



ASIRVAD MICRO FINANCE LIMITED

Subsidiary of MANAPPURAM FINANCE LTD.

Small Loans... Big Dreams...

Date: May 22, 2024

**Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400001**

Sub: Intimation pursuant to Regulation 54 (3) of Securities and Exchange Board of India (Listing Obligations and Disclosures Requirements) Regulations, 2015 regarding disclosure of security cover.

Dear Sir/ Ma'am,

Pursuant to the Regulation 54 (3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, we enclose herewith, the disclosure of security cover of the Company for the quarter and year ended March 31, 2024.

Request you to kindly take the same on record.

For Asirvad Micro Finance Limited

Aparna Menon
Company Secretary

Annexure I- Computation of security cover as per SEBI circular No. SEBI/HO/DDHS/P/CIR/2023/50 dated March 31, 2023

Column A	Column B	Column C ⁱ	Column D ⁱⁱ	Column E ⁱⁱⁱ	Column F ^{iv}	Column G ^v	Column H ^{vi}	Column I ^{vii}	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered (In column F))		debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)	
		Book Value	Book Value	Yes/No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment		-	-	-	-	-	7,670.26		7,670.26	-	-	-	-	-
Capital Work-in-Progress		-	-	-	-	-	-		-	-	-	-	-	-
Right of Use Assets		-	-	-	-	-	10,858.93		10,858.93	-	-	-	-	-
Goodwill		-	-	-	-	-	-		-	-	-	-	-	-
Intangible Assets		-	-	-	-	-	1,918.31		1,918.31	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-	-		-	-	-	-	-	-
Investments		-	-	-	-	-	38,326.13		38,326.13	-	-	-	-	-
Loans		60,026.69	8,42,868.93	-	-	-	1,26,792.19		10,29,687.81	-	60,026.69	-	-	60,026.69
Inventories		-	-	-	-	-	-		-	-	-	-	-	-
Trade Receivables		-	-	-	-	-	-		-	-	-	-	-	-
Cash and Cash Equivalents		-	-	-	-	-	96,254.64		96,254.64	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	37,196.96	-	-	-	-		37,196.96	-	-	-	-	-
Others		-	-	-	-	-	29,134.87		29,134.87	-	-	-	-	-
Total		60,026.69	8,80,065.89	-	-	-	3,10,955.33		12,51,047.91					
LIABILITIES														
Debt securities to which this certificate pertains		57203.94	-	No	-	-	3,751.00		60,954.95	-	-	-	-	-
Other debt sharing pari-passu charge with above debt			-	No	-	-	-		-	-	-	-	-	-
Other Debt			-	No	-	-	1,034.12		1,034.12	-	-	-	-	-
Subordinated debt			-	No	-	-	65,130.40		65,130.40	-	-	-	-	-
Borrowings			-	No	-	-	-		-	-	-	-	-	-
Bank	not to be filled		7,98,760.81	No	-	-	-		7,98,760.81	-	-	-	-	-
Debt Securities			-	No	-	-	-		-	-	-	-	-	-
Others			72,812.77	No	-	-	1997.08		74,809.85	-	-	-	-	-
Trade payables			-	-	-	-	2,121.54		2,121.54	-	-	-	-	-
Lease Liabilities			-	-	-	-	-		-	-	-	-	-	-
Provisions			-	-	-	-	1,179.90		1,179.90	-	-	-	-	-
Others			-	-	-	-	32,146.40		32,146.40	-	-	-	-	-
Total		57,203.94	8,71,573.58	-	-	-	1,07,360.45		10,36,137.97					
Cover on Book Value														
Cover on Market Value^{ix}														
		Exclusive Security Cover Ratio	1.05		Pari-Passu Security Cover Ratio	NA								

Rajesh K R N Namboodirippad
CFO
Valapad
May-22-2024

i This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.❏

ii This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.❏

iii This column shall include debt for which this certificate is issued having pari passu charge - Mention Yes, else No.❏

iv This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari- passu charge along with debt for which certificate is issued.❏

v This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.❏

vi This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.❏

vii In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.❏

viii Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.❏

ix The market value shall be calculated as per the total value of assets mentioned in Column O.