



**ANNAPURNA**  
FINANCE  
GROWING TOGETHER

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

Date: 10-08-2022

**Sub: Unaudited Financial Results for the quarter ended June 30, 2022 along with Limited Review Report thereon and other disclosures.**

Dear Sir/Madam,

In accordance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (herein after refer to as 'LODR'), please find enclosed herewith the Unaudited Financial Results for the quarter ended **June 30, 2022**, as reviewed by the Audit Committee and approved by the Board of Directors of the Company in their respective meetings held today, the August 10, 2022 ("Board Meeting Date"). The Limited Review Report issued by M/s. BSR & Co, LLP, the Statutory Auditors of the Company is also attached herewith.

Further applicable ratios as stipulated under regulation 52(4) is also provided in Annexure 1.

Kindly take the same on your record.

For Annapurna Finance Pvt Ltd  
**For Annapurna Finance Pvt. Ltd.**

  
Company Secretary  
**Company Secretary**  
Subrata Pradhan

**CC**  
**Debenture Trustee (Catalyst Trusteeship Limited)**

Enclosures:

- Unaudited Quarterly Financials Results u/r 52
- Limited Review Auditor Report u/r 52
- Annexure-I Ratios u/r 52(4)

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**Annapurna Finance Pvt. Ltd.** (Formerly Annapurna Microfinance Pvt. Ltd.)

Regd. Office : Plot No. 1215 / 1401, Khandagiri Bari, Infront of Jayadev Vatika, Bhubaneswar - 751 030, Odisha, Tel. : +91 674 - 2386790

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Email : info@ampl.net.in, Website : http://www.ampl.net.in, CIN : U65999OR1986PTC015931









## 9 RATIOS

Particulars	As at	As at	As at
	30.06.2022	31.03.2022	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	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	As at
	30.06.2022	31.03.2022
(a) Asset Cover	107%	107%
(b) Asset Cover Ratio (unsecured debt)	392%	351%



**ANNEXURE-1**

Disclosure of ratios under sub-regulation (4) of Regulation 52 for the Quarter Ended as on June 30, 2022:

Particulars	Relevant Ratios																					
Debt-equity ratio	6.56																					
Net worth	Rs. 1378.38 crores																					
Net profit/(loss) after tax	Rs. 9.87 crores																					
Earnings per share	Basic: 1.36 Dilutive: 1.23																					
capital redemption reserve/ debenture redemption reserve;	N.A.																					
Debt service coverage ratio	N.A.																					
Interest service coverage ratio	N.A.																					
Outstanding redeemable preference shares (quantity and value);	Outstanding Redeemable Preference Shares <b>No. of Preference Shares :</b> <table border="1"> <thead> <tr> <th>Name</th> <th>Quantity</th> <th>Value</th> </tr> </thead> <tbody> <tr> <td>AIDS Awareness Trust of Orissa</td> <td>30,00,000</td> <td>300,00,000</td> </tr> <tr> <td>Nuveen Global Impact Fund India S.à r.l-</td> <td>1,94,18,612</td> <td>194186120</td> </tr> <tr> <td>Accion Gateway Fund LLC (Sr A1 CCPS)</td> <td>84,92,469</td> <td>84,92,4690</td> </tr> <tr> <td>ESF Holdings II (Sr A1 CCPS)</td> <td>1,08,08,723</td> <td>1,08,08,7230</td> </tr> <tr> <td>Oikocredit Ecumenical Development Cooperative U.A. (Sr A1 CCPS)</td> <td>27,17,622</td> <td>27,17,6220</td> </tr> <tr> <td>SOCIETE DE PROMOTION ET DE PARTICIPATION POUR LA COOPERATION ECONOMIQUE S.A. (Sr A2 CCPS)</td> <td>78,20,000</td> <td>7,82,00,000</td> </tr> </tbody> </table>	Name	Quantity	Value	AIDS Awareness Trust of Orissa	30,00,000	300,00,000	Nuveen Global Impact Fund India S.à r.l-	1,94,18,612	194186120	Accion Gateway Fund LLC (Sr A1 CCPS)	84,92,469	84,92,4690	ESF Holdings II (Sr A1 CCPS)	1,08,08,723	1,08,08,7230	Oikocredit Ecumenical Development Cooperative U.A. (Sr A1 CCPS)	27,17,622	27,17,6220	SOCIETE DE PROMOTION ET DE PARTICIPATION POUR LA COOPERATION ECONOMIQUE S.A. (Sr A2 CCPS)	78,20,000	7,82,00,000
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current ratio	1.33																					
Long term debt to working capital	2.16																					
Bad debts to Account receivable ratio	N.A.																					
Current liability ratio	0.58																					
Total debts to total assets	0.84																					
Debtor's turnover	N.A.																					
Inventory turnover	N.A.																					
Operating margin (%)	N.A.																					
Net profit margin (%)	3.03%																					
Sector specific equivalent ratios, as applicable																						
a) Gross non performing asset (GNPA)	9.77%																					
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