

AFIL_BSE/24/2025-26

02nd August, 2025

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

Dear Sir/ Madam,

Subject: Outcome of Board meeting held today on 02nd August, 2025

At a meeting of the Board of Directors of the Company held today, i.e., on 02nd August, 2025, the Board of Directors has inter alia considered and approved the unaudited quarterly financial results of the Company for the quarter ended 30th June, 2025. We enclose the following documents for your records:

1. Financial Results for the quarter ended 30th June, 2025 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") along with the Limited Review Report;
2. Disclosure as per Regulation 52(4) of the Listing Regulations;
3. Disclosure under Regulation 52(7) and 52(7)(A) of the Listing Regulation;
4. Disclosure of Asset Cover certificate as per regulation 54(2) & 54(3) of the Listing Regulations.
5. The Board of Directors has approved allotment of 201 Secured, Listed, Rated, Redeemable Non-Convertible Debentures of face value of Rs. 1,00,000/- each aggregating to Rs. 201,00,000/- (Rupees Two Crores and One Lakh only) on private placement basis as per the following details:
 - a) 201 (Two Hundred and One) Secured, Listed, Rated, Redeemable Non-Convertible Debentures of Rs. 1,00,000/- (Rupees One Lakh only) each aggregating to Rs. 201,00,000/- (Rupees Two Crores and One Lakhs only) on private placement basis;
 - b) **Size of the Issue:** Rs. 201,00,000/- (Rupees Two Crores and One Lakh only);

For Achievers Finance India Ltd

Poushali Achosh

Company Secretary

ACHIEVERS FINANCE INDIA LMTD

Formerly known as Achievers Finance India (P) Ltd

Registered Office : 32/A, Diamond Harbour Road, Sakherbazar, Kolkata - 700 008

CC 033 - 6606 3000 | TF 1800 572 7102 | F 033 6606 3041

E gold@achieversind.com | W www.achieversfinance.com

RBI Reg. No.: B-05.04264/ CIN - U51909WB1996PLC082118

- c) **Series, Maturity, Interest Rate offered:** As per Annexure A;
- d) **Charges/ Security:** 100% secured by way of creation of charge on Book Debts & Receivables (Gold Loan);
- e) **Special right/interest/privilege attached to the instrument and changes thereof:** No special rights are conferred to this instrument.
- f) **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:** There is no default in payment of any interest and principal repayment till date.
- g) **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 comments thereon, if any:** There is no delay in payment of interest or redemption of debentures. Interest is paid or debentures are redeemed as per their specified schedule till date.
- h) **Details of any redemption of preference shares indicating the manner of redemption (Whether out of profits or out of fresh issue) and debentures:** The Debentures will be repaid from the collection of loan receivables for the requisite value of Debentures. No preference shares are issued by the Company.

Kindly take the above information on your record.

Thanking you,
Yours sincerely,

For **Achievers Finance India Lmtd**
For **Achievers Finance India Lmtd**

Poushali Ghosh

Company Secretary

Poushali Ghosh
Company Secretary

Encl.: As above

ACHIEVERS FINANCE INDIA LMTD

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Independent Auditor's Limited Review Report on the Quarterly Unaudited Financial Results of Achievers Finance India 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 Lmtd**

We have reviewed the accompanying statement of unaudited financial results of Achievers Finance India Lmtd (the "**Company**") for the quarter ended 30 June, 2025, 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 of the Statement in accordance with the Standard on Review Engagement (SRE) 2410- "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", 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 inquiries of company personnel responsible for financial and accounting matters and analytical procedures applied to financial data and thus provides less assurance than an audit. 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."

Our conclusion is not modified in respect of this matter.

Date: The 02nd day of August, 2025
Place: Kolkata

For Vinay Naveen & Co.
Chartered Accountants

Ameet Agarwal

CA Ameet Agarwal
(Partner)

Mno: 064726

FRN: 009188C

UDIN: *25064226BMINV DX4284*



Offices at :

Uttar Pradesh - Ghaziabad, Hapur, Lucknow, Vrindavan, Kanpur ◆ Delhi - New Delhi ◆ Rajasthan - Jaipur & Jodhpur ◆ Gujarat - Ahmedabad, Nadiad ◆ J&K - Jammu ◆ Maharashtra - Pune & Mumbai ◆ Jharkhand - Ranchi ◆ Chhattisgarh - Raipur ◆ Madhya Pradesh - Bhopal ◆ Uttarakhand - Haldwani ◆ Tamil Nadu - Chennai ◆ Bihar - Patna ◆ elangana - Hyderabad

ACHIEVERS FINANCE INDIA LMTD

CIN : U51909WB1996PLC082118

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



BALANCE SHEET AS AT 30th JUNE, 2025

INR Lakhs

Particulars		Note No	As at 30th June, 2025	As at 31st March, 2025
I. ASSETS				
(1) Non - current assets				
(a)	Property, Plant and Equipment	1	97.08	100.29
(b)	Intangible assets	1	12.30	9.87
(c)	Capital Work In Progress			
(d)	Financial assets			
	(i) Investments			
	(ii) Others			
(e)	Deferred tax assets (net)	2	(1.96)	(0.49)
(f)	Other non - current assets	3	28.26	26.45
(2) Current assets				
(a)	Loans	4	8,998.29	8,850.52
(b)	Financial assets			
	(i) Trade receivables			
	(ii) Cash and cash equivalents	5	398.69	227.66
	(iii) Bank balances other than cash and cash equivalents	6	345.36	500.00
	(iv) Others	7	21.09	30.02
(c)	Other current assets	8	133.29	136.59
Total Assets			10,032.41	9,880.91
II. EQUITY AND LIABILITIES				
(1) Equity				
(a)	Equity Share capital	9	1,000.31	1,000.31
(b)	Other equity	10	975.09	887.92
Liabilities				
(2) Non - current liabilities				
(a) Financial liabilities				
(i)	Long Term Borrowings	11	1,312.17	1,720.18
(ii)	Other Payables		300.00	
(3) Current liabilities				
(a) Financial liabilities				
(i)	Short Term Borrowings	12	5,737.79	5,409.24
(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	13	336.30	551.12
(b)	Provisions	14	290.58	226.30
(c)	Other current liabilities	15	80.17	85.84
Total Equity and Liabilities			10,032.41	9,880.91
The accompanying notes are an integral part of the financial statement.				

For and on behalf of the Board of Directors

For ACHIEVERS FINANCE INDIA LMTD

Suman Chakraborty
Managing Director & CEO

Suman Chakraborty
Managing Director

DIN: 02455554

Place: Kolkata

Dated: 2nd August, 2025



ACHIEVERS FINANCE INDIA LMTD

(AN ISO 9001:2015 CERTIFIED COMPANY)

(formerly known as Achievers Finance India (P) Ltd)



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

CIN: U51909WB1996PLC082118

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

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

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

STATEMENT OF FINANCIAL RESULTS FOR QUARTER ENDED JUNE 30, 2025 (INR in Lakhs)

Particulars	Quarter Ended June 2025			Year Ended	
	June 30, 2025	March 31, 2025	June 30, 2024	March 31, 2025	March 31, 2024
	(Unaudited)	(Audited)	(Unaudited)	(Audited)	(Audited)
(I) Revenue from Operations					
(i) Interest Income	721.07	640.35	555.43	2,171.33	1,293.93
(ii) Fee and Commission				-	-
Total Revenue from operations	721.07	640.35	555.43	2,171.33	1,293.93
(II) Other Income	113.03	128.33	64.51	366.07	178.65
(III) Total Income (I+II)	834.10	768.68	619.94	2,537.40	1,472.58
(IV) Expenses					
(i) Finance Costs	350.71	350.80	201.69	945.68	518.99
(ii) Employee benefit expenses	106.82	109.23	87.16	377.74	221.00
(iii) Depreciation and amortisation	4.79	5.32	8.19	18.42	20.28
(iv) Impairment on financial instruments	16.80	44.77	-	44.77	-
(v) Other Expenses	211.15	94.87	215.75	759.01	509.40
Total Expenses	690.27	604.99	512.79	2,145.62	1,269.67
(V) Profit before tax (III-IV)	143.83	163.69	107.15	391.78	202.91
(VI) Tax Expenses :					
(1) Current Tax	32.91	31.71	27.22	89.64	51.51
(2) Deferred Tax	1.47	2.62	-	4.49	-
(VII) Profit for the period (V-VI)	109.45	129.36	79.94	297.65	151.40
(VIII) Other Comprehensive Income					
A (i) Items that will not be reclassified to profit or loss	-	-	-	-	-
(ii) Prior period items	-	8.90	-	8.90	-
(iii) 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)	-	8.90	-	8.90	-
(IX) Total Comprehensive Income (VII+VIII)	109.45	138.26	79.94	306.55	151.40
Earnings per share of face value of Rs 10 each					
(X) (Quarter and Half Yearly numbers are not annualised):					
(a) Basic (Rs.)	1.09	1.38	0.80	3.06	1.51
(b) Diluted (Rs.)	1.09	1.38	0.80	3.06	1.51

For Vinay Naveen & Co
CHARTERED ACCOUNTANTS*Ameel Agarwal*

CA Ameel Agarwal

(Partner)

Mno: 064726

FRN : 009188C

Place: Kolkata

Dated : The 2nd Day of August, 2025



For and on behalf of the Board of Directors

For ACHIEVERS FINANCE INDIA LMTD

Suman Chakrabarty

Suman Chakrabarty

Managing Director & CEO

DIN: 02455554

Managing Director

ACHIEVERS FINANCE INDIA LMTD

CIN : U51909WB1996PLC082118



CASH FLOW STATEMENT FOR THE PERIOD ENDED JUN 2025

INR Lakhs


Particulars		For The Period Ended 30th June 2025	For The Year Ended 31st March 2025
A	Cash Flow from Operating Activities		
	Net Profit before tax and extraordinary items	143.83	391.78
	Adjustments for:		
	Depreciation and Amortization Expenses	4.79	18.42
	Finance Cost	350.71	945.68
	Impairment of Financial Instruments(Provision)	9.09	6.93
	Transfer to Reserves & Surplus	(22.28)	(21.95)
	Operating profit before working capital changes	486.13	1,340.85
	Changes in working Capital		
	(Increase) / Decrease in Short Term Loans & Advances	(147.77)	(2,916.70)
	(Increase) / Decrease in Other Current Assets	12.23	23.36
	(Increase) / Decrease in Non-Current Assets	(1.81)	0.70
	(Increase) / Decrease in Accounts Receivable		
	Increase / (Decrease) Short Term Borrowings.(Net.)	328.56	1,695.06
	Increase / (Decrease) in Other Current Liabilities	(220.49)	505.22
	Increase / (Decrease) in Short Term Provisions	22.28	21.95
	Cash generated from operations.	479.13	670.44
	Taxation & Dividend	-	(48.98)
	Net Cash flow from / (used in) Operating activities	479.13	621.47
B	Cash Flows from Investing Activities		
	Purchase of Fixed Assets	(4.01)	(43.22)
	Capital WIP	-	-
	Sale Proceed of Investment	-	-
	Interest Received	-	-
	Net Cash from / (used in) Investing activities	(4.01)	(43.22)
C	Cash Flows from Financing Activities		
	Proceeds from Share Issue	-	-
	Increase / (Decrease) Long Term Borrowings	(108.01)	257.25
	Finance Cost	(350.71)	(945.68)
	Net Cash from / (used in) Financing activities	(458.7)	(688.4)
D	Net Increase / (Decrease) in Cash and Cash Equivalents(A+B+C)	16.41	(110.2)
	Cash and Cash equivalents at the beginning of the year	727.66	837.82
	Cash and Cash equivalents at the end of the year	744.06	727.66

Notes:

- 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
- All figures in brackets indicate outflow.
- The cashflows from operating, investing and financing activities are segregated.

The accompanying notes form an integral part of the standalone financial statements.

For and on behalf of the Board of Directors

FOR ACHIEVERS FINANCE INDIA LMTD

Managing Director

Suman Chakraborty
 Managing Director & CEO
 DIN: 02455554



Place: Kolkata

Dated: 2nd August, 2025



NOTE-16 Property, Plant and Equipment [and Intangible assets] (At Cost)

PARTICULARS	Gross Block			Accumulated Depreciation			Net Block	
	Balance as at 01.04.2025	Balance as at 30.06.2025	Balance as at 01.04.2024	Depreciation charge up to 30.06.2025	On disposals	Balance as at 30.06.2025	Balance as on 30.06.2025	Balance as on 31.03.2025
Tangible Assets								
Machinery	23.72	23.72	11.86	0.33		12.19	11.53	11.86
Locker	31.95	31.95	14.67	0.53		15.20	16.75	17.28
Furniture & Fixtures	60.92	61.07	29.24	0.97		30.21	30.86	31.67
Computer & Accessories	26.32	27.08	17.52	1.34		18.86	8.22	8.80
Electrical Instruments	24.85	24.85	4.93	0.50		5.43	19.42	19.92
Motor Car	15.77	15.77	5.02	0.47		5.49	10.29	10.76
Total (A)	183.53	184.45	83.24	4.14	-	87.38	97.08	100.30
Intangible assets								
Computer Software	12.14	15.22	2.27	0.65		2.92	12.30	9.86
Total (B)	12.14	15.22	2.27	0.65	-	2.92	12.30	9.86
Total	195.67	199.67	85.51	4.79	-	90.30	109.37	110.15
Previous Year	152.45	195.67	75.99	9.52	-	85.51	110.16	76.45

For ACHIEVERS FINANCE INDIA LMTD

Managing Director



ACHIEVERS FINANCE INDIA LMTD
CIN : U51909WB1996PLC082118



Note No : 2

Deferred tax assets (net)

Particulars	As at 30th June, 2025	As at 31st March, 2025
WDV as per IT Act	100.82	108.03
WDV as per Companies Act	109.37	110.16
Difference	(8.55)	(2.13)
Deferred Tax Assets @ 26%	(1.96)	(0.49)
Total	(1.96)	(0.49)

Note No : 3

Other non - current assets

Particulars	As at 30th June, 2025	As at 31st March, 2025
Security Deposit for Rent	26.85	25.04
Security Deposits for Other	1.41	1.41
Total	28.26	26.45

Note No : 4

Loans-Current

Particulars	As at 30th June, 2025	As at 31st March, 2025
Assets under Management		
Gold Loan	7,987.87	7,889.98
Personal Loan	1,010.42	960.54
Total	8,998.29	8,850.52

Note No : 5

Cash and cash equivalents

Particulars	As at 30th June, 2025	As at 31st March, 2025
Balances with banks		
In current accounts	320.72	151.80
Cash on hand	77.97	75.86
Total	398.69	227.66

Note No : 6

Bank balances other than cash and cash equivalents

Particulars	As at 30th June, 2025	As at 31st March, 2025
Fixed deposits with banks		
Current portion of original maturity period more than 12 months		
Original maturity period upto 12 months	345.36	500.00
Total	345.00	500.00

Note No : 7

Other financial assets - Current

Particulars	As at 30th June, 2025	As at 31st March, 2025
(Unsecured, considered good)		
Interest Accrued But Not Due	21.09	30.02
Total	21.09	30.02

Note No : 8

Other current assets

Particulars	As at 30th June, 2025	As at 31st March, 2025
(Unsecured, considered good)		
Other Loans & Advances		
Sundry Advances	5.87	9.60
GST Receivables	39.05	34.82
Income Tax Receivables	62.32	61.57
Prepaid Expenses	26.06	30.61
Total	133.29	136.59

For ACHIEVERS FINANCE INDIA LMTD

(Signature)
Managing Director



ACHIEVERS FINANCE INDIA LMTD

CIN : U51909WB1996PLC082118



Note No : 9

Equity Share capital

Particulars	As at 30th June, 2025		As at 31st March, 2025	
	No. of shares	Amount	No. of shares	Amount
(a) Authorised Equity shares of par value Rs. 10/- each	2,50,00,000	2,500.00	2,50,00,000	2,500.00
(b) Issued, subscribed and fully paid up Equity shares of par value Rs. 10 /- each at the beginning of the year	2,50,00,000	2,500.00	2,50,00,000	2,500.00
Changes during the year	1,00,03,100	10,00,31,000	1,00,03,100	10,00,31,000
At the end of the year	1,00,03,100	10,00,31,000	1,00,03,100	10,00,31,000
(c) The Company has only one class of equity shares having a par value of Rs 10/- per share. Each holder of equity shares is entitled to one vote per share. The holders of Equity Shares are entitled to receive dividends as declared from time to time. The dividend proposed by the Board of Directors is subject to the approval of the shareholders in the ensuing Annual General Meeting. In the event of liquidation of the company, the holders of equity shares will be entitled to receive remaining assets of the company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.				

Name of shareholder	As at 30th June, 2025		As at 31st March, 2025	
	No. of shares held	% of holding	No. of shares held	% of holding
Suman Chakraborty	86,81,100	87	86,81,100	87
R N Advisory Services Pvt Ltd	5,50,000	6	5,50,000	6
Achievers Equities Limited	4,18,000	4	4,18,000	4

Name of Promoters	As at 30th June, 2025		As at 31st March, 2025	
	No. of shares held	% of total shares	No. of shares held	% of total shares
Suman Chakraborty	86,81,100	87	86,81,100	87

For ACHIEVERS FINANCE INDIA LMTD

 Managing Director



ACHIEVERS FINANCE INDIA LMTD

CIN : U51909WB1996PLC082118



Note No : 10

Other equity

Particulars		As at 30th Jun, 2025	As at 31st March, 2025
(a)	Securities Premium Account	215.20	215.20
		215.20	215.20
(b)	Statutory Reserve (As required by Section 45 IC of Reserve Bank of India Act, 1934)		
	Balance as per Last Balance Sheet	163.36	103.83
	Add: Transfer from statement of Profit & Loss	21.89	59.53
	Balance as at the end of the period	185.25	163.36
(c)	General Reserve		
	Balance as per Last Balance Sheet	40.55	25.67
	Add: Transfer During the period	5.47	14.88
	Balance as at the end of the period	46.02	40.55
(d)	Profit & Loss A/c		
	Balance as per Last Balance Sheet	468.81	288.38
	Profit/(Loss) for the period	109.45	306.55
	Less: Transfer to Statutory Reserve (As required by Section 45 IC of Reserve Bank of India Act, 1934)	(21.89)	(59.53)
	Less: Provision for Standard Assets	(22.28)	(21.95)
	Less: Proposed Dividend	-	(29.76)
	Less: Transfer to General Reserve	(5.47)	(14.88)
	Total	528.62	468.80
	Total	975.09	887.92

Note No : 11

672.72

Non-Current financial Liability

Particulars		As at 30th Jun, 2025	As at 31st March, 2025
Long Term Borrowings			
	Debt Securities (Secured)	942.00	1,056.00
	Borrowings (Secured, other than debt securities)	370.17	664.18
	Total	1,312.17	1,720.18
Others Payable			
	Convertible Debt (Debt that converts into equity)	300.00	-
	Total	300.00	-

Note No : 12

Short - term borrowings

Particulars		As at 30th Jun, 2025	As at 31st March, 2025
	Debt Securities (Secured)	418.00	355.00
	Borrowings (Secured, other than debt securities)	5,250.79	5,054.24
	Others(Unsecured)	69.00	-
	Total	5,737.79	5,409.24

Note No : 13

Other financial liabilities - Current

Particulars		As at 30th Jun, 2025	As at 31st March, 2025
Other payables			
	Interest Accrued but not due	136.30	51.12
	Convertible Debt (Debt that converts into equity)	200.00	500.00
	Total	336.30	551.12

Note No : 14

Non-Current provisions

Particulars		As at 30th Jun, 2025	As at 31st March, 2025
	Provision for Income Tax	157.92	125.01
	Provisions for Standard Assets	86.87	64.59
	Provisions for Sub-Standard Assets	16.03	6.94
	Dividend	29.76	29.76
	Total	290.58	226.30

Note No : 15

Other current liabilities

Particulars		As at 30th Jun, 2025	As at 31st March, 2025
	Outstanding Liabilities for Expenses	42.14	40.94
	Payable to Auditor	0.13	0.86
	Auction Surplus refundable	11.90	9.45
	Statutory liabilities	16.63	25.71
	Employee Security Deposits	9.37	8.89
	Total	80.17	85.84

FOR ACHIEVERS FINANCE INDIA LMTD

Managing Director



ACHIEVERS FINANCE INDIA LMTD

CIN : U51909WB1996PLC082118



Note No : 16

Revenue From Operations

Particulars	As at 30th June, 2025	As at 31st March, 2025
Interest Income		
Interest on Loan	721.07	2,171.33
Total	721.07	2,171.33

Note No : 17

Other Income

Particulars	As at 30th June, 2025	As at 31st March, 2025
Other Operating Income		
Processing Fee & other operative income	95.50	290.10
Interest on Deposits With Banks & Financial Institutions	17.53	75.96
Total	113.03	366.07

Note No : 18

Employee Benefit expenses

Particulars	As at 30th June, 2025	As at 31st March, 2025
Salaries & Wages	68.69	227.46
Director Remuneration	28.50	107.55
Contribution to PF, ESI, Gratuity Other Funds	3.67	22.75
Staff Welfare Expenses	5.96	19.98
Total	106.82	377.74

Note No : 19

Finance Costs

Particulars	As at 30th June, 2025	As at 31st March, 2025
Interest on debt securities	116.43	150.62
Interest on borrowings	210.78	696.33
Processing Charges & Other Finance Charges	23.50	98.73
Total	350.71	945.68

Note No : 20

Impairment on Financial Instruments

Particulars	As at 30th June, 2025	As at 31st March, 2025
Impairment on Loans	9.09	6.93
Loans written off	7.71	37.84
Total	16.80	44.77

Note No : 21

Other Expenses

Particulars	As at 30th June, 2025	As at 31st March, 2025
Payment to Auditors		
As auditor:		
Audit Fee	0.13	0.50
Certification	0.65	1.46
Tax Audit Fee	-	0.11
Other Services	-	0.17
Advertising and Publicity	16.72	77.57
Bank Charges	0.84	2.11
Business Support Charges	17.42	51.04
Business Promotion Expenses	15.17	34.21
Conveyance & Travelling	6.81	34.19
Communication Cost	2.41	8.88
Digital Assessment & Automation Charges	12.90	38.63
Electricity	3.07	10.23
General Expenses	2.52	13.57
GST (unutilise)	12.95	73.75
Insurance	1.84	17.26
Outsourced Manpower Cost	8.82	34.39
Repairs & Maintenance	1.88	7.96
Filing Fees	0.23	1.17
Printing & Stationery	2.52	13.53
Fee & Subscription	9.03	20.96
Professional and Consultancy Charges	8.24	31.90
Duty & Taxes	3.91	3.50
Rent	23.56	85.88
Security Expenses	5.76	30.62
Service Fee	11.88	26.54
Seminar Expenses	5.44	19.13
Software & IT Support Charges	36.45	119.75
Total	211.15	759.01

FOR ACHIEVERS FINANCE INDIA LMTD

Managing Director





RATIO ANALYSIS

Particulars	F.Y. 2025-26(Jun'25)	F.Y. 2024-25
1 CURRENT RATIO (In Times) (Total Current Assets / Current Liabilities) Current Liabilities= Total Current Liabilities- Current Maturities of Non current Borrowings &	11.21	10.42
2 NET DEBT EQUITY RATIO(In Times)* (Net Debt/ Average Equity) Net Debt = Non Current Borrowings+Current Borrowings+Non current and Current Lease Liabilities- current Investments- Cash & Cash Equivalents- Other Balances with Banks Equity = Equity Share Capital+ Other Equity	2.85	2.99
3 INTEREST SERVICE COVERAGE RATIO (In Times) EBIT/ Interest Expenses EBIT = Profit before taxes(+/-) Exceptional Items + Net Finance Charges	1.41	1.41
4 CURRENT LIABILITY RATIO (In Times) (Total Current Liabilities/ Total Liabilities)	0.64	0.63
5 TOTAL DEBTS TO TOTAL ASSET RATIO (Non current Borrowings+ Current Borrowings+Non Current & Current Lease Liabilities)/ Total Assets	NA	NA
6 DEBTORS TURNOVER RATIO (In Times) (Average Trade Receivable / Turnover In Days) Turnover = Revenue From Operations	NA	NA
7 INVENTORY TURNOVER RATIO (In Times) (Average Inventory/ Sale of Product in days)	NA	NA
8 NET PROFIT MARGIN(%) (Net Profit after tax/ Turnover) Turnover = Revenue From Operations	13.12%	12.08%
9 NET WORTH* (Equity Share Capital + Other Equity+ Hybrid Perpetual Securities)	2,475.40	2,388.23
10 RETURN ON EQUITY (%) (Profit after Preference Dividend / Average Equity Shareholders)	NA	NA
11 TRADE PAYABLES TURNOVER RATIO (In Times) (Cost of Goods & Services / Average Trade Payables)	NA	NA
12 NET CAPITAL TURNOVER RATIO (In Times) (Turnover / Average Working Capital)	NA	NA
13 RETURN ON CAPITAL EMPLOYED (%) (Earning before Interest & Tax / Capital Employed)	14%	37%
14 RETURN ON ASSETS (%) (Profit after Tax / Total Average Assets)	2.45%	4.15%
15 DEBT SERVICE COVERAGE RATIO	NA	NA

*Inclusive of Convertible Debt

For ACHIEVERS FINANCE INDIA LMTD


Managing Director



AFIL_BSE/25/2025-26

02nd August, 2025

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

Dear Sir/ Madam,

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

Pursuant to Regulation 52(7) & 52(7A) of the Listing Regulations, 2015 read with SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/0000000103 dated 29th July, 2022, please find the details below for the quarter ended 30th June, 2025:

A. Statement of Utilization of Issue Proceeds:

Name of the Issuer	Active ISINs as on 30th June, 2025	Listed as on June,	Mode of Fund Raising	Type of Instrument	Date of Raising Funds	Amount Raised for Listed Issuance (Rs. In Crores)	Funds Utilized (Rs. In Crores)	Any Deviation	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10	
Achievers Finance India Lmtd	INE065507217; INE065507241; INE065507258; INE065507282; INE065507316; INE065507340;		Private Placement	Listed, Secured, Rated, Redeemable,	First allotment was made on 02-	13.49	13.49	No	-	-

For Achievers Finance India Lmtc

Poushali Ghosh
Company Secretary

ACHIEVERS FINANCE INDIA LMTD

Formerly known as Achievers Finance India (P) Ltd

Registered Office : 32/A, Diamond Harbour Road, Sakherbazar, Kolkata - 700 008

CC 033 - 6606 3000 | TF 1800 572 7102 | F 033 6606 3041

E gold@achieversind.com | W www.achieversfinance.com

RBI Reg. No.: B-05.04264/ CIN - U51909WB1996PLC082118

INE065507373; INE065507407; INE065507423; INE065507AE1 ; INE065507AF8; INE065507AG6 ; INE065507AH4 ; INE065507AI2; INE065507AJ0; INE065507AK8 ; INE065507AL6; INE065507AM 4; INE065507AN2 ; INE065507A00 ; INE065507AP7 ; INE065507AQ5 ; INE065507AR3 ; INE065507AS1; INE065507AT9 ; INE065507AU7 ; INE065507AV5 ; INE065507AW 3; INE065507AX1 ;		Non- Converti ble Debentu res of Rs. 1,00,000 /- each on private placeme nt basis	March- 2019; Second Allotme nt was made on 02- August- 2019; Third allotmen t was made on 24- January- 2020; Fourth allotmen t was made on 24-July- 2020; Fifth allotmen t was made on 08- January- 2021; Sixth allotmen t was made on 07-May- 2021;					
---	--	---	--	--	--	--	--	--

For Achievers Finance India Lmtu

Poushal Ghosh
Company Secretary

ACHIEVERS FINANCE INDIA LMTD

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	INE065507BD1 ; INE065507AZ6; INE065507AY9 ; INE065507BB5 ; INE065507BC3 ; INE065507BA7				Fifteenth allotmen t was made on 26- March- 2024; Sixteent h allotmen t was made on 17- August- 2024; Seventee nth allotmen t was made on 25-Jan- 2025; Eighteen th allotmen t was made on 22- March- 2025				
--	---	--	--	--	---	--	--	--	--

B. Statement of Deviation/ Variation in Use of Issue Proceeds:

Sl. No.	Particulars	Remarks
1.	Name of Listed Entity	Achievers Finance India Lmtd
2.	Mode of Fund Raising	Private Placement
3.	Type of Instrument	Non-Convertible Debentures

For Achievers Finance India Lmtd

Poushali Ghosh

Company Secretary

ACHIEVERS FINANCE INDIA LMTD

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4.	Date of Raising Funds		First allotment was made on 02-March-2019; Second Allotment was made on 02-August-2019; Third allotment was made on 24-January-2020; Fourth allotment was made on 24-July-2020; Fifth allotment was made on 08-January-2021; Sixth allotment was made on 07-May-2021; Fifteenth allotment was made on 26-March-2024; Sixteenth allotment was made on 17-August-2024; Seventeenth allotment was made on 25-January-2025; Eighteenth allotment was made on 22-March-2025				
5.	Amount Raised		Rs. 13.49 Crores				
6.	Report filed for Quarter ended		30 th June, 2025				
7.	Is there a deviation/ variation in use of funds raised?		No				
8.	Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?		No				
9.	If yes, details of the approval so required?		N.A.				
10.	Date of approval		N.A.				
11.	Explanation for the deviation/ variation		N.A.				
12.	Comments of the Board of Directors after review		N.A.				
13.	Comments of the Board of Directors, if any		N.A.				
14.	Objects for which funds have been raised for listed issuance and where there has been a deviation/ variation, in the following table:						
	Original Object	Modified Object, if any	Original Allocation (Rs. In Crores)	Modified Allocation, if any	Funds Utilised (Rs. In Crores)	Amount of Deviation/ Variation for the quarter according to applicable object (in Rs. Crore and in %)	Remarks, if any
	Business Expansion, Onward lending,	N.A.	13.49	N.A.	13.49	N.A.	Nil

For Achievers Finance India Ltd

Poushali Chakraborty

Company Secretary

ACHIEVERS FINANCE INDIA LMTD

Formerly known as Achievers Finance India (P) Ltd

Registered Office : 32/A, Diamond Harbour Road, Sakherbazar, Kolkata - 700 008

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RBI Reg. No.: B-05.04264/ CIN - U51909WB1996PLC082118

AFIL_BSE/26/2025-26

02nd August, 2025

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

Dear Sir/ Madam,

Subject: Compliance under Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to the Regulation 54 of the Listing Regulations, 2015, please find enclosed herewith Security Cover Certificate issued by the Statutory Auditor of the Company for the quarter ended 30th June, 2025.

This is for your information and record please.

Thanking you,

Yours sincerely,
For Achievers Finance India Lmtd

For Achievers Finance India Lmtd

Poushali Ghosh
Company Secretary

Poushali Ghosh
Company Secretary

Encl.: Asset Cover Certificate

ACHIEVERS FINANCE INDIA LMTD

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RBI Reg. No.: B-05.04264/ CIN - U51909WB1996PLC082118

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 Lmted, we hereby certify that:

a) Security Cover for listed debt securities:

- i. The financial information as on 30-06-2025 has been extracted from the books of accounts for the quarter ended 30-06-2025 and other relevant records of the listed entity:
- ii. The assets of the listed entity provide coverage of 1 time of exclusive securities and 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)

Security cover certificate as per Regulation 54 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 as on 30-06-2025 (INR Thousand)



Offices at :

Uttar Pradesh - Ghaziabad, Hapur, Lucknow, Vrindavan, Kanpur ◆ Delhi - New Delhi ◆ Rajasthan - Jaipur & Jodhpur ◆ Gujarat - Ahmedabad, Nadiad ◆ J&K - Jammu ◆ Maharashtra - Pune & Mumbai ◆ Jharkhand - Ranchi ◆ Chhattisgarh - Raipur ◆ Telangana - Hyderabad ◆ Madhya Pradesh - Bhopal ◆ Uttarakhand - Haldwani ◆ Tamil Nadu - Chennai ◆ Bihar - Patna

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P	
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	Debt not backed by any assets offered as security	(Total C to J)	Related to only those items covered by this certificate					
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holders (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)			Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)		Total Value (=L +M +N +O)



Relating to
Column F

		Book Value	Book Value	Yes/No	Book Value	Book Value								
Property, Plant and Equipment	Land, Computer Hardware, Office Equipments, Vehicles, Leasehold Improvements, right of use of premises	-	-		-	-	10,376	-	-	109.37	-			-
Capital Work-in-Progress		-	-	-	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	-	-	-	-	-	-	-	-	-	-	-



Good will		-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets	Computer - Software	-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-	-	-	-	-	-	-	-	-
Investments		-	-	-	-	-	-	-	-	-	-	-	-	-
Loans	Gold Loan	1.22	7,048.69	Yes	0.05	-	937.90	-	7.987.87	10.844.14	-	0.08	-	10,844.22
Inventories		-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	-	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	-	-	-	-	-	398.69	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	-	-	-	-	-	-	345.36	-	-	-	-	-
Others	Personal Loan etc	-	-	-	-	-	-	-	1,191.12	-	-	-	-	-
Total									10,032.41				-	10,844.22



**LIAB
ILITI
ES**

Debt securities to which this certificate pertains	1.22	-	-	-	-	-	-	-	-	1.22	-	-	-	-
Other debt sharing pari-passu charge with above debt	-	7,048.69	-	0.05	-	-	-	-	-	7,048.75	-	-	-	-
Other Debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Subordinated debt	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Debt Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade payables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Lease Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Provisions	-	-	-	-	-	-	-	-	-	290.58	-	-	-	-



Others	-	-	-	-	-	-	-	-	-	2,691.87	-	-	-	-
Total	1.22	7,048.69	-	0.05	-	-	-	-	-	10,032.41	-	-	-	-
Cover on Book Value	100%	100%		100%										
Cover on Market Value	100%	100%		100%										
	Exclusive Security Cover Ratio	100%		Pari-Passu Security Cover Ratio	100%									

Active Listed ISIN wise details:

Sl. No.	ISIN	Facility	Type of charge	Sanctioned Amount	Outstanding	Cover Required	Assets Required
					Amount As on 31-03-2025		
1	INE065507217	Non-Convertible Debentures	Exclusive	24,00,000	24,00,000	24,00,000	24,00,000
2	INE065507241	Non-Convertible Debentures	Exclusive	17,00,000	17,00,000	17,00,000	17,00,000
3	INE065507258	Non-Convertible Debentures	Exclusive	26,00,000	26,00,000	26,00,000	26,00,000
4	INE065507282	Non-Convertible Debentures	Exclusive	18,00,000	18,00,000	18,00,000	18,00,000
5	INE065507316	Non-Convertible Debentures	Exclusive	57,00,000	57,00,000	57,00,000	57,00,000
6	INE065507340	Non-Convertible Debentures	Exclusive	35,00,000	35,00,000	35,00,000	35,00,000
7	INE065507373	Non-Convertible Debentures	Pari-passu	48,00,000	48,00,000	48,00,000	48,00,000



8	INE065507407	Non-Convertible Debentures	Pari-	2,00,000	2,00,000	2,00,000	2,00,000
20	INE065507AO0	Non-Convertible Debentures	Exclusive passu	10,00,000	10,00,000	10,00,000	10,00,000
9	INE065507423	Non-Convertible Debentures	Pari-	3,00,000	3,00,000	3,00,000	3,00,000
			passu				
10	INE065507AE1	Non-Convertible Debentures	Exclusive	13,00,000	13,00,000	13,00,000	13,00,000
11	INE065507AF8	Non-Convertible Debentures	Exclusive	32,00,000	32,00,000	32,00,000	32,00,000
12	INE065507AG6	Non-Convertible Debentures	Exclusive	6,00,000	6,00,000	6,00,000	6,00,000
13	INE065507AH4	Non-Convertible Debentures	Exclusive	1,00,000	1,00,000	1,00,000	1,00,000
14	INE065507AI2	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
15	INE065507AJ0	Non-Convertible Debentures	Exclusive	30,00,000	30,00,000	30,00,000	30,00,000
16	INE065507AK8	Non-Convertible Debentures	Exclusive	9,00,000	9,00,000	9,00,000	9,00,000
17	INE065507AL6	Non-Convertible Debentures	Exclusive	33,00,000	33,00,000	33,00,000	33,00,000
18	INE065507AM4	Non-Convertible Debentures	Exclusive	12,00,000	12,00,000	12,00,000	12,00,000
19	INE065507AN2	Non-Convertible Debentures	Exclusive	55,00,000	55,00,000	55,00,000	55,00,000

21	INE065507AP7	Non-Convertible Debentures	Exclusive	40,00,000	40,00,000	40,00,000	40,00,000
22	INE065507AQ5	Non-Convertible Debentures	Exclusive	10,00,000	10,00,000	10,00,000	10,00,000
23	INE065507AR3	Non-Convertible Debentures	Exclusive	5,00,000	5,00,000	5,00,000	5,00,000
24	INE065507AS1	Non-Convertible Debentures	Exclusive	44,00,000	44,00,000	44,00,000	44,00,000
25	INE065507AT9	Non-Convertible Debentures	Exclusive	33,00,000	33,00,000	33,00,000	33,00,000

26	INE065507AU7	Non-Convertible Debentures	Exclusive	5,00,000	5,00,000	5,00,000	5,00,000
27	INE065507AV5	Non-Convertible Debentures	Exclusive	14,00,000	14,00,000	14,00,000	14,00,000
28	INE065507AW3	Non-Convertible Debentures	Exclusive	41,00,000	41,00,000	41,00,000	41,00,000
29	INE065507AX1	Non-Convertible Debentures	Exclusive	11,00,000	11,00,000	11,00,000	11,00,000
30	INE065507AY9	Non-Convertible Debentures	Exclusive	12,00,000	12,00,000	12,00,000	12,00,000
31	INE065507AZ6	Non-Convertible Debentures	Exclusive	62,00,000	62,00,000	62,00,000	62,00,000



VINAY NAVEEN & CO.
CHARTERED ACCOUNTANTS



Todi Mansion, 1, Lu Shun Sarani
6th Floor, R. # 6E, Opp. Poddar Court
Kolkata - 700 073, W.B., India
◆ Ph. : 033 4007 8820 ◆ M. : 89819 37555
◆ E-mail : vnc.ccu@gmail.com
◆ Web. : cavinaymittal.com

32	INE065507BA7	Non-Convertible Debentures	Exclusive	3,00,000	3,00,000	3,00,000	3,00,000
33	INE065507BB5	Non-Convertible Debentures	Exclusive	7,00,000	7,00,000	7,00,000	7,00,000
34	INE065507BC3	Non-Convertible Debentures	Exclusive	18,00,000	18,00,000	18,00,000	18,00,000
35	INE065507BD1	Non-Convertible Debentures	Exclusive	21,00,000	21,00,000	21,00,000	21,00,000

For Vinay Naveen & Co.

Chartered Accountant

Ameed Agarwal



CA Ameed Agarwal

Partner

Mno: 064726

FRN: 009188C

UDIN: *25064226BmiVDV5871*

Date: The 02nd August, 2025

Place: Kolkata

Cc:

IDBI Trusteeship Services Limited

Offices at :

Uttar Pradesh - Ghaziabad, Hapur, Lucknow, Vrindavan, Kanpur ◆ Delhi - New Delhi ◆ Rajasthan - Jaipur & Jodhpur ◆ Gujarat - Ahmedabad, Nadiad ◆ J&K - Jammu ◆ Maharashtra - Pune & Mumbai ◆ Jharkhand - Ranchi ◆ Chhattisgarh - Raipur ◆ Telangana - Hyderabad ◆ Madhya Pradesh - Bhopal ◆ Uttarakhand - Haldwani ◆ Tamil Nadu - Chennai ◆ Bihar - Patna