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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 Quarter ended 31-Dec-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	Arohan Financial Services Limited	INE808K07261	(PAR90+restructuredloans-provision)/ Tier 1	Awaiting instructions from Debenture Holders	14-02-2023	14-02-2023	Intimation to Debenture Holders vide email dt. 17-02-2023 & Intimation to Stock Exchanges vide email dt. 06-04-2023.	NA	NA	NA	Awaiting instructions from Debenture Holders
		INE808K08046	GrossNPA/OnBalancesheet portfolio(preprovision)	Awaiting instructions from Debenture Holders	14-02-2023	14-02-2023					
		INE808K07253	1.(PAR 90 lessprovision)/AUM 2.PAR 90 lessprovision)/Tangible Networkth	Awaiting instructions from Debenture Holders	14-02-2023	14-02-2023					
2	Criss Financial Holdings Limited	INE02EP07020	2.5.3 (M) of DTD-Corporate Guarantee The Company shall ensure that the Parent Company shall not issue any corporate guarantee(s) on behalf of the Company in favour of any creditors of the Company/ any financial institutions after December 01, 2021. Provided however, if any corporate guarantee(s) are issued by the Parent Company, then the Company shall ensure that a guarantee is issued in favour of the Debenture Trustee with respect to the Debentures by the Parent Company 2.5.4 (iii) of DTD-The Company shall ensure that the PAR>90 shall not, at any time, exceed be 6% (Six Percent) of the Gross Loan Portfolio of the Company	Awaiting instructions from Debenture Holders	05-02-2023	05-02-2023	Intimation to Debenture Holders vide email dt. 08-02-2023 & Intimation to Stock Exchanges vide email dt.06-04-2023.	NA	NA	NA	Awaiting instructions from Debenture Holders
3	Dvara Kshetriya Gramin Financial Service Private Limited	INE179P07274	PAR 90 < 3% of the Borrower's Own Loan Portfolio	Awaiting instructions from Debenture Holders	03-03-2023	03-03-2023	Intimation to Debenture Holders by Issuer vide email dt. 20-02-2023 & Intimation to Stock Exchanges vide email dt.06-04-2023.	NA	NA	NA	Awaiting for response from Debenture holders for further course of action.
4	Jana Holdings Limited	INE682V07085	a) Maintenance of capital adequacy ratio of target Company a minimum of 18% as per Series H non-convertible debenture. The CAR of the target	Awaiting instructions from Debenture Holders	14-02-2023	14-02-2023	Intimation to Debenture Holders vide email dt. 16-02-	NA	NA	NA	Awaiting for response from Debenture holders for further

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		INE682V07150	Company as on December 31, 2022, is 15.80%. b) Total debt net worth ratio of the Target Company is 3.3 times which is more than the ratio as set by the board. c) The ratio of unsecured loans to secured loans is at 45% which is more than the ratio as set by the board. d) Gross non performing assets on new disbursements				2023 & Intimation to Stock Exchanges vide email dt.06-04-2023.	NA	NA	NA	course of action.
5	Origo Commodities India Private Limited	INE0A2407035	(a) On and from the Deemed Date of Allotment and until and including December 31, 2023, the Company shall at all times therein maintain the ratio of the Total Outside Liabilities to the Tangible Net Worth of not greater than 2.75x. On and from January 1, 2024 and until the Final Settlement Date, the Company shall at all times therein maintain the ratio of the Total Outside Liabilities to the Tangible Net Worth of not greater than 2.5x; and For the purpose of this Clause 2.5.3 (Financial Covenants), the following terms shall have the meaning ascribed to them as provided below: "Tangible Net Worth" shall mean the sum of the Company's paid-up share capital and share premium, plus its tangible reserves, plus any share application money received, plus preference capital (if any, and only if the redemption of such preference capital falls due after the Maturity Date), with the exclusion of intangible assets, revaluation reserves, and deferred taxation reserves; "Tangible Outside Liabilities" shall mean the total assets of the Company minus the equity of the Company;	Awaiting instructions from Debenture Holders	14-02-2023	14-02-2023	Intimation to Debenture Holders by Issuer vide email dt. 13-02-2023 & Intimation to Stock Exchanges vide email dt.06-04-2023.	NA	NA	NA	Awaiting instructions from Debenture Holders
		INE0A2407076	(a) During the tenor of the Debentures on a standalone basis, the Company shall ensure that the ratio of A:B does not exceed 2.5x times, where A is Financial Indebtedness and B is the Adjusted Tangible	Awaiting response from Debenture Holders	14-02-2023	14-02-2023					

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		INE0A2407084	Net Worth. For the purpose of this Schedule, "Adjusted Tangible Net Worth" shall mean net worth of the Company less intangible assets less investments (i.e. including debt, equity etc.) in all subsidiaries, Group companies (d)The Company shall ensure that the ratio of A:B shall be as follows where A is EBITDA and B is Interest expense: (i)Greater than 1.1 times from the Deemed Date of Allotment till 31st December 2022; (ii)Greater than 1.5 times from 1st January 2023 till 31st March 2024; and (iii)Greater than 2 times from 1st April 2024 until the Final Redemption Date.	Awaiting response from Debenture Holders	14-02-2023	14-02-2023					
6	Parsvnath Estate Developers Private Limited	INE244P07037	An amount equivalent to the immediately succeeding 1 (one) calendar month of Interest, which shall be increased to an amount equivalent to the immediately succeeding 3 (three) calendar months of Interest in the manner set out in the Issuer Accounts Agreement and which shall be maintained by the Issuer at all times till the Final Settlement Date.It is to be maintained in form of FD	Awaiting response from Debenture Holders	14-02-2023	14-02-2023	Intimation to Debenture Holders vide email dt. 17-02-2023 & Intimation to Stock Exchanges vide email dt.06-04-2023	NA	NA	NA	Awaiting instructions from Debenture Holders
7	Sonata Finance Private Limited	INE509M07246	(i) At all times maintain a ratio of the (x) Loan loss reserves divided by (Y) Portfolio at risk over 90days plus non covid restructured loan of no less than 100%.	Awaiting response from Debenture Holders	14-02-2023	14-02-2023	Intimation to Debenture Holders vide email dt. 17-02-2023 & Intimation to Stock Exchanges vide email dt.06-04-2023.	NA	NA	NA	Awaiting instructions from Debenture Holders
		INE509M07337	(d) Trailing twelve months write offs (on the issuer entire portfolio including receivables sold or discounted on a non recourse basis) at 2.5% of Gross Loan Portfolio								
		INE509M07345	(i) At all times maintain a ratio of the (x) Loan loss reserves divided by (Y) Portfolio at risk over 90days plus restructured loan of no less than 100%.								

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		INE509M07253	(i) At all times maintain a ratio of the (x) Loan loss reserves divided by (Y) Portfolio at risk over 90days plus non covid restructured loan of no less than 100%.								
		INE509M07311	(i) At all times maintain a ratio of the (x) Loan loss reserves divided by (Y) Portfolio at risk over 90days plus restructured loan of no less than 100%.								
		INE509M07279	Point C of schedule IX, Maintain a ratio of A:B not greater than 5% where A is PAR 90 and trailing 12 month write off and B is Gross loan portfolio to be tested on and from 31 december 2021 onwards. Point D of Schedule IX, Maintain A ratio of A:B less than 20% where A is PAR 90 on the Gross loan portfolio and B is tangible net worth to be tested on and from 31 december 2021 onwards.								
		INE509M07287	(i) 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%.								
		INE509M07295	(i) 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%.								
		INE509M07303	Clause 2.5.4 (c) Maintain a Write Off Ratio of less than 3% (d) Maintain a risk coverage ratio in excess of 100% .								
8	Spandana Sphoorty Financial Limited	INE572J07133	Portfolio quality 30 days ratio excluding loan of Andra Pradesh and Telangana of less than or equal to 5%, (On balance sheet >30/On balance sheet gross loan portfolio)	Awaiting for response from Debenture holders for further course of action.	31-01-2023	31-01-2023	Intimation to Debenture Holders vide email dt.02-02-2023 & Intimation to Stock Exchanges	NA	NA	NA	Awaiting instructions from Debenture Holders

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		INE572J07224	The company shall at all times until the settlement date, maintain a Portfolio at Risk over 30 (Thirty) days divided by Gross Loan Portfolio below 5% (Five Percent) The company shall at all times until the settlement date, maintain an Adjusted Portfolio at Risk more than 30(Thirty) days divided by Gross Loan Portfolio below 7% (Seven Percent) The company shall at all time until the redemption of all outstanding debentures, maintain an Adjusted Return on Asset of greater than 0.5% (Zero decimal Point five percent)				vide email dt.06-04-2023.				
		INE572J07208	GNPA of less than or equal to 5%, (Gross loan portfolio = On b/s + off b/s portfolio) GNPA/ Tangible Net Worth of less than or equal to 15%, GNPA is on b/s + off b/s portfolio								
		INE572J07257	GNPA of less than or equal to 5% - Q1FY21 & less than or equal to 3% - Q2FY21 onwards (Gross loan portfolio= on b/s owned portfolio)								
		INE572J07281	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) The company shall at all times, until the final settlement date, maintain an Adjusted Return on Asset of greater than 0.5% (Zero Decimal point five percent) The company shall at all times, until the final settlement date, maintain an Adjusted Portfolio Quality 30 (Thirty) days divided by Gross Loan Portfolio below 7% (Seven Percent)								
		INE572J07307	GNPA of less than or equal to 10% till June 2021 and less than or equal to 5% thereafter, Computed as described by RBI (Total Loan Portfolio)								

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		INE572J07315	GNPA of less than or equal to 5% - Q1FY21 & less than or equal to 3% - Q2FY21 onwards, Gross loan portfolio= on b/s owned portfolio								
		INE572J07323	PAR 30 below 9% till sept 21, thereafter below 5% (On balance sheet >30/ On balance sheet gross loan portfolio) The company shall at all time until the final settlement, maintain an Adjusted Return on Asset of greater than 0.5% (Zero decimal Point five percent) Adjusted PAR 30 below 12% till sept 21, thereafter 7% (On b/s PAR 30 + reschedule, restructure, refinanced loans less than 30 days overdue/ On b/s Gross loan portfolio								
		INE572J07398	Portfolio quality 30 days ratio less than or equal to 30% -Till Jun 30, 2022, From jul 1, 22 to Sep 30, 22 - 23%,From 1 oct, 22 to 31 dec, 22 - 15%, From 1 jan, 22 to 31 mar, 23 -10% and 5% thereafter								
		INE572J07414	The Company shall at all times maintain portfolio Quality 30 days Ratio less than or equal to 23% till 30 sep 2022								
		INE572J07505	GNPA - Non performing loans below 6%								
		INE572J07513	Maintain a minium tangible net worth shall be 2800 cr								
		INE572J07521	Maintain a minium tangible net worth shall be 2800 cr GNPA - Non performing loans shall be less than 6%								
		INE572J07539	Maintain a minium tangible net worth shall be 2800 cr GNPA - Non performing loans shall be less than 6%								

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		INE572J07497	Max permissible ratio of PAR > 90(on the company's entire portfolio including receivables sold or discounted on non recourse basis) to tangible net worth shall not be more than 20%								
9	Satin Credit Care Network Limited	INE836B07618	PAR30+Restructured+Net charge-offs last 12 month/GLP to be <=12%* PAR90+Restructured Loans-Loan Loss Reserve / Tire 1 Capital < 18% till Sep'18 and then 10%*	Awaiting response from Debenture Holders	31-03-2023	31-03-2023	Intimation to Debenture Holders vide email dt.04-04-2023 & Intimation to Stock Exchanges vide email dt.06-04-2023.	NA	NA	NA	Awaiting instructions from Debenture Holders
		INE836B07436	PAR30+Restructured+Net charge-offs last 12 month/GLP to be <=10%* PAR90+Restructured Loans-Loan Loss Reserve / Tire 1 Capital < than 10%*								
		INE836B07550	PAR30+Restructured+Net charge-offs last 12 month/GLP to be <=12%* PAR90+Restructured Loans-Loan ~ Loss Reserve / Tire 1 Capital < than 10%*								
		INE836B07626	PAR30+Restructured+Net charge-offs last 12 month/GLP to be not > 22% until Sep'21, not >17% till Dec'21, not >12% till Mar'22 and then not >10%* PAR90+Restructured- LLR/Tiex 1 Capital to be not > 20% until Sep'21, not >15% till Dec'21, not >12% till Mar'22 and then not >10%*								
		INE836B07634	PAR30+Restructured (Excluding restructured under RBI resolution framework) +Net charge-offs last 12 month/GLP to be not > 15% until Mar'22 and then not >10%* PAR90+Restructured Loans-Loan Loss Reserve / Tire 1 Capital < than 10%*								

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		INE836B07642	PAR30+Restructured (Excluding restructured under RBI resolution framework)+charge-offs last 12 month/GLP to be not > 15% until Mar'22 and then not >10%* PAR90+Restructured Loans-Loan Loss Reserve / Tire 1 Capital < than 10%*								