

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

Date: 29-05-2022

Ref: Annapurna Finance Pvt Ltd ("Company"); Scrip Codes: 955997, 956867, 957812, 958374, 958467, 958623, 958662, 958764, 959606, 959648, 959761, 959783, 959824, 959960, 960051, 960234, 960235, 960236, 960275, 973314, 973315, 973679.

Sub: Disclosure under sub regulation (2), (3) of Regulation 54 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

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 financial 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 March 31, 2022.*
- Asset Cover as on March 31, 2022.*
- Financials Results & Auditors Report- March 31, 2022*

a) **Details of Secured NCDs along with cover as on March 31, 2022.**

Sr. No.	ISIN	Facility	Type of charge	Principal Outstanding	Accrued Interest	Cover Required	Asset required
1	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	15,00,00,000	52,91,096	110%	17,08,20,205
2	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.	34,75,00,000	71,90,622	110%	39,01,59,685
3	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	73,00,00,000	4,12,36,000	100%	77,12,36,000
4	INE515Q07293	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount.	50,00,00,000	-	100%	50,00,00,000
5	INE515Q07301	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount.	15,00,00,000	1,31,38,356	100%	16,31,38,356
6	INE515Q07319	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount.	46,87,50,000	1,21,13,656	100%	48,08,63,656
7	INE515Q07327	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 125% of outstanding loan amount.	1,00,00,00,000	2,41,53,425	125%	1,28,01,91,781
8	INE515Q07343	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 115% of outstanding loan amount.	25,00,00,000	2,09,24,658	115%	31,15,63,356
9	INE515Q07350	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	16,66,66,667	31,50,685	110%	18,67,99,087
10	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	16,25,00,000	16,68,185	110%	18,05,85,003
11	INE515Q07392	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount.	1,00,00,00,000	1,01,51,523	100%	1,01,01,51,523

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12	INE515Q07400	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	70,00,00,000	21,36,082	110%	77,23,49,690
13	INE515Q07426	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	35,00,00,000	41,28,082	110%	38,95,40,890
14	INE515Q07434	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	10,00,00,000	11,79,452	110%	11,12,97,397
15	INE515Q07442	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	25,00,00,000	29,48,630	110%	27,82,43,493
16	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	46,00,00,000	2,07,58,436	105%	50,47,96,358
17	INE515Q07467	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	25,00,00,000	84,14,384	110%	28,42,55,822
18	INE515Q07475	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	18,33,33,334	63,89,041	110%	20,86,94,613
19	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	1,00,00,00,000	97,37,096	105%	1,06,02,23,951
20	INE515Q07491	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 110% of outstanding loan amount.	56,40,00,000	-	110%	62,04,00,000
21	INE515Q07509	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount.	7,50,00,000	-	100%	7,50,00,000
22	INE515Q07525	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 105% of outstanding loan amount.	37,00,00,000	92,46,995	105%	39,82,09,345
23	INE515Q07533	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 105% of outstanding loan amount.	40,00,00,000	1,05,56,742	105%	43,10,84,580
24	INE515Q07541	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount.	49,99,05,000	27,11,813	100%	50,26,16,813
25	INE515Q07558	Non-Convertible Debenture	Exclusive charge by way of Hypothecation of book debts: 100% of outstanding loan amount.	63,30,00,000	1,99,88,926	100%	65,29,88,926

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b)Asset Cover as on March 31, 2022:

- i. The assets of the Annapurna Finance Private Limited provide coverage of 1.07 times of the accrued interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed (calculation as per statement of asset cover ratio for the Secured debt securities - table - I)
- ii. The total assets of the Annapurna Finance Private Limited provide coverage of 3.51 times of the principal, which is in accordance with the terms of issue (calculation as per statement of asset coverage ratio available for the unsecured debt securities - table - II) (as per requirement of Regulation 54 read with Regulation 56(1)(d) of LODR)

Table - I:

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	11,74,21,31,859.00
	• 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 paripassu or exclusive charge on assets)	B	10,95,52,89,667.14
	• Debt Securities (Provide details as per table below)		10,76,06,55,000.92
	• IND - AS adjustment for effective Interest rate on secured Debt Securities		-4,25,79,220.12
	• Interest accrued/payable on secured Debt Securities		23,72,13,886.34
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/information memorandum/debenture trust deed)	(A/B)	107%

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Table - II:

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	19,18,79,89,955.98
ii.	Total Borrowings (unsecured)	B	5,46,82,66,007.83
	• Term loan		1,14,08,89,516.42
	• Sub-Debt		3,31,50,16,070.54
	• Non-convertible Debt Securities		1,01,23,60,420.87
	• 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/InformationMemorandum/ Debenture Trust Deed)	(A/B)	351%

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