

Date: 20th May 2026

To
Department of Corporate Services
BSE Limited
22nd Floor,
PhirozeJeeJeeBhoy Towers
Dalal Street
Mumbai – 400 001

Scrip Code: BSE: 539435

**Sub: Allotment of Secured Redeemable Non-Convertible Debentures (NCDs)
Series V on private placement basis**

Pursuant to the Provisions of Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, we hereby inform you that the Finance Committee of the Company at their meeting held on 20th May 2026 has allotted 14,600 (Fourteen thousand six hundred only) Secured Redeemable Non-Convertible Debentures (NCDs) on preferential basis to the identified allottees.

The Information required to be submitted pursuant to SEBI Circular No. CIR/CFD/CMD/4/2015 dated September 09, 2015 is annexed herewith as Annexure - I. The Meeting started at 05:30 pm and concluded at 06:10 pm.

This is for your information and record.

Thanking You,
Yours faithfully,

For **Richfield Financial Services Limited**

Vadasseril Chacko Georgekutty
Managing Director
Din: 09194854

Annexure – 1

Particulars of Securities	Details of Securities
Size of the Issue	14,600 (Fourteen thousand six hundred only) Secured Redeemable Non-Convertible Debentures issued at par of Rs.1000/- (Rupees One Thousand only) each aggregating to Rs. 1,46,00,000/- (Rupees One Crore Forty Six Lakhs only)
Whether proposed to be Listed? If yes, name of the Stock exchange(s)	No
Tenure of the instrument-	As per Annexure 2
Date of allotment Date of maturity	May 20 2026 As per Annexure 2
Coupon/interest offered, schedule of Payment of coupon/interest and principal	As per Annexure 2
Charge/security, if any created over the assets	The NCDs being offered through this offer letter would constitute direct and secured obligations of the Company and shall be secured by way of first ranking pari passu charge with existing secured creditors, on all movable assets, including book debts and receivables, cash and bank balances, other movable assets, loans and advances, both present and future of the Company equal to the value of one time of the NCDs outstanding plus interest accrued thereon and subject to any obligations under applicable statutory and/or regulatory requirements.
Special rights/interest/privileges attached to the instrument and changes thereof	Not applicable
Delay in payment of interest/principal amount for a period of more than three months from the due date or default in payment of interest/principal	Not applicable
Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comment thereon, if any	Not applicable
Details of redemption of preference shares indicating the Manner of Redemption (whether out of profits or out of fresh issue) and debentures	As per Annexure 2

For Richfield Financial Services Limited

Vadasseril Chacko Georgekutty
Managing Director
Din: 09194854

Annexure – II

Term Sheet

Sr. No.	Series	Coupon Basis	Coupon Rate	Coupon Type	Floor Value / Cap Value	Redemption on Premium, if any	Frequency of Interest Payment	Dates of Interest Payment	Tenure of Instrument	Redemption Amount (₹/NCD) for Debenture Holders	Allotment Date	Redemption Date	Reference of Variable Rates
1.	Option I	Fixed	11.25%	Simple	1000	NA	Monthly	1st day of every month starting from July 1, 2026 and last interest payment on maturity i.e. on June 24, 2027	400 days	1000	20 May 2026	June 24 2027	NA
2.	Option II	Zero	NA	Cumulative	1000	NA	Cumulative	The interest payment on maturity i.e. on September 19, 2027	16 months	1162	20 May 2026	September 19 2027	NA
3.	Option III	Fixed	11.50%	Simple	1000	NA	Monthly	1st day of every month starting from July 1, 2026 and last interest payment on maturity i.e. on May 19, 2028	2 year	1000	20 May 2026	May 19 2028	NA
4.	Option IV	Fixed	12.00%	Simple	1000	NA	Monthly	1st day of every month starting from July 1, 2026 and last interest payment on maturity i.e. on May 19, 2031	5 year	1000	20 May 2026	May 19 2031	NA

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