



SMART FINSEC LIMITED

(Formerly Known as Kevalin Securities Limited)

Regd. Office : F-88, 2nd Floor, West District Centre, Shivaji Enclave, Rajouri Garden,
Opp. TDI Paragon Mall, New Delhi-110027 Phone : 91-11-25167071, 45004425
E-mail : smartfinsec@gmail.com Website : www.smartfinsec.com
CIN : L74899DL1995PLC063562

To,

October 14, 2026

**BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai-400001**

Scrip Code: 539494

Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 - Execution of Loan Agreement to avail Facility from Bajaj Housing Finance Limited.

Dear Sir/Madam,

Pursuant to Regulation 30 read with Schedule III of the SEBI Listing Regulations, we wish to inform that Smart Finsec Limited ("the Company") has entered into a Loan Agreement with Bajaj Housing Finance Limited (hereinafter "the Lender") on October 14, 2026, to avail financial facility (the "Loan") of up to Rs. 15.60 Crores (Rupees Fifteen Crores and Sixty Lakhs Only).

The details required, in accordance with requirement of Regulation 30 read with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, are enclosed as 'Annexure- A.

Kindly take the same on your record.

Thanking You,

Yours Faithfully

For, Smart Finsec Limited

Rajvinder
Kaur

Digitally signed by
Rajvinder Kaur
Date: 2026.10.14 21:29:46
+05'30'

**Rajvinder Kaur
Company Secretary and Compliance Officer**

Annexure-1

Sl. No	Particulars	Details
1	Name(s) of parties with whom the agreement is entered;	Bajaj Housing Finance Limited (Lender) Smart Finsec Limited (Borrower)
2	Purpose of entering into the agreement;	Business Expansion
3	Size of agreement ;	15.60 Crores
4	Shareholding, if any, in the entity with whom the agreement is executed.	Nil
5	Significant terms of the agreement (in brief);	Interest @8.75% p.a. (floating rate) The loan is - given for a maximum period of 144 months.
6	Whether, the said parties are related to promoter / promoter group / group companies in any manner. If yes, nature of relationship;	Not applicable
	Whether the transaction would fall within related party transactions? If yes, whether the same is done at "arm's length";	Not applicable
	In case of issuance of shares to the parties, details of issue price, class of shares issued;	Not applicable
	In case of loan agreements, details of lender/borrower, nature of the loan, total amount of loan granted/taken, total amount outstanding, date of execution of the loan agreement/sanction letter, details of the security provided to the lenders / by the borrowers for such loan or in case outstanding loans lent to a party or borrowed from a party become material on a cumulative basis;	Lender: Bajaj Housing Finance Limited Borrower: Smart Finsec Limited Nature of Loan: Loan against Property (LAP) Amount of Loan Granted: 15.60 Crores (INR Fifteen Crores and Sixty Lakhs Only). Total amount outstanding: Nil Date of execution of Loan Agreement: 14.10.2026. Details of the security provided to the lenders: First charge over the Company's property, located at B-10/13 DLF Phase 1, Gurugram-122003.
	Any other disclosures related to such agreements, viz., details of nominee on the board of directors of the listed entity, potential conflict of interest arising out of such agreements, etc.	Nil
l)	In case of rescission, amendment or alteration, listed entity shall disclose additional details to the stock exchange(s): i. name of parties to the agreement; ii. nature of the agreement; iii. date of execution of the agreement; iv. details of amendment and impact thereof or reasons of termination and impact thereof	Not applicable