

AFIPL_BSE/30/2022-23

To
The Manager
Listing Department
BSE Limited
Phirozejeejeebhoy Towers,
Dalal Street, Fort,
Mumbai -400001

Dear Sir/ Madam,

Subject: Intimation under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to Regulation 52 of the Listing Regulations, kindly find enclosed the following details:

1. Unaudited Financial Results for the quarter ended 30 June, 2022 as per Regulation 52(1) and Regulation 52(2) of the Listing Regulations which were approved by the Board of Directors at its meeting held on 10 August, 2022;
2. Disclosure as per Regulation 52(4) of the Listing Regulations;
3. Statement of material deviation in use of issue proceeds as per Regulation 52(7) of the Listing Regulations for the quarter ended 30 June, 2022.
4. Disclosure of Asset Cover certificate as per regulation 54(2) & 54(3) of the Listing Regulations.


Kindly take the above information on your record.

Thanking you,

Yours sincerely,

For **Achiivers Finance India (P) Limited**

For **ACHIEVERS FINANCE INDIA (P) LTD**



Director

Suman Chakraborty
Director

Encl.: As above



Independent Auditor's Review Report on the Quarterly Unaudited Financial Results of Achievers Finance India Private Limited Pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

**Review Report to
The Board of Directors
Achievers Finance India Private Limited**

We have reviewed the accompanying statement of unaudited financial results of Achievers Finance India Private Limited (the "Company") for the quarter ended 30 June, 2022, attached herewith, being submitted by the Company pursuant to the Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, Engagements to Review Financial Statements issued by the Institute of Chartered Accountants of India (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiry of company personnel responsible for financial and accounting matters and analytical procedures applied to financial data and thus provides moderate assurance. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, Listing Regulations, asset classification, provisioning and other related matters."

Date: 10th Day of August 2022
Place: Kolkata

For A. Agarwal & Associates
Chartered Accountants



CA Amit Agarwal
(Partner)

Mno: 064726

FRN: 326873E

UDIN: 22064926 AOTE SF 3070

ACHIEVERS FINANCE INDIA (P) LTD

(AN ISO 9001:2015 CERTIFIED COMPANY)

(formerly known as Instant Suppliers Pvt Ltd)

[A Non-Banking Finance Company (NBFC) registered with the RBI]

CIN: U51909WB1996PTC082118

32/A, Diamond Harbour Road, Sakherbazar, Kolkata - 700008, India

Website : www.achieversquickgoldloan.com Email : cs@achieversind.com

Phone : (+)91 33 6606 3000/1800-572-7102 Fax : 033-6606 3041

STATEMENT OF AUDITED FINANCIAL RESULTS FOR QUARTER ENDED JUNE 30, 2022

	Quarter Ended			Year Ended
	June 30, 2022 (Unaudited)	March 31, 2022 (Audited)	June 30, 2021 (Unaudited)	March 31, 2022 (Audited)
(i) Revenue from Operations				
(i) Interest Income	1,43,54,082	1,15,13,204	1,06,37,650	4,49,10,295
(ii) Fee and Commission	-	-	-	-
Total Revenue from operations	1,43,54,082	1,15,13,204	1,06,37,650	4,49,10,295
(ii) Other Income	2,47,563	9,06,087	1,70,976	12,92,406
(iii) Total Income (I+II)	1,46,01,645	1,24,19,291	1,08,08,626	4,62,02,701
(IV) Expenses				
(i) Finance Costs	47,26,994	43,71,293	40,12,569	1,63,15,089
(ii) Employee benefit expenses	33,41,808	26,40,487	24,19,624	1,02,77,997
(iii) Depreciation and amortisation	1,91,456	1,74,322	1,71,619	6,04,243
(iv) Impairment on financial instruments	-	-	-	-
(v) Other Expenses	32,09,347	9,18,587	20,47,306	83,98,100
Total Expenses	1,14,69,605	81,04,689	86,51,118	3,55,95,429
(V) Profit before tax (III-IV)	31,32,040	43,14,602	21,57,508	1,06,07,272
(VI) Tax Expenses :				
(1) Current Tax	7,95,538	21,64,599	4,93,638	36,04,362
(2) Deferred Tax	-	-	-	-
(VII) Profit for the period (V-VI)	23,36,502	21,50,003	16,63,870	70,02,910
(VIII) Other Comprehensive income	-	-	-	-
A				
(i) Items that will not be reclassified to profit or loss	-	-	-	-
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-
Subtotal (A)	-	-	-	-
B				
(i) Items that will be reclassified to profit or loss	-	-	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-
Subtotal (B)	-	-	-	-
Other Comprehensive Income (A + B)	-	-	-	-
(IX) Total Comprehensive Income (VII+VIII)	23,36,502	21,50,003	16,63,870	70,02,910
Earnings per share of face value of Rs 10 each				
(X)				
(Quarter and Half Yearly numbers are not annualised):				
(a) Basic (Rs.)	0.47	0.43	0.59	1.40
(b) Diluted (Rs.)	0.47	0.43	0.59	1.40

For A Agarwal & Associates
CHARTERED ACCOUNTANTS*Amit Agarwal*

CA Amit Agarwal

[Partner]

Mno: 064726

FRN : 326873E

Place: Kolkata

Dated : The 10th Day of August, 2022

For and Behalf of Board of Directors
For ACHIEVERS FINANCE INDIA (P) LTD*Suman Chakrabarty*
Suman Chakrabarty
DIN : 02455554*Sumana Roy*
Sumana Roy
DIN : 02716200

For ACHIEVERS FINANCE INDIA (P) LTD

Sumana Roy
Director

ACHIEVERS FINANCE INDIA PRIVATE LIMITED
(AN ISO 9001:2015 CERTIFIED COMPANY)
(formerly known as Instant Suppliers Pvt Ltd)

[A Non-Banking Finance Company (NBFC) registered with the RBI]
CIN: U51909WB1996PTC082118
32/A, Diamond Harbour Road, Sakherbazar, Kolkata - 700008, India
Website : www.achieversquickgoldloan.com Email : cs@achieversind.com
Phone : (+)91 33 66063000/1800-572-7102 Fax : 033-66063041

STATEMENT OF ASSETS AND LIABILITIES FOR THE PERIOD ENDED JUNE 30, 2022

Sr. No.	Particulars	As at June 30, 2022 (Unaudited)	As at March 31, 2022 (Audited)
A	ASSETS		
1	Financial Assets		
	(a) Cash & cash equivalents	5,86,04,687	6,39,73,713
	(b) Receivables: Trade Receivables	22,62,930	7,59,680
	(c) Loans	19,61,96,667	18,40,27,435
	(d) Investments	-	-
	(e) Other financial assets	2,49,15,890	2,55,10,797
2	Non-financial Assets		
	(a) Current tax assets (net)	5,38,927	5,38,927
	(b) Deferred tax asset (net)		
	(c) Property, plant and equipment	26,13,408	22,30,468
	(d) Intangible assets under development		
	(e) Other intangible assets		
	(f) Other non-financial assets		
	TOTAL ASSETS	28,51,32,509	27,70,41,020
B	LIABILITIES AND EQUITY		
1	Financial Liabilities		
	(a) Trade Payables	-	-
	Total outstanding dues of micro enterprises and small enterprises	-	-
	Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
	(b) Debt Securities	9,78,00,000	8,91,00,000
	(c) Borrowings (Other than debt securities)	7,75,74,625	8,07,73,478
	(d) Inter Corporate Deposits		
	(e) Subordinated Liabilities		
	(f) Other financial liabilities	78,60,698	84,02,395
2	Non-Financial Liabilities		
	(a) Current tax liabilities (net)	34,89,785	26,94,247
	(b) Provisions	31,03,067	26,48,128
	(c) Other non-financial liabilities		
3	Equity		
	(a) Equity share capital	5,00,31,000	5,00,31,000
	(b) Other equity	4,52,73,334	4,33,91,772
	TOTAL LIABILITIES AND EQUITY	28,51,32,509	27,70,41,020

For A Agarwal & Associates
CHARTERED ACCOUNTANTS

Amit Agarwal
CA Amit Agarwal
(Partner)

Mno: 064726

FRN : 326873E

Place: Kolkata

Dated : The 10th Day of August, 2022



For and Behalf of Board of Directors
For ACHIEVERS FINANCE INDIA PRIVATE LIMITED

Suman Chakrabarty
Director

Suman Chakrabarty
DIN : 02455554

Director

Sumana Roy
DIN : 02716200

For ACHIEVERS FINANCE INDIA (P) LTD

Sumana Roy
Director

Achievers Finance India (P) Ltd
CASH FLOW STATEMENT FOR THE PERIOD ENDED 30TH JUNE 2022

CIN: U51909WB1996PTC082118



Amount(Rs.)

		For The Period Ended 30th June'2022	For The Year Ended 31st March'2022
A Cash Flow from Operating Activities			
Net Profit before tax and extraordinary items		31,32,040	1,06,07,272
Adjustments for:			
Depreciation and Amortization Expenses		1,91,456	6,04,243
Finance Cost		47,26,994	1,63,15,089
Interest Income			
Transfer to Reserves & Surplus		(4,54,939)	(4,30,201)
Operating profit before working capital changes		75,95,551	2,70,96,403
Changes in working Capital:			
(Increase) / Decrease in Inventories			
(Increase) / Decrease in Short Term Loans & Advances		(1,21,69,232)	(2,95,74,290)
(Increase) / Decrease in Other Current Assets		5,94,907	(97,46,271)
(Increase) / Decrease in Accounts Receivable		(15,03,250)	14,296
Increase / (Decrease) Short Term Borrowings.(Net.)		(1,37,44,295)	3,43,69,536
Increase / (Decrease) in Other Current Liabilities		(5,41,697)	25,78,863
Increase / (Decrease) in Short Term Provisions		4,54,939	4,30,201
Cash generated from operations.		(1,93,13,077)	2,51,68,738
Dividend and Dividend Tax Paid		-	(5,50,168)
Income Tax Paid		-	(22,12,073)
Net Cash flow from / (used in) Operating activities	A	(1,93,13,077)	2,24,06,497
B Cash Flows from Investing Activities			
Purchase of Fixed Assets		(1,69,286)	(6,54,363)
Capital WIP		(4,05,110)	
Sale Proceed of Investment			
Interest Received			
Net Cash from / (used in) Investing activities	B	(5,74,396)	(6,54,363)
C Cash Flows from Financing Activities			
Proceeds from Share Issue		-	2,18,31,000
Increase / (Decrease) Long Term Borrowings		1,92,45,442	2,21,26,818
Finance Cost		(47,26,994)	(1,63,15,089)
Net Cash from / (used in) Financing activities	C	1,45,18,448	2,76,42,729
D Net Increase / (Decrease) in Cash and Cash Equivalents(A+B+C)	D	(53,69,025)	4,93,94,863
Cash and Cash equivalents at the beginning of the year		6,39,73,713	1,45,78,851
Cash and Cash equivalents at the end of the year		5,86,04,687	6,39,73,713

Notes:

1. The above cash flow statement have been prepared under the indirect method set out in Accounting Standard (AS)-3, 'Cash Flow Statement in compliance with the Accounting Standards specified under Section 133 of the Companies Act, 2013 read with the Rule 7 of the Companies (Accounts) Rules, 2014.
2. All figures in brackets indicate outflow.
3. The cashflows from operating, investing and financing activities are segregated.

As per our report of even date
For A Agarwal & Associates
Chartered Accountants

Amit Agarwal
CA Amit Agarwal
 (Partner)
 Mno: 064726
 FRN : 326873E
 Place: Kolkata
 Dated : The 10th Day of August, 2022



For and Behalf of Board of Directors
For ACHIEVERS FINANCE INDIA (P) LTD

Sumun Chakraborty
Director

Sumun Chakraborty **Sumana Roy**
 DIN : 02455554 DIN : 02716200

For ACHIEVERS FINANCE INDIA (P) LTD

Sumana Roy
Director

Achievers Finance India (P) Ltd

CIN: U51909WB1996PTC082118

Disclosure under Regulation 52(4) of the SEBI Listing Regulations

Sl. No.	Items	June 30, 2022	March 31, 2022
1	Debt-Equity Ratio	1.84	1.82
2	Debt Service Coverage Ratio	NA	NA
3	Interest Service Coverage Ratio	NA	NA
4	Capital Redemption Reserve	Nil	Nil
5	Debenture Redemption Reserve	NA	NA
6	Net Worth	9,53,04,334	9,34,22,772
7	Net Profit after Tax	23,36,502	70,02,910
8	Earnings Per Share	-	-
a.	Basic	0.47	1.40
b.	Diluted	0.47	1.40
9	Current Ratio	NA	NA
10	Long Term Debt to Working Capital	NA	NA
11	Bad Debts to Account Receivable Ratio	NA	NA
12	Current Liability Ratio	NA	NA
13	Total Debts to Total Assets	62%	61%
14	Debtors Turnover	NA	NA
15	Inventory Turnover	NA	NA
16	Operating Margin (%)	NA	NA
17	Net Profit Margin (%)	16.00%	15.16%
18	Sector Specific Equivalent Ratio, If any	-	-
a.	Stage III Loan Assets to Gross Loan Assets	Nil	Nil
b.	Net Stage III Loan Assets to Gross Loan Assets	Nil	Nil
c.	Capital Adequacy Ratio	36%	35%
d.	Provision Coverage Ratio	Nil	Nil
e.	Liquidity Coverage Ratio	NA	NA

1 The figures/ratios which are not applicable to the company, being an NBFC are marked as 'NA'

2 Debt-Equity Ratio=Debt Securities+Borrowings(Other than Debt Securities)/Equity Share Capital+Other Equity

3 Net Worth=Equity Share Capital+ Other Equity

4 Total Debts to Total Assets=Debt Securities+Borrowings(Other than Debt Securities)/Total Assets

For A Agarwal & Associates
CHARTERED ACCOUNTANTS

CA Amit Agarwal
(Partner)

Mno: 064726

FRN : 326873E

Place: Kolkata

Dated : The 10th Day of August, 2022



For and Behalf of Board of Directors

For ACHIEVERS FINANCE INDIA (P) LTD

(Signature)
Director

Suman Chakraborty

DIN : 02455554

Sumana Roy

DIN : 02716200

For ACHIEVERS FINANCE INDIA (P) LTD

(Signature)
Director

AFIPL/BSE/31/2022-23

To
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai -400001

Dear Sir/ Madam,

Subject: Statement of Utilization of Issue Proceeds and Material Deviation under Regulation 52(7) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to Regulation 52(7) of the SEBI Listing Regulations, 2015, please find the details below for the quarter ended 30 June, 2022:

Sl. No.	Particulars	Details
1.	Statement indicating the utilization of issue proceeds of non-convertible securities which shall be continued to be given till such time the issue proceeds have been fully utilized or the purpose for which these proceeds were raised has been achieved	The proceeds raised from issuance of Non-Convertible Debentures (NCDs) have been solely and fully utilized for the purposes as mentioned in the Offer Document/ Disclosure Document.
2.	Material deviation in the use of proceeds as compared to the objects of the issue	Nil

This is for your information and record please.

Thanking you,
Yours sincerely,
For **Achievers Finance India (P) Limited**

For **ACHIEVERS FINANCE INDIA (P) LTD**



Director

Suman Chakraborty
Director

AFIPL_BSE/32/2022-23

To
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai -400001

Dear Sir/ Madam,

Subject: Compliance under Regulation 54 & Regulation 56(1)(d) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to Regulation 54 & 56(1) (d) of the Listing Regulations, 2015, please find enclosed herewith Security Cover Certificate issued by A Agarwal & Associates, Statutory Auditors of the Company for the quarter ended 30 June, 2022.

This is for your information and record please.

Thanking you,

Yours sincerely,
For Achievers Finance India (P) Limited

For ACHIEVERS FINANCE INDIA (P) LTD



Director

Suman Chakraborty
Director

Encl.: Asset Cover Certificate



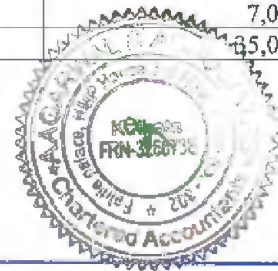
**ASSET COVER CERTIFICATE OF ACHIEVERS FINANCE INDIA (P) LTD (CIN:
U51909WB1996PTC082118)**

To
The Board of Directors
Achievers Finance india (P) Ltd

Based on examination of books of accounts and other relevant records/documents, we hereby certify that

- a) The company has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities:

ISiN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount
INE065507019	Private Placement	Secured	14,00,000
INE065507027	Private Placement	Secured	22,00,000
INE065507035	Private Placement	Secured	29,00,000
INE065507043	Private Placement	Secured	1,00,000
INE065507050	Private Placement	Secured	7,00,000
INE065507068	Private Placement	Secured	18,00,000
INE065507076	Private Placement	Secured	6,00,000
INE065507084	Private Placement	Secured	2,00,000
INE065507092	Private Placement	Secured	40,00,000
INE065507100	Private Placement	Secured	11,00,000
INE065507118	Private Placement	Secured	34,00,000
INE065507126	Private Placement	Secured	20,00,000
INE065507134	Private Placement	Secured	2,00,000
INE065507142	Private Placement	Secured	2,00,000
INE065507159	Private Placement	Secured	3,00,000
INE065507167	Private Placement	Secured	24,00,000
INE065507175	Private Placement	Secured	21,00,000
INE065507183	Private Placement	Secured	24,00,000
INE065507191	Private Placement	Secured	100,00,000
INE065507209	Private Placement	Secured	7,00,000
INE065507217	Private Placement	Secured	24,00,000
INE065507225	Private Placement	Secured	40,00,000
INE065507233	Private Placement	Secured	16,00,000
INE065507241	Private Placement	Secured	17,00,000
INE065507258	Private Placement	Secured	26,00,000
INE065507266	Private Placement	Secured	6,00,000
INE065507274	Private Placement	Secured	2,00,000
INE065507282	Private Placement	Secured	18,00,000
INE065507290	Private Placement	Secured	32,00,000
INE065507308	Private Placement	Secured	31,00,000
INE065507316	Private Placement	Secured	57,00,000
INE065507324	Private Placement	Secured	2,00,000
INE065507332	Private Placement	Secured	7,00,000
INE065507340	Private Placement	Secured	35,00,000





INE065507357	Private Placement	Secured	26,00,000
INE065507365	Private Placement	Secured	24,00,000
INE065507373	Private Placement	Secured	48,00,000
INE065507381	Private Placement	Secured	1,00,000
INE065507399	Private Placement	Secured	2,00,000
INE065507407	Private Placement	Secured	2,00,000
INE065507415	Private Placement	Secured	2,00,000
INE065507423	Private Placement	Secured	3,00,000

The Company has also issued the following unlisted NCDs:

iSIN	Private Placement/ Public Issue	Secured/ Unsecured	Sanctioned Amount
INE065507431	Private Placement	Secured	59,00,000
INE065507449	Private Placement	Secured	15,00,000
INE065507456	Private Placement	Secured	52,00,000
INE065507464	Private Placement	Secured	2,00,000
INE065507472	Private Placement	Secured	5,00,000
INE065507480	Private Placement	Secured	3,00,000
INE065507498	Private Placement	Secured	1,00,000
INE065507506	Private Placement	Secured	2,00,000
INE065507514	Private Placement	Secured	1,00,000
INE065507522	Private Placement	Secured	23,00,000
INE065507530	Private Placement	Secured	12,00,000
INE065507548	Private Placement	Secured	47,00,000
INE065507555	Private Placement	Secured	1,00,000
INE065507563	Private Placement	Secured	9,00,000
INE065507571	Private Placement	Secured	8,00,000
INE065507589	Private Placement	Secured	4,00,000
INE065507597	Private Placement	Secured	25,00,000
INE065507605	Private Placement	Secured	28,00,000
INE065507613	Private Placement	Secured	38,00,000
INE065507621	Private Placement	Secured	1,00,000
INE065507639	Private Placement	Secured	5,00,000
INE065507647	Private Placement	Secured	6,00,000
INE065507654	Private Placement	Secured	1,00,000
INE065507662	Private Placement	Secured	6,00,000
INE065507670	Private Placement	Secured	3,00,000

b) Asset Cover for listed & unlisted debt securities:

- i. The financial information as on 30-06-2022 has been extracted from the books of accounts for the quarter ended 30-06-2022 and other relevant records of the company;
- ii. The assets of the company provide coverage of 1.58 (158 %) times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed (calculation as per statement of asset cover ratio for the Secured debt securities - table - i)
- iii. The total assets of the listed company provide coverage of NIL times of the principal, which is in accordance with the terms of issue (calculation as per statement of asset cover ratio available for the unsecured debt securities - table - ii) (as per requirement of Regulation 54 read with Regulation 56(1) (d) of LODR Regulations).



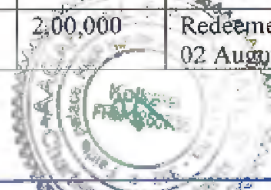


Table - I:

Sr. No.	Particulars		Amount
i.	Total assets available for secured Debt Securities' – (secured by either pari passu or exclusive charge on assets) (mention the share of Debt Securities' charge holders)	A	1992.11
	<ul style="list-style-type: none"> Property Plant & Equipment (Fixed assets) - movable/immovable property etc. Loans /advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc. Receivables including interest accrued on Term loan/ Debt Securities etc. Investment(s) Cash and cash equivalents and other current/ Non-current assets* 		
		1819.76	
		172.35	
ii.	Total borrowing through issue of secured Debt Securities (secured by either pari passu or exclusive charge on assets)	B	1,263.26
	<ul style="list-style-type: none"> Debt Securities (Provide details as per table below) Secured Borrowings (Term Loan) IND - AS adjustment for effective Interest rate on secured Debt Securities Interest accrued/payable on secured Debt Securities 		
		978.00	
		285.26	
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/information memorandum/ debenture trust deed)	A/B	158%

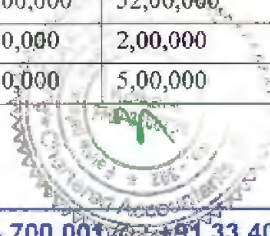
ISIN wise details

Sl. No.	ISIN	Facility	Type of charge	Sanctioned Amount	Outstanding	Cover Required	Assets Required
					Amount As on 30-06-2022		
1	INE065507019	Non-Convertible Debentures	Exclusive	14,00,000	Redeemed on 03 April, 2020	0	0
2	INE065507027	Non-Convertible Debentures	Exclusive	22,00,000	Redeemed on 02 March, 2022	0	0
3	INE065507035	Non-Convertible Debentures	Exclusive	29,00,000	29,00,000	29,00,000	29,00,000
4	INE065507043	Non-Convertible Debentures	Exclusive	1,00,000	Redeemed on 02 March, 2021	0	0
5	INE065507050	Non-Convertible Debentures	Exclusive	7,00,000	Redeemed on 02 March, 2022	0	0
6	INE065507068	Non-Convertible Debentures	Exclusive	18,00,000	18,00,000	18,00,000	18,00,000
7	INE065507076	Non-Convertible Debentures	Exclusive	6,00,000	Redeemed on 02 March, 2021	0	0
8	INE065507084	Non-Convertible Debentures	Exclusive	2,00,000	Redeemed on 02 March, 2022	0	0
9	INE065507092	Non-Convertible Debentures	Exclusive	40,00,000	40,00,000	40,00,000	40,00,000
10	INE065507100	Non-Convertible Debentures	Exclusive	11,00,000	Redeemed on 05 September, 2020	0	0
11	INE065507118	Non-Convertible Debentures	Exclusive	34,00,000	34,00,000	34,00,000	34,00,000
12	INE065507126	Non-Convertible Debentures	Exclusive	20,00,000	20,00,000	20,00,000	20,00,000
13	INE065507134	Non-Convertible Debentures	Exclusive	2,00,000	Redeemed on 02 August, 2021	0	0





14	INE065507142	Non-Convertible Debentures	Exclusive	2,00,000	2,00,000	2,00,000	2,00,000
15	INE065507159	Non-Convertible Debentures	Exclusive	3,00,000	Redeemed on 02 August, 2021	0	0
16	INE065507167	Non-Convertible Debentures	Exclusive	24,00,000	24,00,000	24,00,000	24,00,000
17	INE065507175	Non-Convertible Debentures	Exclusive	21,00,000	Redeemed on 26 February, 2021	0	0
18	INE065507183	Non-Convertible Debentures	Exclusive	24,00,000	24,00,000	24,00,000	24,00,000
19	INE065507191	Non-Convertible Debentures	Exclusive	100,00,000	100,00,000	100,00,000	100,00,000
20	INE065507209	Non-Convertible Debentures	Exclusive	7,00,000	7,00,000	7,00,000	7,00,000
21	INE065507217	Non-Convertible Debentures	Exclusive	24,00,000	24,00,000	24,00,000	24,00,000
22	INE065507225	Non-Convertible Debentures	Exclusive	40,00,000	Redeemed on 28 August, 2021	0	0
23	INE065507233	Non-Convertible Debentures	Exclusive	16,00,000	16,00,000	16,00,000	16,00,000
24	INE065507241	Non-Convertible Debentures	Exclusive	17,00,000	17,00,000	17,00,000	17,00,000
25	INE065507258	Non-Convertible Debentures	Exclusive	26,00,000	26,00,000	26,00,000	26,00,000
26	INE065507266	Non-Convertible Debentures	Exclusive	6,00,000	6,00,000	6,00,000	6,00,000
27	INE065507274	Non-Convertible Debentures	Exclusive	2,00,000	2,00,000	2,00,000	2,00,000
28	INE065507282	Non-Convertible Debentures	Exclusive	18,00,000	18,00,000	18,00,000	18,00,000
29	INE065507290	Non-Convertible Debentures	Exclusive	32,00,000	Redeemed on 11 February, 2022	0	0
30	INE065507308	Non-Convertible Debentures	Exclusive	31,00,000	31,00,000	31,00,000	31,00,000
31	INE065507316	Non-Convertible Debentures	Exclusive	57,00,000	57,00,000	57,00,000	57,00,000
32	INE065507324	Non-Convertible Debentures	Exclusive	2,00,000	2,00,000	2,00,000	2,00,000
33	INE065507332	Non-Convertible Debentures	Exclusive	7,00,000	7,00,000	7,00,000	7,00,000
34	INE065507340	Non-Convertible Debentures	Exclusive	35,00,000	35,00,000	35,00,000	35,00,000
35	INE065507357	Non-Convertible Debentures	Pari- passu	26,00,000	Redeemed on 11 June, 2022	0	0
36	INE065507365	Non-Convertible Debentures	Pari- passu	24,00,000	24,00,000	24,00,000	24,00,000
37	INE065507373	Non-Convertible Debentures	Pari- passu	48,00,000	48,00,000	48,00,000	48,00,000
38	INE065507381	Non-Convertible Debentures	Pari- passu	1,00,000	1,00,000	1,00,000	1,00,000
39	INE065507399	Non-Convertible Debentures	Pari- passu	2,00,000	2,00,000	2,00,000	2,00,000
40	INE065507407	Non-Convertible Debentures	Pari- passu	2,00,000	2,00,000	2,00,000	2,00,000
41	INE065507415	Non-Convertible Debentures	Pari- passu	2,00,000	2,00,000	2,00,000	2,00,000
42	INE065507423	Non-Convertible Debentures	Pari- passu	3,00,000	3,00,000	3,00,000	3,00,000
43	INE065507431	Non-Convertible Debentures	Exclusive	59,00,000	59,00,000	59,00,000	59,00,000
44	INE065507449	Non-Convertible Debentures	Exclusive	15,00,000	15,00,000	15,00,000	15,00,000
45	INE065507456	Non-Convertible Debentures	Exclusive	52,00,000	52,00,000	52,00,000	52,00,000
46	INE065507464	Non-Convertible Debentures	Exclusive	2,00,000	2,00,000	2,00,000	2,00,000
47	INE065507472	Non-Convertible Debentures	Exclusive	5,00,000	5,00,000	5,00,000	5,00,000





48	INE065507480	Non-Convertible Debentures	Exclusive	3,00,000	3,00,000	3,00,000	3,00,000
49	INE065507498	Non-Convertible Debentures	Exclusive	1,00,000	1,00,000	1,00,000	1,00,000
50	INE065507506	Non-Convertible Debentures	Exclusive	2,00,000	2,00,000	2,00,000	2,00,000
51	INE065507514	Non-Convertible Debentures	Exclusive	1,00,000	1,00,000	1,00,000	1,00,000
52	INE065507522	Non-Convertible Debentures	Exclusive	23,00,000	23,00,000	23,00,000	23,00,000
53	INE065507530	Non-Convertible Debentures	Exclusive	12,00,000	12,00,000	12,00,000	12,00,000
54	INE065507548	Non-Convertible Debentures	Exclusive	47,00,000	47,00,000	47,00,000	47,00,000
55	INE065507555	Non-Convertible Debentures	Exclusive	1,00,000	1,00,000	1,00,000	1,00,000
56	INE065507563	Non-Convertible Debentures	Exclusive	9,00,000	9,00,000	9,00,000	9,00,000
57	INE065507571	Non-Convertible Debentures	Exclusive	8,00,000	8,00,000	8,00,000	8,00,000
58	INE065507589	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
59	INE065507597	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
60	INE065507605	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
61	INE065507613	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
62	INE065507621	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
63	INE065507639	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
64	INE065507647	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
65	INE065507654	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
66	INE065507662	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
67	INE065507670	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000

c) Compliance of all the covenants/terms of the issue in respect of listed debt securities of the listed company

We have examined the compliances made by the company in respect of the covenants/terms of the issue of the listed and unlisted debt securities (NCDs) and certify that such covenants/terms of the issue have been complied by the company.

For A Agarwal & Associates
Chartered Accountant

CA Amit Agarwal
Partner
Mno: 064726
FRN: 326873E
UDIN: 22064726AOTF1A9078



Date: 10th Day of August 2022

Place: Kolkata