

AFIPL_BSE/15/2023-24

30 May, 2023

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

Dear Sir/ Madam,

Subject: Outcome of Board meeting held today on 30th May, 2023

At a meeting of the Board of Directors of the Company held today, i.e., 30th May, 2023, the Board of Directors has inter alia considered and approved the audited financial results of the Company for the quarter and year ended 31st March, 2023, and the audited financial statements of the Company for the year ended 31st March, 2023. We enclose the following documents for your records:

1. Audited Financial Results, Financial Statement along with the audit report for the quarter and year ended 31st March, 2023 as per Regulation 52(1) and Regulation 52(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations");
2. Declaration pursuant to regulation 52(3) of the Listing Regulations;
3. Disclosure as per Regulation 52(4) of the Listing Regulations;
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) Ltd

For ACHIEVERS FINANCE INDIA (P) LTD.



Director

Suman Chakraborty
Director

Encl.: As above

AFIPL_BSE/16/2023-24

30 May, 2023

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

Dear Sir/ Madam,

Subject: Declaration pursuant to Regulation 52(3)(a) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 ("Listing Regulations")

Pursuant to Regulation 52(3) (a) of the Listing Regulations, 2015, the Company hereby declares that the Statutory Auditor of the Company, A Agarwal & Associates (Firm Registration No. 326873E) has issued an Audit Report with unmodified opinion on Audited Financial Results of the Company for the financial year ended 31st March, 2023.

Kindly take this declaration on your record.

Thanking you,

Yours sincerely,
For **Achiivers Finance India (P) Ltd**

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



Director

Suman Chakraborty
Director
DIN: 02455554



INDEPENDENT AUDITORS' REPORT

To,
The Members of
Achievers Finance India (P) Limited

Report on the Audit of the Standalone Financial Statements

Opinion

We have audited the accompanying financial statements of **Achievers Finance India (P) Limited** ("the Company"), which comprise the balance sheet as at March 31, 2023, the Statement of Profit and Loss and the statement of cash flow for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Companies Act, 2013 ('Act') in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2023, and its Profit and cash flow for the year then ended, and notes to the financial statements, including a summary of significant accounting policies and other explanatory information

Basis for Opinion

We conducted our audit in accordance with the standards on auditing specified under section 143 (10) of the Companies Act, 2013. Our responsibilities under those Standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Company in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Reporting of key audit matters as per SA 701, Key Audit Matters are not applicable to the Company as it is an unlisted company.





Information other than the financial statements and auditors' report thereon

The Company's board of directors is responsible for the preparation of the other information. The other information comprises the information included in the Board's Report including Annexures to Board's Report, Business Responsibility Report but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the standalone financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information; we are required to report that fact. We have nothing to report in this regard.

Responsibilities of Management and Those Charged with Governance for the Standalone Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of the standalone financial statements that give a true and fair view of the financial position, financial performance, and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the Indian Accounting Standards (IND AS) specified under section 133 of the Act. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Board of Directors is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the company's financial reporting process.





Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls system in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude in the standalone financial statement that, individually or in aggregate, makes it probable that the economics decisions of a reasonably knowledgeable user of the financial statement may be influenced. We consider quantitative materiality and qualitative factor in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.





We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards. From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on other legal and regulatory requirements

1. As required by the Companies (Auditor's Report) Order, 2016 ("The Order") issued by the Central Government of India in terms of sub-section (11) of section 143 of the Companies Act, 2013, we enclose in Annexure "A" a statement on the matters specified in the paragraph 3 and 4 of the said Order.
2. As required by Section 143(3) of the Act, we report that:
 - a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.
 - b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.
 - c) The Balance Sheet, Statement of Profit and Loss and statement of Cash Flow dealt with by this Report are in agreement with the books of account.
 - d) In our opinion, the aforesaid Standalone Financial Statements comply with the Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.
 - e) On the basis of written representations received from the directors as on March 31, 2023, taken on record by the Board of Directors, none of the directors is disqualified as on March 31, 2023, from being appointed as a director in terms of Section 164 (2) of the Act.
 - f) Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of the Section 143 of the Companies Act, 2013 ("the Act") is not applicable to the Company.





- g) With respect to the other matter to be included in the Auditor's Report in accordance with the requirement of section 197(16) of the Act, as amended, we report that section 197 is not applicable on private limited company. Hence reporting as per section 197(16) is not required.
- h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, in our opinion and to the best of our information and according to the explanation given to us:
- i. The Company does not have any pending litigation which would impact its financial position;
 - ii. The Company does not have any long-term contracts, including derivative contracts. Accordingly, no provision for material foreseeable losses have been made; and
 - iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.
 - iv.
 - a) The management has represented that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the company to or in any other person(s) or entity(ies), including foreign entities ("intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;
 - b) The management has represented, that, to the best of its knowledge and belief, other than as disclosed in the notes to the accounts, no funds have been received by the company from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding whether recorded in writing or otherwise, that the company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries; and
 - c) Based on audit procedures which we considered reasonable and appropriate in the circumstances, nothing has come to their notice that has caused them to believe that the representations under sub-clause(a) and (b) contain any material mis-statement.
 - v.
 - a) The final dividend proposed in the previous year, declared and paid by the company during the year is in accordance with section 123 of the Act, as applicable.





b) The board of director of the company have proposed final dividend for the year which is subject to the approval of the member as the ensuring Annual General Meeting. The amount of dividend proposed is in accordance with section 123 of the Act, as applicable.

For A Agarwal & Associates
Chartered Accountants
FRN: 326873E

CA Amit Agarwal
(Partner)
M NO: 064726
UDIN: 23064726BGXR117780



Place: Kolkata
Date: The 30th Day of May 2023

ACHIEVERS FINANCE INDIA (P) LTD

CIN : U51909WB1996PTC082118

REGISTERED OFFICE: 32/A DIAMOND HARBOUR ROAD SAKHERBAZAR KOLKATA 700008

STANDALONE BALANCE SHEET AS AT 31st MARCH, 2023

ACHIEVERS
FINANCE

(Rs. In thousand)

	Particulars	Note No.	As at 31st March, 2023	As at 31st March, 2022
I.	ASSETS			
(1)	Non - current assets			
	(a) Property, Plant and Equipment	2	5,434.17	2,230.47
	(b) Intangible assets		-	-
	(c) Capital Work In Progress		-	-
	(d) Financial assets		-	-
	(i) Investments		-	-
	(ii) Others	3	10,710.67	5,012.52
	(e) Deferred tax assets (net)	4	181.28	-
	(f) Other non - current assets	5	3,244.02	2,520.52
(2)	Current assets			
	(a) Loans	6	333,211.37	189,957.24
	(b) Financial assets		-	-
	(i) Trade receivables	7	-	759.68
	(ii) Cash and cash equivalents	8	11,503.06	9,773.71
	(iii) Bank balances other than cash and cash equivalents	9	26,500.00	54,200.00
	(iv) Others	10	674.21	1,216.92
	(c) Other current assets	11	18,711.13	11,369.96
	Total Assets		410,169.91	277,041.02
II.	EQUITY AND LIABILITIES			
(1)	Equity			
	(a) Equity Share capital	12	50,031.00	50,031.00
	(b) Other equity	13	50,971.29	43,391.42
	Liabilities			
(2)	Non - current liabilities			
	(a) Financial liabilities			
	(i) Long Term Borrowings	14	107,776.84	92,026.82
(3)	Current liabilities			
	(a) Financial liabilities			
	(i) Short Term Borrowings	15	185,580.90	77,847.00
	(ii) Trade payables			
	a) Total outstanding dues of micro enterprises and small enterprises		-	-
	b) Total outstanding dues of creditors others than micro enterprises and small enterprises		-	-
	(iii) Other financial liabilities	16	5,622.75	6,505.06
	(b) Provisions	17	6,836.63	5,342.38
	(c) Other current liabilities	18	2,350.50	1,897.34
	Total Equity and Liabilities		410,169.91	277,041.02
	Significant accounting policies and estimates	1		
	The accompanying notes 1 to 39 are an integral part of the financial statement.			

As per our report of even date attached.

For
A Agarwal & Associates
Chartered Accountants
FRN : 326873E

CA Amit Agarwal
Membership No. 064726
Partner

Place: Kolkata
Dated: 30th May, 2023



For and on behalf of the Board of Directors

Suman Chakraborty
Director
DIN: 02444454

Sumana Roy
Director
DIN: 02716200



STANDALONE PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31st MARCH, 2023

(Rs. In thousand)

Particulars		Note No.	Year ended 31st March, 2023	Year ended 31st March, 2022
I.	Revenue from operations	19	58825.53	44910.30
II.	Other income	20	1537.81	1292.41
III.	Total Income (I+II)		60,363.34	46,202.70
IV.	Expenses:			
	Cost of materials consumed		-	-
	Purchase of Traded Goods		-	-
	Changes in Inventories of finished goods, by-products and work in progress		-	-
	Employee benefits expense	21	14968.02	10278.00
	Finance costs	22	19953.96	16315.09
	Depreciation and amortization expense		813.23	604.24
	Other expenses	23	12,340.75	8,398.10
	Total expenses (IV)		48,075.96	35,595.43
V.	Profit before tax (III-IV)		12,287.38	10,607.00
VI.	Tax expense :			
	Current tax		3,170.99	2,694.25
	Deferred tax		(181.28)	-
	Income tax relating to earlier years		-	910.12
			2,939.71	3,604.37
VII.	Profit for the year		9,347.66	7,002.63
VIII.	Other comprehensive income			
	(i) Items that will not be reclassified to profit or loss			
	Remeasurement of the net defined benefit liability/asset		-	-
	(ii) Income tax relating to items that will not be reclassified to profit or loss		-	-
	Total other comprehensive income, net of tax		-	-
IX.	Total comprehensive income for the year			
X.	Earnings per equity share (Nominal value per share Rs. /-)			
	- Basic (Rs.)		1.87	1.40
	- Diluted (Rs.)		1.87	1.40
	Number of shares used in computing earning per share			
	- Basic (Nos.)		-	-
	- Diluted (Nos.)		-	-
	Significant accounting policies and estimates	1		
	The accompanying notes 1 to 39 are an integral part of the financial statement.			

As per our report of even date attached.

For
Chartered Accountants
Chartered Accountants
FRN : 326873E

CA Amit Agarwal
Membership No. 064726
Partner

Place: Kolkata

Dated: 30th May, 2023



For and on behalf of the Board of Directors

Suman Chakraborty
Director
DIN: 02444454

Sumana Roy
Director
DIN: 02716200



A	Particulars	For The Year Ended 31st	For The Year Ended 31st
		March'2023	March'2022
A	Cash Flow from Operating Activities		
	Net Profit before tax and extraordinary items	12,287	10,607
	Adjustments for:		
	Depreciation and Amortization Expenses	813	604
	Finance Cost	19,954	16,315
	Interest Income		
	Transfer to Reserves & Surplus	(833)	(430)
	Operating profit before working capital changes	32,222	27,096
	Changes in working Capital:		
	(Increase) / Decrease in Inventories		
	(Increase) / Decrease in Short Term Loans & Advances	(1,43,254)	(29,574)
	(Increase) / Decrease in Other Current Assets	(13,401)	(9,732)
	Increase / (Decrease) Short Term Borrowings.(Net.)	1,07,852	34,370
	Increase / (Decrease) in Other Current Liabilities	453	2,579
Increase / (Decrease) in Short Term Provisions	833	430	
Cash generated from operations.	(15,296)	25,169	
Dividend and Dividend Tax Paid	(700)	(550)	
Income Tax Paid	(1,753)	(2,212)	
Net Cash flow from / (used in) Operating activities	(17,749)	22,406	
B	Cash Flows from Investing Activities		
	Purchase of Fixed Assets	(4,018)	(654)
	Capital WIP		-
	Sale Proceed of Investment		-
	Interest Received		-
Net Cash from / (used in) Investing activities	(4,018)	(654)	
C	Cash Flows from Financing Activities		
	Proceeds from Share Issue		21,831
	Increase / (Decrease) Long Term Borrowings	15,750	22,127
	Finance Cost	(19,954)	(16,315)
Net Cash from / (used in) Financing activities	(4,204)	27,643	
D	Net Increase / (Decrease) in Cash and Cash Equivalents(A+B+C)	(25,971)	49,395
	Cash and Cash equivalents at the beginning of the year	63,974	14,579
	Cash and Cash equivalents at the end of the year	38,003	63,974

Notes:

- The above cash flow statement have been prepared under the indirect method set out in Accounting Standard (AS)-3, 'Cash Flow
- All figures in brackets indicate outflow.
- The cashflows from operating, investing and financing activities are segregated.

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

CA Amit Agarwal
(Partner)
Mno: 064726
FRN : 326873E
Place: Kolkata

Dated : The 30th Day of May, 2023



Suman Chakraborty
Director
DIN: 02444454

Sumana Roy
Director
DIN: 02716200



Disclosure of Achievers Finance India (P) Ltd (CIN: U51909WB1996PTC082118) pursuant to Regulation 52(4) of the SEBI Listing Regulations:

Sl. No.	Items	Quarter ended March 31, 2023	Year ended March 31, 2023
1	Debt-Equity Ratio	2.91	2.91
2	Debt Service Coverage Ratio	NA	NA
3	Interest Service Coverage Ratio	NA	NA
4	Outstanding Redeemable Preference Share (quantity and value)	NA	NA
5	Debenture Redemption Reserve	NA	NA
6	Net Worth	10,10,02,642	10,10,02,642
7	Net Profit after Tax	26,99,477	93,47,666
8	Earnings Per Share	-	-
a.	Basic	0.54	1.87
b.	Diluted	0.54	1.87
9	Current Ratio	26.37	26.37
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	NA	NA
14	Debtors' Turnover	NA	NA
15	Inventory Turnover	NA	NA
16	Operating Margin (%)	56%	53%
17	Net Profit Margin (%)	17%	15%
18	Sector Specific Equivalent Ratio, if any	NA	NA
a.	Stage III Loan Assets to Gross Loan Assets	NA	NA
b.	Net Stage III Loan Assets to Gross Loan Assets	NA	NA
c.	Capital Adequacy Ratio	NA	NA
d.	Provision Coverage Ratio	NA	NA
e.	Liquidity Coverage Ratio	NA	NA

**For A Agarwal & Associates
Chartered Accountant**

**CA Amit Agarwal
Partner**

Mno: 064726

FRN: 326873E

UDIN: 28064326 B9XRTH6342



Date: The 30th day of May, 2023

Place: Kolkata

Security Cover Certificate

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

Based on examination of books of accounts and other relevant records/documents of Achievers Finance India (P) Ltd, we hereby certify that:

a) Security Cover for listed debt securities:

- i. The financial information as on 31-03-2023 has been extracted from the books of accounts for the quarter ended 31-03-2023 and other relevant records of the listed entity;
- ii. The assets of the listed entity provide coverage of **100 times** of exclusive securities and - times of the pari-passu charge 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 as per the table below)

Column A	Column B	Column C (i)	Column D (ii)	Column E (iii)	Column F (iv)	Column G (v)	Column H (vi)	Column I (vii)	Column j	Column k	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari - Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Asset not offered as security	Elimination (amount in negative)	Total (C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being	Other secured Debt	Debt for which this certificate being	Assets shared by pari passu debt holder (Other assets on which there is pari-passu	Debt amount considered more than once (due to exclu	Market Value for Assets charge on	Carrying / bank value for exclusive charge asset where	Market value for pari-passu charge	Carrying value/ book for pari-passu charge asset where	Total value (=K+L+M+N)		



	issued	issued	includes debt for which this certificate is issued & other debt with pari passu charge	charge (excluding items covered in column F)		sive plus pari-passu charge)	Exclusive basis	market value is not ascertainable or application (For Eg. Bank Balance, DSRA market value is not applicable)	arg e Assets viii	market value is not ascertainable or application (For Eg. Bank Balance, DSRA market value is
										Relating to Column F
	Book value	Book value	Yes / No	Book value	Book value					
ASSETS										
Property, Plants and Equipment						54,34,805	54,34,805			
Capital Work-in-Progress						-	-			
Right of use Assets						-	-			
Good will						-	-			
Intangible Assets						-	-			



Intangible Assets under Development													
Investment													
Loans *	Gold Loan including Accrued Interest	7,00,00,000	6,97,50,621	1,08,00,000	18,07,50,749	33,13,01,370			13,97,50,621	1,08,00,000	15,05,50,621		
Inventories													
Tread Recivables													
Cash and Cash Equivalents						1,15,03,055							
Bank Balance other than Cash and cash Equivalents						2,65,00,000							
Others													
Total													
LIABILITIES													
Debt securities to which	Listed Secured NCDs	7,00,00,000											



certifi cate pertai ns																				
Other debt shari ng pari- passu charg e with abov e debt																				
Other debt			6,97, 50,6 21																	
Subor dinat ed debt																				
Borro wings																				
Bank																				
Debt securi ties																				
Other s																				
Trade payab les																				
Lease Liabili ties																				
Provis ions																				
Other s									3,54, 31,04 1											
Total																				
Cover on Book Valūe									41,01 ,70,2 71											
Cover on Mark																				



et Value														
	Excl usiv e Secu rities Cove r- Rati o	100%	Pari - pars u Sec urit y Cov er Rati o	NA										

SIN wise details

Sl. No.	ISIN	Facility	Type of charge	Sanctioned Amount	Outstanding	Cover Required	Assets Required
					Amount As on 31-03-2023		
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	Redeemed on 02 August, 2022	0	0
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	Redeemed on 02 August, 2022	0	0
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	Redeemed on 02 February, 2023	0	0
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	Redeemed on 23 January, 2023	0	0
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	Redeemed on 23 July, 2022	0	0
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

For A Agarwal & Associates
Chartered Accountant

CA Amit Agarwal
Partner

Mno: 064726

FRN: 326873E

UDIN: 23064226BGXRTG1116



Date: The 30th day of May, 2023

Place: Kolkata