

**MGT 7 [Pursuant to section 85 sub-rule (1) of rule 10 of the Companies (Registration of Charges) Rules, 2014]**

**REGISTER OF CHARGES Mangal Credit and Fincorp Limited**

Charge ID	Date of creation of charge or date of acquisition of property subject to charge	Date of registration of creation of charge	Short description of the property charged	Period and amount secured by the charge	Names and addresses of the charge holder	Particulars of the terms and conditions of the charge	Description of the instrument creating the charge	Date of modification of charge	Date of registration or modification of charge	Description of the instrument modifying the charge	Particulars of modification	Date of satisfaction	Date of registration of satisfaction	Facts and date of condonation of delay, if any	Reasons for delay in filing for registration of creation, modification or satisfaction of the charge, if any
1	101154036	09-09-2025	18-09-2025	First and exclusive charge basis by way of hypothecation over the receivables under the loans constituting the Portfolio and any other asset, property or right that the Borrower acquires using the proceeds of the Facility (collectively referred to as the "Hypothecated Property") such that the Security Cover is met  Personal Guarantee given by Mr. Meghraj Jain and Mr. Hardik Jain.	Repayment in 12 months  50000000	NORTHERN ARC CAPITAL LIMITED  No. 1, Kanagam Village, 10th Floor ITM Research Park, Taramani, India - 600113	Principal and Interest repayment (each tranche) Monthly   Number of repayments: 12 (Twelve)	Agreement of Hypothecation & Letter of Hypothecation Executed by Mangal Credit and Fincorp Limited in favour of Northern Arc Capital Limited dated 09th September 2025.							
2	101133634	17-07-2025	07-08-2025	Pledge on the Fixed Deposit A/c No. 001220380013307  Fixed Deposit amounting to Rs. 5,00,000/-	Repayment in 15 months  450000	The Bharat Co-operative Bank(Mumbai) LTD  Ville parle east branch, Opp. Shaan Theatres, Ville Parle (East), Mumbai, Mumbai, Maharashtra, India, 400057	Interest will be charged on quarterly basis and the same to be paid as and when applied / due.	Sanction Credit Facilities dated 17th July, 2025 for availing overdraft facilities against the fixed deposit							
3	101125776	30-06-2025	23-07-2025	First and exclusive charge basis by way of hypothecation over the receivables under the loans constituting the Portfolio and any other asset, property or right that the Borrower acquires using the proceeds of the Facility (collectively referred to as the "Hypothecated Property") such that the Security Cover is met  Personal Guarantee given by Mr. Meghraj Jain and Mr. Hardik Jain	Repayment in 12 months  500000000	NORTHERN ARC CAPITAL LIMITED  No. 1, Kanagam Village, 10th Floor ITM Research Park, Taramani, Chennai, Chennai, Tamil Nadu, India, 600113	Principal repayment (each tranche) Repayment Frequency: Monthly   Number of repayments: 12 (Twelve) Interest payment (each tranche) Payment frequency: Monthly   Number of payments: 12 (Twelve)	Agreement of Hypothecation and Letter of Hypothecation dated 30-06-2025							
4	101114824	13-06-2025	02-07-2025	Lien over the fixed deposit of Rs. 1 Crore as collateral security  Charge is created over the book debts of the Company.	Repayment in 36 months  100000000	TAMILNAD MERCANTILE BANK LIMITED  57 VICTORIA EXTENSION ROAD, TamilNadu, HOOTHUKUDI, Tamil Nadu, India, 628002	On hypothecation of 125% of receivables out of gold loans portfolio of the Company	Deed of Hypothecation dated 13-06-2025							
5	101105786	01-04-2025	17-04-2025	The value of security which will be Gold Loans and LAP Loans at all times equal to 1 point 25 times or 125 percent of aggregate amount of principal outstanding of NCDs where the cover is from principal of the receivables	Repayment in 30 months  250000000	CATALYST TRUSTEESHIP LIMITED  GDA House, First Floor, Plot No. 85 S. No. 94 & 95, Bhusari Colony (Right), Kothrud, Pune, Pune City, Maharashtra, India, 411038	The value of security which will be Gold Loans and LAP Loans at all times equal to 1 point 25 times or 125 percent of aggregate amount of principal outstanding of NCDs where the cover is from principal of the receivables	Debenture Trust Deed and Deed of Hypothecation dated 01.04.2025							
6	101043421	30-01-2025	13-02-2025	Exclusive hypothecation of current assets created loan proceeds availed from M/s. Kissandhan Agri Financial Services Pvt Ltd. To the extent of 120% of the loan component to be maintained at all times during the currency of loan.  Charge is created over the book debts and the receivables pool of the Company.	Repayment in 24 months  100000000	KISSANDHAN AGRI FINANCIAL SERVICES PRIVATE LIMITED  644, DLF Tower, 15 Shivaji Marg, Moti Nagar, West Delhi, New Delhi, Delhi, India, 110015	Medium Term Loan to be repayable in monthly equated instalments  Exclusive hypothecation of current assets created out of the loan proceeds availed from M/s. Kissandhan Agri Financial Services Pvt. Ltd. to the extent of 120% of of the loan component to be maintained at all times during the currency of the loan.	Term Loan Agreement and Deed of Hypothecation dated 30-01-2025							
7	101029584	21-12-2024	16-01-2025	Exclusive charge by way of Hypothecation of specific standard assets backed receivables excluding stressed asset equivalent to 125% of the outstanding amount (raised out of finance). Asset coverage of 125% to be maintained all the time.  Cash deposit of Rs. 4.93 Crores  Charge is created over the book debts of the Company.	Repayment in 48 months  2500000000	Indian Overseas Bank  C201, 8 Floor, Waterford Building, CO Barfiwala Lane, Andheri (West), Mumbai, Mumbai, Maharashtra, India, 400058	The term loan is repayable in total 16 equal quarterly instalments of Rs.1,56,25,000/- without any moratorium period. Loan to door tenor is 4 years. Interest to be serviced as and when due/debited in the amount. Interest and instalments should fall on the end of the period.	Term Loan Agreement dated 21-12-2024							
8	100992925	22-10-2024	28-10-2024	The Charge extends to the due repayment of the principal amount of Rs. 5 Crore including Interest, Additional Interest, Charges, Costs, Expenses and all other monies payable under the Facility Agreement dated 22-10-2024.  In the event of any defaults in the payment of the instalments of principal or interest, or any other monies on the due dates, the Borrower shall pay further interest @18% p.a. as penal interest.  Charge is created over the Loan Receivables of the Company.	Repayment in 24 months  500000000	TATA CAPITAL LIMITED  11th Floor, Tower A, Peninsula Business Park Gangotri Kadam Marg, Lower Parel, Mumbai, Mumbai, Maharashtra, India, 400013	Interest - to be paid on Monthly basis on every month from the date of first disbursement till maturity. Principal- payable in Equal Monthly instalments till maturity	Deed of hypothecation dated 22-10-2024							
9	100881542	20-09-2024	04-10-2024	First and exclusive charge by way of hypothecation over the standard loan receivables (0 DPD) as acceptable to the Lender.  Charge is created over the Book Debts and the Receivables of the Company.	Repayment in 24 months  1000000000	POONAWALLA FINCORP LIMITED  201 and 202, 2nd floor, AP81, Koregaon Park Annex, Mundhwa, Pune, Pune City, Maharashtra, India, 411036	EMI Amount of Rs. 47,54,182/- monthly to be paid on 5th of every calendar month which starts from 5th November, 2024	Facility Cum Hypothecation Agreement 20-09-2024							
10	100961300	29-07-2024	20-08-2024	The hypothecated receivables shall at all times be equal to the value of 1.10 time the outstanding amounts of the facility.  Personal guarantee of Mr. Meghraj Jain and Mr. Hardik Jain  Charge is created over the book debts of the Company.	Repayment in 24 months  1000000000	HINDQIA LEYLAND FINANCE LIMITED  Plot No. C-21, Tower C (1-3 Floors), G Block, Bandra Kurla Complex, Bandra (E), Mumbai, Mumbai, Maharashtra, India, 400051	Repayable in 24 equal monthly instalments, commencing 1 month from the date of disbursement  The hypothecated receivables shall at all times be equal to the value of 1.10 time the outstanding amounts of the facility.	Facility agreement, Deed of hypothecation dated 29-07-2024							

100949045	29-06-2024	23-07-2024	Exclusive charge of receivables from the pool of secured standard asset portfolio (not in DPD status) and cash margin 25% valued at 2.50 Crore in the form of FD as collateral  Fixed deposit valued at Rs. 2.5 Crore  Charge is created over the book debts of the Company	Repayment in 48 months  100000000	THE FEDERAL BANK LTD  FEDERAL TOWERS 9 NO 103 ALWAYE,Aluva,Ernakulam, Aluva, Kerala, India, 683101	Exclusive charge of receivables from the pool of secured standard asset portfolio (not in DPD status) and cash margin 25% valued at 2.50 Crore in the form of FD as collateral	Term Loan Agreement dated 29th June, 2024 and Letter of delivery of deposit dated 29th June, 2024												
12	100945605	25-06-2024	16-07-2024	First and exclusive charge on the book debts as detailed in the schedule forming part of deed of hypothecation / sanction letter	Repayment in 24 months  500000000	CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED  Chola Crest, CSA-55 & Super B-4, Thiru-Vi-Ka Industrial Estate, Guindy, Chennai, 600032	Repayable in 24 EMIs	Deed of hypothecation dated 25-06-2024											
13	100898595	30-03-2024	16-04-2024	Exclusive charge by way of hypothecation of specific standard assets backed receivables excluding stressed assets equivalent to 125% of the outstanding amount  Cash Deposit 4.80 Crores	Repayment in 36 months  2500000000	Indian Overseas Bank  C 201, II FLOOR, WATERFORD BUILDING,CD BARFIWALA LANE, ANDHERI(WEST),Mumbai, Mumbai, Maharashtra, India, 400058	The term loan is repayable in 12 equal quarterly instalments of Rs. 2,08,33,334/- without any holiday any holiday period. the repayment of the term loan commences from the month of June 2024	Deed of hypothecation dated 30-03-2024											
14	100846748	29-12-2023	19-01-2024	Exclusive Hypothecation on present & future loan receivables with zero DPD (excluding loan to group companies if any and assets restructured) (Net of Financial Charges, NPA, other charges, etc.) to be created upfront through Deed of Hypothecation. And lien on FD of Rs. 30mn  Charge is created over the Fixed deposit valued at Rs. 2.5 Crore and book debts of the Company.	Repayment in 36 months  2500000000	ICICI Bank Tower, Bandra Kurla Complex Mumbai,Mumbai, Bandra, Maharashtra, India, 400051	23 Months, NIL moratorium and repayable in equated monthly instalments (Interest Rate : Repo + 5%)  Exclusive Hypothecation on present & future loan receivables with zero DPD (excluding loan to group companies if any and assets restructured) (Net of Financial Charges, NPA, other charges, etc.) to be created upfront through Deed of Hypothecation. And lien on FD of Rs. 30mn	Deed of Hypothecation dated 30-12-2024, Term Loan Agreement dated 30-12-2024 and Sanction letter dated 30-12-2024	13-03-2025	04-05-2025	FD Authority Letter	By this modification, facilities is additionally secured by Fixed deposits amounting Rs. 1,17,39,131, including interest thereon and Facilities is released from Fixed Deposits Rs. 30mn. With this, working capital facilities amounting Rs. 100 mn are secured by 1. Exclusive Hypothecation on present & future loan receivables with zero DPD (excluding loan to group companies if any and assets restructured) (Net of Financial Charges, NPA, other charges, etc.) to be created upfront through Deed of Hypothecation.  2. Exclusive charge on Fixed deposits amounting Rs. 1,17,39,131, including interest thereon.							
15	100783456	21-08-2023	28-09-2023	Receivables of the Borrower company including all book debts and securities (hypothecation on first charge basis)  Repledge of Gold Ornaments pledged by obligors	700000000 + 800000000 (Modification of charge) = 1500000000	The Catholic Syrian Bank Limited  CSB Bhavan PO box no. 502,St Mary's College Road,Thirissur, Thirissur, Kerala, India, 680020	CSB MCLR plus 0.60 BPS, repayable in bullet payment at the end of the tenor	Sanction letter and Term Loan Agreement	04-03-2025	21-04-2025	Hypothecation agreement and term loan agreement	Enhancement of credit facilities from Rs. 25,00,00,000/- to Rs. 35,00,00,000/- on the basis of term loan agreement executed between the Company and Charge holder on 3rd April, 2025.							
16	100733922	21-02-2023	21-02-2023	Creation of first ranking exclusive charge on hypothecated assets as cited under deed of hypothecation entered with Catalyst Trustseetship Limited (Debenture Trustee)	700000000	Catalyst Trustseetship Limited  GDA House, First Floor, Plot No.85, Bhusari Colony, Kothrud, Pune 411038	1.10X of the aggregate amount of principal outstanding and accrued interest with respect to dentures issued	Deed of Hypothecation	11-03-2024	11-03-2024	NOC of Debenture Trustee	repayment of INR 4,75,00,000 as fully redemption of ISIN INE545L07028	20-03-2024						
17	10068015	25-08-2022	25-08-2022	A. Charge by the way of Hypothecation on - Exclusive charge on 125% of unencumbered standard book debts B. Charge by the way of Registered / Equitable Mortgage on the properties as under - 1. Flat No. 401, 4th Floor, Sheela Niwas, Plot No. 290 and E/1, Vile Parle (East) Mumbai, Maharashtra 400057 2. Flat No. 402, 4th Floor, Sheela Niwas, Plot No. 290 and E/1, Vile Parle (East) Mumbai	3000000000	State Bank of India SME Dombivli Industrial EstateBranchM.I.D.C. Phase I, DombivliEastKalyanThaneMH 421203IN		A. Charge by the way of Hypothecation on - Exclusive charge on 125% of unencumbered standard book debts B. Charge by the way of Registered / Equitable Mortgage on the properties as under - 1. Flat No. 401, 4th Floor, Sheela Niwas, Plot No. 290 and E/1, Vile Parle (East) Mumbai, Maharashtra 400057 2. Flat No. 402, 4th Floor, Sheela Niwas, Plot No. 290 and E/1, Vile Parle (East) Mumbai	20.04.2023 18.05.2023	21.04.2023	Enhancement of Credit Facility from State Bank of India of INR 10 crores Enhancement of Credit Facility from State Bank of India of INR 30 crores(We filed reform because total amount was 30cr instead of 10 cr	Enhancement of Credit Facility from State Bank of India of INR 10 crores Enhancement of Credit Facility from State Bank of India of INR 30 crores(We filed reform because total amount was 30cr instead of 10 cr	NA	NA	NA	NA			
18	100476080	13-08-2021	13-08-2021	Repledge of Gold Ornaments pledged by obligors	105000000	CITY UNION BANK LIMITED NavkarChambers,Andheri-Kurla Road,Marol Naka, Andheri(East)MumbaiMH 400059IN	CUB SONA for Rs. 1.5 Cr Repledge Facility	Repledge of Gold Ornaments pledged by obligors	06-04-2022	06-04-2022	Repledge of Gold Ornaments pledged by obligors								
19	100476080	13-08-2021	13-08-2021	Repledge of Gold Ornaments pledged by obligors	1550000000	CITY UNION BANK LIMITED NavkarChambers,Andheri-Kurla Road,Marol Naka, Andheri(East)MumbaiMH 400059IN	Enhancement of credit facility from City Union Bank upto INR 15.5 crores	Repledge of Gold Ornaments pledged by obligors	11-07-2022	01-08-2022	Repledge of Gold Ornaments pledged by obligors								
20	100417492	03-02-2021	03-02-2021	Bor 1: Limited Company, at Address: No: 1701-1702, 17th Floor, A-Wing, Lotus Coerate Pa/F Ram Mindir Road, Opp Western Express Highway, Goregaon East, Mumbai400063, Represented by its Managing Director Mr. Meghraj Sohanlal Jain S/o Mr. Sohanlal Vardichand Jain, Aged 50 year Ming at H.tto.t02, Sheela Niwat 4th floor, Ramabai Chemburkar Marg, Opp. Post Office vile Parle (East), Mumbai, Maharashtra-400057.	1500000000	THE SOUTH INDIAN BANK LIMITED	Enhancement of credit facility 10,000,000/-		06-10-2021	06-10-2021	Gold Power (Repledge) (Enhancement)	Repledge of Gold Ornaments pledged by obligors							
21	100417492	03-02-2021	03-02-2021	Bor 1: Limited Company, at Address: No: 1701-1702, 17th Floor, A-Wing, Lotus Coerate Pa/F Ram Mindir Road, Opp Western Express Highway, Goregaon East, Mumbai400063, Represented by its Managing Director Mr. Meghraj Sohanlal Jain S/o Mr. Sohanlal Vardichand Jain, Aged 50 year Ming at H.tto.t02, Sheela Niwat 4th floor, Ramabai Chemburkar Marg, Opp. Post Office vile Parle (East), Mumbai, Maharashtra-400057.	1500000000	THE SOUTH INDIAN BANK LIMITED				16-07-2022									
22	100398385		31-10-2020	Repledge of Gold Ornaments pledged by obligors Receivables of the Borrower(s) arising out of loans extended to the Obligors against security of pledge of gold ornaments, which are repledged in favour of the Bank.	1000000000	FEDERAL BANK LIMITED Federal Towers, AluvaErnakulam,KeralaAluvaErnakulam KL683101IN			23-08-2022	23-08-2022	Credit Facility Agreement for Digi Biz Gold Loan Primary Security-Receiveable Borrowers arising out of Loan extended to the Obligors against security of pledge of Gold Ornaments, which are repledged in favour of the Bank. Collateral Security -Repledge of Gold ornaments / coins pledged by the Obligors.	Repledge of Gold Ornaments pledged by obligors							
23	90218603		19-09-1963		15000000	UNION COMMERCIAL BANK LIMITED				14-07-1989									
24	90218630		27-10-1971		200000	TEXTILE TRADER CO-OPBANK LIMITED MAKTIMARKET AHMEDABDMHIN							08-06-2021	08-06-2021					
25	90218804		21-05-1986		20000000	TEXTILE TRADER CO-OPBANK LIMITED MAKTIMARKET AHMEDABDMHIN							06-04-2021	06-04-2021					
26	100138485		09-11-2017		530000000	STATE BANK PDF INDIA SME BRANCH JAIPUR SOUTH,22 GODAM INDUSTRIAL AREA, JAIPUR RJ 302006IN							29-09-2020	29-09-2020					

27	90218646		21-10-1974		2500000	GUJRAT STATE FINANCIAL CORPORATION JALDARSHAN BLDGS. ASHRAMROA AHMEDABAD MH400003IN							04-12-1982	04-12-1982		
28	90218604		19-12-1963		2000000	UNITED COMMERCIAL BANK LIMITED UCO BANK BLDGS DR. D.N.BOMBAYMH400023IN							21-03-1972	21-03-1972		