



Date: January 10, 2026

To,

BSE Limited
Listing Department
1st Floor, New Trade Ring, Rotunda Building,
Phiroze jeejeebhoy Towers, Dalal Street
Mumbai-400001

Dear Sir/Madam,

Sub: Intimation under Chapter - XIV - Centralized Database for corporate bonds/ debentures of SEBI Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated October 15, 2025 (replacing Master circular dated May 22, 2024)

In furtherance to our intimation dated December 19, 2025, the company has received listing approval for 30,000 Listed, Rated, Senior, Secured, Transferable, Redeemable, Transferable Non-Convertible Debentures on January 9, 2026. The disclosure in this regard, in compliance with the above-mentioned master circular is enclosed herewith.

Kindly take the same on your record

Yours Faithfully,
For Dvara Kshetriya Gramin Financial Services Private Limited

Aravinthan B
Company Secretary & Compliance Officer
M. No.: A76929

Dvara Kshetriya Gramin Financial Services Private Limited
(Formerly Pudhuaaru Financial Services Private Limited)

CIN.: U65991TN1993PTC024547

Regd. Office: 10th Floor, Phase I, IIT-Madras Research Park,
Kanagam Village, Taramani, Chennai 600113, India.

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Annexure - XIV-B

1. Listing Details:

Sl. No.	ISIN	Allotment date	Listing date	Listing quantity	First issue/ further issue	Exchange
1	INE179P07613	07-Jan-2026	09-Jan-2026	30,000	First Issue	BSE Limited

2. A hyperlink of 'Listing Notification by stock exchange' final approval hyperlink (downloadable):

3. Details of record date:

S. No	ISIN	Record Date*	Interest/ redemption	Date of payment of interest/redemption
1	INE179P07613	22-01-2026	Interest	07-02-2026
2		19-02-2026	Interest	07-03-2026
3		22-03-2026	Interest	07-04-2026
4		21-04-2026	Interest	07-05-2026
5		22-05-2026	Interest	07-06-2026
6		21-06-2026	Interest	07-07-2026
7		22-07-2026	Interest	07-08-2026
8		22-08-2026	Interest	07-09-2026
9		21-09-2026	Interest	07-10-2026
10		22-10-2026	Interest	07-11-2026
11		21-11-2026	Interest	07-12-2026
12		22-12-2026	Interest	07-01-2027
13		22-01-2027	Interest	07-02-2027
14		19-02-2027	Interest	07-03-2027
15		22-03-2027	Interest	07-04-2027
16		21-04-2027	Interest	07-05-2027
17		22-05-2027	Interest	07-06-2027
18		21-06-2027	Interest	07-07-2027
19		22-07-2027	Interest	07-08-2027
20		22-08-2027	Interest	07-09-2027
21		21-09-2027	Interest	07-10-2027
22		22-10-2027	Interest	07-11-2027
23		21-11-2027	Interest	07-12-2027
24		22-12-2027	Redemption	07-01-2028

***Subject to Business Day Convention**

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4. Details of credit rating:

a) Current rating details:

ISIN	Name of the CRA	Credit rating	Outlook	Rating action (new, upgrade, downgrade, reaffirm)	Date of credit rating	Verification status of CRAs (verified/not verified)	Date of verification
INE179P07613	CRISIL	BBB+	Stable	New	14-Jul-2025	Verified	

b) Earlier rating details:

ISIN	Name of the CRA	Credit rating	Outlook	Rating action (new, upgrade, downgrade, reaffirm)	Date of credit rating	Verification status of CRAs (verified/not verified)	Date of verification
Not Applicable							

5. Payment Status:

a) Whether Interest payment/ redemption payment made (yes/ no): **Not applicable since the Debentures were allotted on January 7, 2026, and the first interest payment date will be February 7, 2026**

b) Details of interest payments:

Sl. No.	Particulars	Details
1	ISIN	INE179P07613
2	Issue size	Rs.30 crores
3	Interest Amount to be paid on due date	Please refer Annexure-I
4	Frequency - quarterly/ monthly	Monthly
5	Change in frequency of payment (if any)	No
6	Details of such change	NA
7	Interest payment record date	Please refer Annexure-II
8	Due date for interest payment (DD/MM/YYYY)	Not Applicable
9	Actual date for interest payment (DD/MM/YYYY)	Not Applicable
10	Amount of interest paid	Not Applicable
11	Date of last interest payment	Not Applicable
12	Reason for non-payment/ delay in payment	Not Applicable

c) Details of redemption payments: Not Applicable

Sl. No.	Particulars	Details
1	ISIN	INE179P07613
2	Type of redemption (full/ partial)	Full
3	If partial redemption, then	
	a. By face value redemption	
	b. By quantity redemption	
4	If redemption is based on quantity, specify, whether on: a. Lot basis b. Pro-rata basis	
5	Reason for redemption (call, put, premature redemption, maturity, buyback, conversion, others (if any))	Maturity
6	Redemption date due to put option (if any)	Not Applicable
7	Redemption date due to call option (if any)	Not Applicable
8	Quantity redeemed (no. of NCDs)	Not Applicable
9	Due date for redemption/ maturity	07-Jan-2028
10	Actual date for redemption (DD/MM/YYYY)	07-Jan-2028
11	Amount redeemed	Not Applicable
12	Outstanding amount (Rs.)	Not Applicable
13	Date of last Interest payment	Not Applicable

6. Default history information: Have there been any defaults/ delays in servicing any other debt security issued by the issuer? If yes, details thereof: No

Nature of the issue	Issue size	Due date of interest/ redemption (dd/mm/yyyy)	Actual payment date details (dd/mm/yyyy)	Default details	Verification status of debenture trustee (yes/ no)	Date of verification
Not Applicable						

For Dvara Kshetriya Gramin Financial Services Private Limited

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Company Secretary & Compliance Officer
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Annexure -I
Interest Amount per unit of debenture to be paid on due date

Date	Principal	Interest	Total
07 February 2026	-	93.42	93.42
07 March 2026	-	84.38	84.38
07 April 2026	-	93.42	93.42
07 May 2026	-	90.41	90.41
07 June 2026	-	93.42	93.42
07 July 2026	-	90.41	90.41
07 August 2026	-	93.42	93.42
07 September 2026	-	93.42	93.42
07 October 2026	-	90.41	90.41
07 November 2026	-	93.42	93.42
07 December 2026	-	90.41	90.41
07 January 2027	-	93.42	93.42
07 February 2027	-	93.42	93.42
07 March 2027	-	84.38	84.38
07 April 2027	-	93.42	93.42
07 May 2027	-	90.41	90.41
07 June 2027	-	93.42	93.42
07 July 2027	-	90.41	90.41
07 August 2027	-	93.42	93.42
07 September 2027	-	93.42	93.42
07 October 2027	-	90.41	90.41
07 November 2027	-	93.42	93.42
07 December 2027	-	90.41	90.41
07 January 2028	10,000.00	93.17	10,093.17

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Annexure -II

Interest payment record date

S. No	ISIN	Record Date*	Interest/ redemption	Date of payment of interest/redemption
1	INE179P07613	22-01-26	Interest	07-02-26
2		19-02-26	Interest	07-03-26
3		22-03-26	Interest	07-04-26
4		21-04-26	Interest	07-05-26
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7		22-07-26	Interest	07-08-26
8		22-08-26	Interest	07-09-26
9		21-09-26	Interest	07-10-26
10		22-10-26	Interest	07-11-26
11		21-11-26	Interest	07-12-26
12		22-12-26	Interest	07-01-27
13		22-01-27	Interest	07-02-27
14		19-02-27	Interest	07-03-27
15		22-03-27	Interest	07-04-27
16		21-04-27	Interest	07-05-27
17		22-05-27	Interest	07-06-27
18		21-06-27	Interest	07-07-27
19		22-07-27	Interest	07-08-27
20		22-08-27	Interest	07-09-27
21		21-09-27	Interest	07-10-27
22		22-10-27	Interest	07-11-27
23		21-11-27	Interest	07-12-27
24		22-12-27	Redemption	07-01-28

***Subject to Business Day Convention**