

No. CTL/DEB/21-22/Noting Certificate/1479

July 01, 2021

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 **Annapurna Finance Private Limited** (“**the Company**”) for the Half Year ended March 31, 2021.

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*





To

Date: 01-07-2021

The General Manager,  
Department of Corporate Services,  
Bombay Stock Exchange Limited,  
Floor 25t Phiroze Jeejeebhoy Towers,  
Dalal Street, Mumbai- 400001.

**Sub: Submission of Audited Financials as per Regulation 52(4) for the half year and year ended as on 31st March 2021.**

Dear Sir/ Madam,

With regard to the captioned subject, please find enclosed audited financials of the company for the period ended on 31<sup>st</sup> March, 2021 as approved by the board of directors in the Board meeting dated 30<sup>th</sup> June, 2021.

Kindly take the same on record.

Thanking you

Yours Faithfully

**For Annapurna Finance Pvt. Ltd.**

**For Annapurna Finance Pvt. Ltd.**

*Subrata Pradhan*  
**Company Secretary**

Subrata Pradhan  
(Company Secretary)  
Contact No-8280336010

**Annexures as per Regulation 52(4)**

1. Disclosure of ratios
2. Audited Financials as on 31<sup>st</sup> March, 2021
3. Credit ratings of listed NCDs as on 31<sup>st</sup> March, 2021
4. Interest payments made during last half year 01-Oct-2020 to 31-Mar-2021
5. Interest payments due in the next half year 01-Apr-2021 to 30-Sep-2021

**Annexure-1: Disclosure of ratios**

<b>Particulars</b>	<b>Relevant Ratios as per Audited figures</b>
Debt-equity ratio	5.27
Net worth	Rs. 882.60 crores
Net profit after tax	Rs. 1.82 crores
Earnings per share	Rs. 0.26 per share
capital redemption reserve/debenture redemption reserve	N.A.
Debt service coverage ratio	N.A.
Asset cover	N.A.
Interest service coverage ratio	N.A.

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

To  
The Board of Directors of  
Annapurna Finance Private Limited

**Report on the audit of the Standalone Financial Results**

**Opinion**

We have audited the accompanying statement of standalone financial results of Annapurna Finance Private Limited (the "Company") for the year ended March 31, 2021 ("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, 2021.

**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 Standalone 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 3 of the standalone financial results which describes the impact of economic and social consequences of the COVID - 19 pandemic including the limited lock downs imposed by various state Governments across India on the Company's business and financial metrics, particularly the Company's estimate of impairment of loans to customers, which continue to be dependent on uncertain future developments. Our opinion is not modified in respect of this matters.

**Management's Responsibilities for the Standalone Financial Results**

The Statement has been prepared on the basis of the standalone 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 Standalone 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.




**S.R. BATLIBOI & Co. LLP**  
Chartered Accountants

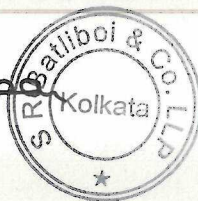
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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.

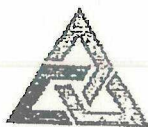
Further, we report that the figures for the half year ended March 31, 2021 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2021 and the published unaudited figures for the half year ended September 30, 2020, which were subjected to a limited review by us, as required under the Listing Regulations.

For S.R. Batliboi & Co. LLP  
Chartered Accountants  
ICAI Firm registration number: 301003E/E300005

  
per Bhaswar Sarkar  
Partner  
Membership No.: 055596



UDIN: 21055596AAAAC09230  
Kolkata  
June 30, 2021.



(Particulars)		(In Rs. Lacs)	
	As at March 31, 2021	As at March 31, 2020	
<b>ASSETS</b>			
Financial assets			
i. Cash and cash equivalents	86,135	70,027	
ii. Bank balance other than cash and cash equivalents	82,181	41,784	
iii. Trade receivables	37	47	
iv. Loans	3,86,716	3,53,427	
v. Investments	500	-	
vi. Other financial assets	14,560	9,243	
Subtotal - Financial assets	5,70,129	4,74,528	
Non-financial assets			
i. Current tax assets (net)	125	1,704	
ii. Deferred tax assets (net)	2,778	-	
iii. Property, plant and equipment	1,139	1,175	
iv. Intangible assets	99	213	
v. Right of use assets	39	99	
vi. Other non-financial assets	1,198	629	
Subtotal - Non-financial assets	5,378	3,820	
Total assets	5,75,507	4,78,348	
<b>LIABILITIES AND EQUITY</b>			
Liabilities			
Financial liabilities			
i. Payables			
Trade Payables			
- Total outstanding dues of micro enterprises and small enterprises	-	-	
- Total outstanding dues of creditors other than micro enterprises and small enterprises	227	336	
ii. Debt securities	1,73,854	64,179	
iii. Borrowings (other than debt securities)	2,82,307	3,00,782	
iv. Subordinated liabilities	32,275	25,776	
v. Lease liabilities	36	85	
vi. Other financial liabilities	9,046	8,541	
Subtotal - Financial liabilities	4,97,745	3,99,699	
Non-financial liabilities			
i. Provisions	1,034	668	
ii. Deferred tax liabilities (net)	-	1,098	
iii. Other non-financial liabilities	468	328	
Total non-financial liabilities	1,502	2,094	
Total liabilities	4,99,247	4,01,793	
Equity			
i. Equity share capital	6,872	6,870	
ii. Instruments entirely equity in nature	300	300	
iii. Other equity	69,086	69,385	
Subtotal - Equity	76,260	76,555	
Total liabilities and equity	5,75,507	4,78,348	

For and on behalf of the Board of Directors of  
Annapurna Finance Private Limited.

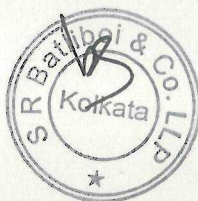
*Gobind Chandra Pattanaik*  
Managing Director

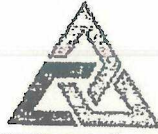
Gobind Chandra Pattanaik  
Managing Director  
(DIN: 02716330)

Place: Bhubaneswar  
Date: June 30, 2021

For Annapurna Finance Pvt. Ltd.

*Satyajit Das*  
Chief Financial Officer  
Satyajit Das  
Chief Financial Officer





# ANNAPURNA FINANCE GROWING TOGETHER

## Annapurna Finance Private Limited Statement of Standalone Profit and Loss for the half year and year ended March 31, 2021

Particulars	For the half year ended March 31, 2021	For the half year ended March 31, 2020	For the year ended March 31, 2021	For the year ended March 31, 2020
	Unaudited	Unaudited	Audited	Audited
<b>Revenue from operations</b>				
i) Interest income	46,778	35,070	90,709	71,086
ii) Fees and commission income	118	412	271	682
iii) Net gain on derecognition of financial instrument	6,363	3,964	6,363	5,664
iv) Bad debt recovery	102	90	142	118
<b>Total revenue from operations</b>	<b>53,361</b>	<b>39,536</b>	<b>97,485</b>	<b>77,550</b>
ii Other Income	158	178	226	412
<b>III Total Income (I + II)</b>	<b>53,519</b>	<b>39,714</b>	<b>97,711</b>	<b>77,962</b>
<b>Expenses</b>				
i) Finance cost	26,007	20,110	51,105	37,737
ii) Impairment of financial instruments	12,445	3,616	19,175	5,270
iii) Employee benefit expenses	11,453	9,196	20,599	17,727
iv) Depreciation and amortization expense	479	526	893	874
v) Other expenses	3,281	3,595	5,772	6,363
<b>IV Total expenses</b>	<b>53,645</b>	<b>37,043</b>	<b>97,544</b>	<b>67,971</b>
<b>V Profit / (Loss) before tax (III-IV)</b>	<b>(126)</b>	<b>2,671</b>	<b>167</b>	<b>9,991</b>
<b>VI Tax expense:</b>				
Current tax	2,089	1,071	3,705	3,060
Deferred tax credit	(2,135)	(1,203)	(3,720)	(825)
Tax expense for earlier year	-	(533)	-	(533)
<b>Profit / (Loss) for the period / year (V-VI)</b>	<b>(80)</b>	<b>3,336</b>	<b>182</b>	<b>8,289</b>
<b>Other comprehensive Income</b>				
<b>A Items that will not be reclassified to profit or loss</b>				
Remeasurement gain/(loss) on defined benefit plan	17	80	15	(54)
Income tax relating to items that will not be reclassified to profit or loss	(3)	(26)	(4)	13
<b>Subtotal (A)</b>	<b>14</b>	<b>54</b>	<b>11</b>	<b>(41)</b>
<b>B Items that will be reclassified to profit or loss</b>				
Net change in fair value of loans measured at fair value through other comprehensive income	(2,620)	8,287	(635)	8,287
Income tax relating to items that will be reclassified to profit or loss	659	(2,086)	160	(2,086)
<b>Subtotal (B)</b>	<b>(1,961)</b>	<b>6,201</b>	<b>(475)</b>	<b>6,201</b>
<b>Other Comprehensive Income (A+B)</b>	<b>(1,947)</b>	<b>6,255</b>	<b>(464)</b>	<b>6,160</b>
<b>Total comprehensive Income (Comprising profit / (loss) and Other Comprehensive Income for the year) (VII)+(VIII)</b>	<b>(2,027)</b>	<b>9,591</b>	<b>(282)</b>	<b>14,449</b>
<b>Earnings per equity share (face value of ₹10.00 each)</b>				
Basic (Rs.)	(0.23)	4.86	0.26	12.07
Diluted (Rs.)	(0.21)	4.41	0.24	10.96

For and on behalf of the Board of Directors of  
Annapurna Finance Private Limited

For Annapurna Finance Pvt. Ltd.

Gobinda Chandra Pattanaiik  
(Managing Director)  
(DIN: 02716330)

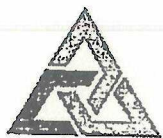
Managing Director

Place: Bhubaneswar  
Date : June 30, 2021

For Annapurna Finance Pvt. Ltd.

Satyajit Das  
Chief Financial Officer  
Satyajit Das  
(Chief Financial Officer)





**ANNAPURNA**  
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**Statement of Audited Standalone Financial Results for the half year and year ended  
March 31, 2021**

- 1) The audited standalone financial results for the half year and year ended March 31, 2021 have been reviewed by the Audit Committee and approved by the Board of Directors of Annapurna Finance Private Limited ("the Company") at their meetings held on June 28, 2021 and June 30, 2021 respectively. The Company has prepared these financial results in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and disclosure requirements) Regulations, 2015 ("Listing Regulations, 2015") and the accounting standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended and relevant provisions of the Companies Act, 2013, as applicable. The audited standalone results for the year ended March 31, 2021 have been audited by the Statutory Auditors of the Company.
- 2) The figures for the last half year of the current financial year are the balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures up to first half of the financial year.
- 3) The COVID-19 pandemic has continued to cause a significant disruption of the economic activities across the globe including India throughout the year, with second wave of the pandemic emerging towards the later part of the financial year in India. The Government of India announced a nation-wide lockdown to contain the spread of the virus which continued till May 31, 2020. Subsequently, the national lockdown was lifted by the Government, but regional lockdowns continue to be implemented in areas with a significant number of COVID-19 cases. Further, pursuant to the Reserve Bank of India ('RBI') COVID-19 Regulatory package issued vide circulars dated March 27, 2020 and May 23, 2020 which allowed lending institutions to offer moratorium to borrowers on payment of instalments falling due between March 1, 2020 and August 31, 2020, the Company has offered moratorium on the payment of instalments and interest that had fallen due between March 1, 2020 and August 31, 2020 to all eligible borrowers who had such moratorium.

In assessing the impairment allowance for loan portfolio, the Company has considered internal and external sources of information available including indicators of deterioration in the macro-economic factors. Further, the management has estimated the impact of the ongoing second wave of the pandemic on its loan portfolio, based on reasonable and supportable information available till date and considering performance after the first wave. Given the



Annapurna Finance Pvt. Ltd. (Formerly Annapurna Microfinance Pvt. Ltd.)  
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Tel. : +91 674 - 2350253, Fax : +91 674 - 2386580  
Email : info@ampl net in, Website : http://www.ampl net in, CIN : U65999OR1986PTC015931



# ANNAPURNA

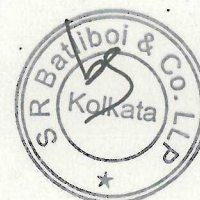
FINANCE  
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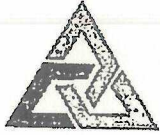
unique nature and scale of this pandemic, its full extent of impact on the Company's operations and financial metrics, more specifically on the borrower's ability to service their obligations on a timely basis, will depend on the severity and duration of the pandemic as well as on highly uncertain future developments including governmental and regulatory measures and the Company's responses thereto. Accordingly, the management's estimate of impairment losses based on various variables and assumptions could result in actual credit loss being different from that being estimated.

- 4) In view of the uncertainties mentioned in note 3 above, the Company has assessed the impact of those uncertainties on its liquidity and ability to repay its obligations as and when they become due. The Company has also considered its current liquidity position, expected inflows from various sources of borrowings and stimulus packages announced by the Government of India. Based on such assessment, management is confident that the Company will be able to meet its obligations as and when they become due and continue to operate as a going concern.
- 5) The Company is in the business of providing loan products to borrowers in India. Accordingly, it has a single reportable business as well as geographic segment for the purpose of reporting operating segments under Ind AS 108 - 'Operating Segments'.
- 6) The disclosure as per para 10 of the RBI circular no. DOR.No.BP.BC.63/21.04.048/2020-21 dated April 17, 2020 is as below:

(Amount in Rs. lacs)

Particulars	Mar-21	Mar-20
Respective amount in SMA/overdue categories where the moratorium/ deferment was extended, in terms of paragraph 2 and 3 as of February 29, 2020	3,074.04	3,675.81
Respective amounts where asset classification benefit is extended	274.29	1,014.21
Provision outstanding in terms of paragraph 5 of circular (As per paragraph 4, applicable to NBFC's covered under IND AS)	27.95	87.43
Provision adjusted against slippages in terms of paragraph 6 of the Circular	-	-
Residual provision as per paragraph 6 of circular	27.95	87.43





# ANNAPURNA FINANCE GROWING TOGETHER

7) The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect is yet to be notified and the final rules/interpretation are yet to be promulgated. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.

8) Details of resolution plan implemented under the Resolution Framework for COVID-19 related stress as per RBI circular dated August 6, 2020 are given below:-

(Amount Rs. in Lacs except number of accounts)

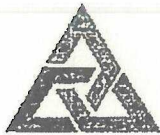
Type of borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) Exposure to accounts mentioned at (A) before implementation of the plan	(C) Of (B), aggregate amount of Debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution
Personal Loan	-	-	-	-	-
Corporate persons	-	-	-	-	-
of which MSME	-	-	-	-	-
Others	1,46,939	35,658.54	-	-	3,612.21
Total	1,46,939	35,658.54	-	-	3,612.21

9) During the year ended March 31, 2021 the Holding Company has issued 100 equity shares and 1,94,18,612 Series A compulsorily convertible preference shares ("Series A CCPs") amounting to Rs. 22,865.53 lacs to Nuveen Global Impact fund India S.a.r.l (a person resident outside India). The series A CCPs shall be converted into fully paid up equity shares based on Net worth as of March 31, 2022.

10) During the current year, the Company has changed its accounting estimate for measuring the gain on fair valuation of its micro-finance loan portfolios through Other comprehensive Income from yearly discounting to monthly discounting of future cashflows. Accordingly, Other Comprehensive Income, Other equity and loan portfolio for the current year is lower by Rs. 1,973.27 lacs.

11) Previous year / periods figures have been regrouped / rearranged wherever necessary to conform with current period's classification





**ANNAPURNA**  
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12) The above financial results are available on the stock exchange website ([www.bseindia.com](http://www.bseindia.com)) and the website of the Company ([www.annapurnafinance.in](http://www.annapurnafinance.in)).

**For Annapurna Finance Pvt. Ltd.**

  
Managing Director

Gobinda Chandra Pattanaik

(Managing Director)

DIN: 02716330

Date: June 30, 2021

Place: Bhubneswar

**For Annapurna Finance Pvt. Ltd.**

  
Chief Financial Officer  
Satyajit Das

(Chief Financial Officer)



Annapurna Finance Pvt. Ltd. (Formerly Annapurna Microfinance Pvt. Ltd.)

Regd. Office : Plot No. 1215 / 1401, Khandagiri Bar, Infront of Jayadev Vatika, Bhubaneswar - 751 030, Odisha, Tel : +91 674 - 2386790

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## **S.R. BATLIBOI & Co. LLP**

Chartered Accountants

22, Camac Street  
3rd Floor, Block 'B'  
Kolkata - 700 016, India  
Tel: +91 33 6134 4000

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

To  
The Board of Directors of  
Annapurna Finance Private Limited

### **Report on the audit of the Consolidated Financial Results**

#### **Opinion**

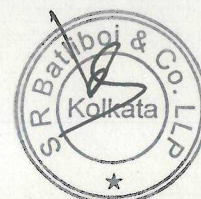
We have audited the accompanying statement of consolidated financial results of Annapurna Finance Private Limited ("Holding Company") and its subsidiary (the Holding Company and its subsidiary together referred to as "the Group") for the year ended March 31, 2021 ("Statement"), attached herewith, being submitted by the Holding Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

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

- i. Includes results of the following subsidiary:
  - a. Annapurna SME Finance Private Limited
- ii. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- iii. 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 Group for the year ended March 31, 2021.

#### **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 Consolidated Financial Results" section of our report. We are independent of the Group 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 and other auditors in terms of their reports referred to in "Other Matter" paragraph below is sufficient and appropriate to provide a basis for our opinion.



#### **Emphasis of Matter**

We draw attention to note 4 of the financial results which describes the impact of economic and social consequences of the COVID - 19 pandemic including the limited lock downs imposed by various state Governments across India on the Group's business and financial metrics, particularly the Group's estimate of impairment of loans to customers, which continue to be dependent on uncertain future developments. Our opinion is not modified in respect of this matters.

#### **Management's Responsibilities for the Consolidated Financial Results**

The Statement has been prepared on the basis of the consolidated annual financial statements. The Holding Company's Board of Directors is responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive income and other financial information of the Group 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. The respective Board of Directors of the company included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Group 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, which have been used for the purpose of preparation of the statement by the Directors of the Holding Company, as aforesaid.

In preparing the Statement, the respective Board of Directors of the company included in the Group are responsible for assessing the Group'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 respective Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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

#### **Auditor's Responsibilities for the Audit of the Consolidated 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.

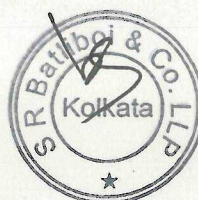
We communicate with those charged with governance of the Holding Company, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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, 2021 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2021 and the published unaudited figures for the half year ended September 30, 2020, which were subjected to a limited review by us, as required under the Listing Regulations.

**Other matters**

- (a) The accompanying Statement includes the audited financial statements and other financial information, in respect of one subsidiary whose financial results/statements include total assets of Rs. 500 lacs as at March 31, 2021, total revenue of Rs. Nil for the half year and year ended March 31, 2021, total net profit after tax Rs. Nil for the half year and year ended March 31, 2021 and total comprehensive income of Rs. Nil for half year and year ended March 31, 2021 respectively, as considered in the Statement which have been audited by their respective independent auditors.



**S.R. BATLIBOI & Co. LLP**

Chartered Accountants

The independent auditor's report on the financial statement/financial information of these entity have been furnished to us by the management and our opinion on the statement in so far as it relates to the amounts and disclosures included in respect of subsidiary is based solely on the reports of such auditors and the procedures performed by us as stated in paragraph above.

Our opinion on the Statement is not modified in respect of the above matter with respect to our reliance on the work done and the reports of the other auditors.

- (b) The figures for the last half year of the current financial year are the balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures up to first half of the financial year.

For S.R. Batliboi & Co. LLP

Chartered Accountants

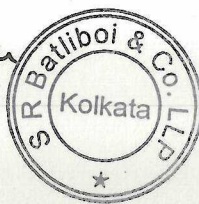
ICAI Firm registration number: 301003E/E300005



per Bhaswar Sarkar

Partner

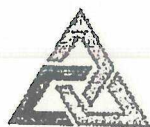
Membership No.: 055596



UDIN: 21055596AAAACP7616

Kolkata

June 30, 2021



(In Rs. Lacs)

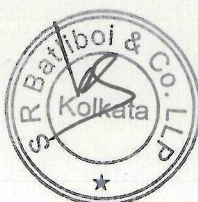
Particulars	As at March 31, 2021
<b>ASSETS</b>	
Financial assets	
i. Cash and cash equivalents	86,635
ii. Bank balance other than cash and cash equivalents	82,181
iii. Trade receivables	37
iv. Loans	3,86,716
v. Other financial assets	14,560
Subtotal - Financial assets	5,70,129
Non-financial assets	
i. Current tax assets (net)	125
ii. Deferred tax assets (net)	2,778
iii. Property, plant and equipment	1,139
iv. Intangible assets	99
v. Right of use assets	39
vi. Other non-financial assets	1,198
Subtotal - Non-financial assets	5,378
Total assets	5,75,507
<b>LIABILITIES AND EQUITY</b>	
Liabilities	
Financial liabilities	
Payables	
i. Trade Payables	
- Total outstanding dues of micro enterprises and small enterprises	-
- Total outstanding dues of creditors other than micro enterprises and small enterprises	227
ii. Debt securities	1,73,854
iii. Borrowings (other than debt securities)	2,82,307
iv. Subordinated liabilities	32,275
v. Lease liabilities	36
vi. Other financial liabilities	9,046
Subtotal - Financial liabilities	4,97,745
Non-financial liabilities	
i. Provisions	1,034
ii. Other non-financial liabilities	468
Total non-financial liabilities	1,502
Total liabilities	4,99,247
Equity	
i. Equity share capital	6,872
ii. Instruments entirely equity in nature	300
iii. Other equity	69,088
iv. Non-controlling Interests	0.02
Subtotal - Equity	76,260
Total liabilities and equity	5,75,507

For and on behalf of the Board of Directors of  
Annapurna Finance Private Limited  
For Annapurna Finance Pvt. Ltd.

Managing Director

Gobind Chandra Pattanaik  
Managing Director  
(DIN: 02716330)

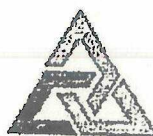
Place: Bhubaneswar  
Date: June 30, 2021



For Annapurna Finance Pvt. Ltd.

Satyajit Das  
Chief Financial Officer

Satyajit Das  
Chief Financial Officer



# ANNAPURNA FINANCE GROWING TOGETHER

## Statement of Consolidated Profit and Loss for the half year and year ended March 31, 2021

Particulars	For the half year ended March 31, 2021	For the half year ended March 31, 2020	For the year ended March 31, 2021	For the year ended March 31, 2020
	Unaudited	Unaudited	Audited	Audited
<b>Revenue from operations</b>				
i) Interest Income	46,778	35,070	90,709	71,086
ii) Fees and commission Income	118	412	271	692
iii) Net gain on derecognition of financial instrument	6,363	3,964	6,363	5,664
iv) Bad debt recovery	102	90	142	118
<b>Total revenue from operations</b>	<b>53,361</b>	<b>39,536</b>	<b>97,485</b>	<b>77,550</b>
<b>Other Income</b>	<b>158</b>	<b>178</b>	<b>226</b>	<b>412</b>
<b>Total Income (I + II)</b>	<b>53,519</b>	<b>39,714</b>	<b>97,711</b>	<b>77,962</b>
<b>Expenses</b>				
i) Finance cost	26,007	20,110	51,105	37,737
ii) Impairment of financial instruments	12,446	3,616	19,175	5,270
iii) Employee benefit expenses	11,453	9,196	20,599	17,727
iv) Depreciation and amortization expense	479	526	893	874
v) Other expenses	3,261	3,595	5,772	6,363
<b>Total expenses</b>	<b>53,645</b>	<b>37,043</b>	<b>97,544</b>	<b>67,971</b>
<b>Profit / (Loss) before tax (III-IV)</b>	<b>(126)</b>	<b>2,671</b>	<b>167</b>	<b>9,991</b>
<b>Tax expense:</b>				
Current tax	2,089	1,071	3,705	3,060
Deferred tax credit	(2,135)	(1,203)	(3,720)	(825)
Tax expense for earlier year	-	(533)	-	(533)
<b>Profit / (Loss) for the period / year (V-VI)</b>	<b>(80)</b>	<b>3,336</b>	<b>182</b>	<b>8,289</b>
<b>Other comprehensive income</b>				
<b>A Items that will not be reclassified to profit or loss</b>				
Remeasurement gain/(loss) on defined benefit plan	17	80	15	(54)
Income tax relating to items that will not be reclassified to profit or loss	(3)	(26)	(4)	13
<b>Subtotal (A)</b>	<b>14</b>	<b>54</b>	<b>11</b>	<b>(41)</b>
<b>B Items that will be reclassified to profit or loss</b>				
Net change in fair value of loans measured at fair value through other comprehensive income	(2,620)	8,287	(635)	8,287
Income tax relating to items that will be reclassified to profit or loss	659	(2,086)	160	(2,086)
<b>Subtotal (B)</b>	<b>(1,961)</b>	<b>6,201</b>	<b>(475)</b>	<b>6,201</b>
<b>Other Comprehensive Income (A+B)</b>	<b>(1,947)</b>	<b>6,255</b>	<b>(464)</b>	<b>6,160</b>
<b>Total comprehensive income (Comprising profit / (loss) and Other Comprehensive Income for the year) (VII)+(VIII)</b>	<b>(2,027)</b>	<b>9,591</b>	<b>(282)</b>	<b>14,449</b>
<b>Earnings per equity share (face value of ₹10.00 each)</b>				
Basic (Rs.)	(0.23)	4.88	0.26	12.07
Diluted (Rs.)	(0.21)	4.41	0.24	10.86

For and on behalf of the Board of Directors of  
Annapurna Finance Private Limited

For Annapurna Finance Pvt. Ltd.

Gobinda Chandra Pattanaiik  
(Managing Director)  
(DIN: 02716330)

Managing Director

For Annapurna Finance Pvt. Ltd.

Satyaajit Das  
Chief Financial Officer  
(Chief Financial Officer)

Place: Bhubaneswar  
Date : June 30, 2021





**ANNAPURNA**  
FINANCE  
GROWING TOGETHER

**Statement of Audited Consolidated Financial Results for the half year and year ended March 31, 2021**

- 1) These consolidated audited financial results of the Annapurna finance Private Limited (the 'Holding Company') and its subsidiary (collectively referred to as the 'Group') have been prepared in accordance with Indian Accounting standards (Ind AS) specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting standard) Rules, 2015, as amended. These consolidated audited financial results include result of the following company:

Name of the Company	% Shareholding and voting power of Holding Company	Consolidated as
Annapurna SME Finance Private Limited (*)	99.9%	Subsidiary

(\*) During the half year ended March 31, 2021, Annapurna Finance Private Limited has incorporated a new subsidiary "Annapurna SME Finance Private Limited" on December 18, 2020.

- 2) The above consolidated audited financial results for the half year and year ended March 31, 2021 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on June 28, 2021 and June 30, 2021 respectively. The statutory auditors of the Company have issued an unmodified opinion Audit opinion on the Consolidated Audited Financial Results for the year ended March 31, 2021.
- 3) The figures for the last half year of the current financial year are the balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures up to first half of the financial year which were subject to limited review by the auditors.
- 4) The COVID-19 pandemic has continued to cause a significant disruption of the economic activities across the globe including India throughout the year, with second wave of the pandemic emerging towards the later part of the financial year in India. The Government of India announced a nation-wide lockdown to contain the spread of the virus which continued till May 31, 2020. Subsequently, the national lockdown was lifted by the Government, but regional lockdowns continue to be implemented in areas with a significant number of COVID-19 cases. Further, pursuant to the Reserve Bank of India ('RBI') COVID-19 Regulatory package issued vide circulars dated March 27, 2020 and May 23, 2020 which allowed lending institutions to offer moratorium to borrowers on payment of instalments falling due between



Annapurna Finance Pvt. Ltd. (Formerly Annapurna Microfinance Pvt. Ltd.)

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Tel. : +91 674 - 2350253, Fax : +91 674 - 2386580

Email : info@ampfi.net.in, Website : http://www.ampfi.net.in, CIN : U65999OR1986PTC015931



**ANNAPURNA**  
— FINANCE —  
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March 1, 2020 and August 31, 2020, the Company has offered moratorium on the payment of instalments and interest that had fallen due between March 1, 2020 and August 31, 2020 to all eligible borrowers who had such moratorium.

In assessing the impairment allowance for loan portfolio, the Company has considered internal and external sources of information available including indicators of deterioration in the macro-economic factors. Further, the management has estimated the impact of the ongoing second wave of the pandemic on its loan portfolio, based on reasonable and supportable information available till date and considering performance after the first wave. Given the unique nature and scale of this pandemic, its full extent of impact on the Company's operations and financial metrics, more specifically on the borrower's ability to service their obligations on a timely basis, will depend on the severity and duration of the pandemic as well as on highly uncertain future developments including governmental and regulatory measures and the Company's responses thereto. Accordingly, the management's estimate of impairment losses based on various variables and assumptions could result in actual credit loss being different from that being estimated.

- 5) In view of the uncertainties mentioned in note 4 above, the Company has assessed the impact of those uncertainties on its liquidity and ability to repay its obligations as and when they become due. The Company has also considered its current liquidity position, expected inflows from various sources of borrowings and stimulus packages announced by the Government of India. Based on such assessment, management is confident that the Company will be able to meet its obligations as and when they become due and continue to operate as a going concern.
- 6) The Company is in the business of providing loan products to borrowers in India. Accordingly, it has a single reportable business as well as geographic segment for the purpose of reporting operating segments under Ind AS 108 - 'Operating Segments'.
- 7) The disclosure as per para 10 of the RBI circular no. DOR.No.BP.BC.63/21.04.048/2020-21 dated April 17, 2020 is as below:





# ANNAPURNA FINANCE GROWING TOGETHER

(Amount in Rs. lacs)

Particulars	Mar-21	Mar-20
Respective amount in SMA/overdue categories where the moratorium/ deferment was extended, in terms of paragraph 2 and 3 as of February 29, 2020	3,074.04	3,675.81
Respective amounts where asset classification benefit is extended	274.29	1,014.21
Provision outstanding in terms of paragraph 5 of circular (As per paragraph 4, applicable to NBFC's covered under IND AS)	27.95	87.43
Provision adjusted against slippages in terms of paragraph 6 of the Circular	-	-
Residual provision as per paragraph 6 of circular	27.95	87.43

8) The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect is yet to be notified and the final rules/interpretation are yet to be promulgated. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.

9) Details of resolution plan implemented under the Resolution Framework for COVID-19 related stress as per RBI circular dated August 6, 2020 are given below:-

(Amount Rs. in lacs except number of accounts)

Type of borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) Exposure to accounts mentioned at (A) before implementation of the plan	(C) Of (B), aggregate amount of Debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution
Personal Loan	-	-	-	-	-
Corporate persons	-	-	-	-	-
of which MSME	-	-	-	-	-
Others	1,46,939	35,658.54	-	-	3,612.21
Total	1,46,939	35,658.54	-	-	3,612.21

Annappurna Finance Pvt. Ltd. (Formerly Annappurna Microfinance Pvt. Ltd.)  
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 Email : info@ampl net in, Website : http://www.ampl net in, CIN : U65999OR1986PTC015931





**ANNAPURNA**  
**FINANCE**  
GROWING TOGETHER

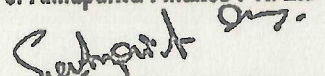
- 10) During the year ended March 31, 2021 the Holding Company has issued 100 equity shares and 1,94,18,612 Series A compulsorily convertible preference shares ("Series A CCPS") amounting to Rs. 22,865.53 lacs to Nuveen Global Impact fund India S.a.r.l (a person resident outside India). The series A CCPS shall be converted into fully paid up equity shares based on Net worth as of March 31, 2022.
- 11) During the current year, the Company has changed its accounting estimate for measuring the gain on fair valuation of it's micro-finance loan portfolios through Other comprehensive Income from yearly discounting to monthly discounting of future cashflows. Accordingly, Other Comprehensive Income, Other equity and loan portfolio for the current year is lower by Rs. 1,973.27 lacs.
- 12) Previous year / periods figures are not applicable since new subsidiary was formed in the current financial year and hence first time consolidated audited financial statements / results has been prepared.
- 13) The above consolidated audited financial results are available on the stock exchange website ([www.bseindia.com](http://www.bseindia.com)) and the website of the Holding Company ([www.annapurnafinance.in](http://www.annapurnafinance.in)).

For Annapurna Finance Pvt. Ltd.

  
Managing Director

Gobinda Chandra Pattanaik  
(Managing Director)  
DIN: 02716330  
Date: June 30, 2021  
Place: Bhubaneswar

For Annapurna Finance Pvt. Ltd.

  
Chief Financial Officer  
Satyajit Das

(Chief Financial Officer)

Annapurna Finance Pvt. Ltd. (Formerly Annapurna Microfinance Pvt. Ltd.)

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Email : [info@ampl.net.in](mailto:info@ampl.net.in), Website : <http://www.ampl.net.in>, CIN : U65999OR1986PTG015931



## Ratings of Listed Debentures

Name of the Listed Entity	ISIN	Credit rating as on Mar 2021			Changes if any in the half year ended 31st March 2021
		Credit rating	Rating agency	Date of review	
Annapurna Finance Private Limited	INE515Q07285	CARE A-(Stable)	CARE Ratings Limited	14-01-2021	No change
Annapurna Finance Private Limited	INE515Q07301	CARE A-(Stable)	CARE Ratings Limited	14-01-2021	No change
Annapurna Finance Private Limited	INE515Q07335	CARE A-(Stable)	CARE Ratings Limited	14-01-2021	No change
Annapurna Finance Private Limited	INE515Q07343	CARE A-(Stable)	CARE Ratings Limited	14-01-2021	No change
Annapurna Finance Private Limited	INE515Q07350	CARE A - Stable & ICRA A- Stable	CARE Ratings Limited & ICRA Limited	14-01-2021 & 21-12-2020	No change
Annapurna Finance Private Limited	INE515Q07376	CARE A-(Stable)	CARE Ratings Limited	14-01-2021	No change
Annapurna Finance Private Limited	INE515Q07434	CARE A-(Stable)	CARE Ratings Limited	14-01-2021	No change
Annapurna Finance Private Limited	INE515Q07467	CARE A-(Stable)	CARE Ratings Limited	14-01-2021	No change
Annapurna Finance Private Limited	INE515Q07459	CRISIL A- {STABLE}	CRISIL Ratings Limited	12-11-2020	No change
Annapurna Finance Private Limited	INE515Q07228	CRISIL A- {STABLE}	CRISIL Ratings Limited	12-11-2020	No change
Annapurna Finance Private Limited	INE515Q07483	CRISIL A- {STABLE}	CRISIL Ratings Limited	12-11-2020	No change
Annapurna Finance Private Limited	INE515Q07251	CRISIL A- {STABLE}	CRISIL Ratings Limited	12-11-2020	No change
Annapurna Finance Private Limited	INE515Q08093	CRISIL A- {STABLE}	CRISIL Ratings Limited	12-11-2020	No change
Annapurna Finance Private Limited	INE515Q07293	CRISIL A- {STABLE}	CRISIL Ratings Limited	12-11-2020	No change
Annapurna Finance Private Limited	INE515Q07327	CRISIL A- (Stable)	CRISIL Ratings Limited	12-11-2020	No change
Annapurna Finance Private Limited	INE515Q07400	CRISIL A- (Stable)	CRISIL Ratings Limited	12-11-2020	No change
Annapurna Finance Private Limited	INE515Q07418	CRISIL A- (Stable)	CRISIL Ratings Limited	12-11-2020	No change
Annapurna Finance Private Limited	INE515Q07426	CRISIL A- (Stable)	CRISIL Ratings Limited	12-11-2020	No change
Annapurna Finance Private Limited	INE515Q07442	ICRA A- Stable & CRISIL A - Stable	ICRA Limited & CRISIL Ratings Limited	21-12-2020	No change
Annapurna Finance Private Limited	INE515Q07160	ICRA A- {STABLE}	ICRA Limited	21-12-2020	No change
Annapurna Finance Private Limited	INE515Q07178	ICRA A- {STABLE}	ICRA Limited	21-12-2020	No change
Annapurna Finance Private Limited	INE515Q08028	ICRA A- {STABLE}	ICRA Limited	21-12-2020	No change
Annapurna Finance Private Limited	INE515Q08036	ICRA A- {STABLE}	ICRA Limited	21-12-2020	No change
Annapurna Finance Private Limited	INE515Q07186	ICRA A- {STABLE}	ICRA Limited	21-12-2020	No change
Annapurna Finance Private Limited	INE515Q08051	ICRA A- {STABLE}	ICRA Limited	21-12-2020	No change
Annapurna Finance Private Limited	INE515Q07384	ICRA A- {STABLE}	ICRA Limited	21-12-2020	No change
Annapurna Finance Private Limited	INE515Q08069	ICRA A- {STABLE}	ICRA Limited	21-12-2020	No change
Annapurna Finance Private Limited	INE515Q07368	ICRA A- (stable)	ICRA Limited	21-12-2020	No change
Annapurna Finance Private Limited	INE515Q07392	ICRA A- (stable)	ICRA Limited	21-12-2020	No change

Name of Company: **Annapurna Finance Private Limited**

**Half-Yearly Compliance - Listed NCDs**

ISIN wise Statement of payment on due date from 01-Oct-2020 to 31-Mar-2021

Sr. No.	Consent Letter / Tranche Reference	Consent Letter/ Tranche Date	Series / Tranche Name	Listed/ Unlisted	Secured / Unsecured	ISIN **	Type (Principal / Interest)	Due Date of payment( 01-Oct-2020 to 31-Mar-2021 )	Amount (Gross)	Actual Date Of Payment
1	CL/MUM/20-21/DEB/84	10-Jun-2020	Bandhan Bank NCD 100 Cr	Listed	Secured	INE515Q07293	Interest	01-Oct-2020	373,76,712	01-Oct-2020
2	CL/MUM/15-16/DEB/223	05-Nov-2015	Triple Jump-I NCD Rs 20.04 Cr	Listed	Secured	INE515Q07160	Interest	05-Oct-2020	60,44,852	05-Oct-2020
3	CL/MUM/15-16/DEB/407	10-Mar-2016	IFMR Capital NCD Rs 20 Cr	Listed	UnSecured	INE515Q08028	Interest	15-Oct-2020	24,42,622	15-Oct-2020
4	CL/MUM/16-17/DEB/521	21-Mar-2017	IFMR Capital NCD 34 cr	Listed	UnSecured	INE515Q08051	Interest	16-Oct-2020	40,28,814	16-Oct-2020
5	CL/MUM/20-21/DEB/163	01-Jul-2020	SBI NCD Rs 100 Cr	Listed	Secured	INE515Q07327	Interest	15-Oct-2020	292,38,356	15-Oct-2020
6	CL/MUM/17-18/DEB/658	20-Mar-2018	Northern Arc NCD- 15 Cr.	Listed	UnSecured	INE515Q08069	Interest	27-Oct-2020	16,04,508	27-Oct-2020
7	CL/MUM/15-16/DEB/458	25-Mar-2016	IFMR Capital- 5 Cr	Listed	UnSecured	INE515Q08036	Interest	28-Oct-2020	6,10,655	28-Oct-2020
8	CL/MUM/19-20/DEB/18	22-Apr-2019	Karvy NCD Rs 30 Cr	Listed	UnSecured	INE515Q08093	Interest	31-Oct-2020	32,71,364	29-Oct-20
9	CL/MUM/16-17/DEB/521	21-Mar-2017	IFMR Capital NCD 34 cr	Listed	UnSecured	INE515Q08051	Interest	16-Nov-2020	40,28,814	16-Nov-2020
10	CL/MUM/15-16/DEB/407	10-Mar-2016	IFMR Capital NCD 20 Cr	Listed	UnSecured	INE515Q08028	Interest	16-Nov-2020	26,05,464	16-Nov-2020
11	CL/MUM/18-19/DEB/442	02-Nov-2018	BO-IV NCD 46 Cr	Listed	Secured	INE515Q07210	Interest	15-Nov-2020	282,13,382	16-Nov-2020
12	CL/MUM/15-16/DEB/458	25-Mar-2016	IFMR Capital NCD- 5 Cr	Listed	UnSecured	INE515Q08036	Interest	27-Nov-2020	6,10,655	27-Nov-2020
13	CL/MUM/17-18/DEB/658	20-Mar-2018	Northern Arc NCD- 15 Cr.	Listed	UnSecured	INE515Q08069	Interest	27-Nov-2020	17,15,163	27-Nov-2020
14	CL/MUM/19-20/DEB/18	22-Apr-2019	Karvy NCD Rs 30 Cr	Listed	UnSecured	INE515Q08093	Interest	30-Nov-2020	31,65,836	27-Nov-2020
15	CL/MUM/15-16/DEB/224	05-Nov-2015	Triple Jump-II NCD Rs 26.70	Listed	Secured	INE515Q07178	Interest	15-Dec-2020	86,96,467	15-Dec-2020
16	CL/MUM/15-16/DEB/407	10-Mar-2016	IFMR Capital NCD 20 Cr	Listed	UnSecured	INE515Q08028	Interest	15-Dec-2020	23,61,202	15-Dec-2020
17	CL/MUM/16-17/DEB/44	25-May-2016	Triodos-II NCD Rs.60 cr	Listed	Secured	INE515Q07186	Interest	15-Dec-2020	277,47,951	15-Dec-2020
	CL/MUM/16-17/DEB/44	25-May-2016	Triodos-II NCD Rs.60 cr	Listed	Secured	INE515Q07186	Principal	15-Dec-2020	2000,00,000	15-Dec-2020
18	CL/MUM/16-17/DEB/521	21-Mar-2017	IFMR Capital NCD 34 cr	Listed	UnSecured	INE515Q08051	Interest	15-Dec-2020	37,68,891	15-Dec-2020
19	CL/MUM/18-19/DEB/517	07-Dec-2018	RespA Karvy NCD - 60 Cr.	Listed	Secured	INE515Q07228	Interest	19-Dec-2020	385,82,874	19-Dec-2020
20	CL/MUM/15-16/DEB/458	25-Mar-2016	IFMR Capital NCD 5 Crores	Listed	UnSecured	INE515Q08036	Interest	28-Dec-2020	6,31,010	28-Dec-2020
21	CL/MUM/17-18/DEB/658	20-Mar-2018	Northern Arc NCD- 15 Cr.	Listed	UnSecured	INE515Q08069	Interest	28-Dec-2020	17,15,164	28-Dec-2020
22	CL/MUM/19-20/DEB/18	22-Apr-2019	Karvy NCD Rs 30 Cr	Listed	UnSecured	INE515Q08093	Interest	31-Dec-2020	32,71,364	31-Dec-2020
23	CL/MUM/20-21/DEB/84	10-Jun-2020	Bandhan Bank NCD 100 Cr	Listed	Secured	INE515Q07293	Interest	01-Jan-2021	321,36,986	01-Jan-2021
24	CL/MUM/20-21/DEB/84	10-Jun-2020	Bandhan Bank NCD 100 Cr	Listed	Secured	INE515Q07293	Principal	01-Jan-2021	166666666,67	01-Jan-2021

25	CL/MUM/15-16/DEB/223	05-Nov-2015	Triple Jump-I NCD Rs 20.04	Listed	Secured	INE515Q07160	Interest	05-Jan-2021	60,45,752	05-Jan-2021
26	CL/MUM/15-16/DEB/407	10-Mar-2016	AMPL NCD 20 Crores	Listed	UnSecured	INE515Q08028	Interest	15-Jan-2021	25,27,390	15-Jan-2021
27	CL/MUM/16-17/DEB/521	21-Mar-2017	IFMR Capital NCD 34 cr	Listed	UnSecured	INE515Q08051	Interest	15-Jan-2021	40,39,852	15-Jan-2021
28	CL/MUM/20-21/DEB/163	01-Jul-2020	SBI NCD 100 Cr	Listed	Secured	INE515Q07327	Interest	15-Jan-2021	292,38,356	15-Jan-2021
29	CL/MUM/17-18/DEB/658	20-Mar-2018	Northern Arc NCD- 15 Cr.	Listed	UnSecured	INE515Q08069	Interest	27-Jan-2021	16,64,383	27-Jan-2021
30	CL/MUM/15-16/DEB/458	25-Mar-2016	IFMR Capital NCD 5 Crores	Listed	UnSecured	INE515Q08036	Interest	28-Jan-2021	6,31,010	28-Jan-2021
31	CL/MUM/20-21/DEB/226	23-Jul-2020	Bank of Baroda NCD Rs 25	Listed	Secured	INE515Q07350	Interest	30-Jan-2021	144,93,150	30-Jan-2021
32	CL/MUM/19-20/DEB/18	22-Apr-2019	Karvy NCD Rs 30 Cr	Listed	UnSecured	INE515Q08093	Interest	31-Jan-2021	32,80,327	30-Jan-2021
33	CL/MUM/20-21/DEB/197	14-Jul-2020	UCO PNB NCD Rs 100 Cr	Listed	Secured	INE515Q07368	Interest	07-Feb-2021	579,72,602	08-Feb-2021
34	CL/MUM/15-16/DEB/407	10-Mar-2016	IFMR Capital NCD 20 Cr	Listed	UnSecured	INE515Q08028	Interest	15-Feb-2021	25,30,959	12-Feb-2021
35	CL/MUM/16-17/DEB/521	21-Mar-2017	IFMR Capital NCD 34 cr	Listed	UnSecured	INE515Q08051	Interest	15-Feb-2021	40,39,852	12-Feb-2021
36	CL/MUM/20-21/DEB/489	10-Nov-2020	Bank of India NCD 35 Cr	Listed	Secured	INE515Q07426	Interest	18-Feb-2021	90,42,466	18-Feb-2021
37	CL/MUM/20-21/DEB/489	10-Nov-2020	Canara Bank NCD 10 Cr	Listed	Secured	INE515Q07434	Interest	18-Feb-2021	25,83,562	18-Feb-2021
38	CL/MUM/20-21/DEB/489	10-Nov-2020	Bank of Baroda NCD 100 Cr	Listed	Secured	INE515Q07442	Interest	18-Feb-2021	258,35,616	18-Feb-2021
39	CL/MUM/15-16/DEB/458	25-Mar-2016	IFMR Capital NCD 5 Crores	Listed	UnSecured	INE515Q08036	Interest	26-Feb-2021	5,91,918	25-Feb-2021
40	CL/MUM/19-20/DEB/18	22-Apr-2019	Karvy NCD Rs 30 Cr	Listed	UnSecured	INE515Q08093	Interest	28-Feb-2021	29,62,876	25-Feb-2021
41	CL/MUM/17-18/DEB/182	16-Aug-2017	ResPA-I NCD Rs 32.50 CR	Listed	Secured	INE515Q07384	Interest	01-Mar-2021	203,17,539	01-Mar-2021
	CL/MUM/17-18/DEB/182	16-Aug-2017	ResPA-I NCD Rs 32.50 CR	Listed	Secured	INE515Q07384	Principal	01-Mar-2021	541,66,667	01-Mar-2021
42	CL/MUM/17-18/DEB/658	20-Mar-2018	Northern Arc NCD- 15 Cr.	Listed	UnSecured	INE515Q08069	Interest	01-Mar-2021	18,30,822	01-Mar-2021
43	CL/MUM/18-19/DEB/681	11-Feb-2019	Blue Orchard NCD Rs 100	Listed	Secured	INE515Q07483	Interest	01-Mar-2021	618,72,146	01-Mar-2021
45	CL/MUM/15-16/DEB/224	05-Nov-2015	Triple Jump-II NCD Rs 26.70	Listed	Secured	INE515Q07178	Interest	15-Mar-2021	86,20,015	12-Mar-2021
46	CL/MUM/15-16/DEB/407	10-Mar-2016	IFMR Capital NCD 20 Cr	Listed	UnSecured	INE515Q08028	Interest	15-Mar-2021	22,86,027	12-Mar-2021
47	CL/MUM/16-17/DEB/521	21-Mar-2017	IFMR Capital NCD 34 cr	Listed	UnSecured	INE515Q08051	Interest	17-Mar-2021	39,09,534	17-Mar-2021
48	CL/MUM/18-19/DEB/680	11-Feb-2019	Triple Jump & ResPA NCD	Listed	Secured	INE515Q07251	Interest	20-Mar-2021	458,24,992	20-Mar-2021
49	CL/MUM/20-21/DEB/327	04-Sep-2020	ResPA IV NCD of Rs 70 Cr	Listed	Secured	INE515Q07400	Interest	22-Mar-2021	428,93,489	22-Mar-2021
50	CL/MUM/15-16/DEB/458	25-Mar-2016	IFMR Capital NCD 5 Crores	Listed	UnSecured	INE515Q08036	Interest	26-Mar-2021	5,71,507	26-Mar-2021
51	CL/MUM/17-18/DEB/658	20-Mar-2018	Northern Arc NCD- 15 Cr.	Listed	UnSecured	INE515Q08069	Interest	29-Mar-2021	15,53,425	29-Mar-2021
52	CL/MUM/19-20/DEB/18	22-Apr-2019	Karvy NCD Rs 30 Cr	Listed	UnSecured	INE515Q08093	Interest	31-Mar-2021	32,80,327	31-Mar-2021

Name of Company:**Annapurna Finance Private Limited**  
**Half-Yearly Compliance - Listed NCDs -**

ISIN wise Statement of payment on due date from 01-Apr-2021 to 30-Sep-2021

Sr. No.	Consent Letter / Tranche Reference	Consent Letter/ Tranche Date	Series / Tranche Name	Listed/ Unlisted	Secured / Unsecured	ISIN **	Type (Principal / Interest)	Due Date of payment( 01-Apr-2021 to 30-Sep-2021 )	Amount
1	CL/MUM/15-16/DEB/223	05-11-2015	Triple Jump -I	Listed	Secured	INE515Q07160	Interest	5-Apr-21	59,29,643.84
							Interest	5-Jul-21	59,95,528.77
2	CL/MUM/15-16/DEB/224	05-11-2015	Triple Jump -II	Listed	Secured	INE515Q07178	Interest	15-Jun-21	88,16,121.00
							Interest	15-Sep-21	88,16,121.00
3	CL/MUM/15-16/DEB/407	10-03-2016	IFMR Capital (sub debt-1)	Listed	Unsecured	INE515Q08028	Interest	15-Apr-21	25,30,958.90
							Interest	17-May-21	26,12,602.74
							Interest	15-Jun-21	23,67,671.23
							Interest	15-Jul-21	24,49,315.07
							Interest	16-Aug-21	26,12,602.74
							Interest	15-Sep-21	24,49,315.07
							Principal	15-Sep-21	2000,00,000.00
4	CL/MUM/15-16/DEB/458	25-03-2016	IFMR Capital -2 ( sub debt 2)	Listed	Unsecured	INE515Q08036	Interest	28-Apr-21	6,73,562.00
							Interest	28-May-21	6,12,329.00
							Interest	28-Jun-21	6,32,740.00
							Interest	28-Jul-21	6,12,329.00
							Interest	27-Aug-21	6,12,329.00
							Interest	28-Sep-21	6,53,151.00
							Principal	28-Sep-21	500,00,000.00
5	CL/MUM/16-17/DEB/44	25-05-2016	Triodos-II	Listed	Secured	INE515Q07186	Interest	15-Jun-2021	138,32,433.45
							Principal	15-Jun-2021	2000,00,000.00
6	CL/MUM/16-17/DEB/521	21-03-2017	IFMR Capital 3 ( sub debt-3)	Listed	Unsecured	INE515Q08051	Interest	16-Apr-21	39,09,534.25
							Interest	17-May-21	40,39,852.05
							Interest	15-Jun-21	37,79,216.44
							Interest	16-Jul-21	40,39,852.05
							Interest	16-Aug-21	40,39,852.05

							Interest	15-Sep-21	39,09,534.25
7	CL/MUM/17-18/DEB/182	16-08-2017	Respa I	Listed	Secured	INE515Q07384	Interest	1-Sep-21	161,24,155.00
							Principal	1-Sep-21	541,66,667.00
8	CL/MUM/17-18/DEB/658	20-03-2018	Northern Arc 15 cr.	Listed	Unsecured	INE515Q08069	Interest	27-Apr-21	16,08,904.11
							Interest	27-May-21	16,64,383.56
							Interest	28-Jun-21	17,75,342.47
							Interest	27-Jul-21	16,08,904.11
							Interest	27-Aug-21	17,19,863.01
							Interest	27-Sep-21	17,19,863.01
9	CL/MUM/18-19/DEB/442	02-11-2018	Blue Orchard IV	Listed	Secured	INE515Q07459	Interest	15-May-21	262,91,265.60
10	CL/MUM/18-19/DEB/517	07-12-2018	RespA+ Karvy 60 crores	Listed	Secured	INE515Q07228	Interest	19-Jun-21	373,89,961.82
11	CL/MUM/18-19/DEB/681	11-02-2019	Blue Orchard V	Listed	Secured	INE515Q07483	Interest	1-Sep-21	595,73,150.68
12	CL/MUM/18-19/DEB/680	11-02-2019	RespA+ Triple Jump	Listed	Secured	INE515Q07251	Interest	20-Sep-21	441,09,589.04
13	CL/MUM/19-20/DEB/18	22-04-2019	Karvy	Listed	Unsecured	INE515Q08093	Interest	30-Apr-21	31,74,509.59
							Interest	31-May-21	32,80,326.58
							Interest	30-Jun-21	31,74,509.59
							Interest	31-Jul-21	32,80,326.58
							Interest	31-Aug-21	32,80,326.58
							Interest	30-Sep-21	31,74,509.59
14	CL/MUM/20-21/DEB/51	29-05-2020	Indian Overseas Bank (TLTRO 2.0)	Listed	Secured	INE515Q07285	Interest	5-Jun-21	115,00,000.00
15	CL/MUM/20-21/DEB/84	10-06-2020	Bandhan Bank (TLTRO 2.0)	Listed	Secured	INE515Q07293	Interest	1-Apr-21	261,98,630.14
							Interest	1-Jul-21	264,89,726.03
							Principal	1-Jul-21	1666,66,666.67
16	CL/MUM/20-21/DEB/114	22-06-2020	Union Bank (TLTRO 2.0)	Listed	Secured	INE515Q07301	Interest	26-Jun-21	172,50,000.00
17	CL/MUM/20-21/DEB/163	01-07-2020	SBI (TLTRO 2.0)	Listed	Secured	INE515Q07327	Interest	15-Apr-21	286,02,739.73
							Interest	15-Jul-21	289,20,547.95
18	CL/MUM/20-21/DEB/205	16-07-2020	PSB (PCGS 2.0)	Listed	Secured	INE515Q07335	Interest	21-Jul-21	200,00,000.00
19	CL/MUM/20-21/DEB/214	20-07-2020	Indian Bank (TLTRO 2.0)	Listed	Secured	INE515Q07343	Interest	24-Jul-21	293,75,000.00
20	CL/MUM/20-21/DEB/226	23-07-2020	Bank of Baroda (TLTRO 2.0)	Listed	Secured	INE515Q07350	Interest	30-Jul-21	142,56,849.32
							Principal	30-Jul-21	833,33,333.33
21	CL/MUM/20-21/DEB/197	14-07-2020	UCO & PNB (PCGS 2.0)	Listed	Secured	INE515Q07368	Interest	7-Aug-21	570,27,397.26

22	CL/MUM/20-21/DEB/252	03-08-2020	Union Bank 2 ( PCGS 2.0)	Listed	Secured	INE515Q07376	Interest	12-Aug-21	537,50,000.00
23	CL/MUM/20-21/DEB/272	11-08-2020	Blue orchard VI	Listed	Secured	INE515Q07392	Interest	31-Aug-21	569,64,383.56
24	CL/MUM/20-21/DEB/327	04-09-2020	RespA IV	Listed	Secured	INE515Q07400	Interest	22-Sep-21	436,71,012.63
25	CL/MUM/20-21/DEB/364	22-09-2020	Indian Bank (PCG)	Listed	Secured	INE515Q07418	Interest	29-Sep-21	525,00,000.00
26	CL/MUM/20-21/DEB/489	10-11-2020	Bank of India (PCG 2.0) (serie	Listed	Secured	INE515Q07426	Interest	18-May-21	87,47,603.00
							Interest	18-Aug-21	90,42,466.00
27	CL/MUM/20-21/DEB/489	10-11-2020	Canara Bank (PCG 2.0)( serie	Listed	Secured	INE515Q07434	Interest	18-May-21	24,99,315.00
							Interest	18-Aug-21	25,83,562.00
28	CL/MUM/20-21/DEB/489	10-11-2020	Bank of Baroda (PCG 2.0) (se	Listed	Secured	INE515Q07442	Interest	18-May-21	249,93,151.00
							Interest	18-Aug-21	258,35,616.00