

Annexure-1
Additional disclosures required by Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

a Credit rating

Particulars	September 30, 2020		September 30, 2019	
	CARE	CRISIL	CARE	CRISIL
Long Term				
Long Term Debt	CARE AAA with stable outlook	CRISIL AAA with stable outlook	CARE AAA with stable outlook	CRISIL AAA with stable outlook
Short Term				
Commercial Paper	CARE A1+	CRISIL A1+	CARE A1+	CRISIL A1+

Ratings are subject to annual surveillance.

b Debt Equity Coverage Ratio

Particulars	September 30, 2020	September 30, 2019
Debt Equity ratio*	5.5x	5.2x

* Debt equity ratio is calculated as:- Debt securities+ Subordinated Debt + Borrowings divided by Equity

c Asset Cover available

All secured NCDs issued by the Company are fully secured by first pari-passu charge by mortgage of the Company's immovable property at Chennai and by hypothecation of book debts / loan receivables and fixed deposit to the extent stated in the respective information memorandum.

d Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares /non convertible debt securities and whether the same has been paid or not;

Series No.	ISIN	Type (Principal / Interest)	Due Date of payment(April 01, 2020 to September 30, 2020)	Amount (₹ lakhs)	Actual Date Of Payment
Series-1	INE213W07012	Interest	27-May-20	1,331	27-May-20
Series-1	INE213W07012	Principal	27-May-20	5,000	27-May-20
Series-6	INE213W07087	Interest	28-May-20	296	28-May-20
Series-9	INE213W07095	Interest	10-Aug-20	231	10-Aug-20
Series-2	INE213W07020	Interest	11-Aug-20	322	11-Aug-20
Series-3	INE213W07038	Interest	28-Aug-20	795	28-Aug-20
Series-3	INE213W07038	Principal	28-Aug-20	10,000	28-Aug-20

The Company doesn't have principal payable which is due but not paid for Non Convertible Debentures.

The Company has not issued any preference shares.

e Next due date for the payment of interest/ dividend of non-convertible preference shares /principal along with the amount of interest/ dividend of non-convertible preference shares payable and the redemption amount/non convertible debt securities;

Series No.	Due Date of payment(October 01, 2020 to March 31, 2021)	Amount (₹ lakhs)	Type (Principal / Interest)	ISIN
Series-15	14-Oct-20	49	Interest	INE213W07152
Series-4	27-Oct-20	239	Interest	INE213W07046
Series-5	20-Nov-20	403	Interest	INE213W07053
Series-4	27-Nov-20	3,000	Principal	INE213W07046
Series-4	27-Nov-20	20	Interest	INE213W07046
Series-6	28-Nov-20	299	Interest	INE213W07087
Series-10	7-Jan-21	1,210	Interest	INE213W07103
Series-12	12-Feb-21	1,047	Interest	INE213W07129
Series-11	22-Mar-21	484	Interest	INE213W07111
Series-11	22-Mar-21	5,000	Principal	INE213W07111
Series-10	25-Mar-21	255	Interest	INE213W07103
Series-10	25-Mar-21	12,500	Principal	INE213W07103

f Debt service coverage ratio

September 30, 2020	September 30, 2019
0.3x	0.38x

g Interest service coverage ratio

September 30, 2020	September 30, 2019
1.34x	1.47x

h Outstanding redeemable preference shares (quantity and value);

The Company has not issued any preference shares. Also there are no outstanding preference shares from earlier years.

i Capital redemption reserve/debenture redemption reserve and debt / Interest -service coverage ratio;

Housing finance companies registered with National Housing Bank are not required to create Debenture Redemption Reserve (DRR) in case of privately placed debentures. Also, any requirements to create Capital Redemption Reserve (CRR) is not currently applicable to the Company.

j Net Worth

₹ in lakhs	September 30, 2020	September 30, 2019
Net Worth*	71,835	72,011

*Networth is calculated as:- Equity less prepayments

k Net Profit after tax

₹ in lakhs	September 30, 2020	September 30, 2019
Net Profit after tax	990	2,475

l Earning Per Share

₹	September 30, 2020	September 30, 2019
Earning Per Share	0.32	0.91

Regulation No. 61 (2)

The Company has not forfeited the unclaimed interest which is to be transferred to the 'Investor Education and Protection Fund' set up as per Section 125 of the Companies Act, 2013.

