

Status of information regarding breach of covenants/terms of the issue, if any action taken by debenture trustee for Quarter ended 30-June-2024.
Table 5 of Annex-VIIA - The said information has been updated for information of Debenture Holders, Other Intermediaries and General Public in compliance with SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16,2024 and Debenture Trustees Regulations, 1993

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	Satya MicroCapital Limited	INE982X07267	The Company shall at all times, maintain a ratio of Open Loan Position 30 Days to the Company's equity of less than 20% (Twenty Percent);	Awaiting instructions from Debenture Holders	30-Jun-24	19-Jul-24	Intimation to Debenture Holders vide email dt. 22-Jul-2024 and SEBI & Stock Exchanges vide email dt. 08-Aug-2024	NA	NA	NA	DH Meeting was conducted and Awaiting instructions from Debenture Holders
		INE982X07168	At all times maintain a ratio of the (x) Loan Loss Reserves over (y) Portfolio At Risk over 90 (ninety) days plus Restructured Loans of greater than 100% (one hundred percent);	Awaiting instructions from Debenture Holders							
		INE982X07143	Company at all times maintain a ratio of the (x) Loan Loss Reserves over (y) Portfolio At Risk over 90 (ninety) days plus Restructured Loans of greater than 100% (one hundred percent);	Awaiting instructions from Debenture Holders							
		INE982X07333	PAR 90 shall not exceed the Asset under management of the issuer	Awaiting instructions from Debenture Holders							
		INE982X07341	PAR 90 shall not exceed the Asset under management of the issuer	Awaiting instructions from Debenture Holders							
		INE982X08091	PAR 30 to Total Loan Portfolio shall not exceed 5.00%.	Awaiting instructions from Debenture Holders							
		INE982X08109	PAR 30 to Total Loan Portfolio shall not exceed 5.00%.	Awaiting instructions from Debenture Holders							
2	Spandana Sphoorty Financial Limited	INES72J07489	Min liquidity amount equivalent to next 3 months liabilities after including put option/interest reset on liabilities in the form of unencumbered cash & cash equivalents.	Awaiting instructions from Debenture Holders	30-Jun-24	29-Jul-24	Intimation to Debenture Holders vide email dt. 01-Aug-2024 and SEBI & Stock Exchanges vide email dt. 08-Aug-2024	NA	NA	NA	DH Meeting was conducted and Awaiting instructions from Debenture Holders
3	Kinara Capital Private Limited	INE200W07332	1.PAR > 90 days + rescheduled loans + Write offs 12 months to Gross Loan Portfolio 2. Off Balance Sheet Portfolio to Gross Loan Portfolio MLD	Awaiting instructions from Debenture Holders	30-May-24	26-Jul-24	Intimation to Debenture Holders vide email dt. 29-July-2024 and SEBI & Stock Exchanges vide email dt. 08-Aug-2024	NA	NA	NA	DH Meeting was conducted and Awaiting instructions from Debenture Holders
4	Annapurna Finance Private Limited	INE15Q07228	The Company shall at all times, until the redemption of all outstanding Debentures, maintain a Portfolio Quality 30 Days Ratio of less than or equal to 5% (Five Percent)	Awaiting instructions from Debenture Holders	30-Jun-24	01-Aug-24	Intimation to Debenture Holders vide email dt. 04-Aug-2024 and SEBI & Stock Exchanges vide email dt. 08-Aug-2024	NA	NA	NA	DH Meeting was conducted and Awaiting instructions from Debenture Holders
		INE15Q08192	Maximum permissible ratio of sum of the Par > 90 and write-offs (on the Company's entire portfolio including receivables sold or discounted on a non-recourse basis) to Gross Loan Portfolio shall be 15.00% (Fifteen Point Zero Zero percent) till December 31, 2022, 10.00% (Ten Point Zero Zero percent) till March 31, 2023, 8.00% (Eight Point Zero Zero percent) till June 30, 2023 and 5.00% (Five Point Zero Zero percent) from July 1, 2023 onwards, write-offs would be calculated for trailing twelve months								
5	RDC Concrete(India) Private Limited	INE076IO712	i. The ratio of Total Outstanding Liabilities to Tangible Net Worth on a consolidated basis shall be less than 3x (three times) ("TOL to Net Worth Ratio"). ii. Debt Service Coverage Ratio to be maintained by the Company of more than 1.33x (one point three three).	Awaiting instructions from Debenture Holders	31-Mar-24	02-Jul-24	Intimation to Debenture Holders vide email dt. 05-Jul-2024 and SEBI & Stock Exchanges vide email dt. 08-Aug-2024	NA	NA	NA	DH Meeting was conducted and Awaiting instructions from Debenture Holders
6	Pahal Financial Services Private Limited	INE14Q08021	i.Maintain a ratio of the sum of PAR > 30 days + restructured loan + net charge off for 12 months divided by outstanding gross loan portfolio of not greater than 3% ii.Maintain a ratio of PAR > 30 days to tangible networth not more than 20%	Awaiting instructions from Debenture Holders	30-Jun-24	06-Aug-24	Intimation to Debenture Holders vide email dt. 09-Aug-2024 and SEBI & Stock Exchanges vide email dt. 28-Aug-2024	NA	NA	NA	DH Meeting was conducted and Awaiting instructions from Debenture Holders
		INE14Q07270	Maintain a ratio of loss loan reserve divided by PAR > 90 days + restructured loan not lesser than 100%.	Awaiting instructions from Debenture Holders	30-Jun-24			NA	NA	NA	
		INE14Q07338	i.AUM to Tangible networth should not exceed 7.50 times ii.Total outside liability to total networth shall not exceed 6 times iii.Infuse fresh equity of minimum 80 crores on or before 30th June 2024	Awaiting instructions from Debenture Holders	30-Jun-24			NA	NA	NA	
		INE14Q07304	Maintain a ratio of the sum of PAR > 30 days + restructured loan + net charge off for 12 months divided by outstanding gross loan portfolio shall be less than and equal to 5%	Awaiting instructions from Debenture Holders	30-Jun-24			NA	NA	NA	
		INE14Q07296	Maintain a ratio of the sum of PAR > 30 days + restructured loan + net charge off for 12 months divided by outstanding gross loan portfolio shall be less than and equal to 5%	Awaiting instructions from Debenture Holders	30-Jun-24			NA	NA	NA	

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								In Detecting Breach	In Intimation		
		INE514Q07346	i.AUM to Tangible networth should not exceed 7.50 times ii.Total outside liability to total networth shall not exceed 6 times iii.Infuse fresh equity of minimum 80 crores on or before 30th June 2024	Awaiting instructions from Debenture Holders	30-Jun-24			NA	NA	NA	
		INE514Q07353	Open loan ratio should be less than 20%	Awaiting instructions from Debenture Holders	30-Jun-24			NA	NA	NA	
7	Kinara Capital Private Limited	INE200W07332	i.The off balance sheet portfolio of the company shall not exceed 25% of the overall gross loan portfolio ii.PAR > 90 days + rescheduled loans+ Write offs 12 months to Gross Loan Portfolio shall not exceed 9%	Awaiting instructions from Debenture Holders	30-Jun-24	08-Aug-24	Intimation to Debenture Holders vide email dt. 11-Aug-2024 and SEBI & Stock Exchanges vide email dt. 28-Aug-2024	NA	NA	NA	DH Meeting was conducted and Awaiting instructions from Debenture Holders
8	Samunnati Financial Intermediation & Services Private Limited	INE551U07209	i.RoA > 0% (From April 1, 2023) ii.Exposure to Related Parties (Subsidiaries)* / Total Capital < 40% (From April 1, 2022) - Exposure on B/S items – 54.05% - Exposure on Off Balance sheet items – 34.07% - Total Exposure / Total Capital – 88.12%	Awaiting instructions from Debenture Holders	30-Jun-24	08-Aug-24	Intimation to Debenture Holders vide email dt. 11-Aug-2024 and SEBI & Stock Exchanges vide email dt. 28-Aug-2024	NA	NA	NA	DH Meeting was conducted and Awaiting instructions from Debenture Holders
		INE551U07274	i.Ensure that its profits after tax as determined in accordance with applicable accounting standards is not negative for any financial quarter. ii.Total Debt to tangible networth shall not exceed 3 times	Awaiting instructions from Debenture Holders				NA	NA	NA	
		INE551U07290	i) Total Debt to Tangible Net worth shall not exceed 3 times (Three times). ii) Ensure that its profit after tax (as determined in accordance with Applicable Accounting Standards) is not negative for any financial quarter.	Awaiting instructions from Debenture Holders							
		INE551U07308	Maximum permissible ratio of total liabilities to tangible net worth should not exceed 4X	Awaiting instructions from Debenture Holders				NA	NA	NA	
9	Satin Creditcare Network Ltd.	INE836807659	PAR30 + refinance/restructure + Write off previous 12 months divided by GLP J 5	Awaiting instructions from Debenture Holders	30-Jun-24	26-Aug-24	Intimation to Debenture Holders vide email dt. 28-Aug-2024 and SEBI & Stock Exchanges vide email dt. 28-Aug-2024	NA	NA	NA	Awaiting instructions from Debenture Holders
*Note	Date of Actual Breach is considered as Quarter for which covenant certificate has been submitted as computation/compliance has been verified as on 30-06-2024.										