

Independent Auditor's Report on Standalone Annual Financial Results of Capri Global Capital Limited Pursuant to Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of Capri Global Capital Limited

Opinion

1. We have audited the accompanying standalone annual financial results of Capri Global Capital Limited ('the Company') for the quarter and year ended 31st March, 2022 ('the Statement'), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations').
2. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
 - (i) presents financial results in accordance with the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Listing Regulations; and
 - (ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ('Ind AS') specified under section 133 of the Companies Act, 2013 ('the Act'), read with the Companies (Indian Accounting Standards) Rules, 2015, and other accounting principles generally accepted in India, of the standalone net profit after tax and other comprehensive income and other financial information of the Company for the quarter and year ended 31st March, 2022.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing specified under section 143(10) of the Act. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Statement* 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 ('the ICAI'), 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.



Responsibilities of Management and Those Charged with Governance for the Statement

4. This Statement has been prepared on the basis of the standalone annual audited financial statements and has been approved by the Company's Board of Directors. The Company's Management and the Board of Directors are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive income and other financial information of the Company in accordance with the Ind AS specified under section 133 of the Act, read with the Companies (Indian Accounting Standards) Rules, 2015, and other accounting principles generally accepted in India, and in compliance with Regulation 33 and 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 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 gives a true and fair view and is free from material misstatement, whether due to fraud or error.
5. In preparing the Statement, management and 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.
6. The Board of Directors is also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Statement

7. 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 Standards on Auditing, specified under section 143(10) of the Act, 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 this Statement.
8. As part of an audit in accordance with the Standards on Auditing, specified under section 143(10) of the Act, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:



Auditor's Responsibilities for the Audit of the Statement (Continued)

- 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 in place adequate internal financial controls with reference to the statement 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 management and the Board of Directors.
 - Conclude on the appropriateness of the management and 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 Statement 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.
 - Obtained sufficient appropriate audit evidence regarding the standalone annual financial results of the Company to express an opinion on the Statement.
9. 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.
10. 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.

Other Matters

11. The Statement includes the financial results for the quarter ended 31st March, 2022, being the balancing figures between the audited figures in respect of the full financial year and the published unaudited year-to-date figures up to the third quarter of the financial year, which were subject to limited review.



Other Matters (Continued)

12. The Statement include figures for the corresponding quarter and year ended 31st March, 2021, the audit of which was carried out and reported by M/s. Deloitte Haskins & Sells LLP, Chartered Accountants, who have expressed an unmodified opinion, vide their audit report dated 27th May, 2021, which has been relied upon by us for the purpose of our audit of the Statement.

Our opinion is not modified in respect of these matters.

For M M Nissim & Co LLP

Chartered Accountants

Firm Registration No: 107122W/W100672



Sanjay Khemani

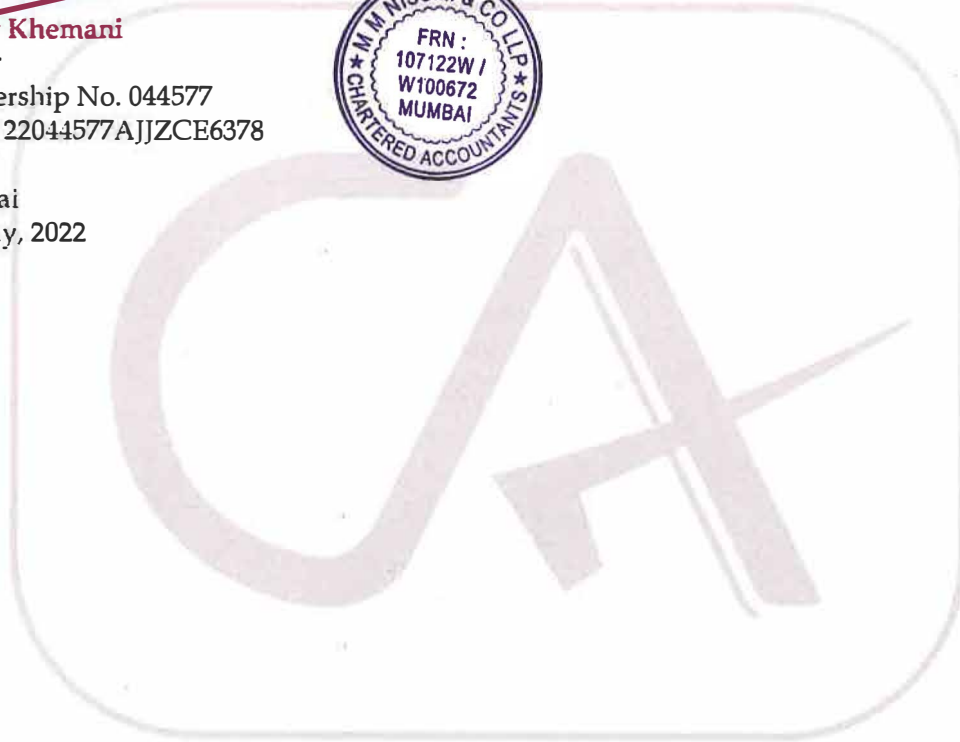
Partner

Membership No. 044577

UDIN: 22044577AJJZCE6378

Mumbai

21st May, 2022



(Rs. in Millions)

Statement of Audited Standalone Financial Results for the Quarter and Year Ended March 31, 2022

Sr. No	Particulars	Quarter ended			For the Year Ended	
		31.03.2022	31.12.2021	31.03.2021	31.03.2022	31.03.2021
		(Audited) Refer Note No. 14	(Unaudited)	(Audited) Refer Note No. 4 & 14	(Audited)	(Audited) Refer Note No. 4
1	Revenue from Operations					
i)	Interest Income	1,777.45	1,671.06	1,297.21	6,471.07	5,343.77
ii)	Dividend Income	-	1.23	0.48	1.23	1.18
iii)	Fees and Commission income	206.95	162.01	8.37	489.35	14.75
iv)	Net Gain on Derecognition of Financial Instrument	158.39	11.62	-	170.01	-
v)	Net gain on fair value changes	21.14	83.64	22.98	194.12	178.68
(vi)	Sale of Service	64.96	28.00	39.93	137.06	91.46
(vii)	Other Operating Income	67.83	46.48	48.70	172.23	113.48
I)	Total Revenue from Operations	2,296.72	2,004.04	1,417.67	7,635.07	5,743.32
II)	Other Income	9.86	3.72	3.09	20.44	17.21
III)	Total Income (I+II)	2,306.58	2,007.76	1,420.76	7,655.51	5,760.53
2	Expenses					
i)	Finance Cost	644.53	579.47	549.43	2,354.85	2,085.20
ii)	Fees and commission Expense	74.57	49.79	-	190.79	-
iii)	Impairment on financial instruments	425.65	176.09	231.70	797.23	516.95
iv)	Employee benefit expense	498.56	365.68	265.42	1,514.48	825.83
v)	Depreciation, amortisation and impairment	28.62	20.38	27.79	73.14	85.27
vi)	Other Expenses	192.69	161.90	118.76	555.77	317.90
IV)	Total expenses (IV)	1,864.62	1,353.31	1,193.10	5,486.26	3,831.15
V)	Profit before tax (III-IV)	441.96	654.45	227.66	2,169.25	1,929.38
VI)	Tax expenses					
(a)	Current tax	164.37	169.52	104.19	624.71	587.15
(b)	Deferred tax	(62.91)	(0.19)	(44.79)	(80.10)	(92.95)
(c)	Tax Pertaining to earlier years	-	-	-	5.80	-
VII)	Profit for the Year (V-VI)	340.50	485.12	168.26	1,618.84	1,435.18
VIII)	Other comprehensive Income					
(A)	Items that will not be reclassified to profit or loss					
	Remeasurement of defined benefit plans	2.19	-	6.07	0.01	5.90
	Income Tax impact on above	(0.55)	-	(1.53)	-	(1.48)
(B)	Items that will be reclassified to profit or loss					
	Fair Value Gain on time value of forward element of forward contract in hedging relationship	1.14	1.22	-	(4.30)	-
	Income Tax impact on above	(0.29)	(0.31)	-	1.08	-
	Other Comprehensive Income	2.49	0.91	4.54	(3.21)	4.42
IX)	Total comprehensive income (VII+VIII)	342.99	486.03	172.80	1,615.63	1,439.60
	Paid up Equity Share Capital (Face value Rs. 2/- each)	351.31	351.20	350.57	351.31	350.57
	Other Equity				17,543.22	15,922.11
	Earnings per equity share (not annualised for quarters)					
	Basic (Rs.)	1.94	2.76	0.96	9.23	8.19
	Diluted (Rs.)	1.92	2.74	0.95	9.13	8.13



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Notes to Statement of Standalone Audited Financial Results

1) Statement of Assets and Liabilities as at March 31, 2022

(Rs. in Millions)

Sr. No.	Particulars	As at March 31, 2022	As at March 31, 2021
	ASSETS		
(1)	Financial assets		
(a)	Cash and Cash equivalents	910.86	1,537.93
(b)	Bank Balances other than cash and cash equivalents	16.12	100.99
(c)	Receivables	81.64	15.09
(d)	Loans	45,770.88	35,642.10
(e)	Investments	6,441.71	7,019.16
(f)	Other Financial Assets	217.01	100.13
	Total Financial Assets	53,438.22	44,415.40
(2)	Non-Financial assets		
(a)	Current Tax Assets (Net)	90.94	45.96
(b)	Deferred Tax assets (Net)	293.17	213.07
(c)	Property, Plant and Equipment	253.42	231.92
(d)	Intangible Assets Under Development	12.39	0.69
(e)	Other Intangible Assets	20.33	13.07
(f)	Other Non-Financial assets	331.59	188.22
	Total Non-Financial Assets	1,001.84	692.93
	TOTAL ASSETS	54,440.06	45,108.33
	EQUITY AND LIABILITIES		
	LIABILITIES		
(1)	Financial Liabilities		
(a)	Derivative financial instruments	8.63	-
(b)	Payables		
	Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	0.99	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	271.21	44.09
	Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	62.04	57.85
(c)	Debt Securities	4,330.90	6,492.81
(d)	Borrowings (Other than Debt Securities)	29,174.62	19,686.07
(e)	Other Financial Liabilities	2,460.43	2,349.71
	Total Financial Liabilities	36,308.82	28,630.53
(2)	Non-Financial Liabilities		
(a)	Current Tax liabilities (Net)	24.85	80.72
(b)	Provisions	135.53	103.13
(c)	Other Non-Financial liabilities	76.33	21.27
	Total Non-Financial Liabilities	236.71	205.12
	Total Liabilities	36,545.53	28,835.65
(3)	EQUITY		
(a)	Equity Share Capital	351.31	350.57
(b)	Other Equity	17,543.22	15,922.11
	Total Equity	17,894.53	16,272.68
	TOTAL EQUITY AND LIABILITIES	54,440.06	45,108.33

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Notes to Statement of Standalone Audited Financial Results

2) Cash Flow Statement for the year ended March 31, 2022

(Rs. in Millions)		
Particulars	Year Ended March 31, 2022	Year Ended March 31, 2021
Cash Flow From Operating activities		
Profit before tax from continuing operations	2,169.25	1,929.38
Adjustments for:		
Depreciation & amortisation	73.14	85.27
Impairment on financial instruments	797.23	516.95
Net gain on fair valuation of financial instruments	(194.12)	(178.68)
Net Gain on Derecognition of Financial Instruments	(170.01)	-
Loss/(Gain) on sale of Fixed Assets	(1.36)	0.14
Gain on sale of Investment Property	(0.14)	-
Gain on sale of Investments	(0.28)	-
Share Based Payments to employees	50.10	20.85
Dividend income	(1.23)	(1.18)
Fair Value value of Derivative	(4.30)	-
Interest on Leased Assets	19.88	22.96
Interest income	(6,471.07)	(5,343.77)
Finance cost	2,354.85	2,085.19
Interest received	6,412.66	5,259.90
Interest Paid	(2,467.30)	(1,757.18)
Operating Profit before working capital changes	2,567.30	2,639.83
Working capital changes		
Loans	(10,775.11)	(5,580.36)
Trade receivables and contract asset	(59.69)	(36.28)
Other Non-financial Assets	(151.75)	(21.48)
Trade payables and contract liability	232.31	(3.86)
Other financial liability	233.34	2,148.23
Other Non-financial liability	55.06	13.31
Provision	(16.35)	43.81
Cash flows (used in)/ generated from operating activities	(7,914.89)	(796.80)
Income tax paid	(730.27)	(583.76)
Net cash flows (used in)/ generated from operating activities	(8,645.16)	(1,380.56)
Cash Flow From Investing activities		
Increase in Fixed deposits not considered as cash and cash equivalent	84.33	(20.00)
Purchase of fixed and intangible assets	(74.04)	(41.50)
Intangible Assets Under Development	(11.70)	1.28
Proceeds from sale of property and equipment	3.91	0.97
Sale/(Purchase) of investment in Mutual Funds (net)	(518.26)	1,045.49
Proceeds from Sale of investment	3,050.21	-
Purchase of investment	(1,757.04)	(3,649.60)
Dividend received	1.23	1.18
Net cash flows (used in)/ generated from investing activities	778.64	(2,662.18)
Cash Flow From Financing activities		
Debt securities Issued	-	5,000.00
Debt securities Redeemed	(2,166.67)	-
Proceed from Borrowings other than debt securities	13,200.00	8,800.00
Repayment of Borrowings other than debt securities Repaid	(4,361.15)	(8,619.42)
Other short term loan (net)	654.26	-
Payments for the principal portion of the lease liability	(23.27)	(26.40)
Payments for the interest portion of the lease liability	(19.88)	(22.96)
Dividends paid	(70.14)	(35.03)
Issue of Equity Share	26.29	21.09
Net cash flows (used in)/ generated from financing activities	7,239.44	5,117.28
Net increase in cash and cash equivalents	(627.08)	1,074.54
Cash and cash equivalents at the beginning of the Year	1,538.15	463.61
Cash and cash equivalents at the end of the Year	911.07	1,538.15

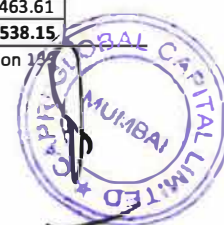
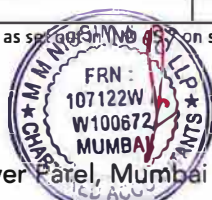
The above cashflow statement has been prepared under indirect method as specified in the statement of cashflow specified under section 146 of Companies Act, 2013

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Notes to Statement of Standalone Audited Financial Results

- 3) The financial results have been prepared in accordance with applicable accounting standards prescribed under section 133 of Companies Act, 2013 read with (Indian Accounting Standard) Rules, 2015 (Ind AS), as amended from time to time, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
- 4) The above results have been reviewed by the Audit Committee and have been approved by the Board of Directors at their respective meetings held on May 21, 2022. The financial results have been subjected to audit by the statutory auditor (M M Nissim & Co LLP, Chartered Accountants) of the Company except for the financial results for the quarter and year ended March 31, 2021, which were audited by Deloitte Haskins & Sells LLP, Chartered Accountants.
- 5) The Company's main business is Financing Activity in India. All other activities of the Company revolve around the main business. As such, there are no separate reportable segments, as per the Ind AS 108 "Operating Segments" specified under section 133 of the Companies Act, 2013.
- 6) The listed Non-Convertible Debt Securities of the Company as on March 31, 2022 are secured by first pari-passu charge by way of hypothecation over standard present and future receivables. The total assets cover required thereof has been maintained as per the terms and conditions stated in the Debenture Trust Deed. Further, the Company has maintained asset cover as stated in the information memorandum which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued.
- 7) During the quarter and year ended March 31, 2022, the company has allotted 55,950 and 368,700 Equity Shares respectively of Rs. 2/- each in respect of stock option exercised aggregating to Rs. 7.99 millions and Rs. 50.07 millions respectively. Accordingly, share capital has increased by Rs. 0.11 millions and Rs. 0.74 millions respectively and security premium increased by Rs. 7.88 millions and Rs. 49.34 millions respectively.
- 8) Taking into consideration the impact arising from the dynamic and evolving nature of the pandemic on the economic environment, the Company holds management overlay (including on assets restructured in accordance with the guidelines issued by the RBI vide its circulars dated August 6, 2020 and May 5, 2021) on account of expected credit loss provision on Loan assets aggregating to Rs. 340.25 millions as on March 31, 2022 (as on March 31, 2021 Rs. 152.70 millions).

The Company is closely monitoring material changes to future economic conditions and resultant impact, if any, which will be dealt with as and when situation emerge.

- 9) Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021

a) Details of transfer through assignment in respect of loans not in default during the quarter and year ended March 31, 2022

Particulars	Quarter ended March 31, 2022	Year ended March 31, 2022
Amount of Loan accounts assigned (Rs. in millions)	1,121.49	1,164.16
Retention of Beneficial Economic Interest (in %)	20% to 30%	20% to 30%
Weighted Average Maturity (in Years)	12.32	12.28
Weighted Average Holding Period (in Years)	0.29	0.28
Coverage of tangible security Coverage (in %)	187.25%	187.51%

The above transaction is pursuant to Co-Lending option II (Direct Assignment) pursuant to RBI notification RBI/2020-21/63/FIDD.CO.Plan.BC.No.8/04.09.01/2020-21 dated September 04, 2020

b) The Company has not acquired any loan not in default during the quarter and year ended March 31, 2022

c) The Company has not transferred or acquired any stressed loan during the quarter and year ended March 31, 2022

- 10) Disclosure Pursuant to RBI Notification - RBI/2020-21/17 DOR No. BP. BC/3/21.04.048/2020-21 dated 6 August 2020 (for restructuring of accounts of micro, small and Medium Enterprises (MSME Sector) Restructuring of Advances having exposure less than or equal to Rs. 25 Crores):

Type of Borrower	Number of accounts Restructured	Amount (Rs. In Millions)
MSMEs	571	1,672.71

- 11) On 31st March 2022, the Company has invested an amount of Rs. 1,500.00 millions in Capri Global Housing Finance Limited, a wholly owned subsidiary, by subscribing to equity shares of face value Rs. 10 each for cash at Rs. 143 (including premium of Rs. 133) per share, offered on right basis.

Also, during the quarter ended March 31, 2022, the Company sold its entire stake in Capri Global Resources Private Limited to Capri Global Holdings Private Limited, Promoter Group entity for a consideration of Rs. 0.28 millions and therefore with effect from January 16, 2022 Capri Global Resources Private Limited has ceased to be the subsidiary of the Company. As a result of such stake sale, the Company has recognised profit of Rs. 0.28 millions as earlier the investment was fully impaired in the books.

- 12) The Board of Directors at their meeting held on May 21, 2022 have recommended a dividend of Re. 0.50 per equity share (previous year Re. 0.40 per equity share) on face value of Rs. 2/- per equity share. The dividend proposed by the Board of Directors is subject to the approval of the shareholders in the ensuing Annual General Meeting.
- 13) Pursuant to the RBI circular dated November 12, 2021 - "Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances - Clarifications" (RBI Circular - RBI/2021-2022/125/DOR.STR.REC.68/21.04.048/2021-22) the Company had aligned its definition of default from number of instalments outstanding approach to Days Past Due approach. Subsequently on February 15, 2022 vide circular RBI/2021-2022/158/DOR.STR.REC.85/21.04.048/2021-22 (RBI Clarification), RBI has deferred the implementation of Para 10 of circular till September 30, 2022. Accordingly, the Company, in accordance with the said RBI clarification, has decided to implement the change in Income Recognition, Asset Classification and Provisioning norms by September 30, 2022. The impact of the RBI circular, which was recognized in the results of nine months' period ended December 31, 2021 has been reversed by derecognizing such assets as credit impaired.
- 14) The figures for the last quarter of the current and previous financial year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the current and previous financial year which were subjected to limited review by statutory auditors.
- 15) The figures of the previous year/ quarter have been regrouped / reclassified wherever necessary to confirm to current year/ period's classification.
- 16) The compliance related to disclosure of certain ratios and other financial information as required under Regulation 52 (4) of the Listing Regulations is made in Appendix 1.



On behalf of the Board of Directors
for Capri Global Capital Limited

(Signature)

(Rakesh Sharma)
Managing Director
DIN 00020037

Place: Mumbai
Date: May 21, 2022

Capri Global Capital Limited

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Appendix 1

Disclosures pursuant to Regulation 52(4) and 54(2) of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 as on March 31, 2022 for the Non-Convertible Debentures (NCDs) issued on Private Placement Basis

	Particulars	Ratio
(a)	Debt-Equity Ratio ¹	1.87
(b)	Debenture Redemption Reserve ²	Not Applicable
	Pursuant to Rule 18(7) (b) (iii) of The Companies (Share Capital and Debenture) Rules 2014 no debenture redemption reserve is required to be created in cases of privately placed debentures issued by NBFC registered with the RBI under Section 45-IA of the RBI (Amendment) Act, 1997.	
(c)	Net Worth (Rs. in Million) ³	17,894.53
(d)	Net Profit after Tax (Rs. in Million)	1,618.84
(e)	Earnings per Share (Rs.):	
	Basic	9.23
	Diluted	9.13
(f)	Current Ratio ²	Not Applicable
(g)	Long term debt to working capital ²	Not Applicable
(h)	Bad debts to Account receivable ratio ²	Not Applicable
(i)	Current liability ratio ²	Not Applicable
(j)	Total debts to total assets ⁴	0.62
(k)	Debtors turnover ²	Not Applicable
(l)	Inventory turnover ²	Not Applicable
(m)	Operating margin (%) ²	Not Applicable
(n)	Net profit margin (%) ⁵	21.15%
(o)	Sector specific equivalent ratios, as applicable	
	CAR	29.39%
	GNPA	2.72%
	NNPA ⁶	1.91%
	NNPA ⁷	-ve
(p)	Extent and nature of security created and maintained with respect to Secured Listed Non-Convertible Debentures:	

The NCDs issued by the Company are secured by first pari-passu charge on book debts and immovable property (Located in Chennai). The security cover is 2.87 times of the aggregate face value of Debentures issued.

Note:

- 1 Debt-Equity Ratio = (Debt Securities + Borrowings (other than debt securities) + Derivative financial instruments)/Net Worth
The company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are generally not applicable
- 2 are generally not applicable
- 3 Networth is calculated as defined in section 2 (57) of Companies Act 2013
- 4 Total Debts to Total assets = (Debt securities + Borrowings (other than debt securities) + Derivative financial instruments)/Total Assets
- 5 Net Profit margin = Net Profit after tax/total income
- 6 NNPA - Net NPAs to Net Advances (%) (Net of Provision on NPA)
- 7 NNPA - Net NPAs to Net Advances (%) (Net of Total ECL Provision)



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