

Date: 13-11-2021

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

Dear Sir,

Sub: Disclosure under Regulation 54(2) & (3) of SEBI (LODR) Regulations,2015

In accordance with Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (herein after refer to as 'LODR'), the Secured listed Non-Convertible Debentures(NCD) of the Company are fully secured by way of first ranking pari passu charge by way of registered mortgage on one of the Company's land situated at chennai, specified receivables of the Company arising out of NCDs as book debts, and any other security as identified by the Company and acceptable to the debenture trustee. The minimum security cover as mentioned in the IM/PPOA/DTD/offer documents issued for the secured listed Non convertible debentures outstanding has been maintained.

Further, the company has made necessary disclosures in the financials statements towards maintaining of asset cover.

Kindly take the same on your record.

For Annapurna Finance Pvt Ltd

For Annapurna Finance Pvt. Ltd.

Subrata Pradhan
Company Secretary

Company Secretary

Subrata Pradhan

CC

Debenture Trustee (Catalyst Trusteeship Limited)

Enclosures:

- Details of Secured NCDs along with cover as on 30 September, 2021
- Asset Cover as on 30/09/2021
- Financials Results & Auditors Report

a. Details of Secured NCDs along with cover as on 30

Sr. No.	ISIN	Facility	Type of charge	Sanctioned Amount	Outstanding Amount as on 30-09-21	Cover Required	Total Outstanding	Asset required
1	INE515Q07160	Non-Convertible Debenture	i) Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount. ii) Pari passu charge on immovable property at Sriperumbudur, Tamilnadu, measuring 1800sqft	2004,00,000	2004,00,000	100%	2004,00,000	2004,00,000
2	INE515Q07178	Non-Convertible Debenture	i) Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount. ii) Pari passu charge on immovable property at Sriperumbudur, Tamilnadu, measuring 1800sqft	2670,00,000	2670,00,000	100%	2670,00,000	2670,00,000
3	INE515Q07228	Non-Convertible Debenture	i) Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount. ii) Pari passu charge on immovable property in Sriperumbudur, Tamilnadu, measuring 1800sqft	6000,00,000	6000,00,000	110%	6000,00,000	6600,00,000
4	INE515Q07236	Non-Convertible Debenture	i) Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount. ii) Pari passu charge on immovable property in Sriperumbudur, Tamilnadu, measuring 1800sqft	3500,00,000	3500,00,000	100%	3500,00,000	3500,00,000
5	INE515Q07251	Non-Convertible Debenture	i) Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount. ii) Pari passu charge on immovable property in Sriperumbudur, Tamilnadu, measuring 1800sqft	7000,00,000	7000,00,000	110%	7000,00,000	7700,00,000
6	INE515Q07269	Non-Convertible Debenture	i) Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount. ii) Pari passu charge on immovable property in Sriperumbudur, Tamilnadu, measuring 1800sqft.	6950,00,000	4170,00,000	110%	4170,00,000	4587,00,000
7	INE515Q07277	Non-Convertible Debenture	i) Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount. ii) Pari passu charge on immovable property in Sriperumbudur, Tamilnadu, measuring 1800sqft	7300,00,000	7300,00,000	100%	7300,00,000	7300,00,000
8	INE515Q07285	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount.	1000,00,000	1000,00,000	100%	1036,86,301	1036,86,301
9	INE515Q07293	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount.	10000,00,000	6666,66,666	100%	6880,91,324	6880,91,324
10	INE515Q07301	Non-Convertible	Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount.	1500,00,000	1500,00,000	100%	1545,36,986	1545,36,986

		Debenture						
11	INE515Q07319	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount.	4687,50,000	4687,50,000	100%	4687,50,000	4687,50,000
12	INE515Q07327	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 125% of outstanding loan amount.	10000,00,000	10000,00,000	125%	10247,89,041	12809,86,301
13	INE515Q07335	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	2000,00,000	2000,00,000	110%	2038,90,411	2242,79,452
14	INE515Q07343	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 115% of outstanding loan amount.	2500,00,000	2500,00,000	115%	2562,77,397	2947,19,007
15	INE515Q07350	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	2500,00,000	1666,66,666	110%	1699,74,885	1869,72,374
16	INE515Q07368	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	10000,00,000	10000,00,000	110%	10173,28,767	11190,61,644
17	INE515Q07376	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	5000,00,000	5000,00,000	110%	5072,15,753	5579,37,329
18	INE515Q07384	Non-Convertible Debenture	i) Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount. ii) Pari passu charge on immovable property in Sriperumbudur, Tamilnadu, measuring 1800sqft	3250,00,000	2166,66,666	110%	2166,66,666	2383,33,333
19	INE515Q07392	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount.	10000,00,000	10000,00,000	100%	10000,00,000	10000,00,000
20	INE515Q07400	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	7000,00,000	7000,00,000	110%	7000,00,000	7700,00,000
21	INE515Q07418	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 115% of outstanding loan amount.	5000,00,000	5000,00,000	115%	5001,43,836	5751,65,411
22	INE515Q07426	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	3500,00,000	3500,00,000	110%	3543,24,658	3897,57,123
23	INE515Q07434	Non-Convertible	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	1000,00,000	1000,00,000	110%	1012,35,616	1113,59,178

		Debenture						
24	INE515Q07442	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	10000,00,000	7500,00,000	110%	7592,67,123	8351,93,836
25	INE515Q07459	Non-Convertible Debenture	i) Exclusive charge by way of Hypothecation of book debts: 105% of outstanding loan amount. ii) Pari passu charge on immovable property in Sriperumbudur, Tamilnadu, measuring 1800sqft	4600,00,000	4600,00,000	105%	4600,00,000	4830,00,000
26	INE515Q07467	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	2500,00,000	2500,00,000	110%	2716,47,260	2988,11,986
27	INE515Q07475	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	2750,00,000	2750,00,000	110%	2846,73,973	3131,41,370
28	INE515Q07483	Non-Convertible Debenture	i) Exclusive charge by way of Hypothecation of book debts: 105% of outstanding loan amount. ii) Pari passu charge on immovable property in Sriperumbudur, Tamilnadu, measuring 1800sqft	10000,00,000	10000,00,000	105%	10000,00,000	10500,00,000
29	INE515Q07491	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	6000,00,000	5820,00,000	110%	5820,00,000	6402,00,000
30	INE515Q07509	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount.	750,00,000	750,00,000	100%	750,00,000	750,00,000
31	INE515Q07525	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 105% of outstanding loan amount.	3700,00,000	3700,00,000	105%	3700,00,000	3885,00,000
32	INE515Q07533	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 105% of outstanding loan amount.	4000,00,000	4000,00,000	105%	4000,00,000	4200,00,000
33	INE515Q07541	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount.	4999,05,000	4999,05,000	100%	4999,05,000	4999,05,000
TOTAL				163660,55,000	152950,54,998			166034,87,954

b: Asset cover as on 30th September, 2021**Asset cover for Secured Debt as on 30th September, 2021:**

Sr. No.	Particulars		Amount
i.	Total assets available for secured Debt Securities' - (secured by either pari passu or exclusive charge on assets) (mention the share of Debt Securities' charge holders)	A	166058,61,510.00
	• Property Plant & Equipment (Fixed assets) - movable/immovable property etc		
	• Loans /advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc		
	• Receivables including interest accrued on Term loan/ Debt Securities etc		
	• Investment(s)		
	• Cash and cash equivalents and other current/ Non-current assets		
ii.	Total borrowing through issue of secured Debt Securities (secured by either pari passu or exclusive charge on assets)	B	155606,22,791.61
	• Debt Securities (Provide details as per table below)		152950,55,000.00
	• IND - AS adjustment for effective Interest rate on secured Debt Securities		-507,87,372.00
	• Interest accrued/payable on secured Debt Securities		3163,55,163.61
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/information memorandum/ debenture trust deed)	(A/B)	107%

Asset cover for Unsecured Debt as on 30th September, 2021:

Sr.No.	Particulars		Amount
i.	Net assets of the listed entity available for unsecured lenders (Property Plant & Equipment (excluding intangible assets and prepaid expenses) + Investments + Cash & Bank Balances + Other current/ Non-current assets excluding deferred tax assets (-) Total assets available for secured lenders/creditors on pari passu/exclusive charge basis under the above heads (-) unsecured current/ non-current liabilities (-) interest accrued/ payable on unsecured borrowings)	A	420369,42,540
ii.	Total Borrowings (unsecured)	B	47608,29,572
	• Term loan		14487,14,050
	• Sub-Debt		2500,00,000
	• Non-convertible Debt Securities		30621,15,522
	• CC/ OD Limits		
	• Other Borrowings		
	• IND - AS adjustment for effective Interest rate on unsecured borrowings		
iii.	Assets Coverage Ratio (100% or higher as per the terms of Offer Document/Information Memorandum/ Debenture Trust Deed)	A/B	883%

12 RATIOS

Particulars	As at 30.09.2021	As at 30.06.2021	As at 31.03.2021	As at 30.09.2020
(a) Debt Equity Ratio	6.25	5.57	6.07	5.77
(b) Current ratio	1.43	1.56	1.62	1.98
(c) Long term debt to working capital	1.87	1.45	1.51	1.34
(d) Current liability ratio	0.55	0.51	0.49	0.43
(e) Total debts to total assets	0.80	0.78	0.79	0.83
(f) Gross non performing asset (

- 13 The Secured listed Non-Convertible Debentures of the Company are fully secured by first pari passu charge by way of registered mortgage on one of the Company's land situated at Chennai, all receivables of the Company arising out of loans and advances as book debts, and any other security as identified by the Company and acceptable to the debenture trustee. The minimum security of 100% for the Non convertible debentures outstanding has been maintained.

Particulars	As at	As at
	30.09.2021	31.03.2021
(a) Asset Cover Ratio (listed secured debt securities)	107%	106%
(b) Asset Cover Ratio (unsecured debt)	883%	834%

Date: 12.11.2021
Place: Bhubaneswar

For Annapurna Finance Private Limited

DIBYAJYOTI Digitally signed by
PATTANAİK DIBYAJYOTI PATTANAİK
Date: 2021.11.12
20:03:19 +05'30'

Director
Dibyajyoti Pattanaik
DIN: 02764187