

The said information has been updated for information of Debenture Holders, Other Intermediaries and General Public in compliance with SEBI Circular “ SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2020/230” dated November 12, 2020 as per Annexure B : Table 5 - Status of information regarding breach of covenants/terms of the issue, if any action taken by debenture trustee for Half Year ended 30-Sep-2021

Sr. No.	Name of the Listed Entity	ISIN No.	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 (if any)	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	INE516Q08174	As per Agreement PAR30/Gross Loan Portfolio<=3%, Actuals: 11.29%	Instructions of Debenture Holders are awaited	29-11-2021	29-11-2021	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.
2	Aye Finance Private Limited	INE501X07067	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%. 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%. 3. On or prior to the 20th day of each month a report certifying the calculation of financial covenant ratios for the prior month.	Instructions of Debenture Holders are awaited	10-Nov-21	10-Nov-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.
		INE501X07117									
		INE501X08032	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								

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								Delay In Detecting Breach	Delay In intimation	Reasons for the delay	
		INE501X07174	<p>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>								
		INE501X07125	<p>8. Company shall at all times until 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>								

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3	Manappuram Home Finance Limited		Gross NPA shall be less than 6% or lower - 6.36%	Instructions of Debenture Holders are awaited	19-Nov-21	19-Nov-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.
4	Jagaran Microfin Limited	INE01HK07034 & INE01HK07042	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-Dec-21	21-Dec-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.