

Sr. No.	Name of the Listed Entity	Covenants / terms of issue (if any) breached during the quarter	Security to be enforced due to breach of covenant/terms of issue including any revised due date	Date of Actual Breach	Date of detecting the breach by the Debenture Trustee	Date of intimation given to debenture holders, stock exchanges, SEBI, etc. (if applicable)	Delay if any (in no. of days)			Further Action Taken
							Delay In Detecting Breach	Delay In intimation	Reasons for the delay	
1	Asirvad Microfinance Limited	As per Agreement PAR30/Gross Loan Portfolio<=3%, Actuals: 11.29%	Instructions of Debenture Holders are awaited	29-11-21	29-11-21	Intimation to Debenture Holders and the Stock Exchange vide email dt. 30-Nov-21 and 02-Dec-21 respectively.	NA	NA	NA	Awaiting for response from Debenture holders for further course of action and follow up for the same is been taken.
		As per Agreement Loan loss Reserve/(PAR90 Plus Restructured Portfolio) >=50% up to Dec2021, 75% Jan2022 to Mar2022, 100% after that, Actuals : 35%								
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2	Aye Finance Private Limited	<p>1. On and from the Deemed date of Allotment and untill the redemption of all outstanding debentures, the Company at all times, maintain a ratio of (x) Portfolio at Risk over 90 days divided by (y) the Outstanding Portfolio of not greater than 6%.</p> <p>2. On and from the Deemed date of Allotment and untill the redemption of all Outstanding Debentures, the Company shall at all times, maintain a ratio of Return of Assets over a period comprising the preceeding 12 months of greater than 0%.</p> <p>3. On or prior to the 20th day of each month a report certifying the calculation of financial covenant ratios for the prior month.</p> <p>4. Untill the Final Settlement, the Company shall maintain a ratio of A:B of not more than 5%, where A is the portfolio at Risk over 90 days, and B is the AUM and such determination is multiplied by 100 and followed by the % symbol.</p> <p>5. A certificate signed by a Director/ CFO of the Company stating that the Company is in Compliance with all the financial covenants</p> <p>6. Copies of the quarterly returns filed with RBI and SEBI.</p> <p>7. Company at all times, until the Final Settlement Date, maintain a Portfolio quality 90 days ratio less than or equal to 6%.</p> <p>8. Company shall at all times untill the Final Settlement Date, maintain a ratio of the sum of (x) portfolio at Risk over 90 days plus (y) restructured loans plus Net Charge offs during the last 12 months divided by (z) the On balance sheet outstanding portfolio of not greater than 10 %.</p> <p>9. maintain a ratio of A:B of not more than 6% (six percent), where A is the Portfolio at Risk Over 90 Days, and B is the Gross Loan Portfolio, multiplied by 100, and followed by the "%" symbol;</p> <p>10. In any event within 10 (ten) Business Days after the Company obtains or reasonably should have obtained actual knowledge thereof, notice of the occurrence of any event or circumstance that could reasonably be expected to result in a Material Adverse Effect</p> <p>11.within 15 (fifteen) calendar days from the end of each month, provide to the Debenture Trustee the asset liability mismatch report in a form and manner prescribed by the Debenture Trustee/Debenture Holders;</p>	Instructions of Debenture Holders are awaited	10-11-21	10-11-21	Intimation to Debenture Holders and the Stock Exchange vide email dt. 11-Nov-21 and 01-Dec-21 respectively.	NA	NA	NA	Awaiting for response from Debenture holders for further course of action and follow up for the same is been taken.

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3	Jana Holdings Limited	1.Capital adequacy ratio in any financial year of the target company should not be less than 17%. 2. Gross non – performing assets on gross loan portfolio of the target company shall not exceed such 2.50% percentage.	Instructions of Debenture Holders are awaited	29-11-21	29-11-21	Intimation to the Stock Exchange vide email dt. 01-Dec-21	NA	NA	NA	Awaiting for response from Debenture holders for further course of action and follow up for the same is been taken.
4	Manappuram Home Finance Limited	Gross NPA shall be less than 6% or lower - 6.36%	Instructions of Debenture Holders are awaited	19-11-21	19-11-21	Intimation to Debenture Holders and the Stock Exchange vide email dt. 23-Nov-21 and 29-Nov-21 respectively.	NA	NA	NA	Awaiting for response from Debenture holders for further course of action and follow up for the same is been taken.
5	Jagaran Microfin Limited	a. The ratio of sum of (x) portfolio at risk over thirty days plus (y) Restructured Loans plus charge offs during the last 12 months divided by (z) the outstanding portfolio is required to be not more than 7% . The issuer has not maintained the said ratio. b. Ratio of Loan reserves divided by Portfolio at risk over 90 days was less than 100 % whereas the same is required to be maintained at atleast 100% at all times	Instructions of Debenture Holders are awaited	21-12-21	21-12-21	Intimation to Debenture Holders and the Stock Exchange vide email dt. 22-Dec-21 and 23-Dec-21 respectively.	NA	NA	NA	Awaiting for response from Debenture holders for further course of action and follow up for the same is been taken.