s) of all the authorized signatories of the Investor and the tax exemption certificate/document of the Investor, if any, must be lodged along with the submission of the completed Application Form. Further modifications/additions in the power of attorney or authority should be notified to the Issuer or to its agents or to such other person(s) at such other address(es) as may be specified by the Issuer from time to time through a suitable communication.

In case of an application made by companies under a power of attorney or resolution or authority, a certified true copy thereof along with memorandum and articles of association and/or bye-laws along with other constitutional documents must be attached to the Application Form at the time of making the application, failing which, the Issuer reserves the full, unqualified and absolute right to accept or reject

any application in whole or in part and in either case without assigning any reason thereto. Names and specimen signatures of all the authorized signatories must also be lodged along with the submission of the completed Application Form.

8.19 Documents to be provided by Investors

Investors need to submit the following documents, as applicable

- A. Memorandum and Articles of Association or other constitutional documents
- B. Resolution / letter authorising investment
- C. Copy of PAN card
- D. Application Form (including EFT/RTGS details)

8.20 Applications to be accompanied with Bank Account Details

Every application shall be required to be accompanied by the bank account details of the applicant and the magnetic ink character reader code of the bank for the purpose of availing direct credit of redemption amount and all other amounts payable to the Bond Holders as per the guidelines issued by International Financial Services Centres Authority (IFSCA).

8.21 Succession

In the event of winding-up of the holder of the Bond(s), the Issuer will recognize the liquidator or such other legal representative of the Bond Holders as having title to the Bond(s).

The Issuer may, in its absolute discretion, where it thinks fit, dispense with production of such other legal representation, in order to recognize such holder as being entitled to the Bond(s) standing in the name of the concerned Bond Holder on production of sufficient documentary proof and/or an indemnity.

8.22 Mode of Payment

All payments must be made through such permissible process as may be required by the Bond Holders and as set out in the Application Form.

8.23 Tax Deduction at Source

Tax as applicable under the Income Tax Act, 2025, or any other statutory modification or re-enactment thereof will be deducted at source by the Company. For seeking TDS exemption/lower rate of TDS, relevant certificate/document must be lodged by the Bond Holders at the office of the Depository of the Issuer at least 15 (fifteen) calendar days before the relevant payment becoming due. Tax exemption certificate / declaration of non-deduction of tax at source on interest on application money, should be submitted along with the Application Form.

8.24 Dematerialised Credit

The Issuer has made depository arrangements with the Depository for dematerialisation of the Bonds and shall have obtained the ISIN in relation to the Bonds prior to the Deemed Date of Allotment.

Within 7 (seven) Business Days from the Deemed Date of Allotment, the Issuer shall ensure that the Bonds are credited to the dematerialised account(s) of the allottee(s) of the Bonds with the actual number of Bonds allotted.

8.25 Deemed Date of Allotment

All the benefits under the Bonds will accrue to the Investor from the specified Deemed Date of Allotment. The Deemed Date of Allotment for the Issue is September 18, 2026 by which date the Investors would be intimated of allotment.

8.26 Record Date

The Record Date will be 15 (fifteen) calendar days prior to any Due Date.

8.27 Refunds

For applicants whose applications have been rejected or allotted in part, refund orders will be dispatched within 7 (seven) days from the Deemed Date of Allotment of the Bonds.

8.28 Interest on Application Money

Interest shall be payable on all application monies received at the Interest Rate per annum for the period commencing from the date on which the Bond Holders have made payment of the application monies in respect of the Bonds to the Issuer and on the Deemed Date of Allotment. The interest on application monies shall be paid by the Issuer to the Bond Holders within 2 (two) Business Days from the Deemed Date of Allotment.

8.29 PAN Number

Every applicant should mention its Permanent Account Number ("PAN") allotted under the Income Tax Act, 1961, on the Application Form.

8.30 Payment on Redemption

Payment on redemption will be made by way of cheque(s)/redemption warrant(s)/demand draft(s)/credit through funds transfer in the name of the Bond Holders whose names appear on the list of beneficial owners given by the Depository to the Issuer as on the Record Date.

The Bonds shall be taken as discharged on payment of the redemption amount by the Issuer on maturity to the registered Bond Holders whose name appears in the register of holder(s) on the Record Date. On such payment of redemption amount being made by the Issuer, the Issuer will thereafter inform the Depository and accordingly the account of the Bond Holders with the Depository will be adjusted.

On the Issuer dispatching the amount as specified above in respect of the Bonds, the liability of the Issuer shall stand extinguished.

Disclaimer: Please note that only those persons to whom this Information Memorandum has been specifically addressed are eligible to apply. However, an application, even if complete in all respects, is liable to be rejected without assigning any reason for the same. The list of documents provided above is only indicative, and an investor is required to provide all those documents /

authorizations / information, which are likely to be required by the Issuer. The Issuer may, but is not bound to revert to any investor for any additional documents / information, and can accept or reject an application as it deems fit. Investment by investors falling in the categories mentioned above are merely indicative and the Issuer does not warrant that they are permitted to invest as per extant laws, regulations, etc. Each of the above categories of investors is required to check and comply with extant rules/regulations/ guidelines, etc. governing or regulating their investments as applicable to them and the Issuer is not, in any way, directly or indirectly, responsible for any statutory or regulatory breaches by any investor, neither is the Issuer required to check or confirm the same.

SECTION 9: DECLARATION

The Issuer declares that, all the relevant provisions in the regulations/guideline issued by IFSCA and other applicable laws have been complied with and no statement made in this Information Memorandum is contrary to the provisions of the regulations/guidelines issued by IFSCA and other applicable laws, as the case may be. The information contained in this Information Memorandum is as applicable to privately placed Bonds and subject to information available with the Issuer.

For **Midland Microfin Limited,**

MIDLAND MICROFIN LTD.

MANAGING DIRECTOR

AMARDEEP SINGH SAMRA
Digitally signed
by AMARDEEP
SINGH SAMRA
Date: 2026.09.30
15:46:34 +05'30'

Authorised Signatory

Name: Amardeep Singh Samra

Title: Managing Director

Date: September 15, 2026

ANNEXURE I: TERM SHEET

Attached seperately

ANNEXURE II: REPAYMENT SCHEDULE

EXISTING REPAYMENT SCHEDULE

Dates	Interest payment (in USD)	Principal repayment (in USD)	Total payment (in USD)
15/10/2024	4,17,041.10	-	4,17,041.10
15/04/2025	4,41,287.67	-	4,41,287.67
15/10/2025	4,43,712.33	-	4,43,712.33
15/04/2026	4,41,287.67	-	4,41,287.67
15/10/2026	4,43,712.33	-	4,43,712.33
26/04/2027	4,67,958.90	1,00,00,000.00	1,04,67,958.90
TOTAL	26,55,000.00	1,00,00,000.00	1,26,55,000.00

CURRENT BOND REPAYMENT SHCHEDULE

Dates	Interest payment (in USD)	Principal repayment (in USD)	Total payment (in USD)
15/10/2026	4,43,712.33	-	4,43,712.33
26/04/2027	4,67,958.90	1,00,00,000.00	1,04,67,958.90
TOTAL	9,11,671.23	1,00,00,000.00	1,09,11,671.23

ANNEXURE III: CONSENT LETTER FROM THE TRUSTEE

Attached seperately

ANNEXURE IV: AUDITED FINANCIAL STATEMENTS

(Rupees in millions)

BALANCE SHEET

Particulars	As at	As at
	31-Mar-26	31-Mar-25
ASSETS		
Financial assets		
Cash and cash equivalents	3,955.85	1,774.53
Bank balances other than cash and cash equivalents	2,379.60	1,986.62
Derivative financial instruments	460.99	56.28
Receivables	40.09	43.74
Loan portfolio	25,345.10	21,356.98
Investments	1,607.31	1,571.58
Other financial assets	912.01	279.32
Total financial assets	34,700.95	27,069.06
Non-financial assets		
Current tax assets (net)	-	-
Deferred tax assets (net)	173.32	156.17
Property, plant and equipment	194.08	154.38
Capital work-in-progress	-	-
Intangible assets	18.65	24.64
Other non-financial assets	89.64	83.85
Total non-financial assets	475.69	419.04
Total assets	35,176.64	27,488.10
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Derivative financial instruments	-	-
Payables	40.26	18.35
Debt securities	12,969.36	4,335.45
Borrowings (other than debt securities)	13,472.07	15,261.43
Subordinated liabilities	1,220.87	1,228.23
Other financial liabilities	524.94	350.50
Total financial liabilities	28,227.50	21,193.96
Non-financial liabilities		
Provisions		
Other non-financial liabilities	64.72	46.52
Total non-financial liabilities	57.45	55.87

	122.16	102.39
EQUITY		
Equity share capital		
Instruments entirely equity in nature	523.73	523.73
Other equity	472.12	457.68
Total equity	5,831.12	5,210.33
	6,826.97	6,191.75
Total liabilities and equity		

Particulars	As at March 31, 2024	As at March 31, 2023
ASSETS		
Financial assets		
Cash and cash equivalents	2,120.80	1,235.82
Bank balances other than cash and cash equivalents	2,370.66	2,026.70
Derivative financial instruments	34.24	41.13
Receivables		
Trade Receivables	36.27	25.79
Other Receivables	17.33	-
Loans	20,274.87	15,285.34
Investments	516.60	800.00
Other financial assets	529.75	243.24
Total financial assets	25,900.52	19,658.02
Non-financial assets		
Current tax assets (net)	-	53.57
Deferred tax assets (net)	77.87	10.98
Property, plant and equipment	150.85	120.91
Intangible assets under development	6.68	-
Other Intangible assets	13.01	10.66
Other non-financial assets	66.94	48.04
Total non-financial assets	315.35	244.16
Total assets	26,215.87	19,902.18
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Payables		
Trade payables		
(i) Total outstanding dues of Micro Enterprises and Small Enterprises	7.79	51.12
(ii) Total outstanding dues of Creditors other than Micro Enterprises and Small Enterprises	2.59	1.35
Other payables		

(i) Total outstanding dues of Micro Enterprises and Small Enterprises	5.87	2.18
(ii) Total outstanding dues of Creditors other than Micro Enterprises and Small Enterprises	18.94	18.48
Debt securities	1,874.09	2,635.08
Borrowings (other than debt securities)	16,582.03	11,754.98
Subordinated liabilities	1,371.53	1,260.56
Other financial liabilities	1,319.67	655.19
Total financial liabilities	21,182.51	16,378.94
Non-financial liabilities		
Current tax liabilities (net)	76.13	-
Provisions	31.27	23.63
Other non-financial liabilities	44.92	23.92
Total non-financial liabilities	152.32	47.55
EQUITY		
Equity share capital	476.11	455.70
Instruments entirely equity in nature	434.68	335.16
Other equity	3,970.25	2,684.83
Total equity	4,881.04	3,475.69
Total liabilities and equity	26,215.87	19,902.18

STATEMENT OF PROFIT AND LOSS ACCOUNT

(Rupees in millions)

Particulars	Year ended	
	31-03-2025	31-03-2026
	Audited	Audited
Revenue from operations		
Interest income	5,872.67	6,037.74
Fees and commission income	230.83	250.84
Net gain on derecognition of financial instruments under amortised cost category	266.07	68.52
Total revenue from operations	6,369.57	6,357.11
Other income	105.36	7.43
Total income	6,474.93	6,364.54
Expenses		
Finance cost	2,782.27	2,721.79
Impairment on financial instruments	851.90	1,336.23
Employee benefit expenses	1,554.68	1,278.63
Depreciation and amortization expense	47.11	45.55
Other expenses	821.16	655.73
Total expenses	6,057.11	6,037.93

Profit before tax	417.81	326.61
Tax expense:		
Current tax	105.56	121.24
Deferred tax	-35.38	-61.36
Income tax expense	70.17	59.88
Profit for the period/year (A)	347.64	266.74
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss		
Re-measurement gain on defined benefit plans	9.95	5.25
Income tax effect	-2.51	-1.32
Items that will be reclassified subsequently to profit or loss		
Fair value income/(loss) on derivative financial instruments	62.48	-72.39
Income tax effect	-15.73	18.22
Other comprehensive income/(loss) (B)	54.20	-50.24
Total comprehensive income for the period/year (A+B)	401.85	216.49
Earnings per equity share (face value of ₹10 per equity share)		
Computed on the basis of total profit for the period/year		
Basic EPS (₹)*	6.64	5.56
Diluted EPS (₹)*	5.79	5.10

Particulars	Year ended	
	31-03-24	31-03-23
	Audited	Audited
Revenue from operations		
Interest income	4,485.50	3,546.79
Fees and commission income	250.43	178.95
Net gain on derecognition of financial instruments under amortised cost category	572.79	218.31
Total revenue from operations	5,308.72	3,944.05
Other income	18.87	5.07
Total income	5,327.59	3,949.12
Expenses		
Finance cost	2,043.75	1,684.55
Net loss on fair value changes	172.20	-
Impairment on financial instruments	507.54	514.84

Employee benefit expenses	1,056.25	747.19
Depreciation and amortization expense	37.96	30.09
Other expenses	566.52	357.36
Total expenses	4,384.22	3,334.03
Profit before tax	943.37	615.09
Tax expense:		
Current tax	288.14	104.81
Deferred tax	(68.77)	41.95
Income tax expense	219.37	146.76
Profit for the period/year (A)	724.00	468.33
Other comprehensive income		
Items that will not be reclassified subsequently to profit or loss		
Re-measurement gain/(loss) on defined benefit plans	3.16	3.82
Income tax effect	(0.79)	(0.96)
Items that will be reclassified subsequently to profit or loss		
Fair value income/(loss) on derivative financial instruments	4.30	(5.22)
Income tax effect	(1.08)	1.31
Other comprehensive income/(loss) (B)	5.59	(1.05)
Total comprehensive income for the period/year (A+B)	729.59	467.28
Earnings per equity share (face value of ₹10 per equity share)		
Computed on the basis of total profit for the period/year		
Basic EPS (₹)*	16.50	10.28
Diluted EPS (₹)*	15.59	10.28

ANNEXURE V: RATING RATIONALE

Attached Separately

ANNEXURE VI: EXCLUSION LIST

The Issuer is not permitted to use the proceeds of the Subscription Agreement to directly or indirectly finance any of the following activities:

- Production or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements, or subject national or international phase-out or to international bans, such as:
 - i. pharmaceuticals, pesticides/herbicides and other toxic substances (under the Rotterdam Convention, Stockholm Convention and WHO "Pharmaceuticals: Restrictions in Use and Availability"),
 - ii. ozone depleting substances (under the Montreal Protocol),
 - iii. 'PCB's,
 - iv. wildlife or products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES),
 - v. prohibited transboundary trade in waste and waste products, unless compliant with the Basel Convention and the underlying regulations.
- Production or trade in weapons and munitions or critical components thereof (nuclear weapons and radioactive ammunition, biological and chemical weapons of mass destruction, cluster bombs, anti-personnel mines, enriched uranium).
- Production or trade in alcoholic beverages (excluding beer and wine).¹
- Production or trade in tobacco.¹
- Gambling, casinos and equivalent enterprises.
- Production or trade in radioactive materials. This does not apply to the purchase of medical equipment, quality control (measurement) equipment and any equipment or other application for which the radioactive source is insignificant and/or adequately shielded.
- Production or trade in unbonded asbestos fibres. This does not apply to purchase and use of bonded asbestos cement sheeting where the asbestos content is less than 20%.
- Destructive fishing methods or drift net fishing in the marine environment using nets in excess of 2.5 km. in length.
- Production or activities involving harmful or exploitative forms of forced labour²/harmful child labour.³
- Commercial logging operations for use in primary tropical moist forest.
- Production or trade in wood or other forestry products other than from sustainably managed forests.
- Production, trade, storage, or transport of significant volumes of hazardous chemicals, or commercial scale usage of hazardous chemicals. Hazardous chemicals include gasoline, kerosene, and other petroleum products.¹
- Production or activities that impinge on the lands owned, or claimed under adjudication, by Indigenous Peoples (as defined in Standard 7 of the IFC Performance Standards), without full documented consent of such peoples.

- Investments which could be associated with destruction⁴ or significant impairment of High Conservation Value areas.⁵
- Pornography and/or prostitution.
- Racist and/or anti-democratic media.
- Nuclear power plants (apart from measures that reduce environmental hazards of existing assets) and mines with uranium as an essential source of extraction.
- Prospection, exploration and mining of coal; land-based means of transport and related infrastructure essentially used for coal; power plants, heating stations and cogeneration facilities essentially fired with coal, as well as associated stub lines.¹
- Non-conventional prospection, exploration and extraction of oil from bituminous shale, tar sands or oil sands.

Such Exclusion List will be reviewed and updated from time to time.

¹ Polychlorinated biphenyl (PCB).

² Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES) - <https://www.cites.org/eng>

³ This does not apply to project sponsors who are not substantially involved in these activities. "Not substantially involved" means that the activity concerned is ancillary to a project sponsor's primary operations

⁴ Forced labor means all work or service, not voluntarily performed, that is extracted from an individual under threat of force or penalty

⁵ Harmful child labor means the employment of children that is economically exploitive, or is likely to be hazardous to, or to interfere with, the child's education, or to be harmful to the child's health, or physical, mental, spiritual, moral, or social development

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