

No. CTL/DEB/20-21/Noting Certificate/576

June 26, 2020

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **Electronica Finance Ltd** (“**the Company**”) for the Half year ended March 31, 2020.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For **Catalyst Trusteeship Limited**



Authorised Signatory

Encl: Results submitted by Company



26th June, 2020

To
The Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001

Dear Sir,

Sub: Intimation to Stock Exchange for submission of Audited Financial Results for the Financial Year ended on 31st March, 2020 along with Statement of Disclosure of line items

Ref: Regulation 52(1), 52(4) and 52(5) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

With reference to the Regulation 52 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), please find attached the following documents with respect to the Audited Financial Results for the year ended 31st March, 2020 which have been approved by the Board of Directors of the Company, at its meeting held on 26th June, 2020:

- Auditor's Report from the Statutory Auditors of the Company for the Year ended 31st March, 2020.
- Audited Financial Results pursuant to Regulation 52(1) along with the information as prescribed under Regulation 52(4) of the Listing Regulations for the year ended 31st March, 2020; and
- Declaration pursuant to Regulation 53(3)(a) of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

Request you to take the above documents on record.

Thanking you.

Yours Faithfully,

For Electronica Finance Limited


Shilpa Pophale
Managing Director
DIN: 00182457

Independent Auditor's Report on the Financial Results of Electronica Finance Limited pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of Electronica Finance Limited

Report on the audit of the Financial Results

Opinion

We have audited the accompanying statement of financial results of Electronica Finance Limited (the "Company"), for the year ended March 31, 2020 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the year ended March 31, 2020.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" 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 obtained by us is sufficient and appropriate to provide a basis for our opinion.

Emphasis of matter

We draw attention to note 10 to the Statement, which describes the uncertainty caused by Novel Coronavirus (COVID-19) pandemic with respect to the Company's estimates of impairment of loans to customers and that such estimates may be affected by the severity and duration of the pandemic. Our opinion is not modified in respect of this matter.

Management's Responsibilities for the Financial Results

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive income of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. 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 the 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 Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are 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 Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is 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 the Statement.

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 Statement, 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 Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements 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 the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' 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 results 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 Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

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.

Further, we report that the figures for the half year ended March 31, 2020 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2020 and the published unaudited figures for the half year ended September 30, 2019, which were subjected to a limited review by us, as required under the Listing Regulations.

For **S.R. Batliboi & Co. LLP**

Chartered Accountants

ICAI Firm Registration Number: 301003E/E300005

**JAYESH
MANHARLAL
GANDHI**

Digitally signed by JAYESH
MANHARLAL GANDHI
DN: cn=JAYESH MANHARLAL
GANDHI, c=IN, o=Personal,
email=darshana.barge@srb.in
Location: Mumbai
Date: 2020.06.26 20:09:20
+05'30'

per **Jayesh Gandhi**

Partner

Membership Number: 037924

UDIN: 20037924AAAADY3363

Mumbai

June 26, 2020

Electronica Finance Limited
(CIN: U65910PN1990PLC057017)
Regd. Office: 101/1, Erandawane 'Audumbar', Dr. Ketkar Road, Pune Pune MH 411004
Phone No.: 020-25459716, Website: www.eff.co.in
Statement of audited financial results for the year ended March 31, 2020

| Particulars | (Rs. in Lakhs) | |
|--|--------------------------------------|--------------------------------------|
| | As at March 31, 2020 (Audited) | As at March 31, 2019 (Audited) |
| ASSETS | | |
| Financial Assets | | |
| Cash and cash equivalents | 5,430.25 | 787.87 |
| Bank balances other than cash and cash equivalents | 1,393.24 | 1,491.36 |
| Loans | 80,269.27 | 76,743.18 |
| Investments | 12.89 | 12.75 |
| Other financial assets | 742.54 | 773.27 |
| Sub-total - Financial assets | 87,848.19 | 79,808.43 |
| Non financial assets | | |
| Current tax assets (net) | 116.80 | 107.59 |
| Deferred tax assets (net) | 743.04 | 744.52 |
| Investment property | 116.85 | 119.00 |
| Property, plant and equipment | 6,506.98 | 4,077.77 |
| Capital work in progress | 96.60 | 1,570.77 |
| Intangible assets | 96.73 | 113.05 |
| Other non financial assets | 691.16 | 711.43 |
| Sub-total - Non-financial assets | 8,368.16 | 7,444.13 |
| Total Assets | 96,216.35 | 87,252.56 |
| LIABILITIES AND EQUITY | | |
| Liabilities | | |
| Financial Liabilities | | |
| Debt securities | 12,358.25 | 15,221.30 |
| Borrowings (Other than debt securities) | 52,701.81 | 38,477.02 |
| Subordinated liabilities | 896.72 | 2,740.82 |
| Other financial liabilities | 13,070.86 | 14,770.11 |
| Sub-total - Financial liabilities | 79,027.64 | 71,209.25 |
| Non financial liabilities | | |
| Current tax liabilities (net) | 546.99 | 840.20 |
| Provisions | 129.79 | 153.53 |
| Other non financial liabilities | 120.26 | 225.10 |
| Sub-total - Non-financial liabilities | 797.04 | 1,218.83 |
| Equity | | |
| Equity share capital | 2,253.46 | 2,253.46 |
| Other equity | 14,138.21 | 12,571.02 |
| | 16,391.67 | 14,824.48 |
| Total liabilities and equity | 96,216.35 | 87,252.56 |

For and on Behalf of Board of Directors
Electronica Finance Limited

Ms. Shilpa Pophale
Managing Director
DIN 00182457

Place: Pune
Date: June 26, 2020



Electronica Finance Limited
 (CIN: U65910PN1990PLC057017)
 Regd. Office: 101/1, Erandawane 'Audumbar', Dr. Ketkar Road, Pune Pune MH 411004
 Phone No.: 020-25459716, Website: www.efl.co.in
Statement of audited financial results for the year ended March 31, 2020

| Particulars | Half year ended | | Year ended | |
|---|-----------------|-----------------|------------------|------------------|
| | March 31, 2020 | March 31, 2019 | March 31, 2020 | March 31, 2019 |
| | (Audited) | (Unaudited) | (Audited) | (Audited) |
| Revenue from operations | | | | |
| Interest income | 8,006.96 | 6,588.58 | 14,708.82 | 12,676.10 |
| Fees and commission income | 394.05 | 328.14 | 609.24 | 699.11 |
| Net gain on sale of financial assets at amortised cost | 229.60 | 156.90 | 295.96 | 156.90 |
| Sale of services | 68.96 | 63.06 | 166.68 | 151.69 |
| Recoveries of financial assets written off | 11.54 | 69.18 | 38.53 | 172.48 |
| Net gain on fair value changes | 757.31 | 339.99 | 757.31 | 339.99 |
| Total revenue from operations | 9,468.42 | 7,545.85 | 16,576.54 | 14,196.27 |
| Other income | 144.66 | 102.68 | 249.39 | 205.88 |
| Total Revenue | 9,613.08 | 7,648.53 | 16,825.93 | 14,402.15 |
| Expenses | | | | |
| Finance costs | 4,596.70 | 4,093.02 | 8,269.06 | 7,115.64 |
| Impairment on financial instruments | 558.28 | 470.22 | 850.83 | 1,090.47 |
| Employee benefit expenses | 1,772.48 | 1,354.53 | 3,425.84 | 2,811.74 |
| Depreciation and amortisation expenses | 201.45 | 195.92 | 374.25 | 350.22 |
| Other expenses | 836.04 | 625.54 | 1,453.35 | 1,034.37 |
| Total expenses | 7,964.95 | 6,739.23 | 14,373.33 | 12,402.44 |
| Profit before tax | 1,648.13 | 909.30 | 2,452.60 | 1,999.71 |
| Tax expense: | | | | |
| Current tax | 479.18 | 483.10 | 698.24 | 901.03 |
| Deferred tax | 25.03 | (344.81) | 8.46 | (283.61) |
| Tax for previous year | - | 48.04 | - | 48.04 |
| Total Tax expense | 504.21 | 186.33 | 706.70 | 665.46 |
| Profit for the period | 1,143.92 | 722.97 | 1,745.90 | 1,334.25 |
| Other comprehensive income (OCI) | | | | |
| Items that will not be reclassified to profit or loss: | | | | |
| Remeasurement gains / (losses) on defined benefit plans | 27.76 | 3.80 | 27.76 | 3.80 |
| Tax impact on above | (6.99) | (1.11) | (6.99) | (1.11) |
| Total other comprehensive income | 20.77 | 2.69 | 20.77 | 2.69 |
| Total comprehensive income | 1,123.15 | 720.28 | 1,725.13 | 1,331.56 |
| Earnings per equity share | | | | |
| (Nominal value of share Rs. 10) | | | | |
| Basic EPS | 5.08 | 3.21 | 7.75 | 5.92 |
| Diluted EPS | 4.37 | 3.20 | 7.16 | 5.91 |

For and on Behalf of Board of Directors
 Electronica Finance Limited

Ms. Shilpa Pophale
 Ms. Shilpa Pophale
 Managing Director
 DIN 00182457

Place: Pune
 Date: June 26, 2020



Electronica Finance Limited
(CIN: U65910PN1990PLC057017)
Regd. Office: 101/1, Erandawane 'Audumbar', Dr. Ketkar Road, Pune Pune MH 411004
Phone No.: 020-25459716, Website: www.efl.co.in
Statement of audited financial results for the year ended March 31, 2020

1. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on June 26, 2020, in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

2. The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, from April 1, 2019 and the effective date of such transition is April 1, 2018. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guideline issued by the Reserve Bank of India ('RBI') (collectively referred to as 'the Previous GAAP'). Accordingly, the impact of transition has been recorded in the opening reserves as at April 1, 2018 and the corresponding figures presented in these results have been restated / reclassified.

3. Results for the half year ended March 31, 2019 have been restated as per Ind AS and have not been reviewed / audited. However, the management has exercised due diligence to ensure that the financial results provide a true and fair view of the Company's affairs.

4. The results for the half year ended March 31, 2020 being the derived figures between audited figures in respect of full financial year ended March 31, 2020 and the published year to date figures up to the half year ended September 30, 2019 of the current financial year which were subjected to limited review by statutory auditors of the Company.

5. As required by paragraph 32 of Ind AS 101, net profit reconciliation between the figures reported under Previous GAAP and Ind AS is as under :

| Particulars | (Rs. in Lakhs) | |
|---|--|-----------------------------------|
| | For the half year ended March 31, 2019 | For the year ended March 31, 2019 |
| | (Unaudited) | (Audited) |
| Net profit after tax as reported under Previous GAAP | 1,154.57 | 2,030.30 |
| Adjustments increasing/(decreasing) net profit after tax as reported under Previous GAAP : | | |
| Adoption of EIR* for amortisation of income - financial assets at amortised cost | (172.66) | (226.79) |
| Net adjustment for income on assignment | (361.01) | (361.01) |
| Loyalty bonus | 19.62 | 19.62 |
| Adoption of EIR for amortisation of expenses - financial liabilities at amortised cost | 5.30 | (67.71) |
| Expected Credit Loss | (171.41) | (232.48) |
| Fair value of cash collateral | (15.77) | (15.77) |
| Leases | (5.65) | (16.70) |
| Depreciation on investment properties | (14.31) | (14.31) |
| Tax effect on above adjustments | 281.60 | 216.41 |
| Actuarial loss on employee defined benefit plan recognised in other comprehensive income | 2.69 | 2.69 |
| as per Ind AS 19 | | |
| Net profit after tax as per Ind AS | 722.97 | 1,334.25 |
| Other comprehensive income, net of tax | (2.69) | (2.69) |
| Total comprehensive income | 720.28 | 1,331.56 |

* EIR = Effective Interest Rate

6. As required by paragraph 32 of Ind AS 101, equity reconciliation between the figures reported under Previous GAAP and Ind AS is as under :

| Particulars | (Rs. in Lakhs) | |
|--|----------------------|--|
| | As at March 31, 2019 | |
| | (Audited) | |
| Equity as reported under Previous GAAP | 16,133.13 | |
| Adjustments increasing/(decreasing) equity as reported under Previous GAAP : | | |
| Adoption of EIR* for amortisation of income - financial assets at amortised cost | (2,067.93) | |
| Net adjustment for income on assignment | 467.56 | |
| Loyalty bonus | (628.47) | |
| Adoption of EIR for amortisation of expenses - financial liabilities at amortised cost | 203.92 | |
| Expected Credit Loss | (684.21) | |
| Fair value of cash collateral | 880.47 | |
| Leases | (0.26) | |
| Depreciation on investment properties | (18.93) | |
| Tax effect on above adjustments | 539.20 | |
| Equity as per Ind AS | 14,824.48 | |



7. The Company operates in a single business segment i.e. financing, which has similar risks and returns for the purpose of Ind AS 108. The Company operates in a single geographical segment i.e. domestic.

8. Pursuant to The Taxation Laws (Amendment) Ordinance 2019, promulgated on September 20, 2019, the Company exercised the option permitted u/s 115BAA of the Income Tax Act, 1961 to compute income tax at the revised rate (i.e. 25.17%) from the current financial year. As a result, the charge on account of remeasurement of deferred tax assets during the year ended March 31, 2020 aggregates to Rs 73 lakhs.

9. During the year the company has raised funds of Rs. 10,716 lakhs by allotment of Compulsory Convertible Preference Shares (CCPS).

10. The Covid-19 pandemic has resulted in a significant decrease in the economic activities across the country, on account of lockdown that started on March 24, 2020. The lockdown also affected the Company's business operations in the last week of March 2020. Further, in accordance with the RBI guidelines relating to 'Covid-19 Regulatory Package' dated March 27, 2020, the Company offered EMI moratorium to its customers.

The estimates and associated assumptions applied in preparing these financial results, especially for determining the impairment allowance for the Company's financial assets (Loans), are based on historical experience and other emerging/ forward looking factors on account of the pandemic and support to MSMEs announced by various regulators. The Company believes that the factors considered are reasonable under the current circumstances. The Company has used early indicators of moratorium and delayed payment observed along with an estimation of potential stress on probability of default and exposure at default due to Covid-19 situation in developing the estimates and assumptions to assess the impairment loss allowance on Loans.

Accordingly, the Company has recognized an additional impairment on loans of Rs. 166 lakhs.

Given the dynamic nature of the pandemic situation, these estimates are subject to uncertainty and may be affected by the severity and duration of the pandemic. In the event the impacts are more severe or prolonged than anticipated, this will have a corresponding impact on the carrying value of financial assets, the financial position and performance of the Company.

11. In view of the matters mentioned in note 10 above, the Company has assessed the impact of the COVID-19 pandemic on its liquidity and ability to fulfil its obligations as and when they are due and has evaluated the asset-liability maturity (ALM) pattern in various time buckets as prescribed under the guidelines issued by the RBI. With the gradual relaxation of lockdown rules, as well as resumption of commercial activities by borrowers in a majority of geographies in which the Company operates, management is confident that collections will resume, albeit likely at a lower level than earlier.

The Company has also commenced operations to resume disbursements at some of the branches. In addition, management has considered various stimulus packages announced by the Government of India which will directly or indirectly benefit NBFCs and also its MSME borrowers, current status/outcomes of discussions with the Company's lenders to seek/extend moratorium and various other financial support from other banks and financial institutions in determining the Company's liquidity position over the next 12 months from the end of reporting period. Based on the foregoing and necessary stress tests, management believes that the Company will be able to fulfil its obligations as and when these become due in the foreseeable future.

12. Figures for the previous periods have been regrouped, wherever necessary, to make them comparable with the current period

For and on Behalf of Board of Directors
Electronica Finance Limited


Ms. Shilpa Pophale
Managing Director
DIN 00182457

Place: Pune
Date: June 26, 2020



Statement under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the Year ended 31st March, 2020

• **Details of Credit Rating**

| Sr. No | Products | Rating |
|--------|----------------------------|--|
| 1 | Commercial Paper | NA |
| 2 | Non-Convertible Debentures | ICRA BBB+ (AAV Sarl) ICRA BBB+ (Unifi AIF) |
| 3 | Bank Loan Facility | India Ratings A-/Stable ACUITE A-/Outlook: Positive |

- Asset Cover available, in case of non-convertible debt securities: Not Applicable
- Debt Equity Ratio: 3.97
- Previous due dates for the payment of interest – Refer Annexure A
- Next due date for payment of interest & Principal - Refer Annexure A
- Debt Service Coverage ratio: Not Applicable
- Interest Service Coverage ratio: Not Applicable
- Outstanding redeemable preference shares (quantity & value): Not Applicable
- Capital redemption reserve/ debenture redemption reserve: Not Applicable
- Net worth: Rs. 16,391.67 (in lakhs)
- Net profit after tax: Rs. 1,745.90 (in lakhs)
- Earnings per share:
Basic: 7.75
Diluted: 7.16

[Handwritten signature]

- There was no material deviation in the use of proceeds of the issue of Non-Convertible Debt securities.

For Electronica Finance Limited


Shilpa Pophale
Managing Director
DIN: 00182457

Electronica Finance Limited

Audumbar, 101/1, Erandwane, Dr. Ketkar Road,
Pune 411004, Maharashtra (India)

+91 20 6729 0700 1800 233 9718 www.efl.co.in
contact@efl.co.in | CIN of EFL:U65910PN1990PLC057017


...by your side

26th June, 2020

To
The Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001

Dear Sir,

Sub: Declaration pursuant to Regulation 53(3)(a) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to Regulation 52(3)(a) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, I, Shilpa Pophale, Managing Director of Electronica Finance Limited (CIN: U65910PN1990PLC057017), having its Registered Office at Audumbar, 101/1, Erandawane, Dr. Ketkar Road, Pune - 411004 (India), do hereby declare that, the statutory Auditors of the Company, M/s S.R. Batliboi & Co. LLP, Chartered Accountants (ICAI Firm Registration Number: 301003E/ E300005) have issued an Audit Report with an unmodified opinion on the Audited Financial Results of the Company for year ended March 31, 2020.

Kindly take this declaration on record.

Your faithfully,

For Electronica Finance Limited


Shilpa Pophale
Managing Director
DIN: 00182457

Electronica Finance Limited
Audumbar, 101/1, Erandawane, Dr. Ketkar Road,
Pune 411004, Maharashtra (India)

+91 20 6729 0700 1800 233 9718 www.efl.co.in
contact@efl.co.in | CIN of EFL:U65910PN1990PLC057017


...by your side

Electronica Finance Limited
Disclosures pursuant to Regulation 52(4) &(5) of SEBI(Listing Obligations and Disclosure Requirements) Regulations, 2015 as on 31st March, 2020

Annexure A

| Details of redemption & payment of interest during half-year ending March 31, 2020 | | | | | Details of redemption & payment of interest due in the next half-year i.e. 01.04.2020 - 30.09.2020 | | |
|--|-----------|---------------|---------------------|--------------|--|-----------|---------------|
| Principal / Interest | Due Date | Amount (Rs) | Actual Payment date | ISIN | Principal / Interest | Due Date | Amount (Rs) |
| Interest | 31-Oct-19 | 1,600,959.00 | 31-Oct-19 | INE612U08017 | Interest | 30-Apr-20 | 1,072,603.00 |
| Interest | 30-Nov-19 | 1,549,315.00 | 30-Nov-19 | | Interest | 31-May-20 | 1,108,356.00 |
| Interest | 31-Dec-19 | 1,600,959.00 | 31-Dec-19 | | Interest | 30-Jun-20 | 1,072,603.00 |
| Interest | 31-Jan-20 | 1,600,959.00 | 31-Jan-20 | | Interest | 31-Jul-20 | 1,108,356.00 |
| Interest | 29-Feb-20 | 1,497,671.00 | 29-Feb-20 | | Interest | 31-Aug-20 | 1,108,356.00 |
| Interest+Principal | 31-Mar-20 | 41,600,959.00 | 31-Mar-20 | | Interest | 30-Sep-20 | 1,072,603.00 |
| Interest+Principal | 17-Oct-19 | 10,265,068.49 | 17-Oct-19 | | Interest+Principal | 17-Apr-20 | 10,091,051.91 |
| *Interest | 17-Nov-19 | 182,602.74 | 18-Nov-19 | INE612U07027 | NA Since the same has been fully redeemed on April 17, 2020 | | |
| Interest | 17-Dec-19 | 176,712.33 | 17-Dec-19 | | | | |
| Interest+Principal | 17-Jan-20 | 10,182,602.74 | 17-Jan-20 | | | | |
| Interest | 17-Feb-20 | 91,051.91 | 17-Feb-20 | | | | |
| Interest | 17-Mar-20 | 85,177.60 | 17-Mar-20 | | | | |

*As the due date for interest payment was falling on a bank holiday, payment was done on next business day as per terms of agreement.

8/10/2020