

July 31, 2020

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

Dear Sir/Madam,

Re: Company Code : 959331

Name of the Company : Abans Finance Private Limited

Sub: Audited Financial Results for the half year and year ended March 31, 2020

Pursuant to regulation 52 and other applicable regulations, if any, of SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015, please find enclosed the Audited Financial results for the year ended March 31, 2020 alongwith the Auditors Report thereon (approved at the Board meeting held on July 31, 2020);

Further, in accordance with Regulation 52 (3) of SEBI (Listing Obligations and Disclosures Requirements) Regulation, 2015, we hereby declare that Paresh Rakesh & Associates, Statutory Auditors (FRN: 119728W) of the Company has given an unmodified opinion on the financial statements and auditor's report for the year ended March 31, 2020.

Further, pursuant to regulation 52(7) of SEBI (LODR) Regulation, 2015, we hereby confirm that there were no material deviations in the use of proceeds of issue of non-convertible debt securities from the objects stated in the offer document for the six months period ended March 31, 2020.

We would further like to inform that the Company is not a 'Large Corporate' under SEBI Circular No. SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

Request you to take the above documents on record.

Thanking You,

Yours Sincerely
For **Abans Finance Private Limited**



Abhishek Bansal
Director

Abans Finance Pvt. Ltd.

INDEPENDENT AUDITOR'S REPORT

TO THE BOARD OF DIRECTORS OF ABANS FINANCE PRIVATE LIMITED.

Report on the audit of the Standalone Financial Results

Opinion

We have audited the accompanying standalone annual financial results of Abans Finance Private Limited (the company) for the year ended 31st March 2020, attached herewith, being submitted by the 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 these standalone financial results:

- i. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards, and other accounting principles generally accepted in India of the net profit, other comprehensive income and other financial information for the year ended 31st March 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 (the Act). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Result 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 results under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Standalone Financial Results

The Statements have been prepared based on Standalone Financial Results. The Board of Directors of the Company are responsible for the preparation of these financial results that give a true and fair view of the net profit, other comprehensive income and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued there under 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 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 standalone financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

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 standalone financial results, 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 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 upto 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 standalone financial results, including the disclosures, and whether the financial results represent 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.

Other Matter

The Statement includes the results for the half year ended as on March 31, 2020 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2020 and the unaudited year to date figures as prepared by the management for half Year ended on September 30, 2019, which were not subject to our review.

For Paresh Rakesh & Associates

Chartered Accountants

FRN: 119728W



Rakesh Chaturvedi

Partner

M. no: 102075

UDIN: 20102075AAAAFK8127

Date: 31st July 2020

Place: Mumbai

Abans Finance Private Limited

Standalone Financial Results - Statement of Asset & Liabilities as at March 31, 2020

Particulars	(Rs In Lakhs)	
	March 31, 2020 (Audited)	March 31, 2019 (Audited)
ASSETS		
Financial Assets		
(a) Cash and cash equivalents	163.38	486.34
(b) Derivative financial instruments	-	2.11
(c) Receivables		
(i) Trade Receivable	385.23	167.42
(ii) Other Receivables	1.99	15.62
(d) Loans	42,911.01	42,426.10
(e) Investments	6,300.34	6,300.34
(f) Other Financial assets	22.58	4.51
	49,784.53	49,402.44
Non-Financial Assets		
(a) Current tax assets (Net)	72.06	8.97
(b) Deferred tax Assets (Net)	81.73	32.15
(c) Property, Plant and Equipment	1,357.70	1,392.64
(d) Other non-financial assets	5.89	3.52
	1,517.38	1,437.28
Total Assets	51,301.91	50,839.72
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
(a) Derivative financial instruments	129.89	-
(b) Payables		
(i) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(ii) Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	4.44	31.04
(c) Debt Securities	10,990.73	-
(d) Borrowings (Other than Debt Securities)	7,799.26	23,658.50
(e) Subordinated Liabilities	5,038.38	-
Non-Financial Liabilities		
(a) Current tax liabilities (Net)	-	-
(b) Provisions	117.49	134.20
(c) Other non-financial liabilities	2.43	59.29
EQUITY		
(a) Equity Share capital	2,527.73	2,527.73
(b) Other Equity	24,691.56	24,428.96
Total Liabilities and Equity	51,301.91	50,839.72



Abans Finance Private Limited

Standalone Financial Results - Statement of Profit & Loss for half year and year ended March 31, 2020

(Rs In Lakhs Except Earning per Share)

Particulars	Half Year March 31, 2020 (Unaudited)	Year Ended March 31, 2020 (Audited)	Year Ended March 31, 2019 (Audited)
I Revenue from Operations			
Interest Income	2,090.47	4,738.61	2,044.49
Rental Income	38.70	77.40	76.63
Sale of Products (Net)	-	-	5.78
Net Gain on Fair Value Changes	46.08	46.08	4.04
Reversal of Impairment Allowance on Loan	16.29	16.29	-
II TOTAL INCOME	2,191.54	4,878.38	2,130.94
III Expenses:			
Finance Costs	2,159.43	3,494.62	488.74
Employee benefits expense	160.29	341.80	287.33
Depreciation and amortisation expense	18.93	37.75	33.74
Other Expenses	470.36	683.35	1,111.29
IV TOTAL EXPENSES	2,809.01	4,557.52	1,921.11
V Profit before exceptional items and tax (III-IV)	(617.47)	320.86	209.83
VI Exceptional items	-	-	-
VII Profit before tax (V-VI)	(617.47)	320.86	209.83
VIII Tax Expense :			
Current Tax	(156.79)	110.89	58.73
Earlier Year	-	0.94	0.98
Deferred Tax	(48.45)	(49.58)	(31.18)
IX Profit (Loss) for the period from continuing Operations (VII-VIII)	(412.23)	258.61	181.30
X Other comprehensive Income			
A. (i) Items that will not be reclassified to profit or loss			
- Remeasurement gain/(loss) on defined benefit plan	3.98	3.98	(0.39)
B. (i) Items that will be reclassified to profit or loss	-	-	-
(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-
Total Other comprehensive Income	3.98	3.98	(0.39)
XI Total Comprehensive Income for the Period (IX+X)	(408.25)	262.59	180.91
XII Earning per equity share (For continuing operation)			
(a) Basic	(2.93)	1.04	0.72
(b) Diluted	(2.93)	1.04	0.72
XIII Paid up Equity Share Capital Equity Shares of Rs	2,527.73	2,527.73	2,527.73
XIV Other Equity excluding Revaluation Reserve	4,691.56	24,691.56	24,428.96



Notes:

- 1 Abans Finance Private Limited, 'the company', incorporated in Maharashtra, India is a Systematically Important Non-Deposit Taking Non banking Financial Company ('NBFC'), as defined under section 45-IA of the Reserve Bank of India ('RBI') Act, 1934.
- 2 The standalone financial results for the year ended 31 March 2020, which have been subjected to audit by the Statutory Auditors of the Company, have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 31st July 2020, in terms of Regulation 52 of the Securities and Exchange Board of India (Listing and Other Disclosure Requirements) Regulations, 2015.
- 3 The Statement comply in all material aspects with 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 time to time and other relevant provisions of the Act. The Statement has been prepared based on the notified Schedule III of the Act, as amended from time to time, for Non-Banking Financial Companies that are required to comply with Ind AS.
- 4 The figures for the half year ended 31 March 2020 are the balancing figures between audited figures in respect of the full financial year and the year-to-date unreviewed figures as prepared by the management upto half year ended 30 September 2019. Figures for current tax as reported for half year ended 31 March 2020 represent the reversal on account of excess provision available from previous half year ended 30 september 2019
- 5 The company has issued 400 Secured Redeemable Non-Convertible Debentures of Rs. 1,00,000/- each on private placement basis which are listed on Debt Segment of BSE Ltd w.e.f. March 12, 2020. (Scrip Code 959331) (ISIN Number INE00ZD07165
- 6 The Listed, Secured, Non-Convertible Debentures of the Company are secured by first ranking charge on the loan book of the Company. The Company shall at all times maintain Asset Cover of 1 (One) time to the value of principal aggregating to Rs. 4 crore and coupon payable thereon
- 7 Effective 01 April 2019, the Company has adopted Ind AS 116 - Leases and there is no material impact on account of adoption of Ind AS 116. Further For short term and low value leases, the Company recognizes the lease payments as an operating expense on a straight line basis over the lease term.
- 8 The Company has elected to exercise the option permitted under Section 115BAA of the Income-tax Act, 1961, as introduced by the Taxation Laws (Amendment) Ordinance, 2019. Accordingly, the Company has recognised provision for income tax for year ended 31 March 2020 and re-measured its deferred tax assets basis the rate prescribed in the said section. The full impact of above mentioned change amounting to Rs. 3,38,291 has been recognised in the standalone statement of profit and loss for year ended 31 March 2020
- 9 a. On March 11, 2020, the World Health Organization (WHO) officially declared COVID-19, the disease caused by novel corona virus, a pandemic . It continued to progress and evolve from the year end till the date of signing of the results of the Company. Due to its nature, it is challenging at this juncture, to predict the full extent and duration of its impact on financial performance and business. However, management is closely monitoring the evolution of this pandemic and has evaluated and re-assessed its impact on all major class of assets, liabilities, income and expenditures which are likely to have significant impact on the operations, profitability and continuity of the business.
The company has evaluated impact of COVID-19 on its business operations and based on its review there is no significant impact on its financial statements
- b. In accordance with the RBI guidelines relating to COVID-19 Regulatory Package dated 27 March 2020 and 17 April 2020, the lending institutions have been permitted to grant a moratorium of three months on payment of all installments and / or interest, as applicable, falling due between 1 March 2020 and 31 August 2020 ('moratorium period') to eligible borrowers in accordance with the Board approved policy. However, no borrowers have made an application to the company to avail the option of moratorium
- 10 Earnings per equity share for the half year ended 31 March 2020 have not been annualised.
- 11 The statement of standalone cash flow is attached
- 12 The disclosure in terms of Ind-AS 108 dealing with 'Operating Segment' as specified under Section 133 of the Companies Act, 2013 is attached



- 13 Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been made to the stock exchanges - Annexure 1.
- 14 The Company has filed a Scheme of Arrangement of Abans Finance Private Limited (Demerged Company) With Abans Capital Private Limited (Resulting Company) under section 230 to 232 and other applicable provisions of the Companies Act, 2013 before the Hon'ble National Company Law Tribunal (NCLT), Mumbai Bench with Appointed Date as March 30, 2019. The Hon'ble National Company Law Tribunal, Mumbai Bench is yet to approve the Scheme of Arrangement. On approval of the Scheme the SEBI Regulated Business of the Company conducted through its subsidiaries (i.e. Abans Commodities Private Limited, Abans Broking Services Private Limited and Abans Securities Private Limited) and Trading Business shall stand demerged to the resulting company w.e.f. Appointed date or such other date approved by NCLT, subject to requisite approval of shareholders of the Company and NCLT
- 15 Previous year figures have been regrouped/rearranged, where necessary.

**By Order of the Board
For Abans Finance Private Limited**



**Mahesh Kumar
Chief Executive Officer (KMP)**

**Place: Mumbai
Date: 31-07-2020**



Abans Finance Private Limited

Standalone Financial Results - Cash Flow Statement for year ended March 31, 2020

	(Rs In Lakhs)	
Particulars	March 31, 2020 (Audited)	March 31, 2019 (Audited)
CASH FLOWS FROM OPERATING ACTIVITIES		
Net Profit before tax as per Statement of Profit and Loss	320.86	209.83
Adjusted for :		
Depreciation	37.75	33.74
Provision against Loan	(16.29)	54.19
Remeasurement gain/(loss) on defined benefit plan	3.98	(0.39)
Increase / (Decrease) in Derivatives financial instruments	132.00	(2.10)
Increase / (Decrease) in Payables	(26.60)	(22.95)
Increase / (Decrease) in Debt Securities	10,990.73	-
Increase / (Decrease) in Other Borrowings	(10,820.88)	23,658.51
Increase / (Decrease) in Provision	(0.41)	9.59
Increase / (Decrease) in Other Liabilities	(56.85)	43.22
Decrease/ (Increase) in Receivables	(204.18)	(179.69)
Decrease/ (Increase) in Loans & Advances	(484.91)	(29,859.35)
Decrease/ (Increase) in Other Current Assets	(20.43)	(3.06)
	(466.09)	(6,268.29)
Cash Generated from Operations	(145.23)	(6,058.46)
Taxes Paid	174.92	60.97
Net Cash from Operating Activities (A)	(320.15)	(6,119.43)
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Fixed Asset	(2.81)	(28.97)
Sale of Investments	-	(3,358.08)
Net Cash from Investing Activities (B)	(2.81)	(3,387.05)
CASH FLOW FROM FINANCING ACTIVITIES		
Issue of Equity shares	-	86.40
Share premium received on issue of Equity shares	-	9,892.80
Net Cash from Financing Activities (C)	-	9,979.20
Net cash and cash equivalents (A + B + C)	(322.96)	472.72
Cash and cash equivalents at beginning of the period	486.34	13.62
Cash and cash equivalents at end of the period	163.38	486.34

Notes:-

1. Cash flow statement has been prepared under Indirect method as set out in Ind AS 7 as per the Companies (Indian Accounting Standards) Rule 2015 as amended by the Companies (Indian Accounting Standards) (Amendment) Rule, 2016.

2. Previous years figures have been restated and regrouped wherever necessary.

3. Components of cash and cash equivalents at the year end comprise of;



	March 31, 2020	March 31, 2019
Cash Balance	1.63	1.63
Cheque in hand	85.94	-
Balance with Bank	75.81	484.71
	<u>163.38</u>	<u>486.34</u>

Abans Finance Private Limited

Standalone Financial Results - Segment wise Revenue, Results, Capital Employed for the year and half year ended March 31, 2020

Particulars	(Rs In Lakhs)		
	Half Year Ended	Year Ended	Year Ended
	March 31, 2020 (Unaudited)	March 31, 2020 (Audited)	March 31, 2019 (Audited)
Segment Revenue			
a) Segment - Financial	2,152.84	4,800.98	2,048.52
b) Segment - Rent	38.70	77.40	76.63
c) Segment - Others / un allocable	-	-	5.78
Total	2,191.54	4,878.38	2,130.93
Less: Inter Segment Revenue	-	-	-
Net Sales / Income from Operations	2,191.54	4,878.38	2,130.93
Segment Results			
Profit / (Loss) before tax and interest from each segment			
a) Segment - Financial	1,701.71	4,160.81	1,884.94
b) Segment - Rent	36.96	73.63	76.63
c) Segment - Others / un allocable	(196.71)	(418.95)	(1,263.00)
Total	1,541.96	3,815.49	698.57
Less : Finance Cost	(2,159.43)	(3,494.62)	(488.74)
Total profit before exceptional item & tax	(617.47)	320.87	209.83
Capital Employed			
Segment Assets			
a) Segment - Financial	49,858.23	49,858.23	50,377.86
b) Segment - Rent	1,126.52	1,126.52	-
c) Segment - Others / un allocable	317.16	317.16	461.86
Total	51,301.91	51,301.91	50,839.72
Segment Liabilities			
a) Segment - Financial	24,068.71	24,068.71	23,701.43
b) Segment - Rent	-	-	-
c) Segment - Others / un allocable	13.91	13.91	181.60
Total	24,082.62	24,082.62	23,883.03



Annexure 1

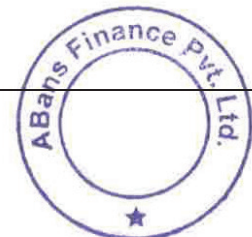
Additional Information

Credit Rating

Product : Listed Debentures

Rating : Secured Non Convertible Debentures - Market Linked Debentures (MLD)
CARE PP-MLD-BB-; Stable (PP-MLD Triple B Minus; Outlook : Stable)

Sr. No.	Particulars	Remarks
1.	Asset Cover available, in case of non convertible debt securities	Not Applicable (being NBFC)
2.	Debt-Equity ratio	0.88
3.	Previous due date for the payment of interest / dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares /non convertible debt securities and whether the same has been paid or not	Refer Annexure A. The Company has not issued any non-convertible redeemable preference shares.
4.	Next due date for the payment of interest / dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares /non convertible debt securities and whether the same has been paid or not	Refer Annexure A. The Company has not issued any non-convertible redeemable preference shares.
5.	Debt Service Coverage ratio	Not Applicable (being NBFC)
6.	Interest Service Coverage ratio	Not Applicable (being NBFC)
7.	Outstanding redeemable preference shares (Quantity and value)	Since the Company does not have Outstanding redeemable preference shares, this clause is not applicable
8.	Capital Redemption Reserve/Debenture Redemption Reserve	Not Applicable (being NBFC)
9.	Net Worth	Rs. 2,72,19,29,326
10.	Net Profit After Tax	Rs. 2,58,61,858
11.	Earning Per Share	Rs. 1.04
12.	There was no material deviation in the use of the proceeds of the issue of Non Convertible Debt Securities	-

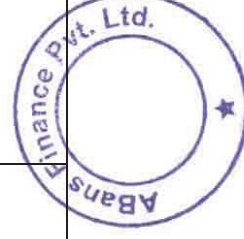


Annexure "A"

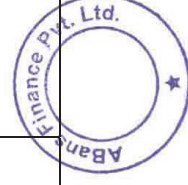
Information as per Regulation 58 (d) and 52 (4) & (5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, information as at March 31, 2020 with respect to NCDs issued on a private placement basis

Market Linked Debentures (MLD)

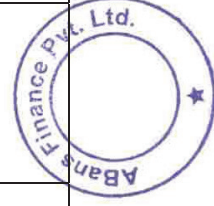
Sr. No	Name of the Series under which NCDs are held	ISIN	Issue size calculated at face of value of MLDs (In Rs.)	Previous Due Date for payment of interest / redemption	Whether the previous interest payment / redemption has been made or not	Next Due Date for payment of interest	Amount of Interest payable (In Rs.) Refer Note below#	Next Due Date for payment of Principal	Redemption Amount (In Rs.) Refer Note below#	Remarks
(1)	Series A	INE00ZD07017	15,00,000	-	-	30-May-22	-	30-May-22	-	Unlisted, Secured, MLD
(2)	Series B	INE00ZD07025	13,00,000	-	-	09-Dec-22	-	09-Dec-22	-	Unlisted, Secured MLD
(3)	Series C	INE00ZD07033	12,00,000	-	-	31-Oct-22	-	31-Oct-22	-	Unlisted, Secured MLD
(4)	Series D	INE00ZD07041	3,00,00,000	-	-	24-Dec-22	-	24-Dec-22	-	Unlisted, Secured MLD
(5)	Series E	INE00ZD07058	5,00,000	-	-	14-Dec-20	-	14-Dec-20	-	Unlisted, Secured MLD



(6)	Series F	INE00ZD07066	10,00,000	-	-	17-Dec-20	-	17-Dec-20	-	Unlisted, Secured MLD
(7)	Series G (Type – I)	INE00ZD07074	8,00,000	-	-	22-Feb-23	-	22-Feb-23	-	Unlisted, Secured MLD
(8)	Series G (Type – II)	INE00ZD07082	8,00,000	-	-	23-Apr-23	-	23-Apr-23	-	Unlisted, Secured MLD
(9)	Series H	INE00ZD07090	35,00,000	-	-	04-Mar-23	-	04-Mar-23	-	Unlisted, Secured MLD
(10)	Series I	INE00ZD07108	10,00,000	-	-	07-Jan-21	-	07-Jan-21	-	Unlisted, Secured MLD
(11)	Series J (Type – I)	INE00ZD07116	5,00,000	-	-	12-Mar-23	-	12-Mar-23	-	Unlisted, Secured MLD
(12)	Series J (Type – II)	INE00ZD07124	5,00,000	-	-	11-Jan-21	-	11-Jan-21	-	Unlisted, Secured MLD
(13)	Series K	INE00ZD07132	8,00,000	-	-	14-Jan-21	-	14-Jan-21	-	Unlisted, Secured MLD
(14)	Series L	INE00ZD07140	5,00,000	-	-	26-Jan-21	-	26-Jan-21	-	Unlisted, Secured MLD
(15)	Series M	INE00ZD07157	9,00,000	-	-	19-Apr-23	-	19-Apr-23	-	Unlisted, Secured MLD
(16)	Series N (Type – I)	INE00ZD07173	10,00,000	-	-	02-May-23	-	02-May-23	-	Unlisted, Secured MLD



(17)	Series N (Type – II)	INE00ZD07181	5,00,000	-	-	11-Jun-23	-	11-Jun-23	-	Unlisted, Secured MLD
(18)	Series N (Type– III)	INE00ZD07199	10,00,000	-	-	03-Mar-21	-	03-Mar-21	-	Unlisted, Secured MLD
(19)	Series O	INE00ZD07165	4,00,00,000	-	-	13-May-23	-	13-May-23	-	Listed, Secured, MLD
(20)	Series P (Type – I)	INE00ZD07207	5,00,000	-	-	12-Jun-23	-	12-Jun-23	-	Unlisted, Secured MLD
(21)	Series P (Type – II)	INE00ZD07215	5,00,000	-	-	06-May-23	-	06-May-23	-	Unlisted, Secured MLD
(22)	Series Q	INE00ZD07223	5,00,000	-	-	07-May-23	-	07-May-23	-	Unlisted, Secured MLD
(23)	Series R	INE00ZD07231	10,00,000	-	-	09-May-23	-	09-May-23	-	Unlisted, Secured MLD
(24)	Series S	INE00ZD07249	5,00,000	-	-	13-May-23	-	13-May-23	-	Unlisted, Secured MLD
(25)	Series T	INE00ZD07256	4,00,000	-	-	16-Mar-21	-	16-Mar-21	-	Unlisted, Secured MLD
(26)	Series U	INE00ZD07264	15,00,000	-	-	17-May-23	-	17-May-23	-	Unlisted, Secured MLD
(27)	Series V	INE00ZD07272	15,50,000	-	-	14-Jul-23	-	14-Jul-23	-	Unlisted, Secured MLD



(28)	Series 1	INE00ZD08015	40,00,00,000	-	-	04-Mar-29	-	04-Mar-29	-	Unlisted, Unsecured MLD
(29)	Series 2	INE00ZD08023	20,00,00,000	-	-	05-Mar-29	-	05-Mar-29	-	Unlisted, Unsecured MLD
(30)	Series 3	INE00ZD08031	40,00,00,000	-	-	09-Mar-29	-	09-Mar-29	-	Unlisted, Unsecured MLD
(31)	Series 1	INE00ZD08049	50,00,00,000	-	-	03-Dec-29	-	03-Dec-29	-	Unlisted, Unsecured Subordinate Tier II MLD

interest payable and redemption is determinable only on their respective redemption dates as disclosed above.

