



APTUS™

Date: 24<sup>th</sup> June 2021

To  
BSE Limited  
Phiroze Jeejeebhoy Towers,  
Dalai Street,  
Mumbai - 400 001

**Sub: Annual Audited Financial Results and submission under Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as on 31<sup>st</sup> March 2021**

**Ref: Scrip ID's: 10AVHFIL23, 935AVHFIL23, 980AVHFIL23, 10AVHFIL25B and 10AVHFIL25D**

**Scrip Code: 954484, 955695, 956379, 957996 and 958171**

Dear Sir/ Madam,

The Board of Directors of the Company at their meeting held on 24<sup>th</sup> June 2021, inter-alia, considered and approved the Annual Audited Financial Results of the Company for the Financial Year ended 31<sup>st</sup> March 2021.

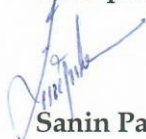
In terms of Regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure requirements), Regulations, 2015 (LODR), please find enclosed herewith the following:

1. Annual Audited Financial Results along with Annual Audit report and Declaration of unmodified opinion as required under regulation 52(2) and 52(3)(a) of LODR for the financial year ended 31<sup>st</sup> March 2021 as Annexure I, II and III respectively.
2. Disclosures in accordance with regulation 52(4) of LODR for the half year ended 31<sup>st</sup> March 2021 as Annexure IV.

Please take the above information on record.

Thanking you,  
Yours faithfully,

**For Aptus Value Housing Finance India Limited**

  
**Sanin Panicker**  
Company Secretary



Aptus Value Housing Finance India Ltd.

8B, Doshi Towers, 205, Poonamallee High Road, Kilpauk, Chennai-600 010. Tel: 044-45650000, Fax: 044-4555 4170.

CIN : U65922TN2009PLC073881

[www.apтусindia.com](http://www.apтусindia.com)

## Aptus Value Housing Finance India Limited

CIN: U65922TN2009PLC073881

8B, 8th Floor, Doshi Towers, 205, Poonamallee High Road, Kilpauk, Chennai - 600 010

Tel: +91 44 4565 0000; Fax: +91 44 45554170

## Statement of Standalone financial results for the half year and year ended March 31, 2021

(All amounts are in Indian Rupees in Lakhs, unless otherwise stated)

Particulars	Half year ended March 31, 2021	Half year ended March 31, 2020	Year ended March 31, 2021	Year ended March 31, 2020
	(Refer Note 11)	(Refer Note 11)	Audited	Audited
<b>1 Revenue from operations</b>				
(a) Interest Income	27,581.73	22,911.39	52,408.40	42,157.63
(b) Net gain on fair value changes	75.22	175.20	75.22	290.28
(c) Fees and commission income	663.97	548.52	982.54	1,051.23
<b>Total Revenue from operations</b>	<b>28,320.92</b>	<b>23,635.11</b>	<b>53,466.16</b>	<b>43,499.14</b>
<b>2 Other income</b>	<b>1,158.45</b>	<b>946.49</b>	<b>1,688.07</b>	<b>2,005.22</b>
<b>3 Total Income (1+2)</b>	<b>29,479.37</b>	<b>24,581.60</b>	<b>55,154.23</b>	<b>45,504.36</b>
<b>4 Expenses</b>				
(a) Finance costs	9,225.70	8,565.82	18,208.21	16,936.07
(b) Employee benefits expense	3,320.18	2,874.48	6,540.66	5,674.66
(c) Depreciation and amortisation expense	287.24	277.10	567.08	579.30
(d) Impairment on financial instruments	425.20	465.44	493.62	266.31
(e) Other expenses	1,014.52	677.51	1,460.25	1,302.13
<b>Total expenses</b>	<b>14,272.84</b>	<b>12,860.35</b>	<b>27,269.82</b>	<b>24,758.47</b>
<b>5 Profit before tax (3-4)</b>	<b>15,206.53</b>	<b>11,721.25</b>	<b>27,884.41</b>	<b>20,745.89</b>
<b>6 Tax expense</b>				
- Current tax	3,594.87	2,959.97	6,495.58	4,983.10
- Deferred tax	(215.02)	(2,397.29)	(396.65)	(2,379.06)
<b>Total tax expense</b>	<b>3,379.85</b>	<b>562.68</b>	<b>6,098.93</b>	<b>2,604.04</b>
<b>7 Profit after tax for the period / year (5-6)</b>	<b>11,826.68</b>	<b>11,158.57</b>	<b>21,785.48</b>	<b>18,141.85</b>
<b>8 Other Comprehensive Income</b>				
(i) Items that will not be reclassified to profit or loss	(18.62)	(7.60)	(15.04)	(15.35)
(ii) Income tax relating to items that will not be reclassified to profit or loss	4.69	1.91	3.79	3.86
<b>Other Comprehensive Income / (loss) for the period / year, net</b>	<b>(13.93)</b>	<b>(5.69)</b>	<b>(11.25)</b>	<b>(11.49)</b>
<b>9 Total Comprehensive Income for the period / year (7+8)</b>	<b>11,812.75</b>	<b>11,152.88</b>	<b>21,774.23</b>	<b>18,130.36</b>
<b>10 Earnings per share ('EPS') (Equity shares, par value Rs. 2 each - refer Note 8)</b>				
a) Basic	2.46	2.38	4.54	4.10
b) Diluted	2.46	2.37	4.53	4.08
(EPS for the half years ended March 31, 2021 and March 31, 2020 are not annualised)				

For and on behalf of the Board of Directors



M Anandan  
Chairman & Managing Director  
DIN: 00033633



Place : Chennai  
Date : June 24, 2021

## Notes to the Statement of Standalone Financial Results for the half year and year ended March 31, 2021:

## 1. Statement of Assets and Liabilities

(All amounts are in Indian Rupees in Lakhs, unless otherwise stated)

Particulars	As at	As at
	March 31, 2021	March 31, 2020
	(Audited)	(Audited)
<b>ASSETS</b>		
<b>1 Financial Assets</b>		
(a) Cash and cash equivalents	40,757.50	48,177.90
(b) Bank balance other than cash and cash equivalents	969.45	11,660.44
(c) Loans	3,43,135.00	2,74,067.38
(d) Investments	20,466.06	15,138.29
(e) Other financial assets	990.74	264.06
	<b>4,06,318.75</b>	<b>3,49,308.07</b>
<b>2 Non-Financial Assets</b>		
(a) Deferred tax assets (net)	1,490.01	1,089.55
(b) Property, plant and equipment	248.17	326.71
(c) Intangible assets	26.78	35.35
(d) Right-of-use assets	680.69	647.65
(e) Other non-financial assets	160.14	128.60
	<b>2,605.79</b>	<b>2,227.86</b>
<b>TOTAL ASSETS</b>	<b>4,08,924.54</b>	<b>3,51,535.93</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>1 Financial Liabilities</b>		
(a) Payables		
Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	140.91	43.75
(b) Debt Securities	38,144.13	60,451.28
(c) Borrowings (Other than Debt Securities)	1,78,592.76	1,21,865.32
(d) Lease Liabilities	709.05	666.36
(e) Other financial liabilities	1,298.89	587.05
	<b>2,18,885.74</b>	<b>1,83,613.76</b>
<b>2 Non-Financial Liabilities</b>		
(a) Current tax liabilities (Net)	343.30	526.68
(b) Provisions	330.18	252.43
(c) Other non-financial liabilities	255.71	168.55
	<b>929.19</b>	<b>947.66</b>
<b>TOTAL LIABILITIES</b>	<b>2,19,814.93</b>	<b>1,84,561.42</b>
<b>3 EQUITY</b>		
(a) Equity Share capital	9,493.33	9,451.33
(b) Other Equity	1,79,616.28	1,57,523.18
	<b>1,89,109.61</b>	<b>1,66,974.51</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>4,08,924.54</b>	<b>3,51,535.93</b>



Notes to the Statement of Standalone Financial Results for the half year and year ended March 31, 2021 (contd.):

2. The above standalone financial results of Aptus Value Housing Finance India Limited ("the Company") have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on June 24, 2021. The audit of the standalone financial results has been carried out by the Statutory auditors of the Company (Also refer note 11 below).
3. The Covid-19 pandemic continues to affect several countries across the world, including India. Consequent lockdowns and varying restrictions imposed by the government across several jurisdictions in which the Company operates, has led to significant disruptions and dislocations for individuals and businesses, impacting the Company's business operations, including lending and collection activities during the year ended March 31, 2021. In accordance with the Reserve bank of India (RBI) guidelines related to "Covid-19 regulatory package" dated March 27, 2020 and subsequent guidelines on EMI moratorium dated April 17, 2020 and May 23, 2020 the company had offered moratorium to its customers based on the eligibility for EMIs falling due between March 1, 2020 to August 31, 2020. The impact of COVID-19 pandemic including the ongoing "second wave", on Company's operations and financial metrics, including the company's estimates of impairment of loans will depend on the future developments, which are highly uncertain. Management continues to monitor the evolving situation on an ongoing basis and management has considered events up to the date of these financial statements, to determine the financial implications including in respect of Expected Credit Loss ('ECL') provisioning.  
  
As at March 31, 2021, the Company carries ECL provision on loans of Rs. 1,293.15 lakhs (Rs. 795.02 lakhs as at March 31, 2020) including management overlay, in accordance with Ind AS 109 requirements. Given the dynamic and evolving nature of pandemic, these estimates are subject to uncertainty caused by the ongoing Covid-19 pandemic and related events.
4. In terms of the requirement as per RBI notification no. RBI/2020-21/100 DOR.FIN.HFC.CC.No.120/03.10.136/2020-21 dated 17 February 2021, Housing Finance Companies (HFCs) are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income Recognition, Asset Classification and Provisioning (IRACP) norms (including provision on standard assets). Accordingly, the Company has transferred such shortfall amount of Rs. 610.36 lakhs to Impairment Reserve as of March 31, 2021.
5. Subsequent to March 31, 2021, the Board of Directors of the Company and its shareholders have approved a resolution towards raising of fresh equity capital and subsequent listing of equity shares through an Initial Public Offer ('IPO') and accordingly the Company has initiated the IPO process and has filed the Draft Red Herring Prospectus ('DRHP') with the Securities Exchange Board of India ('SEBI') on May 14, 2021.
6. Subsequent to March 31, 2021, the Board of Directors of the Company in its meeting held on May 05, 2021 has made the first and final call of Rs. 525.03 per share on the 15,00,000 equity shares allotted to Mr. M Anandan, Chairman & Managing Director.
7. During the year ended March 31, 2021, pursuant to Aptus Employees Stock Option Scheme (ESOP) 2015, the Board of Directors allotted 3,45,000 fully paid up equity shares of Rs. 10 each at a premium of Rs. 65 each and 75,000 fully paid up equity shares of Rs. 10 each at a premium of Rs. 120 each to the employees of the Company vide circular resolution dated December 02, 2020. The total outstanding Employee Stock Options as at March 31, 2021 is 2,67,500.
8. The Board of Directors of the Company in its meeting held on May 05, 2021 and shareholders in the Extraordinary General Meeting held on May 06, 2021 approved the sub-division of shares from Rs. 10 per share to Rs. 2 per share. The number of shares used for the calculation of earnings per share, and the earnings per share (including that in the comparative year / period), have been adjusted for pursuant to Paragraph 64 of Ind AS 33 - "Earnings Per Share", prescribed under Section 133 of the Companies Act, 2013.
9. The Code of Social Security, 2020 (the "Code") relating to employee benefits during employment and post-employment benefits, received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified. The Ministry of Labour and Employment has also released draft rules thereunder on November 13, 2020 and has invited suggestions from stakeholders, which are under consideration by the Ministry. The Company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and become effective.
10. The Company is engaged primarily in the business of housing finance which is also viewed and monitored by the Chief Operating Decision Maker as a single business segment for the purpose of making decisions about resource allocation and performance assessment and accordingly there are no separate reportable segments as per Ind AS 108 - Operating Segments.
11. The figures for the half year ended March 31, 2021 and March 31, 2020 are the balancing figures between the audited figures in respect of the full financial year and the published year to date figures up to the half year ended September 30, 2020 and September 30, 2019 respectively. The published year to date figures up to the half year ended September 30, 2020 and September 30, 2019 were subjected to limited review by the auditors.
12. Amounts for the comparative periods presented have been reclassified / regrouped, wherever necessary.

For and on behalf of the Board of Directors



M Anandan  
Chairman & Managing Director  
DIN: 00033633

Place : Chennai  
Date : June 24, 2021



**S.R. BATLIBOI & ASSOCIATES LLP**

Chartered Accountants

6th Floor – “A” Block  
Tidel Park, No. 4,  
Rajiv Gandhi Salai  
Taramani, Chennai – 600 113, India  
Tel: +91 44 6117 9000

**Independent Auditor’s Report On the Standalone Financial Results of the Aptus Value Housing Finance India Limited Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**

**To  
The Board of Directors of  
Aptus Value Housing Finance India Limited**

**Report on the audit of the Standalone Financial Results****Opinion**

We have audited the accompanying Statement of Standalone Financial Results of Aptus Value Housing Finance India Limited (the “Company”), for the year March 31, 2021 (the “Statement”), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the “Listing Regulations”).

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
- ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive loss and other financial information of the Company for the year ended March 31, 2021.

**Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended (“the Act”). Our responsibilities under those Standards are further described in the “Auditor’s Responsibilities for the Audit of the Financial Results” section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

**Emphasis of Matter**

We draw attention to note no 3 to the accompanying standalone financial results, which describes the continuing economic and social disruption the Company is facing as a result of COVID-19 pandemic, and its possible consequential implications, if any, on the Company’s operations and financial metrics, including the company’s estimates of impairment of loans and that such estimates may be affected by the severity and duration of the pandemic.

Our opinion is not modified in respect of this matter.

**Board of Director’s Responsibilities for the Standalone Financial Results**

The Statement has been prepared on the basis of the annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive loss of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and



detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

## **Auditor's Responsibilities for the Audit of the Standalone Financial Results**

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



# **S.R. BATLIBOI & ASSOCIATES LLP**

Chartered Accountants

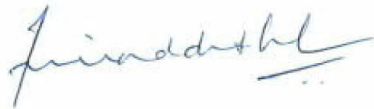
## **Other Matters**

The results for the half year ended March 31, 2021 and the corresponding half year ended March 31, 2020, included in the accompanying Statement, are the balancing figures between (a) the audited figures in respect of the full financial year ended March 31, 2021 and March 31, 2020, as the case may be, and (b) the published unaudited figures for half year ended September 30, 2020 and September 30, 2019, as the case may be. The published figures for half year ended September 30, 2020 and September 30, 2019 were subjected to limited review by us, as required under the Listing Regulation.

## **for S.R. BATLIBOI & ASSOCIATES LLP**

Chartered Accountants

ICAI Firm Registration Number: 101049W/E300004



**per Aniruddh Sankaran**

Partner

Membership No.: 211107

UDIN: 21211107AAAACB6180

Place: Chennai

Date: June 24, 2021





Date: 24<sup>th</sup> June 2021

To,  
**BSE Limited**  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai-400001

**Sub:** Declaration pursuant to Regulation 52(3)(a) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

**Ref: Scrip ID's:** 10AVHFIL23, 935AVHFIL23, 980AVHFIL23, 10AVHFIL25B and 10AVHFIL25D

**Scrip Code:** 954484, 955695, 956379, 957996 and 958171

Pursuant to Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, I, P Balaji, Chief Financial Officer of Aptus Value Housing Finance India Limited (CIN: U65922TN2009PLC073881), having its Registered Office at 8B, Doshi Towers, 205 Poonamallee High Road, Kilpauk, Chennai, 600010, do hereby declare that, the Statutory Auditors of the Company, M/s S.R Batliboi & Associates LLP, Chartered Accountants (ICAI Firm Registration Number: 101049W/E300004) have issued an Audit Report with an unmodified opinion on the Audited Financial Results of the Company for the year ended 31<sup>st</sup> March 2021.

Please take this declaration on record.

Thanking you,

Yours faithfully,

**For Aptus Value Housing Finance India Limited**

**P Balaji**  
Chief Financial Officer



Aptus Value Housing Finance India Ltd.

8B, Doshi Towers, 205, Poonamallee High Road, Kilpauk, Chennai-600 010. Tel: 044-45650000, Fax: 044-4555 4170.

CIN : U65922TN2009PLC073881





Disclosure pursuant to Regulation 52 (4) of the SEBI Listing Obligations and Disclosure Requirements) Regulations, 2015

Particulars	Year ended March 31, 2021
(a) credit rating	ICRA A+ (stable) ; CARE A+ (stable)
(b) asset cover available, in case of non convertible debt securities;	1.10 times
(c) debt-equity ratio;	1.15 : 1.00
(d) previous due date for the payment of interest / repayment of principal of non convertible debt securities and whether the same has been paid or not; and,	Refer Annexure - I
(e) next due date for the payment of interest/principal along with the amount of interest of non-convertible debt securities payable and the redemption amount;	Refer Annexure - II
(f) debt service coverage ratio*;	1.39 : 1.00
(g) interest service coverage ratio#;	2.53 : 1.00
(h) outstanding redeemable preference shares (quantity and value);	Since the Company does not have outstanding redeemable preference shares, this clause is not applicable. However, Refer Annexure - III for outstanding redeemable non-convertible debentures.
(i) debenture redemption reserve;	Requirement for debenture redemption reserve is not applicable for Housing Finance Companies
(j) net worth;	Rs. 1,89,109.61 lakhs
(k) net profit after tax;	Rs. 21,785.48 lakhs
(l) earnings per share:	Basic - Rs. 4.54 per share (annualised) (also refer Note 1 below) Diluted - Rs. 4.53 per share (annualised) (also refer Note 1 below)

**Note:**

1. The Board of Directors of the Company in its meeting held on May 05, 2021 and shareholders in the Extraordinary General Meeting held on May 06, 2021 approved the sub-division of shares from Rs. 10 per share to Rs. 2 per share. The number of shares used for the calculation of earnings per share, and the earnings per share, have been adjusted for pursuant to Paragraph 64 of Ind AS 33 - "Earnings Per Share", prescribed under Section 133 of the Companies Act, 2013.

\* Debt Service Coverage Ratio -  $[(PBT + Interest\ Expended + Principal\ collected\ from\ customers) / (Interest\ Expended + Principal\ repayment\ of\ borrowings)]$

# Interest Service Coverage Ratio -  $[(PBT + Interest\ Expended) / (Interest\ Expended)]$

For Aptus Value Housing Finance India Limited

  
P Balaji  
Chief Financial Officer



Place : Chennai  
Date : June 24, 2021

Aptus Value Housing Finance India Ltd.

8B, Doshi Towers, 205, Poonamallee High Road, Kilpauk, Chennai-600 010. Tel: 044-45650000, Fax: 044-4555 4170.

CIN : U65922TN2009PLC073881

## Annexure - I

## Details of Previous Due date for Interest Payments / Principal Repayments

S No	ISIN	Listed / Unlisted	Due Date	Amount (Rs. In lakhs)	Nature	Payment Date
1	INE852007014	Listed	16-Nov-20	167.81	Interest	12-Nov-20
2	INE852007022	Listed	16-Nov-20	156.91	Interest	12-Nov-20
3	INE852007030	Listed	16-Nov-20	164.95	Interest	12-Nov-20
4	INE852007071	Listed	01-Mar-21	38.36	Interest	26-Feb-21
5	INE852007097	Listed	01-Mar-21	95.89	Interest	26-Feb-21
6	INE852007105	Unlisted	03-Nov-20	523.18	Interest	02-Nov-20

## Annexure - II

## Details of Next Due date for Interest Payments / Principal Repayments

S No	ISIN	Listed / Unlisted	Due Date	Amount (Rs. In lakhs)	Nature	Payment Date
1	INE852007014	Listed	17-May-21	165.43	Interest	15-May-21
2	INE852007022	Listed	17-May-21	154.68	Interest	15-May-21
3	INE852007030	Listed	17-May-21	162.61	Interest	15-May-21
4	INE852007071	Listed	01-Apr-21	42.47	Interest	26-Mar-21
5	INE852007097	Listed	01-Apr-21	106.16	Interest	26-Mar-21
6	INE852007105	Unlisted	03-May-21	518.42	Interest	30-Apr-21

## Annexure - III

## Details of Outstanding redeemable non-convertible debentures (quantity and value)

S No	ISIN	Listed / Unlisted	Issue date	Quantity (Nos.)	Face Value (Rs.)	Amount Outstanding (in Rs. Lakhs)	Remarks
1	INE852007014	Listed	27-Jul-16	33,20,000	100	3,320.00	
2	INE852007022	Listed	08-Feb-17	33,20,000	100	3,320.00	Secured Rated Listed Redeemable Non-
3	INE852007030	Listed	18-May-17	33,30,000	100	3,330.00	Convertible Debentures
4	INE852007071	Listed	20-Jun-18	5,000	1,00,000	5,000.00	
5	INE852007097	Listed	20-Aug-18	12,500	1,00,000	12,500.00	
6	INE852007105	Unlisted	08-Jan-19	1,01,00,000	100	10,100.00	Secured Rated Unlisted Redeemable Non-
						37,570.00	Convertible Debentures

