

Independent Auditor's Report on the Half Yearly and Year End Audited Standalone Financial Results of the Company Pursuant to the Regulations 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations , 2015 as amended

**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 Half Yearly and year end financial results of Abans Finance Private Limited (the company) for the Half Year and year ended March 31, 2021 ("the statements"), 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 the statements:

- i. are presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India of the net profit, other comprehensive income and other financial information for the Half Year and 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 (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 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.

Emphasis of Matter

We draw attention to Note no. 9 to the annual financial results for the year ended 31 March 2021, which describes the basis for restatement of the audited financial results for the year ended 31st March 2020 by the Company's Management consequent to the Scheme of Arrangement ('the Scheme') between the Company and Abans Capital Private Limited regarding demerge of Investment and Trading business of the Company as approved by the National Company Law Tribunal (NCLT) vide order dated 26 April 2021, with Appointed Date of 30 March 2019 and certified copy of the order sanctioning the Scheme filed by the Company with the Registrar of Companies, Mumbai, on 17 May 2021. We further draw attention to the fact that the Company has given effect to the Scheme from the retrospective Appointed Date specified therein i.e. 30 March 2019.

Our opinion is not modified in respect of this matter,

Management's Responsibilities for the Standalone Financial Results

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

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

- Identify and assess the risks of material misstatement of the 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 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 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 for March 31, 2021 being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2021 and the published unaudited year to date figures up to the Half Year of the current financial year, which were subjected to a limited review by us, as required under Listing regulations.

**For Paresh Rakesh & Associates LLP
Chartered Accountants
FRN: 119728W/W100743**

Nimit Sheth



**Nimit Sheth
Partner**

M. no: 142645

UDIN: 21142645AAAAACR8395

Date: 30th June 2021

Place: Mumbai

Abans Finance Private Limited

Standalone Financial Results - Statement of Asset & Liabilities as at March 31, 2021

Particulars	(Rs In Lakhs)	
	March 31, 2021 (Audited)	March 31, 2020 (Audited)
ASSETS		
Financial Assets		
(a) Cash and cash equivalents	5,355.24	163.38
(b) Derivative financial instruments	25.47	-
(c) Receivables		
(i) Trade Receivable	159.76	385.23
(ii) Other Receivables	-	1.99
(d) Loans	35,263.04	42,911.01
(e) Investments	141.62	-
(f) Other Financial assets	53.23	22.58
	40,998.36	43,484.19
Non-Financial Assets		
(a) Current tax assets (Net)	34.65	67.76
(b) Deferred tax Assets (Net)	41.02	81.73
(c) Property, Plant and Equipment	1,321.96	1,357.70
(d) Other non-financial assets	24.16	5.89
	1,421.79	1,513.08
Total Assets	42,420.15	44,997.27
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	157.88	156.40
(c) Debt Securities	15,650.96	10,990.73
(d) Borrowings (Other than Debt Securities)	-	7,799.26
(e) Subordinated Liabilities	5,549.10	5,038.38
Non-Financial Liabilities		
(a) Current tax liabilities (Net)	-	-
(b) Provisions	101.09	117.49
(c) Other non-financial liabilities	2.62	2.43
EQUITY		
(a) Equity Share capital	2,527.73	2,527.74
(b) Other Equity	18,430.77	18,234.95
Total Liabilities and Equity	42,420.15	44,997.27



Abans Finance Private Limited

Standalone Financial Results - Statement of Profit & Loss for year ended March 31, 2021

Particulars	(Rs In Lakhs Except Earning per Share)			
	Half Year Ended March 31, 2021	Half Year Ended March 31, 2020	Year Ended March 31, 2021	Year Ended March 31, 2020
	(Audited)	(Audited)	(Audited)	(Audited)
I Revenue from Operations				
Interest Income	2,446.32	2,090.47	4,816.86	4,738.61
Rental Income	-	38.70	38.70	77.40
Net Gain on Fair Value Changes	-	46.08	-	46.08
Reversal of Impairment Allowance on Loan	17.44	16.29	18.90	16.29
II TOTAL INCOME	2,463.76	2,191.54	4,874.46	4,878.38
III Expenses:				
Finance Costs	2.99	2,159.43	372.69	3,494.62
Employee benefits expense	79.35	160.29	183.35	341.80
Depreciation and amortisation expense	17.47	18.93	35.85	37.75
Other Expenses	2,759.08	470.36	3,998.03	667.89
IV TOTAL EXPENSES	2,858.89	2,809.01	4,589.92	4,542.06
V Profit before exceptional items and tax (III-IV)	(395.13)	(617.47)	284.54	336.32
VI Exceptional items	-	-	-	-
VII Profit before tax (V-VI)	(395.13)	(617.47)	284.54	336.32
VIII Tax Expense :				
Current Tax	(88.68)	(156.79)	47.50	115.19
Earlier Year	13.69	-	13.69	0.94
Deferred Tax	3.51	(48.45)	38.74	(49.59)
IX Profit (Loss) for the period from continuing Operations (VII-VIII)	(323.65)	(412.23)	184.61	269.78
X Other comprehensive Income				
A. (i) Items that will not be reclassified to profit or loss				
- Remeasurement gain/(loss) on defined benefit plan	3.11	3.98	3.11	3.98
B. (i) Income tax relating to items that will not be reclassified to profit or loss	-	-	-	-
- Deferred Tax on OCI	(1.97)	-	(1.97)	-
Total Other comprehensive Income	1.14	3.98	1.14	3.98
XI Total Comprehensive Income for the Period (IX+X)	(322.51)	(408.25)	185.75	273.76
XII Earning per equity share (For continuing operation)				
(a) Basic	(1.28)	(1.62)	0.73	1.08
(b) Diluted	(1.28)	(1.62)	0.73	1.08
XIII Paid up Equity Share Capital Equity Shares of Rs. 10/- each	2,527.73	2,527.73	2,527.73	2,527.73
XIV Other Equity excluding Revaluation Reserve	18,430.77	4,691.56	18,430.77	18,234.95



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 31st March 2021, have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on 30th June 2021, 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 Listed, Secured, Non-Convertible Debentures of the Company aggregating to Rs. 26.01 crore (principal value) are secured by first ranking charge on the loan book consisting of Unsecured Loans & Advances of the Company and the Company had at all times maintained Asset Cover of 1 (One) time to the value of principal and coupon payable thereon.
- 5 The management is closely monitoring the impact of Covid-19 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 and based on its review there is no significant impact on its financial statements.
- 6 The statement of Cash Flow is attached.
- 7 The disclosure in terms of Ind-AS 108 dealing with 'Operating Segment' as specified under Section 133 of the Companies Act, 2013 is attached.
- 8 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.
- 9 The 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 filed before the Hon'ble National Company Law Tribunal (NCLT), Mumbai Bench has been sanctioned by NCLT vide order dated 26th April, 2021 with the Appointed Date as 30th March 2019. The said Scheme has been made Effective from 17th May, 2021. Pursuant to such approval, investments in subsidiaries conducting SEBI Regulated Business and Trading Business (derivatives) has been demerged in the Resulting Company w.e.f. Appointed Date. Resultantly, net asset transferred to the Resulting company aggregating to Rs. 6,467.77 lakhs (Assets: 6,452.31 lakhs and Loss: 15.46 lakhs) has been adjusted from Securities Premium in accordance with the Sanctioned scheme
- 10 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: 30th June, 2021

Abans Finance Private Limited
Standalone Financial Results - Cash Flow Statement for the year ended March 31, 2021

Particulars	(Rs In Lakhs)	
	Year Ended March 31, 2021 (Audited)	Year Ended March 31, 2020 (Audited)
CASH FLOWS FROM OPERATING ACTIVITIES		
Net Profit before tax as per Statement of Profit and Loss	284.54	336.32
Adjusted for :		
Depreciation	35.86	37.75
Provision against Loan	(18.89)	(16.29)
Remeasurement gain/(loss) on defined benefit plan	3.11	3.98
Loss transferred to Abans Capital on account of demerger	-	(15.46)
Increase / (Decrease) in Derivatives financial instruments	(155.35)	132.00
Increase / (Decrease) in Payables	1.47	(26.60)
Increase / (Decrease) in Debt Securities	4,660.23	10,990.73
Increase / (Decrease) in Other Borrowings	(7,288.54)	(10,820.87)
Increase / (Decrease) in Provision	2.49	(0.41)
Increase / (Decrease) in Other Liabilities	0.19	(56.86)
Decrease/ (Increase) in Receivables	227.46	(204.18)
Decrease/ (Increase) in Loans & Advances	7,647.96	(484.91)
Decrease/ (Increase) in Other Current Assets	(38.84)	(20.43)
	<u>5,077.15</u>	<u>(481.55)</u>
Cash Generated from Operations	5,361.69	(145.23)
Taxes Paid	28.08	174.92
Net Cash from Operating Activities (A)	<u>5,333.61</u>	<u>(320.15)</u>
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of Fixed Asset	(0.12)	(2.81)
Sale of Investments	(141.62)	-
Net Cash from Investing Activities (B)	<u>(141.74)</u>	<u>(2.81)</u>
CASH FLOW FROM FINANCING ACTIVITIES		
Net Cash from Financing Activities (C)	<u>-</u>	<u>-</u>
Net cash and cash equivalents (A + B + C)	<u>5,191.87</u>	<u>(322.96)</u>
Cash and cash equivalents at beginning of the period	163.38	486.34
Cash and cash equivalents at end of the period	5,355.25	163.38

Notes:-

- 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.
- Previous years figures have been restated and regrouped wherever necessary.
- Components of cash and cash equivalents at the year end comprise of:



	March 31, 2021	March 31, 2020
Cash Balance	1.63	1.63
Cheque in hand	38.52	85.94
Balance with Bank	5,315.10	75.81
	<u>5,355.25</u>	<u>163.38</u>

Abans Finance Private Limited

Standalone Financial Results - Segment wise Revenue, Results, Capital Employed for the year ended March 31, 2021

Particulars	(Rs In Lakhs)			
	Half Year Ended March 31, 2021 (Audited)	Half Year Ended March 31, 2020 (Audited)	Year Ended March 31, 2021 (Audited)	Year Ended March 31, 2020 (Audited)
Segment Revenue				
a) Segment - Financial	2,463.76	2,152.84	4,834.13	4,800.98
b) Segment - Rent	-	38.70	38.70	77.40
c) Segment - Others / un allocable	-	-	1.63	-
Total	2,463.76	2,191.54	4,874.46	4,878.38
Less: Inter Segment Revenue	-	-	-	-
Net Sales / Income from Operations	2,463.76	2,191.54	4,874.46	4,878.38
Segment Results				
Profit / (Loss) before tax and interest from each segment				
a) Segment - Financial	(705.58)	1,701.71	860.44	4,176.27
b) Segment - Rent	(1.75)	36.96	35.20	73.63
c) Segment - Others / un allocable	315.19	(196.71)	(238.41)	(418.96)
Total	(392.14)	1,541.96	657.23	3,830.94
Less: Finance Cost	(2.99)	(2,159.43)	(372.69)	(3,494.62)
Total profit before exceptional item & tax	(395.13)	(617.47)	284.54	336.32
Capital Employed				
Segment Assets				
a) Segment - Financial	35,882.05	43,557.89	35,882.05	43,557.89
b) Segment - Rent	1,107.19	1,126.52	1,107.19	1,126.52
c) Segment - Others / un allocable	5,430.91	312.86	5,430.91	312.86
Total	42,420.15	44,997.27	42,420.15	44,997.27
Segment Liabilities				
a) Segment - Financial	21,441.29	24,220.67	21,441.29	24,220.67
b) Segment - Rent	-	-	-	-
c) Segment - Others / un allocable	20.36	13.91	20.36	13.91
Total	21,461.65	24,234.58	21,461.65	24,234.58



Annexure 1

Additional Information

Credit Rating

Product : Listed Debentures

Rating : Secured Non Convertible Debentures - Market Linked Debentures (MLD)
CARE PP-MLD-BBB-; 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	1.02
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 & B. 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 & B. 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. 2,09,58,50,685
10.	Net Profit After Tax	Rs. 1,84,61,268
11.	Earnings Per Share	Rs. 0.73
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 52 (4) & (5) and 58 (d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, information as at March 31, 2021 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 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-Sep-22	-	30-Sep-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 G (Type - I)	INE00ZD07074	8,00,000	-	-	22-Feb-23	-	22-Feb-23	-	Unlisted, Secured MLD



Sr. No	Name of the Series under which NCDs are held	ISIN	Issue size calculated at face 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
(6)	Series G (Type – II)	INE00ZD07082	8,00,000	-	-	23-Apr-23	-	23-Apr-23	-	Unlisted, Secured MLD
(7)	Series H	INE00ZD07090	35,00,000	-	-	04-Mar-23	-	04-Mar-23	-	Unlisted, Secured MLD
(8)	Series J (Type – I)	INE00ZD07116	5,00,000	-	-	12-Mar-23	-	12-Mar-23	-	Unlisted, Secured MLD
(9)	Series M	INE00ZD07157	9,00,000	-	-	19-Apr-23	-	19-Apr-23	-	Unlisted, Secured MLD
(10)	Series N (Type – I)	INE00ZD07173	10,00,000	-	-	02-May-23	-	02-May-23	-	Unlisted, Secured MLD
(11)	Series N (Type – II)	INE00ZD07181	5,00,000	-	-	11-Jun-23	-	11-Jun-23	-	Unlisted, Secured MLD
(12)	Series O	INE00ZD07165	4,00,00,000	-	-	13-May-23	-	13-May-23	-	Listed, Secured, MLD
(13)	Series P (Type – I)	INE00ZD07207	5,00,000	-	-	12-Jun-23	-	12-Jun-23	-	Unlisted, Secured MLD



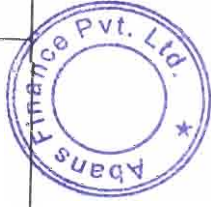
Sr. No	Name of the Series under which NCDs are held	ISIN	Issue size calculated at face value of MLDs (In Rs.)	Previous Due Date for payment of interest / redemption	Whether the previous interest payment / redemption has been made or not	Next Due Date for payment of interest	Amount of Interest payable (In Rs.) Refer Note below#	Next Due Date for payment of Principal	Redemption Amount (In Rs.) Refer Note below#	Remarks
(14)	Series P (Type – II)	INE00ZD07215	5,00,000	-	-	06-May-23	-	06-May-23	-	Unlisted, Secured MLD
(15)	Series Q	INE00ZD07223	5,00,000	-	-	07-May-23	-	07-May-23	-	Unlisted, Secured MLD
(16)	Series R	INE00ZD07231	10,00,000	-	-	09-May-23	-	09-May-23	-	Unlisted, Secured MLD
(17)	Series S	INE00ZD07249	5,00,000	-	-	13-May-23	-	13-May-23	-	Unlisted, Secured MLD
(18)	Series U	INE00ZD07264	15,00,000	-	-	17-May-23	-	17-May-23	-	Unlisted, Secured MLD
(19)	Series V	INE00ZD07272	15,00,000	-	-	14-Jul-23	-	14-Jul-23	-	Unlisted, Secured MLD
(20)	Series 1	INE00ZD08015	40,00,00,000	-	-	04-Mar-29	-	04-Mar-29	-	Unlisted, Unsecured MLD
(21)	Series 2	INE00ZD08023	20,00,00,000	-	-	05-Mar-29	-	05-Mar-29	-	Unlisted, Unsecured MLD



Sr. No	Name of the Series under which NCDs are held	ISIN	Issue size calculated at face 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
(22)	Series 3	INE00ZD08031	40,00,00,00 0	-	-	09-Mar-29	-	09-Mar-29	-	Unlisted, Unsecured MLD
(23)	Series 1	INE00ZD08049	50,00,00,00 0	-	-	03-Dec-29	-	03-Dec-29	-	Unlisted, Unsecured Subordinated Tier II MLD
(24)	Series 1 (Type - I)	INE00ZD07280	20,00,000	-	-	22-Apr-21	-	22-Apr-21	-	Unlisted Secured MLD
(25)	Series 1 (Type - II)	INE00ZD07298	1,00,00,000	-	-	31-Jul-23	-	31-Jul-23	-	Unlisted Secured MLD
(26)	Series 2	INE00ZD07306	14,00,000	-	-	27-Aug-23	-	27-Aug-23	-	Unlisted Secured MLD
(27)	Series 3 (Type - I)	INE00ZD07314	10,00,000	-	-	31-May-21	-	31-May-21	-	Unlisted Secured MLD
(28)	Series 3 (Type - II)	INE00ZD07322	500,000	-	-	08-Sep-23	-	08-Sep-23	-	Unlisted Secured MLD



Sr. No	Name of the Series under which NCDs are held	ISIN	Issue size calculated at face 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
(29)	Series 4	INE00ZD07330	2,00,00,000	-	-	27-Jul-21	-	27-Jul-21	-	Listed Secured MLD
(30)	Series 5	INE00ZD07348	10,00,000	-	-	12-Aug-21	-	12-Aug-21	-	Unlisted Secured MLD
(31)	Series 6	INE00ZD07355	2,43,00,000	-	-	19-Nov-20	-	25-Aug-21	2,74,59,000	Unlisted Secured NCDs
(32)	Series 7	INE00ZD07363	20,00,000	-	-	15-Feb-22	-	15-Feb-22	-	Listed Secured MLD
(33)	Series 8	INE00ZD07371	47,00,000	-	-	19-Dec-21	-	19-Dec-21	-	Listed Secured MLD
(34)	Series 7 (Tranche 2)	INE00ZD07363	1,35,00,000	-	-	15-Feb-22	-	15-Feb-22	-	Listed Secured MLD
(35)	Series 9	INE00ZD07389	1,40,00,000	-	-	26-Oct-23	-	26-Oct-23	-	Listed Secured MLD
(36)	Series 8 (Tranche 2)	INE00ZD07371	1,23,00,000	-	-	19-Dec-21	-	19-Dec-21	-	Listed Secured MLD



Sr. No	Name of the Series under which NCDs are held	ISIN	Issue size calculated at face 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
(37)	Series 7 (Tranche 3)	INE00ZD07363	30,00,000	-	-	15-Feb-22	-	15-Feb-22	-	Listed Secured MLD
(38)	Series 7 (Tranche 4)	INE00ZD07363	20,00,000	-	-	15-Feb-22	-	15-Feb-22	-	Listed Secured MLD
(39)	Series 7 (Tranche 5)	INE00ZD07363	80,00,000	-	-	15-Feb-22	-	15-Feb-22	-	Listed Secured MLD
(40)	Series 8 (Tranche 3)	INE00ZD07371	10,00,000	-	-	19-Dec-21	-	19-Dec-21	-	Listed Secured MLD
(41)	Series 9 (Tranche 2)	INE00ZD07389	10,00,000	-	-	26-Oct-23	-	26-Oct-23	-	Listed Secured MLD
(42)	Series 7 (Tranche 6)	INE00ZD07363	2,20,00,000	-	-	15-Feb-22	-	15-Feb-22	-	Listed Secured MLD
(43)	Series 10	INE00ZD07397	30,00,000	-	-	31-Dec-22	-	31-Dec-22	-	Listed Secured MLD
(44)	Series 11	INE00ZD07405	60,00,000	-	-	03-Jan-24	-	03-Jan-24	-	Listed Secured MLD



Sr. No	Name of the Series under which NCDs are held	ISIN	Issue size calculated at face 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
(45)	Series 10 (Tranche 2)	INE00ZD07397	30,00,000	-	-	31-Dec-22	-	31-Dec-22	-	Listed Secured MLD
(46)	Series 11 (Tranche 2)	INE00ZD07405	10,00,000	-	-	03-Jan-24	-	03-Jan-24	-	Listed Secured MLD
(47)	Series 7 (Tranche 7)	INE00ZD07363	1,30,00,000	-	-	15-Feb-22	-	15-Feb-22	-	Listed Secured MLD
(48)	Series 11 (Tranche 3)	INE00ZD07405	32,00,000	-	-	03-Jan-24	-	03-Jan-24	-	Listed Secured MLD
(49)	Series 7 (Tranche 8)	INE00ZD07363	30,00,000	-	-	15-Feb-22	-	15-Feb-22	-	Listed Secured MLD
(50)	Series 7 (Tranche 9)	INE00ZD07363	61,00,000	-	-	15-Feb-22	-	15-Feb-22	-	Listed Secured MLD
(51)	Series 11 (Tranche 4)	INE00ZD07405	10,00,000	-	-	03-Jan-24	-	03-Jan-24	-	Listed Secured MLD
(52)	Series 12	INE00ZD07413	30,00,000	-	-	27-Feb-24	-	27-Feb-24	-	Listed Secured MLD



Sr. No	Name of the Series under which NCDs are held	ISIN	Issue size calculated at face 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
(53)	Series 13	INE00ZD07421	58,00,000	-	-	22-Jul-22	-	22-Jul-22	-	Listed Secured MLD
(54)	Series 13 (Tranche 2)	INE00ZD07421	50,00,000	-	-	22-Jul-22	-	22-Jul-22	-	Listed Secured MLD
(55)	Series 14	INE00ZD07439	3,05,00,000	-	-	22-May-24	-	22-May-24	-	Listed Secured MLD
(56)	Series 14 (Tranche 2)	INE00ZD07439	30,00,000	-	-	22-May-24	-	22-May-24	-	Listed Secured MLD
(57)	Series 12 (Tranche 2)	INE00ZD07413	20,00,000	-	-	27-Feb-24	-	27-Feb-24	-	Listed Secured MLD
(58)	Series 13 (Tranche 3)	INE00ZD07421	1,60,00,000	-	-	22-Jul-22	-	22-Jul-22	-	Listed Secured MLD
(59)	Series 14 (Tranche 3)	INE00ZD07439	1,20,00,000	-	-	22-May-24	-	22-May-24	-	Listed Secured MLD

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



Annexure "B"

Details of Debentures redeemed during the half year / year ended March 31, 2021

Sr. No	Name of the Series under which NCDs are held	ISIN	Issue size calculated at face value of MLDs (In Rs.)	Previous Due Date for payment of interest / redemption	Whether the previous interest payment / redemption has been made or not
(1)	Series E	INE00ZD07058	5,00,000	14-Dec-20	Paid
(2)	Series F	INE00ZD07066	10,00,000	17-Dec-20	Paid
(3)	Series I	INE00ZD07108	10,00,000	07-Jan-21	Paid
(4)	Series J (Type II)	INE00ZD07124	5,00,000	11-Jan-21	Paid
(5)	Series K	INE00ZD07132	8,00,000	14-Jan-21	Paid
(6)	Series L	INE00ZD07140	5,00,000	26-Jan-21	Paid
(7)	Series N (Type III)	INE00ZD07199	10,00,000	03-Mar-21	Paid
(8)	Series T	INE00ZD07256	4,00,000	16-Mar-21	Paid

