

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-2022

Sr. No.	Name of the Listed Entity	ISIN	Covenants/ terms of issue (if any) breached	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)		Reasons for the delay	Further Action Taken
								In Detecting Breach	In intimation		
1	Satin Creditcare Network Limited	INE836B07618 INE836B07535 INE836B07436 INE836B07634 INE836B07626 INE836B07642 INE836B07550 INE836B07402 INE836B07659 INE836B07451 INE836B08202	PAR 30 + Restructured (Excluding restructured under RBI resolution framework)+ Net Charge offs last 12 month/GLP to be <=10%. Liquidity Coverage Ratio > + 115% PAR 30 + refinance/restructure + Write off divided by GLP <10% (01.07.2022 to 31.12.2022) PAR30 <= 4% Write off/Gross Loan Portfolio < 2%	Awaiting response from Debenture Holders	05-12-2022	05-12-2022	Intimation to Debenture Holders vide email dt. 07-12-2022 & Intimation to Stock Exchanges vide email dt.10-01-2023.	NA	NA	NA	Awaiting for response from Debenture holders for further course of action and follow up for the same is been taken.
2	Satya Microcapital Limited	INE982X07184 INE982X08034 INE982X08042	The Company shall, on and from the Deemed Date of Allotment and until September 30, 2021, maintain a Portfolio Quality 30 (Thirty) Days of less than 10% (Ten Percent). On and from October 1, 2021 and until December 31, 2021, the Company shall maintain a Portfolio Quality 30 (Thirty) Days of less than 7.5% (Seven Decimal Point Five Percent). On and from January 1, 2022 and until the Final Settlement Date, the Company shall maintain a Portfolio Quality 30 (Thirty) Days of less than 5% (Five Percent) The Company shall, on and from the Deemed Date of Allotment and until the Final Settlement Date, the Company shall maintain an Open Loan Position 30 (Thirty) Days to the Company's Regulatory Capital of less than or equal to 20% (Twenty Percent) GNPA shall not exceed 3% of AUM GNPA shall not exceed 3% of AUM	Awaiting response from Debenture Holders	02-12-2022	02-12-2022	Intimation to Debenture Holders vide emails dt. 02-12-2022 and 09-12-2022.& Intimation to Stock Exchanges vide email dt.10-01-2023.	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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		INE982X07093	The Issuer shall at all times maintain the ratio of (x) Portfolio at Risk over 90 days plus Restructured Loans minus (y) Loan Loss Reserves divided by (y) Tier 1 Capital of no greater than 10%.								
		INE982X07101	The Issuer shall at all times maintain the ratio of (x) Portfolio At Risk over 90 days + Restructured Loans - Loan Loss Reserves divided by (y) Tier One Capital of less than 10%.								
		INE982X07127	The Issuer shall at all times maintain the ratio of (x) Loan Loss Reserves divided by (y) Portfolio At Risk over 90 days plus Restructured Loans of no less than 100%.								
		INE982X07150	The issuer shall at all times maintain the ratio of (x) Portfolio at Risk over 90 days + Restructured Loans – Loan Loss Reserve divided by (y) Tier 1 Capital of less than 10%. The Issuer shall at all times maintain the ratio of (x) Loan Loss Reserves over (y) Portfolio At Risk over 90 days plus restructured Loans of greater than 100%.								
		INE982X07168	The Issuer shall at all times maintain the ratio of (x) Portfolio At Risk over 90 days + Restructured Loans - Loan Loss Reserves divided by (y) Tier One Capital of less than 10%. The Issuer shall at all times maintain the ratio of (x) Loan Loss Reserves over (y) Portfolio At Risk over 90 days + Restructured Loans of greater than 100%.								
		INE982X07143	The Issuer shall at all times maintain the ratio of (x) Portfolio At Risk over 90 days + Restructured Loans - Loan Loss Reserves divided by (y) Tier One Capital of less than 10%. The Issuer shall at all times maintain the ratio of (x) Loan Loss Reserves over (y) Portfolio at Risk over 90 days + Restructured Loans of greater than 100%.								

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		INE982X07176	<p>The issuer's ((Portfolio at Risk 30 days + Refinanced, restructured, rescheduled loans + Write-off previous 12 months)/ Gross Loan Portfolio) shall be less than 10% until 30th September 2021, less than 7.5% until 31st December 2021 and less than 5% thereafter</p> <p>The issuer shall maintain an Open Loan Position of Thirty (30) Days, defined as ((Portfolio at Risk more than 30 Days + Refinanced, restructured, rescheduled loans - Loan loss reserve)/Regulatory Capital (Tier-I))) less than or equal to 20%</p>								
		INE982X07218	<p>The issuer ((portfolio at risk 30 days + refinanced, restructured, rescheduled loans + gross write-off previous 12 months) / Gross Loan Portfolio) shall be less than or equal to 18% until 31st March 2022, less than or equal to 10% between 1st April 2022 and 30th June 2022, and less than or equal to 7.5% thereafter</p> <p>The issuer shall maintain an open loan position of thirty (30) days, defined as ((portfolio at risk more than 30 days + refinanced, restructured, rescheduled loans - loan loss reserve)/ regulatory capital)) less than or equal to 50% until 31st March 2022, less than or equal to 30% between 1st April 2022 and 30th June 2022, and less than or equal to 20% thereafter.</p>								
		INE982X07259	<p>Maximum permissible ratio of sum of the Par > 90 and write offs (on the Borrower's entire portfolio including receivables sold or discounted on a non-recourse basis, to Gross Loan Portfolio shall be 5.00% (Five Point Zero Zero percent) till June 30, 2022 and 3.00% (Three Point Zero Zero percent) from July 01, 2022 onwards, write-offs would be calculated for trailing twelve months and only writes-offs taken after January 01, 2022 shall be considered.</p> <p>Asset Quality: Net NPA shall be 3% or lower.</p>								

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		INE982X07275	Maximum permissible ratio of sum of the Par > 90 and write- offs: (on the Borrower's entire portfolio including receivables sold or discounted on a non-recourse basis) to Gross Loan Portfolio shall be 5.00% (Five Point Zero Zero percent) till June 30, 2022 and 3,00% (Three Point Zero Zero percent) from July 01, 2022 onwards, write-offs would be calculated for trailing twelve months and only writes-offs taken after January 01, 2022 shall be considered. Asset Quality: Net NPA shall be 3% or lower.								
		INE982X07135	Maintain a ratio of A:B not greater than 20% where A is PAR-90 and B is the Tangible Net worth.								
3	Sonata Finance Private Limited	INE509M07246	At all times maintain a ratio of the (x) Loan loss reserves divided by (y) Portfolio at risk over 90 days plus non covid restructured Loan of no less than 100%	Awaiting response from Debenture Holders	16-11-2022	16-11-2022	Intimation to Debenture Holders vide email dt. 18-11-2022 & Intimation to Stock Exchanges vide email dt.10-01-2023.	NA	NA	NA	Awaiting for response from Debenture holders for further course of action and follow up for the same is been taken.
		INE509M07345	At all times maintain a ratio of the (x) Loan loss reserves divided by (y) Portfolio at risk over 90 days plus non covid restructured Loan of no less than 100%	Awaiting response from Debenture Holders							
		INE509M07253	At all times maintain a ratio of the (x) Loan loss reserves divided by (y) Portfolio at risk over 90 days plus non covid restructured Loan of no less than 100%	Awaiting response from Debenture Holders							
		INE509M07311	At all times maintain a ratio of the (x) Loan loss reserves divided by (y) Portfolio at risk over 90 days plus non covid restructured Loan of no less than 100%	Awaiting response from Debenture Holders							
		INE509M07279	Maintain a ratio of A:B not greater than 5% where A is PAR-90 and trailing twelve months write-offs (on the Issuer's entire portfolio including receivables sold or discounted on a non-recourse basis) and B is the Gross Loan Portfolio to be tested on and from December 31, 2021 onwards	Awaiting response from Debenture Holders							

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		INE509M07261	Maintain a ratio of A:B not greater than 5% where A is PAR-90 and trailing twelve months write-offs (on the Issuer's entire portfolio including receivables sold or discounted on a non-recourse basis) and B is the Gross Loan Portfolio to be tested on and from December 31, 2021 onwards	Awaiting response from Debenture Holders							
		INE509M07287	At all times maintain a ratio of the (x) Loan loss reserves divided by (y) Portfolio at risk over 90 days plus non covid restructured Loan of no less than 100%	Awaiting response from Debenture Holders							
		INE509M07295	At all times maintain a ratio of the (x) Loan loss reserves divided by (y) Portfolio at risk over 90 days plus non covid restructured Loan of no less than 100%	Awaiting response from Debenture Holders							
		INE509M07303	1. Maintain write off ratio of less than 3%. 2. Maintain Risk coverage ratio is excess of 100%. 3. Maintain an open exposure ratio of less than 3%	Awaiting response from Debenture Holders							
4	Jana Holdings Limited	INE682V07010, INE682V07028 , INE682V07036, INE682V07044, INE682V07051, INE682V07069, INE682V07077, INE682V07085, INE682V07093, INE682V07150	Maintenance of capital adequacy ratio of target Company a minimum of 18% as per Series H non-convertible debenture. The CAR of the target Company as on September 30, 2022, is 16.40%. Total debt net worth ratio of the Target Company is 3.8 times which is more than the ratio as set by the board. The ratio of unsecured loans to secured loans is at 46% which is more than the ratio as set by the board. Gross non-performing assets on new disbursements is at 6% which is more than the ratio as set by the board.	Awaiting response from Debenture Holders	07-12-2022	07-12-2022	Intimation to Debenture Holders vide email dt. 09-12-2022 & Intimation to Stock Exchanges vide email dt.10-01-2023.	NA	NA	NA	Awaiting for response from Debenture holders for further course of action and follow up for the same is been taken.
5	Samunnati Financial Intermediation & Services Private Limited	INE551U07126 INE551U07167	(PAR 90 + Restructure + Writeoffs)/GLP < 5% Open Loan Position (PAR 90 + Restructured-Loan Loss Reserves)/Regulatory Capital<15% PAR90+Restructured+Writeoffs/ GLP < 7% (From Jan 1, 2022) ROA > 0%	Awaiting response from Debenture Holders	20-12-2022	20-12-2022	Intimation to Debenture Holders vide email dt. 22-12-2022 & Intimation to Stock Exchanges vide email dt.10-01-2023.	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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			Top 10 Credit Exposure/ Tier 1 Capital (Till Dec 31, 2022) <50%								
		INE551U07209	Exposure to Related Parties (Subsidiaries)/Total Capital < 40% (From April 1, 2022)								
			RoA > -1.5% (Till April 1, 2022 – Sep 30, 2022)								
6	Dvara Kshetriya Gramin Financial Services Private Limited	INE179P07274	PAR 90 < 3% of the Borrower's Own Loan Portfolio	Awaiting response from	26-12-2022	26-12-2022	Intimation to Debenture Holders vide emails dt. 14-10-2022 & 27-12-2022 by Issuer and 30-12-2022 by Debenture Trustee & Intimation to Stock Exchanges vide email dt.10-01-2023.	NA	NA	NA	Awaiting for response from Debenture holders for further course of action and follow up for the same is been taken.
7	Spandana Sphoorty Financial Limited	INE572J07133	Certificate from the Director/MD, certifying the value of Book debts/receivable stating that are sufficient to Discharge the claims	Awaiting response from Debenture Holders	30-12-2022	30-12-2022	Intimation to Debenture Holders vide email dt. 02-01-2023 & Intimation to Stock Exchanges vide email dt.10-01-2023.	NA	NA	NA	Awaiting for response from Debenture holders for further course of action and follow up for the same is been taken.
		INE572J07224									
		INE572J07257									
		INE572J07281									
		INE572J07299									
		INE572J07315									
		INE572J07323									
		INE572J07364									
		INE572J07372									
		INE572J07331									
		INE572J07398									
		INE572J07414									
		INE572J07414									
		INE572J07307	Mrs. Padmaja GangiReddy shall continue to remain on the Board of Directors as the Promoter and managing Director and shall retain management control of the company.								
		INE572J07117	It shall maintain Operational Self Sufficiency (OSS) to be greater than 100% for FY'21, FY'22 and FY'23;								
			PAT to be positive								

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		INE572J07133	(a)The Company shall maintain a Portfolio Quality 30 Days Ratio excluding loan of Andhra Pradesh and Telegana of less than or equal to 5% (Five Percent)								
		INE572J07224	a) The company shall at all times, until the redemption of all outstanding Debentures, maintain a portfolio at Risk over 30 (Thirty) days (excluding Loans in Andhra Pradesh and Telangana) divided by Gross Loan Portfolio (excluding Loans in Andhra Pradesh) below 5%(Five Percent) . b) The Company Shall at all times until the settlement date maintain a Adjusted Portfolio at Risk more than 30 days divided by Gross Loan Portfolio below 7% (Seven Percent). c).The company shall at all times until the redemption of the all outstanding Debentures ,maintain an Adjusted Return on Assets of Greater Than 0.5% (Zero Decimal Point Five Percent) .								
		INE572J07257	a)Net NPA shall not exceed 1.5% in any of the quarters b)GNPA of Less than or equal to 5%-Q1FY1 & less than or equal to 3%-Q2FY21 onwards (Gross loan portfolio=on b/s owned portfolio)								
		INE572J07281	a)The Company shall at all times, until the Final Settlement Date, maintain a Portfolio at Risk over 30 (Thirty) days divided by Gross Loan Portfolio below 5% (Five Percent); b)The Company shall at all times, until the Final Settlement Date, maintain an Adjusted Return on Assets of greater than 0.5% (Zero Decimal Point Five Percent); c)The Company shall at all times, until the Final Settlement Date, maintain an Adjusted Portfolio at Risk More Than 30 (Thirty) Days divided by Gross Loan Portfolio below 7% (Seven Percent);								

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		INE572J07299	<p>a)The Return on Asset should not fall below 3% and this covenant shall be tested on a quarterly basis</p> <p>b) Profit before Tax (as per the Financial Statements) shall not be less than: (a) Rs. 250,00,00,000/- (Rupees Two Hundred and Fifty Crores Only) for the financial year ended 2021; and (b) Rs. 300,00,00,000/- (Rupees Three Hundred Crores Only) for the financial year ended 2022.</p> <p>c)The aggregate provisioning (in relation to standard and sub-standard assets), as per the audited Profit & Loss Statement for the financial year ended 2022 shall not exceed Rs. 250,00,00,000/- (Rupees Two Hundred and Fifty Crores Only). The aggregate provisioning (in relation to standard and sub-standard assets), as per the audited Profit & Loss Statement for the financial year ended 2021 shall not exceed Rs. 350,00,00,000/- (Rupees Three Hundred and Fifty Crores Only);</p>								
		INE572J07307	<p>a)GNPA of Less than or equal to 10% till June 21 & less than or equal to 5% thereafter, computed as described by RBI.</p> <p>B)NNPA of Less than or equal to 5% till June 21 & less than or equal to 3% thereafter, computed as described by RBI.</p> <p>C)PAT To be positive.</p> <p>d)Minimum Interest Coverage to be more than 1 time.</p>								
		INE572J07190	<p>a)GNPA of Less than or equal to 5%. (Gross Loan Portfolio=On b/s + off b/s portfolio)</p> <p>b)GNPA/Tangible Net Worth of less than or equal to 15%,GNPA is On b/s + off b/s portfolio</p>								
		INE572J07315	<p>a)Net NPA shall not exceed 1.5% in any of the quarters (including quarter ending March 31, 2021).</p> <p>b)GNPA of Less than or equal to 5%-Q1FY1 & less than or equal to 3%-Q2FY21 onwards (Gross loan portfolio=on b/s owned portfolio)</p>								

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		INE572J07323	(a)On and from the Deemed Date of Allotment and until and including September 30, 2021, the Company shall at all times therein maintain a Portfolio at Risk over 30 (Thirty) days divided by Gross Loan Portfolio below 9% (Nine Percent). On and from October 1, 2021 and until the Final Settlement Date, the Company shall at all times therein maintain a Portfolio at Risk over 30 (Thirty) days divided by Gross Loan Portfolio below 5% (Five Percent); b)The Company shall at all times, until the Final Settlement Date, maintain an Adjusted Return on Assets of greater than 0.5% (Zero Decimal Point Five Percent); c)On and from the Deemed Date of Allotment and until and including September 30, 2021, the Company shall at all times therein maintain an Adjusted Portfolio at Risk More Than 30 (Thirty) Days divided by Gross Loan Portfolio below 12% (Twelve Percent). On and from October 1, 2021 and until the Final Settlement Date, the Company shall at all times therein maintain an Adjusted Portfolio at Risk More Than 30 (Thirty) Days divided by Gross Loan Portfolio below 7% (Seven Percent								
		INE572J07398	a)Portfolio quality 30 days ratio less than or equal to 30% till June 2022, from July 1, 22-Sep 2022- 23%, From 1 Oct,22-31 dec 22--15%, From Jan 01, 23- Mar 2023-10% & 5% thereafter. b)Open Loan Position 30 days (Till Jun 30, 2022 < or = 35%, 27.5% from Jul 2022 to 30 sep 2022 & 20% thereafter.								
		INE572J07414	(a)The Company shall maintain a Portfolio Quality 30 Days Ratio of less than or equal to 23% till Sep 2022								