



11 February 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, 974106, 975424, 975580, 975628, 975687, 975688, 975689, 976031, 976032, 976048, 976545, 976687, 976924, 977058, 977445, 977516

Sub: Disclosure under Regulations 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

As required under Regulations 52(7) and 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform the company did not issue Non-convertible Debentures (NCDs) during the period October 01, 2025, to December 31, 2025. Hence, the NIL statement indicating the utilization of issue proceeds of Non-convertible Debentures (NCDs) and the statement indicating that there are no material deviation/variation in the use of proceeds of NCDs of the previous issue, from the objects as stated in the respective offer documents during the quarter ended December 31, 2025.

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.

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

A. Statement of the utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private Placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds	Remarks, if any
1	2	3	4	5	6	7	8	9	10
NIL. The Company did not issue any Non-Convertible Debentures during the quarter ended December 2025.									

B. Statement of deviation/ variation in the use of Issue proceeds:

Particulars	Remarks
Name of the listed entity	Nil. The Company did not issue any Non-Convertible Debentures during the quarter ended December 2025.
Mode of fund raising	
Type of instrument	
Date of raising funds	
Amount raised	
Report filed for the quarter ended	
Is there a deviation/ variation in the use of funds raised?	
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	
If yes, are details of the approval so required?	
Date of approval	
Explanation for the deviation/ variation	
Comments of the audit committee after review	
Comments of the auditors, if any	
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table: The Company did not issue any Non-Convertible Debentures during the quarter ended December 2025.	
Deviation could mean:	
a. Deviation in the objects or purposes for which the funds have been raised.	
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.	

For Dvara Kshetriya Gramin Financial Services Private Limited

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Company Secretary & Compliance Officer
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