

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	1. PAR 30+Non Covid restructured loan+ net write off of 12months)/Gross Loan Portfolio 2. PAR 90 + Non Covid restructured loans - provision)/Tier 1	Awaiting instructions from Debenture Holders	31-03-2023	12-05-2023	Intimation to Debenture Holders vide email dt. 15-05-2023 & Intimation to Stock Exchanges vide email dt. 19-06-2023.	NA	NA	NA	Awaiting instructions from Debenture Holders
		INE808K08046	Gross NPA/Gross Loan Portfolio								
		INE808K07253	PAR 90 + Restructured Loans) /Gross Loan Portfolio								
2	IIFL Samasta Finance Limited	INE413U07103	Capital Adequacy Ratio should not fall below 18%	Awaiting instructions from Debenture Holders	31-03-2023	24-05-2023	Intimation to Debenture Holders vide email dt. 26-05-2023 & Intimation to Stock Exchanges vide email dt. 19-06-2023.	NA	NA	NA	Awaiting instructions from Debenture Holders
		INE413U07129	Capital Adequacy Ratio should not fall below 20%								
3	Jana Holdings Limited	INE682V08117	1. Capital Adequacy ratio in any financial year of the target Company should not be less than 18%. 2. The gross non-performing assets on Gross loan portfolio of the target Company shall not exceed such 3.20% percentage. 3. Total Debt to Net worth ratio of the Target Company should not exceed 2.7 times, in any Financial Year. 4. The ratio of unsecured loans to secured loans as part of the gross loan portfolio shall not exceed 40% as set / approved by the board of directors of the Target Company for Financial Year. 5. Exposure to a single borrower shall, at all times, shall not exceed 1% of the gross loan portfolio of the Target Company for the previous Financial Year, as set / approved by the board of directors of the Target Company, for the relevant Financial Year.	Awaiting instructions from Debenture Holders	31-03-2023	09-06-2023	Intimation to Debenture Holders vide email dt. 12-06-2023 & Intimation to Stock Exchanges vide email dt. 19-06-2023.	NA	NA	NA	Awaiting instructions from Debenture Holders
		INE682V08125									
		INE682V08133									
		INE682V08091									
		INE682V08141									
		INE682V08158									
		INE682V07150									
4	Origo Commodities India Private Limited	INE0A2407076	1. During the tenor of the Debentures on a consolidated basis, the Company shall ensure that the ratio of A:B does not exceed 2.25 times, where A is the Financial Indebtedness and B is the Adjusted Tangible Net Worth. 2. During the tenor of the Debentures on a consolidated basis for the Company and the Guarantor, the Company shall ensure that the ratio of A:B does not exceed as set out below where A is Financial Indebtedness of the Company and the Guarantor (excluding Financial Indebtedness availed against pledge of inventory) and B is the EBITDA (trailing 12 months): (i) 6.5 times from the Deemed Date of Allotment till 31st December 2022 (ii) 4 times from 1st January 2023 till 31st March 2024; and (iii) 3.5 times from 1st April 2024 until the Final Redemption Date. For the purpose of this Schedule, "EBITDA" shall mean earnings before interest, taxes, depreciation and amortization and net of increase in intangibles/right to use assets 3. 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 4. Minimum permissible ratio of (unencumbered cash and bank balance + trailing 3 months EBITDA) / (Principal + Interest obligations + planned increase in physical capex for the next 3 months) shall be 1.0x (excluding Financial Indebtedness availed against pledge of inventory) (standalone) 5. Quarterly return on assets (ROA) ratio at above 0% on consolidated basis and standalone basis for origo Commodities. 6. The Company shall ensure that a primary equity infusion of a minimum of USD 30 Million is done by 31-12-2022.	Awaiting instructions from Debenture Holders	31-03-2023	26-05-2023	Intimation to Debenture Holders vide email dt. 29-05-2023 & Intimation to Stock Exchanges vide email dt. 19-06-2023.	NA	NA	NA	Awaiting instructions from Debenture Holders.
		INE0A2407084									
5	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 the form of Fixed Deposit	Awaiting instructions from Debenture Holders	31-03-2023	06-06-2023	Intimation to Debenture Holders vide email dt. 09-06-2023 & Intimation to Stock Exchanges vide email dt. 19-06-2023.	NA	NA	NA	Awaiting instructions from Debenture Holders
6	Samunnati Financial Intermediation & Services Private Limited	INE551U07126	(PAR 90+Restructured+Writeoffs)/ GLP < 5%	Awaiting instructions from Debenture Holders	31-03-2023	31-05-2023	Intimation to Debenture Holders vide email dt. 01-06-2023 & Intimation to Stock Exchanges vide email dt. 19-06-2023.	NA	NA	NA	Awaiting instructions from Debenture Holders
		INE551U07167	1. PAR90+Restructured+Writeoffs/ GLP < 7% (From Jan 1, 2022) 2. ROA > 0% 3. Top 10 Credit Exposure/ Tier 1 Capital (From 01 Jan, 2023) < 45% 4. Exposure to Related Parties (Subsidiaries) / Total Capital < 60% a. Exposure on B/S items – 53.07% b. Exposure on Off Balance sheet Items – 49.99% c. Total Exposure / Total Capital – 103.06%								
		INE551U07209	1. ROA > -1% (Till Oct 1, 2022 - March 31, 2023) 2. Exposure to Related Parties (Subsidiaries)* / Total Capital < 40% (From April 1, 2022) a. Exposure on B/S items – 53.07% b. Exposure on Off Balance sheet Items – 49.99% c. Total Exposure / Total Capital – 103.06% 3. PAR90+Restructured+Writeoffs/ GLP < 10% (From Oct 01, 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		
7	Inbrev Beverages Private Limited	INE696R07018	<p>1. The Issuer shall provide to the Debenture Trustee (in form and substance satisfactory to the Debenture Holders) evidences satisfactory to the Debenture Trustee that the Operations Accounts Agreement has been duly stamped and executed by each party to it.</p> <p>2. The Issuer shall provide to the Debenture Trustee (in form and substance satisfactory to the Debenture Holders) evidences satisfactory to the Debenture Trustee that the Issuer has no bank accounts other than those set out in the Operations Accounts Agreement</p> <p>3. The Issuer shall provide to the Debenture Trustee (in form and substance satisfactory to the Debenture Holders) evidences satisfactory to the Debenture Trustee of the appointment of the Monitoring Agent for the scope of work as approved by the Debenture Trustee.</p> <p>4. The Issuer shall provide to the Debenture Trustee (in form and substance satisfactory to the Debenture Holders): Evidence that a final transfer letter has been issued by the Haryana State Industrial and Infrastructure Development Corporation in favour of the issuer, recording it as the owner of the Ambala Property.</p> <p>5. The Issuer shall provide to the Debenture Trustee (in form and substance satisfactory to the Debenture Holders): evidence that there has been a rectification to the parties in the permission for charge in majority shareholding of the Issuer and subsequent transfer agreement executed with the Haryana State Industrial and Infrastructure Development Corporation in respect of the Ambala Property, whereby the name of the transferee party has been changed from Inbrev Singapore to the issuer.</p> <p>6. Issuer shall provide to the Debenture Trustee (in form and substance satisfactory to the Debenture Holders): evidence that all the title documents as may be additionally required in respect of the Ambala Property have been delivered and if so required by the Debenture Trustee, the Ambala Mortgage Documents have been duly stamped, re-executed by each party thereto and delivered to the Debenture Trustee, in a form and manner satisfactory to the Debenture Trustee.</p> <p>7. The Issuer shall provide to the Debenture Trustee (in form and substance satisfactory to the Debenture Holders): evidences that the KIADB Property has been converted to 'freehold' and evidences that the KIADB Property has been transferred to the issuer.</p> <p>8. The Issuer shall provide to the Debenture Trustee (in form and substance satisfactory to the Debenture Holders): (A) the KIADB Mortgage Documents have been duly stamped and executed by each party to them; (B) all title documents in respect of the KIADB Property have been deposited with the Debenture Trustee; (C) all relevant filings in respect of the KIADB Mortgage Documents with the Central Registry have been made and the Issuer shall provide all assistance necessary and desirable to enable the Debenture Trustee to make the relevant filing; (D) form CHG-9 / CHG-1 has been filed by the Issuer in respect of the KIADB Mortgage Documents with the Registrar of Companies, together with the relevant challan form generated by the Registrar of Companies; and (E) the certificate of registration has been issued by the RoC in relation to each of the KIADB Mortgage Documents; ii. that no Default is continuing (or if a Default is continuing, specifying the Default and the steps, if any, being taken to remedy it) (b) Each Compliance Certificate shall be signed by a director of the Issuer.</p> <p>9. The Issuer shall provide to the Debenture Trustee (in form and substance satisfactory to the Debenture Holders): evidence that the KIADB Mortgage Documents have been registered with the relevant sub-registrar of assurances;</p> <p>10. The Issuer shall provide to the Debenture Trustee (in form and substance satisfactory to the Debenture Holders): d. the certificate of registration issued by the RoC in relation to each of the relevant Security Documents; and e. a certified copy of all insurance policies taken out by the Issuer in respect of the Undertaking as well as the existing insurance policies of the Issuer prior to the Acquisition Completion Date, with the Debenture Trustee named as additional insured and first loss payee (together with any non-vitiation endorsements);</p> <p>11. The Issuer shall provide to the Debenture Trustee (in form and substance satisfactory to the Debenture Holders): a. Evidence that the Issuer has issued non-convertible debentures or compulsorily convertible debentures in dematerialized form for an amount greater than or equivalent to INR 30,00,00,000 and the non-convertible debentures or compulsorily convertible debentures have been subscribed to by Aheadco Services; b. Evidence that the proceeds of the non-convertible debentures or compulsorily convertible debentures issued to Aheadco Services pursuant to para (a) above have been used to repay the Aheadco Loan in its entirety; c. Evidence that the Aheadco Services has entered into the Aheadco Pledge; d. Evidence that the non-convertible debentures or compulsorily convertible debentures issued to Aheadco Services pursuant to para (a) above have been pledged in favour of the debenture trustee and the requisite filings have been made with the Depository Agreement; e. evidence that form CHG-9 / CHG-1 has been filed by Aheadco Services in respect of the non-convertible debentures or compulsorily convertible debentures with the RoC, together with the relevant challan form generated by the RoC; and f. the certificate of registration issued by the RoC in relation to non-convertible debentures or compulsorily convertible debentures</p> <p>12. The Issuer shall provide to the Debenture Trustee (in form and substance satisfactory to the Debenture Holders): resolution of the dispute between the Issuer and Gita Bali, Monish Bali, Sanjiv Bali and Rajiv Bali which has prevented transfer of ownership as well as making of foreign exchange filings in relation to the transfer of ownership of 1,474 equity shares in the name of the issuer and transferring the ownership of the shares in favour of the Issuer as well as filing Form FC-TRS in relation thereto</p> <p>13. The Issuer shall provide to the Debenture Trustee (in form and substance satisfactory to the Debenture Holders): (A) evidence that the Issuer is in compliance with the Maternity Benefit Act, 1961; (B) evidence that the Issuer has applied for an authorisation under the Hazardous Waste (Management, Handling and Transboundary Movement) Rules 2016 for the Mohali Property; and (C) evidence that the Issuer has applied for updating the name of the company for the following licenses: (I) the consent to operate obtained under the Water (Prevention and Control of Pollution) Act, 1974 and Air (Prevention and Control of Pollution) Act, 1981 for its Ambala Property dated 25 March 2022; (II) B-1 license in relation to the Mohali Property for 2022-23 (issued in the name of Moslon Coors India); (III) permission for extraction of ground water in relation to Mohali Property (issued in the name of Molson Coors India); (IV) permission no. 847 for first borewell and Permission no. 1745 for second borewell in relation to the Ambala Property (issued in the name of M/s Shivalik Breweries Ltd); (V) FSSAI (Mohali Property) bearing License number 10014063000348; (VI) certificate of Registration under Rule 27 of the Legal Metrology (Packaged Commodities) Rules, 2011 bearing No. M/20/85/PB/PCR-2021/ 730; and (VII) registration certificate dated 11 October 2021 and bearing No. SAD00B06393 for employing workers for building and other construction work under BOCW Act, 1996 (issued in the name Molson Coors India Private Limited);</p>	Awaiting instructions from Debenture Holders	31-03-2023	29-05-2023 & 09-06-2023	Intimation to Debenture Holders vide email dt. 29-05-2023 & 12-06-2023 & Intimation to Stock Exchanges vide email dt. 19-06-2023.	NA	NA	NA	On the basis of approval of Debenture Holder, Catalyst had issued waiver letter dated 29-05-2023 and as per clause 9.1 of the Debenture Trust Deed (DTD) Mr. Anirudh Mittal, has been appointed w.e.f 20th February 2023 by Debenture Trustee as a non-voting observer of the board of directors of inbrev, as representative of Oaktree Opportunities XI (Singapore) Holdings Pte. Ltd.

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		
			<p>14. The Issuer shall provide to the Debenture Trustee (in form and substance satisfactory to the Debenture Holders):</p> <p>(A) evidence that the Ambala Property is in compliance with the Contract Labour (Regulation and Abolition) Act, 1970;</p> <p>(B) evidence that the Issuer has obtained an authorization under the Hazardous Waste (Management, Handling and Transboundary Movement) Rules 2016 for the Mohali Property;</p> <p>(C) evidence that the Issuer has obtained a consent to operate under the Water (Prevention and Control of Pollution) Act, 1974 and Air (Prevention and Control of Pollution) Act, 1981 for the Mohali Property;</p> <p>(D) evidence that the Issuer has updated its name in all licenses where it was required to update its name pursuant to paragraph 34(a)(x)(C) of Schedule 4 (Conditions subsequent);</p> <p>(E) evidence that the required intimations/notifications as mandated under (i) Central Goods and Services Tax Act, 2017; (ii) HP Excise Policy 2021-21; and to (iii) the Director General of Foreign Trade (in relation to Importer-Exporter Code) have been made;</p> <p>(F) evidence of successful submission of annual returns in Form 3 for (i) the financial year 2021-22 for Mohali Property; and (ii) the financial years 2020-21 and 2021-22 for Ambala Property;</p> <p>(G) evidence of successful maintenance of Form 2 for maintaining records of collection, sale, transfer and storage of wastes in relation to (i) financial years 2019-20, 2020-21 and 2021-22 for Mohali Property; and (ii) financial year 2021-22 for Ambala Property;</p>								

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		
			<p>15. c. in accordance with Regulation 56 of the SEBI LODR Regulations, submit the following to the Debenture Trustee: iv. a quarterly certificate regarding maintenance of 100% (one hundred percent) asset cover, or asset cover as per the terms of the Finance Documents, including compliance with all the covenants, in respect of listed non-convertible debt securities, by the statutory auditor, along with the quarterly financial results, in a form and manner acceptable to the Debenture Trustee; 16. e. provide all assistance to the Debenture Trustee and provide all relevant documents/ information, as may be required by the Debenture Trustee, to carry out the necessary due diligence and monitor the asset cover in the manner as may be specified by SEBI from time to time, including pursuant to the SEBI's circular dated November 12, 2020 on "Monitoring and Disclosures by Debenture Trustee(s)" (SEBI Monitoring Circular), to enable the Debenture Trustee to submit the following reports/ certification to the Stock Exchange: i. an asset cover certificate on a quarterly basis, within 60 days from the end of each Financial Quarter in the format prescribed in the SEBI Monitoring Circular;</p> <p>17. f. submit to the Debenture Trustee, on a half-yearly basis, a certificate from the statutory auditor of the Issuer giving the value of receivables/book debts including compliance with the covenants set out in the relevant Disclosure Document in such manner as may be specified by SEBI from time to time; 18. g. comply with the provisions of Schedule 8 (Debenture Trustee's Diligence); and i. Quarterly basis within 30 days from end of each quarter or within such timelines as prescribed under Applicable Law submit to DT- Asset cover Certificate 19. The Issuer, as may be applicable in respect of the Debentures: b. authorises the Debenture Trustee to take steps to seek and obtain payment-related information from any bank with which the Issuer has maintained a bank account directly or through any other agency. If there is any change to the identity of that bank account, the Issuer shall inform the Debenture Trustee in writing within one Business Day of that change;</p>								
8	TARC Limited	INEOEK907019	<p>Clause no. 5, 13.2 and 14 of the Debenture Trust Deed dated 28-04-2022.</p> <p>Link of DTD- bseindia.com/corporates/download/12394/PPDI_Prior/4.%20DTD_Final_20220503153930.pdf</p>	Awaiting instructions from Debenture Holders	31-03-2023	24-03-2023	Intimation to Stock Exchanges vide email dt. 19-06-2023.	NA	NA	NA	The said breaches was pointed out by the Sole Debenture Holder. Basis instructions of Sole Debenture Holder, We as Debenture Trustee has sent Reservation of Rights letter dated March 27,2023 to the Issuer and Issuer has replied to the Debenture Trustee vide letter dated April 07 ,2023. Awaiting further instructions from Debenture Holder.
9	Annappurna Finance Private Limited	INE515Q08069	maintain a ratio of A:B not greater than 5% (Five percent) up to March 2018, not greater than 4% (Four percent) between April 2018 and March 2019, and not greater than 3% (Three percent) during the balance Tenor of the facility where A is Portfolio At Risk Over 90 Days post write-off during trailing 12 months and B is the Gross Loan Portfolio	Awaiting instructions from Debenture Holders	31-03-2023	01-06-2023	Intimation to Debenture Holders vide email dt. 05-06-2023 & Intimation to Stock Exchanges vide email dt. 19-06-2023.	NA	NA	NA	Awaiting instructions from Debenture Holders
10	Spandana Sphoorty Financial Limited	INE572J07133	Portfolio quality 30 days ratio excluding loan of Andhra Pradesh and Telangana of less than or equal to 5%, (On balance sheet >30/On balance sheet gross loan portfolio)	Awaiting instructions from Debenture Holders	31-03-2023	20-06-2023	Intimation to Debenture Holders vide email dt. 22-06-2023 & Intimation to Stock Exchanges vide email dt. 31-07-2023	NA	NA	NA	As per the instructions of Issuer, Waiver request letter was sent to Debenture Holders on 27-06-2023. Instructions from few Debenture holders are received, the same is in discussion with the Debenture holders & the Issuer, final action on the same is awaited.
		INE572J07224	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)								
		INE572J07281	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)								
		INE572J07323	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)								
		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, 23 to 31 Mar, 23 - 10% and 5% thereafter								
		INE572J07414	Portfolio quality 30 days ratio less than or equal to 23% -Till Sep 30, 2022, From 1 Oct, 22 to 31 Dec, 22 - 15%, From 1 Jan, 23 to 31 Mar, 23 - 10% and From 1 Apr 23 Onwards 5%								
		INE572J07455	Min liquidity amt equivalent to next 3 months liabilities after including put option/interest reset on liabilities in the form of unencumbered cash & cash equivalents.								
		INE572J07463	Min liquidity amt equivalent to next 3 months liabilities after including put option/ interest reset on liabilities in the form of unencumbered cash & cash equivalents.								
		INE572J07489	Min liquidity amt equivalent to next 3 months liabilities after including put option/ interest reset on liabilities in the form of unencumbered cash & cash equivalents.								
		INE572J07513	1. Maintain a minimum tangible net worth shall be 2800 cr 2. Shall maintain minimum liquidity amount after including put options/ interest reset on liabilities equivalent to: a. Next 2 month liabilities (as reported in statement of structural liquidity submitted to RBI) till the end of 14 months from deemed date of allotment								
		INE572J07521	1. Maintain a minimum tangible net worth shall be 2800 cr 2. Shall maintain minimum liquidity amount after including put options/ interest reset on liabilities equivalent to: a. Next 2 month liabilities (as reported in statement of structural liquidity submitted to RBI) till the end of 14 months from deemed date of allotment								
		INE572J07539	1. Maintain a minimum tangible net worth shall be 2800 cr 2. Shall maintain minimum liquidity amount after including put options/ interest reset on liabilities equivalent to: a. Next 2 month liabilities (as reported in statement of structural liquidity submitted to RBI) till the end of 14 months from deemed date of allotment								

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		
11	Sonata Finance Private Limited	INE509M07337	(b) Capital Adequacy (Tier 1 Capital + Tier 2 Capital)/ Risk Weighted Assets>17% as per the regulatory requirement prescribed by Reserve Bank of India, whichever is higher.	Awaiting instructions from Debenture Holders	31-03-2023	30-06-2023	Intimation to Debenture Holders vide email dt. 03-07-2023 & Intimation to Stock Exchanges vide email dt. 31-07-2023	NA	NA	NA	Awaiting instructions from Debenture Holders
		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%.								
		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%.								
		NE509M07279	(b) Capital Adequacy (Tier 1 Capital + Tier 2 Capital)/ Risk Weighted Assets>17% as per the regulatory requirement prescribed by Reserve Bank of India, whichever is higher. (d) Maintain a ratio of A:B less than 20% where A is PAR-90 lon the Gross Loan Portfolio and B is tangible Networth to be tested on and from December 31 , 2021 onwards.								
		INE509M07287	Clause 2.6 (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	Clause 2.6 (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 (b) Maintain a Regulatory Capital Adequacy Ratio in excess of 17%. (d) 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%.								
12	Satin Creditcare Network Limited	INE836B07618	PAR30+Restructured+Net charge-offs last 12 month/GLP to be <=12%*	Awaiting instructions from Debenture Holders	31-03-2023	05-07-2023	Intimation to Debenture Holders vide email dt. 08-07-2023 & Intimation to Stock Exchanges vide email dt. 31-07-2023	NA	NA	NA	Awaiting instructions from Debenture Holders
		INE836B07436	PAR30+Restructured+Net charge-offs last 12 month/GLP to be <=10%*								
		INE836B07550	PAR30+Restructured+Net charge-offs last 12 month/GLP to be <=12%*								
		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%*								
		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%*								
		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%*								
		INE836B07675	PAR30+Restructured (Excluding restructured under RBI resolution framework) +Net charge-offs last 12 month/GLP to be not > 15% until Dec'22 and then not >10%*								
		INE836B07683	PAR30+Restructured (Excluding restructured under RBI resolution framework) +Net charge-offs last 12 month/GLP to be not > 15% until Dec'22 and then not >10%*								
		INE836B07451	PAR30 + refinance/restructure + Write off divided by GLP ≤ 4%*								
		INE836B07659	PAR30 + refinance/restructure + Write off divided by GLP ≤ 4%*								
INE836B08202	Write off/ Gross Loan Portfolio <2%										

Note Date of Actual Breach is considered as Quarter for which covenant certificate has been submitted as computation/compliance has been verified as on 31-03-2023.