



Date: February 05, 2026

To,

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

Dear Sir/Madam,

**Scrip Codes: 973926,974073,974106,975424,975580,975628,975687,975688,975689,
976031, 976032, 976048,976545, 976687, 976924, 977445, 977516**

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 25,000 Listed, Rated, Senior, Secured, Transferable, Redeemable, Transferable Non-Convertible Debentures on February 3, 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 Pudhuaru Financial Services Private Limited)

CIN.: U65991TN1993PTC024547

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

T: +91 44 66687000 | **E:** contactus@dvarakgfs.com | **W:** dvarakgfs.com

Annexure - XIV-B

1. Listing Details:

Sl. No.	ISIN	Allotment date	Listing date	Listing quantity	First issue/ further issue	Exchange
1	INE179P07621	30-Jan-2026	03-Feb-2026	50,000	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	INE179P07621	13-02-26	Interest	28-02-26
2		15-03-26	Interest	30-03-26
3		15-04-26	Interest	30-04-26
4		15-05-26	Interest	30-05-26
5		15-06-26	Interest	30-06-26
6		15-07-26	Interest	30-07-26
7		15-08-26	Interest	30-08-26
8		15-09-26	Interest	30-09-26
9		15-10-26	Interest	30-10-26
10		15-11-26	Interest	30-11-26
11		15-12-26	Interest	30-12-26
12		15-01-27	Interest	30-01-27
13		13-02-27	Interest	28-02-27
14		15-03-27	Interest	30-03-27
15		15-04-27	Interest	30-04-27
16		15-05-27	Interest	30-05-27
17		15-06-27	Interest	30-06-27
18		15-07-27	Interest	30-07-27
19		15-08-27	Interest	30-08-27
20		15-09-27	Interest	30-09-27
21		15-10-27	Interest	30-10-27
22		15-11-27	Interest	30-11-27
23		15-12-27	Interest	30-12-27
24			15-01-28	Interest & Partial Redemption [#]

25		14-02-28	Interest	29-02-28
26		15-03-28	Interest	30-03-28
27		15-04-28	Interest	30-04-28
28		15-05-28	Interest	30-05-28
29		15-06-28	Interest	30-06-28
30		15-07-28	Interest & Partial Redemption [#]	30-07-28
31		15-08-28	Interest	30-08-28
32		15-09-28	Interest	30-09-28
33		16-10-28	Interest	30-10-28
34		15-11-28	Interest	30-11-28
35		15-12-28	Interest	30-12-28
36		15-01-29	Interest & Final Redemption [#]	30-01-29

*Subject to Business Day Convention

[#]Partial Redemption, Details provided below

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
INE179P07621	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 30 2026, and the first interest payment date will be February 28, 2026**

b) Details of interest payments:

Sl. No.	Particulars	Details
1	ISIN	INE179P07621
2	Issue size	Rs.25 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	INE179P07621												
2	Type of redemption (full/partial)	Partial												
3	If partial redemption, then													
	a. By face value redemption	<table border="1"> <thead> <tr> <th>Partial Redemption Dates</th> <th>Face Value/Quantity Redemption</th> <th>Value Redeemed (INR)</th> </tr> </thead> <tbody> <tr> <td>30-01-2028</td> <td>Face Value</td> <td>3000</td> </tr> <tr> <td>30-07-2028</td> <td>Face Value</td> <td>3000</td> </tr> <tr> <td>30-01-2029</td> <td>Face Value</td> <td>4000</td> </tr> </tbody> </table>	Partial Redemption Dates	Face Value/Quantity Redemption	Value Redeemed (INR)	30-01-2028	Face Value	3000	30-07-2028	Face Value	3000	30-01-2029	Face Value	4000
Partial Redemption Dates	Face Value/Quantity Redemption	Value Redeemed (INR)												
30-01-2028	Face Value	3000												
30-07-2028	Face Value	3000												
30-01-2029	Face Value	4000												
	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	30-Jan-2028, 30-Jul-2028, 30-Jan-2029
10	Actual date for redemption (DD/MM/YYYY)	30-Jan-2029
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

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

Annexure -I
Interest Amount per unit of debenture to be paid on due date

Date	Principal	Interest	Total
30-01-26	(10,000.00)	-	(10,000.00)
28-02-26	-	87.40	87.40
30-03-26	-	90.41	90.41
30-04-26	-	93.42	93.42
30-05-26	-	90.41	90.41
30-06-26	-	93.42	93.42
30-07-26	-	90.41	90.41
30-08-26	-	93.42	93.42
30-09-26	-	93.42	93.42
30-10-26	-	90.41	90.41
30-11-26	-	93.42	93.42
30-12-26	-	90.41	90.41
30-01-27	-	93.42	93.42
28-02-27	-	87.40	87.40
30-03-27	-	90.41	90.41
30-04-27	-	93.42	93.42
30-05-27	-	90.41	90.41
30-06-27	-	93.42	93.42
30-07-27	-	90.41	90.41
30-08-27	-	93.42	93.42
30-09-27	-	93.42	93.42
30-10-27	-	90.41	90.41
30-11-27	-	93.42	93.42
30-12-27	-	90.41	90.41
30-01-28	-	93.17	3,093.17
29-02-28	-	63.11	63.11
30-03-28	-	63.11	63.11
30-04-28	-	65.22	65.22
30-05-28	-	63.11	63.11
30-06-28	-	65.22	65.22
30-07-28	-	63.11	3,063.11
30-08-28	-	37.27	37.27
30-09-28	-	37.27	37.27
30-10-28	-	36.07	36.07
30-11-28	-	37.27	37.27
30-12-28	-	36.07	36.07
30-01-29	-	37.37	4,037.37

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Annexure -II

Interest payment record date

S. No	ISIN	Record Date*	Interest/ redemption	Date of payment of interest/redemption*
1	INE179P07621	13-02-26	Interest	28-02-26
2		15-03-26	Interest	30-03-26
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28		15-05-28	Interest	30-05-28
29		15-06-28	Interest	30-06-28
30		15-07-28	Interest & Partial	30-07-28

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			Redemption#	
31		15-08-28	Interest	30-08-28
32		15-09-28	Interest	30-09-28
33		16-10-28	Interest	30-10-28
34		15-11-28	Interest	30-11-28
35		15-12-28	Interest	30-12-28
36		15-01-29	Interest & Redemption#	30-01-29

***Subject to Business Day Convention**

#Partial Redemption