



To,  
Department of Corporate Services,  
BSE Limited, 1st Floor, P.J. Towers,  
Dalal Street, Mumbai – 400 001

Date: July 26, 2024

**Ref:** Scrip Code: **974256**; ISIN: **INE515Q07582**

**Subject: Intimation, for exercise of right of early redemption under Regulation 51(2) and record date under regulation 60(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulation 2015, as amended (the “Listing Regulations”)**

Dear Sir/Madam,

Pursuant to the provisions of Regulation 51 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, (“the Listing Regulations”) and Regulation 15 of Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended (“NCS Regulations”), we hereby inform you that the Company has decided to exercise the right of early redemption in respect of 350 (Three Hundred Fifty) Rated, Listed, Senior, Secured, Redeemable, Transferable, Taxable, Principal Protected Non-Convertible Debentures (“NCD”) each having a face value of Rs. 10,00,000 (Rupees Ten Lakhs only) aggregating up to Rs. 35,00,00,000/- (Rupees Thirty Five Crores only) (“Debentures”) issued issued by the Company at the Effective Coupon rate linked to BSE Sensex (“Reference Index”) to Northern Arc Investment Managers Private Limited and Northern Arc Money Market Alpha Trust “Debenture Holder(s)” as per the terms of the Debenture Trust Deed dated September 27, 2022 (“Debenture Trust Deed”) and the Information Memorandum dated September 27, 2022 (“Information Memorandum”).

Further in compliance with Regulation 15(6) of NCS Regulations, a notice to this effect has been given to the Catalyst Trusteeship Limited (Debenture Trustee) acting in favour of and for the benefit of the Debenture Holder(s) for the Debentures and the Debenture Holders intimating the intent of exercising the right of Early Redemption and redeeming the said Debentures on August 17, 2024. A copy of the said notice is enclosed herewith as '**Annexure -A**'. The said Debentures are listed on whole-sale debt market segment of BSE Limited. Further, The amount



payable per Debenture on the Early Redemption Date (“Early Redemption Amount”) is provided below (in INR)

| Series   | Principal Value (A)   | Accrued Interest till redemption date (B) | Other Redemption Premium (C) | Early Redemption Amount (A) + (B)*+(C) |
|--|---|---|------------------------------|--|
| AFPL-BSE SENSEX-31-10-25-PVT<br><br>(Northern Arc MLD NCD) | 35,00,00,000.00<br><br>(Face Value of Rs 10,00,000.00 each) | 8,53,05,850                               | 19,25,000                    | 43,72,30,850                           |

\* Gross amount, before TDS

The Early Redemption Amount in respect of each series of Debentures is as set out above within the column marked “Early Redemption Amount”. The Early Redemption Amount will be paid into the bank accounts of each Debenture Holder (as on the Record Date) as set out in the records of relevant depository (as per Beneficiary Position records).

Further, pursuant to 60(2) of the Listing Regulations, we hereby inform you that the Company has fixed record date for the purpose of redemption of the said Debentures pursuant to the exercise of the call option by the Company, as per the terms of issue of Debentures. The details of the Debentures and the record date is as provided in **Annexure B**. The above Debentures shall be redeemed along with interest accrued on the redemption date as per the terms of issue of Debentures.

The aforesaid information is also being placed on the website of the Company at <https://annapurnafinance.in/>. This is for your information and record. Kindly acknowledge the same.

For Annapurna Finance Private Limited

Subrata Pradhan  
(Company Secretary)

**Enclosures:**

**Annexure A:** Early Redemption Notice dated 26/07/2024(Company and Debenture Trustee).

**Annexure B:** Record dates for principal payments U/R 60(2)



Date: 26-07-2024

To

- a) **CATALYST TRUSTEESHIP LIMITED (Debenture Trustee)**  
Address: Windsor, 6th floor, Office No. 604, C.S.T Road, Kalina, Santacruz (East), Mumbai 400098
- b) **Holders of Non-Convertible Debentures (NCD) bearing ISIN INE515Q07582**

Ref:

- i) **Information Memorandum dated September 27, 2022 and Debenture Trust Deed dated September 27, 2022, as amended (the “Deed”)**
- ii) Scrip Code: 974256; ISIN: INE515Q07582

**Sub: Early Redemption Notice**

Dear Sir/Madam,

1. This is a notice for early redemption (“**Early Redemption Notice**”) pursuant to Clause 2.10 (Scheduled Redemption and Early Redemption) read with Schedule III (Issue Terms and Conditions) of the Debenture Trust Deed “DTD”. Terms defined in the DTD shall have the same meaning when used in this notice unless given a different meaning in this Early Redemption Notice. This Early Redemption Notice is being issued pursuant to and in accordance with Regulation 15 of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and in furtherance of regulatory advice received by the Issuer.
2. We hereby would like to notify you that pursuant to Clause 2.10 (Early Redemption) of the DTD, we propose to redeem the non-convertible debentures issued on September 27, 2022 (“Debentures”), details of which are described below, prior to Maturity Date.
3. **Details of Debentures for early redemption:**

| Series/NCD name  | ISIN         | Scrip Code | Scrip ID on the Bolt System | Number of Debentures |
|--|--------------|------------|-----------------------------|----------------------|
| AFPL-BSE<br>SENSEX-31-10-25-<br>PVT<br><br>(Northern Arc MLD<br>NCD) | INE515Q07582 | 974256     | AFPL270922                  | 350                  |





**ANNAPURNA**

**FINANCE**  
**GROWING TOGETHER**

CIN : U65999OR1986PTC015931

- Payment Date:** The date on which such payment for early redemption of the Debentures will be made (the “Early Redemption Date”) shall be August 17, 2024.
- Record Date:** The Redemption Amount with respect to each Debenture shall be paid to the relevant Debenture Holder as on the Record Date, being August 9, 2024, as set out in the records of relevant depository (as per ‘Beneficiary Position’ records).

If a Debenture Holder transfers the Debentures held by it to any person after the date of this Early Redemption Notice, this Early Redemption Notice will be binding on the transferee. The Debenture Holders are also requested to take note that after the Record Date August 9, 2024, the ISINs of the Debentures shall be frozen by the Depositories and trading in the Debentures will be suspended by BSE Limited. Accordingly, no transaction in respect of the Debentures can be carried out by the Debenture Holders after the Record Date.

- Redemption Amount:** The amount payable per Debenture on the Early Redemption Date (“Early Redemption Amount”) is provided below (in INR).

| Series                       | Principal Value (A)                  | Accrued Interest till redemption date (B) | Other Redemption Premium | Early Redemption Amount (A) + (B)* |
|------------------------------|--------------------------------------|---|--------------------------|------------------------------------|
| AFPL-BSE SENSEX-31-10-25-PVT | 35,00,00,000.00                      | 8,53,05,850                               | 19,25,000                | 43,72,30,850                       |
| (Northern Arc MLD NCD)       | (Face Value of Rs 10,00,000.00 each) |   |                          |                                    |

\* Gross amount, before TDS

The Early Redemption Amount in respect of each series of Debentures is as set out above within the column marked “Early Redemption Amount”. The Early Redemption Amount will be paid into the bank accounts of each Debenture Holder (as on the Record Date) as set out in the records of relevant depository (as per Beneficiary Position records).

For Annapurna Finance Private Limited  
For Annapurna Finance Pvt. Ltd.

*Subrata Pradhan*

Company Secretary  
(M. No-27932)

Company Secretary

Subrata Pradhan

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

Tel. : +91 674 - 2350253, Fax : +91 674 - 2386580

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

## Early Redemption Notice

CTL/24-25/08958/7911

26 July 2024

To,  
**Annapurna Finance Private Limited ("Company")**  
Plot No. 1215/1401, Khandagiri Bari,  
Infront of Jayadev Vatika, PS/PO- Khandagiri  
Bhubaneswar, Khordha - 751 030.

**Re: Debenture Trust Deed (Deed) dated 27 September 2022 between Annapurna Finance Private Limited and Catalyst Trusteeship Limited (ISIN- INE515Q07582)**

**Sub: Early Redemption Notice**

Dear Sir/ Ma'am,

1. We refer to the Deed. Terms defined in the Deed have the same meaning in this Premature Redemption Notice unless given a different meaning in this Premature Redemption Notice.
2. In terms of the Deed, the Company has the right to redeem the debentures and has decided to redeem the debentures on early Redemption date (being August 17, 2024) in full before the maturity date upon the request/consent of the debenture holders which has been communicated pursuant to provisions as per clause 2.10 of the Deed.
3. Pursuant to paragraph 2 above, we, the Debenture Trustee, acting on behalf of the Debenture Holders of 350 (Three hundred and Fifty) non-convertible Debentures do hereby bring to your notice that the said Debenture Holders have consented to the prepayment of the debentures on aforementioned Date i.e. before the Final Redemption Date which will be due on 31 October 2025
4. The Outstanding Amount payable is as per the terms of the Deed.
5. The Outstanding Amounts alongwith final interest are payable by you to the Debenture Holders in their respective bank accounts as mentioned in the beneficiary position generated on the record date as per terms of the Debenture Trust Deed, per their communication which is attached herewith as **Annexure A**.

Yours faithfully,  
For **Catalyst Trusteeship Limited**



Authorised Signatory  
**Name: Subhi Gautam**  
**Designation: Manager**



## CATALYST TRUSTEESHIP LIMITED

An ISO: 9001 Company

**Registered Office :** GDA House, Plot No. 85, Bhusari Colony (Right), Paud Road, Pune - 411 038 **Tel :** +91 (20) 6680 7200  
**Delhi Office :** 910-911, 9<sup>th</sup> Floor, Kailash Building, 26 Kasturba Gandhi Marg, New Delhi - 110 001 **Tel :** +91 (11) 4302 9101/02  
**Corporate Office :** 901, 9<sup>th</sup> Floor, Tower-B, Peninsula Business Park, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400013  
**Tel :** +91 (22) 4922 0555 **Fax :** +91 (22) 4922 0505  
**CIN No. U74999PN1997PLC110262 Email :** dt@ctltrustee.com **Website :** www.catalysttrustee.com

Pune | Mumbai | Bengaluru | Delhi | Chennai | GIFT City | Kolkata | Hyderabad

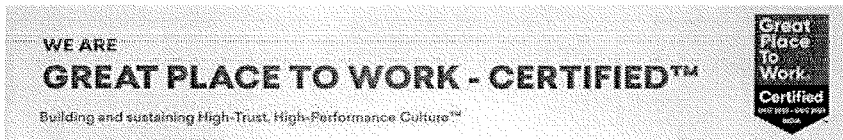




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Catalyst Trusteeship Limited  
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26, Kasturba Gandhi Marg, New Delhi -110001  
Mumbai Office: 901, 9th floor, Tower B, Peninsula Business  
Park, Senapati Bapat Marg, Lower Parel,  
Mumbai - 400013, Maharashtra, India  
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page



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**From:** Pratik Kothari | Northern Arc <[Pratik.Kothari@Northernarc.com](mailto:Pratik.Kothari@Northernarc.com)>  
**Sent:** Friday, July 26, 2024 1:50 PM  
**To:** Subhi Gautam <[subhi.gautam@ctltrustee.com](mailto:subhi.gautam@ctltrustee.com)>; Devang Mehta | NorthernArc <[devang.mehta@NorthernArc.com](mailto:devang.mehta@NorthernArc.com)>; Operations Investments | Northern Arc <[Operations.Investments@NorthernARC.com](mailto:Operations.Investments@NorthernARC.com)>  
**Cc:** Sameer Trikha <[sameer.trikha@ctltrustee.com](mailto:sameer.trikha@ctltrustee.com)>; Deesha Trivedi <[deesha.trivedi@ctltrustee.com](mailto:deesha.trivedi@ctltrustee.com)>; Nida Naaz <[nida.naaz@ctltrustee.com](mailto:nida.naaz@ctltrustee.com)>; Himanish Aggarwal <[himanish.aggarwal@ctltrustee.com](mailto:himanish.aggarwal@ctltrustee.com)>; Tanvi Chouhan <[tanvi.chouhan@ctltrustee.com](mailto:tanvi.chouhan@ctltrustee.com)>; Mohit Gupta | Northern Arc <[mohit.gupta@northernarc.com](mailto:mohit.gupta@northernarc.com)>; Piyush Goyal | Northern Arc <[Piyush.Goyal@Northernarc.com](mailto:Piyush.Goyal@Northernarc.com)>  
**Subject:** RE: IMPORTANT: EARLY REDEMPTION-ISIN INE515Q07582 Annapurna Finance Private Limited

Hi All,

This is to confirm that we, Northern Arc Investment Managers Private Limited, are registered Portfolio Management Service (PMS) providers with the Securities and Exchange Board of India (SEBI), holding PMS registration number INP200007265.

We manage the portfolios of our clients under PMS agreements, ensuring compliance with all regulatory requirements. Attached to this email, please find an Excel file containing the list of clients whose portfolios are managed by us. The details include the client names and their respective holdings. Specifically, we assure you that the total of 272 quantities pertaining to 51 investors, as outlined in the attached document, are managed by us through PMS agreements entered into with each investor.

Trust this meets helps.

Regards,



**ANNEXURE B(i)**

**Record dates for principal payments U/R 60(2)**

| S. No. | ISIN         | Scrip Code | Record Date | Due Date of Interest/ principal payment | Interest Amount Due (In Rs.) Including Early Redemption Premium) | Principal Amount Due (In Rs.) | Type of redemption in case of principal repayment |
|--------|--------------|------------|-------------|---|--|-------------------------------|---|
| 1      | INE515Q07582 | 974256     | 09-08-2024  | 17-08-2024                              | 8,72,30,850.00   | 35,00,00,000.00               | Full Redemption                                   |

**ANNEXURE B(ii)**

**Record dates for Partial/ Full redemption of Principal of NCDs U/R 60(2)**

| ISIN         | Scrip Code | Record Date | Due Date of payment | Current Face Value per NCD | Face Value per NCD to be redeemed | Face Value per NCD after Redemption | Total Principal due (Rs.) | Redemption Type |
|--------------|------------|-------------|---------------------|----------------------------|-----------------------------------|-------------------------------------|---------------------------|-----------------|
| INE515Q07582 | 974256     | 09-08-2024  | 17-08-2024          | 10,00,000.00               | 10,00,000.00                      | 0.00                                | 35,00,00,000.00           | Full            |