

Notes

- 1** The standalone financial results of Annapurna Finance Private Limited (the 'Company') together with the results for the comparative reporting periods have been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards ('IND AS') 34 'Interim Financial Reporting' as prescribed under section 133 of the Companies Act, 2013 (the 'Act') read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Securities and Exchange Board of India (Listing obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'SEBI Listing Regulations'). Any application guidance /clarification /directions issued by Reserve Bank of India ('RBI') or other regulators are implemented as and when they are issued / applicable.
- 2** The Company is a Non-Banking Finance Company registered with RBI as a Non Deposit taking - Systemically Important - Micro Finance Institution.
- 3** The above standalone financial results for the

9 RATIOS

Particulars	As at 30.06.2022	As at 31.03.2022	As at 30.06.2021
(a) Debt Equity Ratio	6.56	7.83	5.57
(b) Current ratio	1.33	1.45	1.56
(c) Long term debt to working capital	2.16	2.09	1.45
(d) Current liability ratio	0.58	0.53	0.51
(e) Total debts to total assets	0.84	0.87	0.78
(f) Gross non performing asset (Stage - 3) (GNPA)	9.77%	10.03%	7.37%
(g) Net non performing asset (Stage - 3) (NNPA)	3.59%	2.86%	3.12%
(h) Provision coverage ratio (PCR)	65.08%	71.49%	60.26%
(i) Capital risk adequacy ratio (CRAR)	29.82%	29.78%	27.95%
(j) Liquidity coverage ratio (LCR)	525.17%	483.70%	200.60%

Particulars	Quarter ended			Year ended
	30.06.2022	31.03.2022	30.06.2021	31.03.2022
(a) Net profit margin	3.03%	2.42%	1.77%	1.49%
(b) Operating margin	NA	NA	NA	NA

10 The secured listed Non-Convertible Debentures of the Company are fully secured by first pari passu charge by way of registered mortgage on the Company's land situated at Chennai, 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 30.06.2022	As at 31.03.2022
(a) Asset Cover Ratio (listed secured debt securities)	107%	107%
(b) Asset Cover Ratio (unsecured debt)	392%	351%

Date: August 10, 2022

Place: Goa

For Annapurna Finance Pvt. Ltd.

DIBYAJYOTI
I
PATTANAIAK

Digitally signed by
DIBYAJYOTI
PATTANAIAK
Date: 2022.08.10
13:51:58 +05'30'

Dibyajyoti Pattanaik
(Director)
DIN:02764187