ASIRVAD MICRO FINANCE LIMITED Subsidiary of MANAPPURAM FINANCE LTD. Small Loans... Big Dreams..

Date: November 11, 2023

Listing Department,

**BSE Limited** 

Phiroze Jeejeebhoy Towers,

Dalal Street, Mumbai-400001

Sub: Audited Financial Results along with the Audit Report for the quarter and half year

ended September 30, 2023 as per Regulation 52 of SEBI (Listing Obligations and Disclosure

Requirements) Regulations, 2015

Dear Sir/Ma'am,

This is to inform you that pursuant to Regulation 52 of Securities and Exchange Board of India

(Listing Obligations and Disclosure Requirements) Regulations, 2015, the Board of Directors

of Asirvad Micro Finance Limited at their meeting held on Saturday, November 11, 2023, has

inter-alia considered and approved Audited Financial Results of the Company for the quarter

and half year ended September 30, 2023.

In this regard, please find enclosed herewith the following documents:

a. The copy of the Audited Financial Results along with Audit Report of the Company

for the quarter and half year ended September 30, 2023;

b. Statement pursuant to Regulations 52(7) of the SEBI (LODR) Regulations, 2015;

c. Statement pursuant to Regulation 52(7A) of the SEBI (LODR) Regulations, 2015;

d. Disclosure of Security Cover in pursuance to Regulation 54(3) of SEBI (LODR)

Regulations, 2015;

e. Disclosures of related party transactions for the half year ended September 30, 2023 in

pursuance to Regulation 23(9) of SEBI (LODR) Regulations, 2015

Kindly take the same on your record.

Thanking you,
Yours faithfully
For Asirvad Micro Finance Limited

Aparna Menon Company Secretary

# M.P.Chitale & Co. Chartered Accountants

759/70 Vatsala Bhavan, Prabhat Road, Lane No.1, Pune - 411 004 E-mail: sanat@mpchitale.com

Independent Auditor's Report on Audited Standalone Quarterly Financial Results and Year to Date Results of Asirvad Micro Finance Limited pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To,

The Board of Directors of Asirvad Micro Finance Limited

Report on the audit of the Standalone Financial Results

## Opinion

We have audited the accompanying Standalone Quarterly Financial Results of Asirvad Micro Finance Limited ("the Company") for the quarter ended September 30, 2023 and the year to date results for the period from April 1, 2023 to September 30, 2023, ('the Statement') attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ('the Listing Regulations').

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- is presented in accordance with the requirements of the Listing Regulations in this regard;
   and
- ii. gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the quarter ended September 30, 2023 as well as the year to date results for the period from April 01, 2023 to September 30, 2023.

## **Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Standalone Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the Standalone Financial Results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that

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the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

## Board of Directors' Responsibility for the Standalone Financial Results

These quarterly financial results as well as the year-to-date standalone financial results has been prepared on the basis of the Interim Financial Statements. The Company's Board of Directors are responsible for the preparation of the Statement that gives a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 ('Ind AS 34'), 'Interim Financial Reporting' prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation, and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

## Auditor's Responsibilities for the Audit of the Standalone Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.



As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit
  procedures that are appropriate in the circumstances but not for the purpose of expressing
  an opinion on the operating effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the
  disclosures, and whether the Statement represents the underlying transactions and events
  in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



The Comparative Ind AS financial information of the Company for the corresponding period ended September 30, 2022, included in these standalone Ind AS financial results, were subjected to limited review by us and are unaudited.

For M. P. Chitale & Co.

Chartered Accountants

ICAI Firm Registration, No. 101851W

Sanat Ulhas Chitale

Partner

ICAI Membership Number: 143700

UDIN: 23 143700BGXAZJ8705

Place: Pune

Date: November 11, 2023

### Asirvad Micro Finance Limited (Subsidiary of Manappuram Finance Limited) CIN: U65923TN2007PLC064550

Regd Office: 9th Floor, No 9, Club House Road, Anna Salai, Chennai - 600002 Statement of Audited Standalone Financial Results for the quarter and half year ended 30 September 2023

- (All amounts in Rs. lakhs unless otherwise stated) Quarter ended Year to date Year ended 30-09-23 30-06-23 30-09-22 30-09-23 30-09-22 31-03-23 S.No **Particulars** Audited Unaudited Unaudited Audited Unaudited Audited (Refer Note 10) (Refer Note 10) (1) Revenue from operations 58,893.86 57.371.19 (a) interest income 33 356 59 116,265.05 66,060.31 154 523 78 (b) Net Gain on derecognition of financial instruments under 2,740.07 5.513.20 5.410.57 8.253.27 6,454.95 10.389 52 amortised cost category (c) Other operating income 798.27 821.94 1,784.27 1,620,21 4.100.38 6,626 23 Total revenue from operations 62,432.20 63,706.33 40,551.43 126,138.53 76,615.64 171,519.53 (11) Other income 1 246 40 1 461 60 1 081 18 2 708 00 1.154.33 4.408 11 (111) Total income (I+II) 63,678.60 65,167.93 41,632,61 128,846.53 77,769,97 175,927,64 (IV) Expenses (a) Finance cost 22 724 73 21 722 20 14 621 59 44.446.93 28,563,84 62.984.76 (b) Impairment of financial instruments 9 183 07 9 605 88 5.751.56 18 788 95 17.619.16 27,368.43 (c) Employee benefit expenses 11.111.16 12.097.87 10 432 27 23 209 03 18 160.29 39,684.96 (d) Depreciation and amortisation expense 1,293.83 1 031 29 269.41 2 325 12 1.530.47 3,397 14 (e) Other expenses 4,108.74 4.641 76 3.220.07 8.750.50 5.659.29 11,420,73 Total expenses (IV) 48,421,53 49,099.00 34,294.90 97,520.53 71,533.05 144,856.02 Profit / (Loss) before exceptional items and tax (III - IV) 15,257.07 16,068.93 7.337.71 31,326,00 6,236,92 31.071.62 VI Exceptional Items VII Profit / (Loss) before tax for the period / year (V- VI) 15,257.07 16,068.93 7,337.71 31,326.00 6,236.92 31,071.62 VIII Tax expense (1) Current tax 4.315.40 2.588.20 2.471.70 6,903.60 5,174.90 6.318 30 (2) Deferred tax charge / (credit) 2.190.00 (885 30) (794.71)1,304.70 (3,770.11)2,703.35 (3) Tax relating to earlier years 0.00 172.57 172.57 236.88 Total Tax expense 3,430,10 4,950.77 1,676.99 8.380.87 1,404.79 9,258.53 IX Profit / (Loss) after tax for the period / year (VII - VIII) 11,826.97 11,118.16 5,660.72 22,945.13 4,832.13 21,813.09 Other comprehensive income X (i) Items that will not be reclassified to profit or loss A a. Remeasurement gains and (losses) on defined benefit (3.46)(64.52) 546 86 (67.97) 535 46 (49.66) obligations (net) b. Fair value changes on derivatives designated as cash flow hedge. (net) (ii) Income tax relating to items that will not be reclassified to 0.87 16 24 (137.65)17.11 (134.78)12.50 profit or loss Subtotal (A) (2.58)(50.85) (48.28)409.21 400.68 (37.16)(i) Items that will be reclassified to profit or loss a. Fair value changes on derivatives designated as cash 57.93 (291.48)427.79 (233.55)257.88 299.97 flow hedge (net) b. Fair value changes on Investment held as FVOCI 78.01 78.01 (ii) Income tax relating to items that will be reclassified to (34.22) 73.37 (107 68) 39 15 (64.91)(75.50)profit or loss Subtotal (B) 101.72 (218.11)320.11 (116.39) 192.97 224.47 Other comprehensive Income / (Loss) for the period 99.14 (266.39)729.32 (167.25)593.65 187.31 vear (A + B) X Total Comprehensive Income for the period/year 11,926,11 10,851.77 6,390.04 22 777 88 5.425.78 22 000 40 (Comprising Profit/(Loss) and Other Comprehensive Income) (VIII + IX) Paid-up equity share capital (Face value of Rs. 10 per equity 20 028 34 6,676 11 6,264.02 20,028 34 6.264.02 6.264.02 Earnings per share (EPS) (Face value of Rs. 10 per equity share) Basic 6 09 5 91 3.53 11.82 3.02 12.53 Diluted 6.09 5.91 3.53 11.82 3 02 12.53 (EPS for the quarter ended September 30, 2023, June 30, 2023 and September 30, 2022 are not annualized. And also refer Note No. 5) Other equity as per Balance Sheet of previous accounting Not applicable Not applicable Not applicable Not applicable Not applicable 148,124,14 CHITALE vea

For Identification Purpose Only

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# Asirvad Micro Finance Limited (Subsidiary of Manappuram Finance Limited) CIN: U65923TN2007PLC064550

Regd Office: 9th Floor, No 9, Club House Road, Anna Salai, Chennai - 600002 Statement of Audited Standalone Financial Results for the half year ended 30 September 2023

## 1. Statement of Assets and Liabilities

(All amounts in	Rs.	lakhs	unless	otherwise	stated)
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		As at	As at
S.No	Particulars	30-09-2023	31-03-2023
	ADACTA	Audited	Audited
1	ASSETS		
1	Financial assets		
	(a) Cash and cash equivalents	115,615.30	56,663.05
	(b) Sank balance other than (a) above	37.367.60	32,426.99
	(c) Loans	895,761.90	866,889.50
	(d) Loans given to staff	560.76	20.13
	(e) Investments	19.362.27	20.365.4
	(f) Derivative financial instruments	1,799.93	2.772.4
	(g) Other financial assets	20,391.60	10.898.11
	Total Financial assets	1,091,859,36	990,035,8
2	Non-financial assets		
	(a) Current tax assets (net)	1,594,50	3,451.84
	(b) Deferred tax assets (net)	5,919.13	6,507.21
	(c) Investment property	8 64	8.6
	(d) Property, plant and equipment	7.325.91	7,011.9
	(e) Right of use asset	10 389 11	9.362.90
	(f) Other intengible assets	1,144.04	670.09
	(g) Intangible assets under development		· · · · · · · · · · · · · · · · · · ·
	(h) Other non financial assets	1,518,10	1,278.18
	Total Non-financial assets	27,899.43	28,290.79
	Total assets	1.119.758.79	1,018,326.60
\$1	LIABILITIES AND EQUITY		
1	Financial liabilities		
•	(a) Derivative financial instruments		
	(b) Other payables		. "
	(i) total outstanding dues of micro enterprises and small enterprises		
	(ii) total outstanding dues of creditors other than micro enterprises and small*	2,346.20	967,61
	enterprises		
	(c) Debt secunties	83.797.40	115,847.98
	(d) Borrowings (other than debt security)	745,141.90	687,360.56
	(e) Subordinated liabilities	64.251.00	39,401,08
	(f) Other financial liabilities	29,704,84	17,413.04
	Total Financial liabilities	925,241.34	860,990.27
2	Non-financial liabilities		
	(a) Current tax liabilities (net)		*
	(b) Provisions	965.00	1,048.00
	(c) Other non-financial liabilities	1,379.90	1,900,17
	Total Non-financial liabilities	2,344.90	2,948.17
3	Equity	The state of the s	
	(a) Equity share capital	20 028 34	5,264.02
	(b) Other equity	172,144,21	148,124.14
<b>V</b>	Total Equity	192,172.55	164,388.16
160	Total liabilities and equity	1,119,758.79	1,018,326.60

For Identification Purpose Only





Asirvad Micro Finance Limited {Subsidiary of Manappuram Finance Limited} CIN: U65923TN2007PLC064550 Regd Office: 9th Floor, No 9, Club House Road, Anna Salai, Chennai - 600002 Statement of Audited Standalone Financial Results for the half year ended 30 September 2023

2. Cash Flow Statement for the Half year ended September 30, 2023

2009-2023   30-99-2022   Audited	Particulars	(All amounts in Rs. lakhs unlea	As at *
Cash flow from operating activities  Profit (Loss) before tax for the period i year  Agaments for Depreciation may an anomalaction exponses Impairment of features of features and anomalaction of passets & Loss on Interest on a manufaction exponses Impairment of features of features and anomalaction of passets & Loss on Interest on a manufaction exponses Impairment of features of features on 100 Interest on a manufaction exponses Interest on a manufaction exponses Interest on disposals Interest on feeting patient Interest on disposals Interest o			
Protis / Loss) before tax for the period / year  Asjactments for Depretations and amongstein appeared of year  Asjactments of comment of shared and amongstein appeared to the shared and amongstein appeared to employees  Character of the shared and amongstein appeared to the shared and appeared to employees  Character of the shared and amongstein appeared to employees  Character of the shared and amongstein appeared to employees  Character of the shared and amongstein and appeared to the shared and amongstein appeared to employees  Character of the shared and amongstein and appeared to the shared and amongstein appeared to employees  Character of the shared and amongstein and appeared to the shared and amongstein and appeared to the shared and appeared to the sh		Audited	********************************
Agiustments for Control of Contro	Cash flow from operating activities		
Agriculture	Profit / (Loss) before tax for the period / year	31,326.00	8 236 9
Importment of Remarked involuments Ameribasition of assets & Lose on   1,000.000	Adjustments for		5,200,0
Agricultural for functional elegative (Tenna control)	Depreciation and amorbsation expense	2 208 32	4 2000
General policy of Intercases   Telester note on 10	Impairment of financial instruments Amertisation of assets & Loss on		
	derecognition of financial assets (Refer note no.10)	:0,090.00	17,619.
	Provision for insurance claim receivable	100 00	
Lassiff Profit on sale of faced assets (net)   28,333	Provision for Receivable from Resigned Staff		74.6
Finance cost	Loss/(Profit) on sale of fixed assets (net)	711.01	
Interest on deposits   44.44.70   28.853   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.358   16.			
Start Description to employees   0.385	Finance cost	44.417.00	29 602 1
Changes in working capital:  Changes in working capital:  Adjustments for (increase) / decrease in operating assets:  Loans   Loans   (45.563.10)   (47.783.  Changes in working capital:  Loans   (45.663.10)   (47.783.  Adjustments for increase / (decrease) in operating liabilities:  Trade payables    Changes   Chan			
Special profit before working capital:			(1,000.6
Adjustments for (increase) / decrease in operating assets: Loans Loans (Adjustments for staff (Seb. 64) (S. 68) (F. 76) (F. 76) (S. 66) (S. 68) (S. 68	Operating profit before working capital changes		52,685.9
Loans   (45,663.10)   (47,783.   Loans given to staff   (510.64 m)   (47,783.   Loans given to staff   (510.64 m)   (510	Changes in working capital:		
Loans   (45,663.10)   (47,783.   Loans given to staff   (510.64 m)   (47,783.   Loans given to staff   (510.64 m)   (510	Adjustments for (increase) / decrease in operating assets:		
Construction   Security   Secur	Loans	(45.563.10)	/47 782 ¢
Uniter manage assets		1	5.1
Adjustments for increase / (decrease) in operating liabilities:   Trade payables   555.20			
Tode synables	Other non tinancial assets		613.2
Chris financial islabilities   50.160.85   2.4944			
Other character labeless		559.20	(494.1
Comment   Security   Comment   Com		1	
Cash flow from financing activities   (150.97)   (178.5)   (179.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.5)   (178.		1	
Net cash flow generated / (used in) poperations			
15.218.72  (2.720.1)			
Section   Sect			
Processis from sale of property, plant and equipment   (1.096.67)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785)   (1.785	Net cash generated / (used in) in operating activities (A)		2,473.9
Purchase of property, plant and equipment   (1.096 a7)   (1.785.7)   (1.785.7)   (1.785.7)   (1.785.7)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.3)   (1.818.	Cash flow from investing activities		
Purchase of other intangible assets	Procesuls from sale of properly, plant and equipment		
Not movement in bank deposits   (646,33) (1486,30) (16,246.2)	Purchase of property, plant and equipment	(1.096.87)	13 786 3
Sea notwershell in basis deposits   (8,2485)   (8,2485)   (8,2485)   (1,6766)   (1,4735)   (1,6766)   (1,4735)   (1,6766)   (1,4735)   (1,6766)   (1,4735)   (1,6766)   (1,4735)   (1,6766)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,6956)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,4735)   (1,473			
Deviction of Technology   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   147.2.   14			
Interest income on deposits   1,197.605   1,147.5   1,193.55   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1,279.5   1			(-(0), 1111
Net cash flow generated / (used in) from Investing activities (B)		(1.676.06)	(147.2
Cash flow from financing activities  Increase in Share Capital Increase in Security Premium Increase in		2,103.59	
Increase in Stare Capital	Net cash now generated (fused in) from investing activities (B)	(4,739,56)	(6,950.0
Increase in Security Premium			
14.687.97   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.087.15   24.0		412.09	932.8
Process from time term borrowings - term loans   2,67,100,00   1,22,000.00   1,24,768,660   1,14,543.8   1,19,006.30   1,14,543.8   1,19,006.30   1,14,543.8   1,19,006.30   1,14,543.8   1,19,006.30   1,14,543.8   1,19,006.30   1,14,543.8   1,19,006.30   1,14,543.8   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30   1,19,006.30		14.587.97	
1,94,768,66  (1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,14,543.8   1,	Proceeds non-long term borrowings - term loans	2.67,100.00	
19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3   19,006.3		(1.94,768.66)	
27,509.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,500.00   21,5		(30,865.93)	
Interest paid on debentures (8,567,55) (8,172,5) (8,172,5) (8,172,5) (8,172,5) (8,172,5) (8,172,5) (10,017,95) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33) (118,33)		27,500.00	21,500.0
Interest paid on securitisation  (2,070.57)  Repayment of Over Draft  (10,017.85)  Repayment of Over Draft  (10,017.85)  Repayment of Securitisation borrowings  (118.33)  Repayment of securitisation borrowings  (118.33)  Repayment of securitisation borrowings  (12,37.25)  Repayment of securitisation borrowings  (118.33)  Repayment of securitisation borrowings  (12,37.25)  Repayment of securitisation borrowings  (18,37.25)  (18,37.25)  (18,37.25)  Repayment of Securitisation borrowings  (18,37.25)  (18,37.25)  Repayment of Securitisation borrowings  (18,37.25)  (18,37.25)  Repayment of Securitisation borrowings  (18,37.25)  (18,37.25)  (18,37.25)  Repayment of Securitisation borrowings  (18,37.25)  (18,37.25)  (18,37.25)  Repayment of Securitisation borrowings  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  Repayment of Securitisation borrowings  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18,37.25)  (18		(33.883.33)	(37,608.3
Repayment of Over Draft (12,070.37) Interest part on OD (118.33) Repayment of securitisation borrowings (14,237.25) Proceeds from short term borrowings - commercial paper (5,906.22) Repayment of securitisation borrowings - commercial paper (6,5096.22) Repayment of short term borrowings - commercial paper (7,5096.22) Repayment of short term borrowings - commercial paper (8,5096.22) Repayment of short term borrowings - commercial paper (9,378) Repayment of short term borrowings - commercial paper (9,378) Repayment of short term borrowings - commercial paper (9,378) Repayment of short term borrowings - commercial paper (9,378) Repayment of short term borrowings - commercial paper (9,378) (882.61) Differ interest and charges paid (571.89) (682.61) Differ interest and charges paid (571.89) (6878.5)  Net cash flow generated / (used in) from financing activities (C) 23,822.31 3,118.21  Net increase / (decreuse) in cash and cash equivalents (A+B+C) Cash and cash equivalents at the beginning of the partial / year (1,367.5) Cash and cash equivalents at the end of the period / year (Refer Note 5) (1,367.5) Cash and cash equivalents as per above comprise of the following a) Cash on hand b) Balances with banks in current accounts in deposit accounts - with original maturity of less than 3 months in deposit accounts - with original maturity of less than 3 months 56,792.0 48,041,74		(8,567,55)	(8,172.5
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Net cash flow generated / (used in) from financing activities (C)  23.872.31  3.118.28  Net increase / (decrease) in cash and cash equivalents (A+B+C)  Cash and cash equivalents at the beginning of the period / year (Refer Note 5)  Cash and cash equivalents at the end of the period / year (Refer Note 5)  Cash and cash equivalents as per above comprise of the following a) Cash on hand b) Galances with banks in current accounts in deposit accounts - with original maturity of less than 3 months 55.792.0  27.120.15  28.872.31  3.118.28  48.993.10  48.041.74			(878 %
Net increase / (decrease) in cash and cash equivalents (A+B+C)  Cash and cash equivalents at the beginning of the period / year  Cash and cash equivalents at the beginning of the period / year (Refer Note 5)  Cash and cash equivalents at the end of the period / year (Refer Note 5)  Cash and cash equivalents as per above comprise of the following  a) Cash on hand  b) Balances with banks  in current accounts  in deposit accounts - with criginal maturity of less than 3 months  55,797.20  27,120.15  38,049.90  48,041,74			, w. w. w.
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Dash and cash equivalents at the beginning of the period / year 54,992.10 79,430.42.  Cash and cash equivalents at the not of the period / year (Refer Note 5) 1,16,615.30 78,072.54  Cash and cash equivalents as per above comprise of the following a 1,768.20 2,910.61  Bi Salainces with banks 1,768.20 2,7120.15  In current accounts 55,792.20 27,120.15  In deposit accounts with original maturity of less than 3 months 50,049.90 46,041.74	Not increase / (decreuse) in cash and cash equivalents (A+R+C)	******	***************************************
Cash and cash equivalents at the end of the period / year (Refer Note 5)  1,16,615.30  78,072.52  Cash and cash equivalents as per above comprise of the following a) Cash on hand b) Balances with banks in current accounts in deposit accounts - with original maturity of less than 3 months 38,092.50  2,120.15  38,092.50  38,092.50  48,041.74	Cash and cash equivalents at the beginning of the marient / was-		(1,357.92
Cash and cash equivalents as per above comprise of the following       1,768.20       2,910.6°         a) Cash on hand       1,768.20       2,910.6°         b) Balances with banks       1,768.20       2,910.6°         in current accounts       55,797.20       27,120.1°         in deposit accounts - with original malurity of less than 3 months       56,049.90       46,041.74         3alance as per statement of each flow       50,049.90       46,041.74	Cash and cash equivalents at the end of the period / year (Refer Note 5)		
(a) Cash on hand (b) Batances with banks (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity of less than 3 months (counts - with original maturity or with or			. 0,01 8.00
Disclarations with parks In current accounts In deposit accounts - with original maturity of less than 3 months 58,797.20 27,120,15 38 lange as per statement of cash Row 58,049.90 48,041,74	a) Cash on head	1 768 26	2010.21
In deposit accounts - with original maturity of less than 3 months   58,797.20   27,120.15   26,049.90   46,041.74   56,049.90   46,041.74		.,, 90,20	2,010.67
Jalance as per statement of cash flow			27,120.19
	Islance as per statement of each flow	-	48,041,74

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### Asirvad Micro Finance Limited (Subsidiary of Manappuram Finance Limited) CIN: U65923TN2007PLC064550

Regd Office: 9th Floor, No 9, Club House Road, Anna Salai, Chennai - 600002 Statement of Audited Standalone Financial Results for the quarter and half year ended 30 September 2023

## Notes to the Audited Standalone Financial Results:

3. The audited standalone financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of Asirvad Micro Finance Limited (the Company) at its meetings held on 11th November 2023 and audited by statutory auditors of the company, pursuant to regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The above standalone financial results of the company have been prepared in accordance with the Indian Accounting Standards ("IndAs") as prescribed under section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time

These audited standalone financial results are available on the website of the Company viz https://asirvadmicrofinance.co in/results\* and on the website of BSE Limited (www.bseindia.com). The audited standalone financial results are prepared following the same accounting policies and practices as those followed in the audited annual financial statements for the year ended 31 March 2023.

- 4. The Company is primarily engaged in the business of Micro Finance and hence, does not have any additional disclosures to be made under Ind AS108 Operating Segments
- 5. The Board of directors of the Company at its meeting held on 16 August 2023, considered and approved issue of 2 bonus equity shares of face value of Rs. 10/- each against 1 equity share of the face value of Rs. 10 each. The shareholders in their meeting held on 18 August 2023, have approved the issue of bonus shares and through a Board resolution dated 26 August 2023, the Company has adjusted earning per share for all the periods presented as per Ind AS 33. The impact of bonus shares on the rights issue is considered from the date when the shares under rights issue were alloted.
- 6. The Company had invoked resolution plans to relieve COVID-19 pandemic related stress to eligible borrowers as per notification no. RBI/2020-21/16
  DOR.NO.BP.BC/3/21.04.048/2020-21 and no RBI/2021-22/31 DOR STR.REC.11/21.04.048/2021-22 on "Resolution Framework for COVID-19-related Stress" dated August 06, 2020
  and May 05, 2021, respectively. The resolution plans were based on the parameters laid down in the resolution policy approved by the Board of Directors of the Company and in
  accordance with the guidelines issued by the Reserve Bank of India.

Disclosure for the half year ended 30 September 2023 as per Format B specified by RBI:

	***************************************	•				(Amount in Rs. lakhs)
Serial Number	Type of borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan-Position as at the end of previous half year (A)*	Of (A),aggregate debt that slipped into NPA during the half year	Of (A), amount written off during the half year	Of (A), amount paid by borrowers during the half year	Exposure to accounts classified as standard consequent to implementation of resolution plan-position as at the end of this half year
1	MSME loans	146.01	10.22	м	34.05	111.96
2	Others	15,973.39	203.69	13,595.88	2,117.89	259.62
	Total	16,119,40	213.91	13,595.88	2.151.94	.371 58

'As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2015

7. The following are the details of nature and extent of security provided towards secured listed non convertible debentures

Serial Number	ISIN Number	Nature of security	Outstanding balance as on 30 September 2023 (Amount in Rs. lakhs)	Rate of Interest	Security Cover
1	INE516Q07408	Accounts receivable	13.420.00	9.71%	105%
2	INE516Q07416	Accounts receivable	7,300.00	11.05%	105%
3	INE516Q07424	Accounts receivable	14,500.00	11.05%	110%
4	INE516Q07432	Accounts receivable	7.500.00	9.70%	105%
5	INE516Q07440	Accounts receivable	10,000,00	9.60%	105%
6	INE516Q07457	Accounts receivable	11.500.00	8.50%	100%
7	INE516Q07465	Accounts receivable	2,500.00	9.30%	100%

8. Additional information as required under Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015 (amended) as presented in below table

Serial Number	Particulars	Half year ended 30 September 2023
1	Dabt equity ratio (no. of times)	4.04
2	Debt service coverage ratio	Not applicable
3	Interest service coverage ratio	Not applicable
4	Outstanding redeemable preference shares	Ni
5	Capital redemption reserve (Amount in Rs. Lakhs)	500.00
6	Deporture redemption reserve	Not applicable
7	Net worth (Amount in Rs. Lakhs)	192,172.55
8	Not profit after tax (Amount in Rs. Lakhs)	22,945.07
9	Earnings per share (In Rs.) (Face value of Rs. 10 per equity share)	
	Basic	11 82
	Diluted	11.82
10	Current ratio (no. of times)	1,56
11	Long term debt to working capital (no. of times)	0.84
12	Bad debts to accounts receivable ratio	***************************************
13	Current liability ratio (no. of times)	0.60
14	Total debts to total assets (no. of times)	0.69
15	Debtors turnover	
16	Inventory turnoyer	
17	Operating margin (%)	24.31%
18	Net profit margin (%)	17.81%
19	Sector specific equivalent ratios	
	GNPA%	2 96%
***************************************	NNPA% GHTALE	1,44%
	Capital to risk-weighted assets ratio (Calculated as per RBI guidelines)	24.47%

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### Asirvad Micro Finance Limited (Subsidiary of Manappuram Finance Limited) CIN: U65923TN2007PLC064550

Regd Office: 9th Floor, No 9, Club House Road, Anna Salai, Chennai - 600002

Statement of Audited Standalone Financial Results for the quarter and half year ended 30 September 2023 The following are the formulae used for the computation of ratios presented above

Serial Number	Ratio	Formula
1	Debt Equity Ratio	Dan sagging a Paracila a (C)
2	Total debt to total assets	[Debt securities + Borrowings (Other than debt securities)+ Subordinate Liabilities - Cas and cash equivalents]/[Equity share capital + Other equity]
	. Jan. done to total assails	[Debt securities + Borrowings (Other than debt securities)+ Subordinate Liabilities]/[Total assets]
3	Operating Margin	
4	Net Profit Margin	[Profit before tax (P8T)]/[Total income]
5	% of Gross NPA	[Profit after tax(PAT)]/[Total Income]
6	% of Net NPA	[Stage iii loans]/[Gross loan outstanding]
		[Stage III loans - Expected Credit Losses (ECL) on stage III loans]/[Gross loan outstanding - ECL on Stage III Loans]
1	Current Ratio	
8	Current Liability Ratio	[Current assets] / [Current liabilities]
9	Long term debt to working capital	[Current Liabilities] / [Total Liabilities] [Long term debt] / [current assets-current liabilities]

9. Details of loan transferred during the quarter ended 30 September 2023 under the RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given

Serial	Particulars	Quarter Ended
4	***************************************	30 September 2023
	Aggregate amount of loans transferred (Rs. in Lakhs)	61.930.96
2	Weighted average residual maturity (in years)	
3	Weighted average holding period (in years)	1 44
4	Retention of beneficial interest	0.48
5	Tangible security Cover	0.10
6	Rating wise distribution of loans acquired by value	Nil
**********************		Nil

- 1. The Company has not transferred any non-performing assets
- 2. The Company has not acquired any loan through assignment.
- 3 The Company has not acquired any stressed loans
- 10 The amounts for the quarter ended September 30, 2023 are the balancing figures between the figures in respect of the three months period ended June 30, 2023, which were subject to limited review (unaudited) and the audited figures of the half year period ended September 30, 2023 and figures for the quarter and year to date ended September 30,
- 11 The Company has been regular in serving all its borrowings though there has been breach of some of the covenants relating to borrowings during the half year ended and as at 30 September 2023 Based on the discussions with the lenders, the Company has no reason to believe that any adverse action, such as levy of higher interest or a recall of the facility, will be invoked by the lenders on account of such breach; and as of the date of these financial results, none of the lenders have intimated about initiation of any remedial
- 12. The Indian parliament has approved the code on Social Security, 2020 which subsumes the provident fund and the Gratuity act and rules thereunder. The Ministry of Labour and Employment has also released draft rules thereunder on November 13, 2020 and has invited suggestions from stakeholders which are under active considerations by the ministry. The company will evaluate the rules lassess the impact if any, and account for the same once the rules notified and become effective

13. Previous period figures have been regrouped / reclassified wherever necessary to conform with the current period presentation.

For and on behalf of the Board of Directors

B N Raveendra Babu Managing Director

(DIN No.00043622)

For Identification Purpose Only

Place: Valapad

Date # 11 November 2023





	Refu	Related Party Transactions (#1 FY 2023-2024)	(M1 FY 2023-2024)				Additional discips coposits, advanc	ore of related	wity transactions - and the made or given the	oplicable only in the listed entity	case the minhed factors of the second of the	party fransact	Addational dischours of related party transactions - applicable only in case the related party transaction relates to leans, inter-concerted explosits, advances or investment make or given by the laced entity/subsidiary. These details noos to be disclosed only once, during
Pettain of the party listed entity Jaubsidiary) entering into the Transection	Details of the counterpary	East 100 (1998)	Two contracts			In case montes are due to either party as a result of the bransaction (see Note 1)		of indebteding or give loans, its, advences		nod when such	transaction was	undertraken. e deposits, ad	pendo where such transaction was undergeten.  Catalis of the forms, inter-corporate disposite, advances or investments
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							Security	-	(Total Cto H)		Related to only those items covered by this certificate	covered by this certificate		
Particulars	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari pasau debt holder (Includes debt for which this certificate is issued & other debt with pari- passu charge)	Other assets on which there is part. Passu charge (excluding items covered (in column F)		debt amount considered more than once (due to exclusive pite part passu charge)		Market Value for Assets charged on Exclusive basis	Carrying fbook value for exclusive charge assets where market value is not assets assets and assets and assets and assets as a set to a policable (For Eg. Bark Balance D.SPA, market value is not a notice that	Market Value paripassu for Pari passu charga Assets e	for here	Subsidiary of the leaf of the
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Small Loans... Big Dreams

3 4 5 6 7 8 9 10  rivate Placement Listed - NCD 7-Jul-23 1,000,000,000 1,000,000,000 No Nil	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	if 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1,000,000,000 1,000,000,000 No Nii		m	प	S	9	7	8	ō	10
250,000,000 250,000,000 No No	38430	Private Placement	Listed - NCD	7-Jul-23	1,000,000,000,000	1,000,000,000	No	II.	N IN
		Private Placement	Listed - NCD	20-Jul-23		250,000,000	No	TN.	N

Statement of utilization of issue proceeds

Rajesh KRN Namboodiripad Chlef Financial Officer Date:10-11-2023

For Asirvad Micro Finance Limted

Regd. Office: 9th Floor, No: 9, Club House Road, Anna Salai, Chennai - 600 002. T: 044 3529 8100 Web: www.asirvadmicrofinance.co.in E-mail: info@asirvad.in CIN: U65923TN2007PLC064550

## Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks		
Name of listed entity	Asirvad Micro Finance Limited		
Mode of fund raising	Private placement		
Type of instrument	Non- convertible Debentures		
Date of raising funds	07-07-2023 20-07-2023		
Amount raised	100 Crores 25 Crores		
Report filed for quarter ended	Sep-23		
Is there a deviation/ variation in use of funds raised?	No		
Whether any approval is required to vary the objects of the issuestated in the prospectus/ offer document?	No		
If yes, details of the approval so required?	N.A		
Date of approval	N.A		
Explanation for the deviation/ variation	N.A		
Comments of the audit committee after review	N.A		
Comments of the auditors, if any	N.A		
Objects for which funds have been raised and where there has been a deviate	ion/ variation, in thefollowing table: N		

Original object	Modified object, if any		Modified allocation, if any		Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	
V.A	N.A	N.A	N.A	N.A	N.A	N.A

## Deviation could mean:

- a. Deviation in the objects or purposes for which the funds have been raised.b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

For Asirvad Micro Finance Limited

Rajesh KRN Namboodiripad Chief Financial Office

Date: 10-11-2023

Regd. Office: 9th Floor, No: 9, Club House Road, Anna Salai, Chennai - 600 002. T: 044 3529 8100 Web: www.asirvadmicrofinance.co.in E-mail: info@asirvad.in CIN: U65923TN2007PLC064550