



**Independent Auditors' Review Report on the quarterly unaudited consolidated quarterly financial results of Aptus Value Housing Finance India Limited pursuant the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (as amended)**

**Review Report to  
The Board of Directors  
Aptus Value Housing Finance India Limited**

1. We have reviewed the accompanying Statement of Unaudited consolidated Financial Results of **Aptus Value Housing Finance India Limited** (the "Holding Company") and its subsidiary (the Holding Company and its subsidiary together referred to as "the Group"), for the quarter ended June 30, 2023 ("the Statement"), attached herewith, being submitted by the Holding Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").
2. This Statement, which is the responsibility of the Holding Company's management and approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34- "Interim Financial Reporting" ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'). Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the Company's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.  
We also performed procedures in accordance with the Circular issued by the SEBI under Regulation 33(8) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable.
4. The Statement includes the results of the Holding Company's subsidiary Aptus Finance India Private Limited.
5. Based on our review conducted and procedures performed as stated in paragraph 3 above and based on the consideration of the review of other auditors referred to in paragraph 7 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind AS') specified under Section 133 of the Companies Act, 2013, as amended, read with



relevant rules issued there under and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

**6. Other Matter**

The accompanying Statement includes the unaudited interim financial results and other financial information, in respect of one subsidiary, whose unaudited interim financial results reflects total income of Rs 6272.35 Lakhs, total net profit after tax of Rs 2347.60 Lakhs, total comprehensive income Rs2347.60 Lakhs, for the period ended June 30, 2023 as considered in the Statement which has been reviewed by the independent auditor of that subsidiary. The independent auditor's reports on interim financial results of these entities have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts based solely on the report of such auditors and procedures performed by us as stated in paragraph 3 above.

Our conclusion on the Statement in respect of matters stated in paragraph 6 above is not modified with respect to our reliance on the work done and the reports of the other auditors.

For **T R Chadha & Co LLP**

Chartered Accountants

Firm's Registration No.: 006711N/ N500028

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**SAMUDRALA**

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**Sheshu Samudrala**

Partner

Membership No.: 235031

UDIN: 23235031BGWCWA6796

Place: Chennai

Date: 01.08.2023

**Aptus Value Housing Finance India Limited**  
(CIN : L65922TN2009PLC073881)  
**STATEMENT OF UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2023**

(INR In lakhs)

	Particulars	Quarter ended			Year ended
		30.06.2023	31.03.2023	30.06.2022	31.03.2023
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	<b>Revenue from operations</b>				
	Interest Income	29,680.74	29,060.77	23,300.13	1,05,840.05
	Fees and commission income	808.24	722.52	602.91	2,646.49
	Net gain on fair value changes	74.16	67.27	131.37	849.20
	<b>Total revenue from operations</b>	<b>30,563.14</b>	<b>29,850.56</b>	<b>24,034.41</b>	<b>1,09,335.74</b>
II	Other income	923.50	987.21	841.72	3,564.13
III	<b>Total Income (I+II)</b>	<b>31,486.64</b>	<b>30,837.77</b>	<b>24,876.13</b>	<b>1,12,899.87</b>
IV	<b>Expenses</b>				
	Finance costs	8,473.70	7,765.67	5,426.05	27,591.20
	Impairment of Financial Instruments	249.15	775.43	951.79	3,412.35
	Employee benefits expense	3,242.55	3,539.04	2,206.59	12,131.36
	Depreciation and amortisation expense	194.75	150.59	165.74	721.30
	Other expenses	984.00	969.44	895.61	3,671.69
	<b>Total expenses (IV)</b>	<b>13,144.15</b>	<b>13,200.17</b>	<b>9,645.78</b>	<b>47,527.90</b>
V	<b>Profit before tax (III-IV)</b>	<b>18,342.49</b>	<b>17,637.60</b>	<b>15,230.35</b>	<b>65,371.97</b>
VI	<b>Tax expense</b>				
	(1) Current tax	4,077.96	4,122.97	3,445.42	14,772.94
	(2) Adjustment of tax relating to earlier periods	-	-	-	-
	(3) Deferred tax	38.89	(15.04)	(99.22)	297.57
	<b>Total tax expense (VI)</b>	<b>4,116.85</b>	<b>4,107.93</b>	<b>3,346.20</b>	<b>15,070.51</b>
VII	<b>Profit for the period (V-VI)</b>	<b>14,225.64</b>	<b>13,529.67</b>	<b>11,884.15</b>	<b>50,301.46</b>
	<b>Other Comprehensive Income</b>				
	<b>(a) Items that will not be reclassified to profit or loss</b>				
	Remeasurement of defined benefit liability	(3.97)	(14.25)	(0.94)	(15.88)
	Income tax effect	1.00	3.59	0.24	4.00
	<b>(b) Items that will be reclassified to profit or loss</b>	-	-	-	-
VIII	<b>Other Comprehensive Income, net of income tax</b>	<b>(2.97)</b>	<b>(10.66)</b>	<b>(0.70)</b>	<b>(11.88)</b>
IX	<b>Total Comprehensive Income for the period (VII+VIII)</b>	<b>14,222.67</b>	<b>13,519.01</b>	<b>11,883.45</b>	<b>50,289.58</b>
X	<b>Earnings per equity share (EPS for the quarters/ half years is not annualised)</b>				
	Basic (Amount in INR)	2.86	2.72	2.39	10.11
	Diluted (Amount in INR)	2.85	2.71	2.38	10.08
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00

For and on behalf of the Board of Directors of  
Aptus Value Housing Finance India Limited

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M Anandan  
Executive Chairman  
DIN: 00033633

Place : Chennai  
Date : August 01, 2023



Aptus Value Housing Finance India Limited

Notes to unaudited consolidated Financial Results for the quarter ended June 30, 2023

1. The above unaudited consolidated Financial Results and the notes of Aptus Value Housing Finance India Limited (the "Company") has been drawn up in accordance with Indian Accounting Standards (IND AS) notified under the Companies (Indian Accounting Standards) rules, 2015 as amended from time to time and other accounting principles generally accepted in India. The financial results have been prepared in accordance with the recognition and measurement principles prescribed under section 133 of the Companies Act, 2013 and other recognised accounting practices generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ("SEBI LODR").
2. The above Statement of unaudited consolidated Financial Results along with the notes have been reviewed by the Audit Committee at their meeting held on July 31, 2023 and approved by the Board of Directors at their meeting held on Aug 01, 2023. The financial results for the quarter ended June 30, 2023 have been subjected to a limited review by the statutory auditors (T R Chadha & Co. LLP, Chartered Accountants) of the company.
3. During the quarter ended 30 June 2023, 37,500 equity shares have been allotted to employees who have exercised their options under the approved employee stock option schemes.
4. The Company is regulated by the Reserve Bank of India ("RBI") and supervised by the National Housing Bank ("NHB"). The RBI / NHB periodically issues/amends directions, regulations and/or guidelines (collectively "Regulatory Framework") covering various aspects of the operation of the Company, including those relating to accounting for certain types of transactions. The Regulatory Framework contains specific instructions that have been considered by the Company in preparing its financial statements.
5. The consolidated financial results include result of the following Company:

Name of the Company	% Shareholding and voting power of Aptus Value Housing Finance India Limited	Consolidated as
Aptus Finance India Private Limited	100%	Subsidiary

6. The Group is engaged primarily in the business of housing finance and all other activities are incidental to the main activities of the Company. Accordingly, there are no separate reportable segments as per Ind-AS 108 - Operating Segments.
7. The listed Non-Convertible Debentures of the Company aggregating Rs. 17,886.35 Lakhs as at June 30, 2023 are secured by way of an exclusive charge on identified standard receivables of the Company and also by a subservient charge over immovable property. The total asset cover is more than one hundred percent of the principal amount of the said debentures.
8. The date on which the Code on Social Security, 2020 (the "Code") relating to employee benefits shall become effective is yet to be notified and the related rules are yet to be finalized. The Company will evaluate the code and its rules, assess the impact, if any, and account for the same when they become effective.



Aptus Value Housing Finance India Limited

Notes to unaudited consolidated Financial Results for the quarter ended June 30, 2023

9. Disclosure pursuant to RBI notification dated September 24, 2021 on "Transfer of Loan Exposures" are given below:
  - (a) The Company has not transferred or acquired, any loans not in default during the quarter ended June 30, 2023.
  - (b) The Company has not transferred or acquired, any stressed loans during the quarter ended June 30, 2023.
10. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.
11. The figures for the quarter ended March 31, 2023 are the balancing figures between the audited financial figures in respect of the full financial year and the published year to date figures upto the end of third quarter of the financial year, March 31, 2023.
12. These unaudited Consolidated Financial Results are also available on the stock exchange websites [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and on our website [www.apтусindia.com](http://www.apтусindia.com).

For Aptus Value Housing Finance India Limited

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Executive Chairman

DIN: 00033633



Place: Chennai

Date: Aug 01, 2023



**Independent Auditors' Review Report on the quarterly unaudited standalone financial results of Aptus Value Housing Finance India Limited pursuant to the Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015 (as amended)**

**Review Report to**  
**The Board of Directors**  
**Aptus Value Housing Finance India Limited**

1. We have reviewed the accompanying Statement of Unaudited standalone Financial Results of **Aptus Value Housing Finance India Limited** (hereinafter referred to as "the Company") for the quarter ended June 30, 2023 ("the Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').
2. This Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34- "Interim Financial Reporting" ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations'). Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of the Company's personnel and analytical procedures applied to financial data and thus provide less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Financial Results, prepared in accordance with applicable Indian Accounting Standard and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material

# T R Chadha & Co LLP

Chartered Accountants



misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For T R Chadha & Co LLP

Chartered Accountants

Firm's Registration No.: 006711N/ N500028

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**Sheshu Samudrala**

Partner

Membership No.: 235031

UDIN: 23235031BGWCVZ7339

Place: Chennai

Date: 01.08.2023

<b>Aptus Value Housing Finance India Limited</b> (CIN : L65922TN2009PLC073881)					
<b>STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2023</b>					
(INR In lakhs)					
	Particulars	Quarter ended			Year ended
		30.06.2023	31.03.2023	30.06.2022	31.03.2023
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
I	<b>Revenue from operations</b>				
	Interest Income	24,759.91	24,741.11	19,583.60	89,915.91
	Fees and commission income	623.60	584.03	487.53	2,142.98
	Net gain on fair value changes	70.28	67.28	131.37	816.02
	<b>Total revenue from operations</b>	<b>25,453.79</b>	<b>25,392.42</b>	<b>20,202.50</b>	<b>92,874.91</b>
II	Other income	472.61	635.81	803.36	3,079.05
III	<b>Total Income (I+II)</b>	<b>25,926.40</b>	<b>26,028.23</b>	<b>21,005.86</b>	<b>95,953.96</b>
IV	<b>Expenses</b>				
	Finance costs	7,600.00	6,997.28	4,585.14	24,228.30
	Impairment on financial instruments	88.92	967.03	732.24	2,817.67
	Employee benefits expense	2,351.29	3,066.27	2,165.97	10,822.23
	Depreciation and amortisation expense	194.75	150.59	165.74	721.30
	Other expenses	508.50	748.81	401.77	2,661.01
	<b>Total expenses (IV)</b>	<b>10,743.46</b>	<b>11,929.98</b>	<b>8,050.86</b>	<b>41,250.51</b>
V	<b>Profit before tax (III-IV)</b>	<b>15,182.94</b>	<b>14,098.25</b>	<b>12,955.00</b>	<b>54,703.45</b>
VI	<b>Tax expense</b>				
	(1) Current tax	3,170.02	3,205.20	2,845.74	11,881.98
	(2) Adjustment of tax relating to earlier periods	-	-	-	-
	(3) Deferred tax	120.83	(56.89)	(83.70)	362.81
	<b>Total tax expense (VI)</b>	<b>3,290.85</b>	<b>3,148.31</b>	<b>2,762.04</b>	<b>12,244.79</b>
VII	<b>Profit for the period (V-VI)</b>	<b>11,892.09</b>	<b>10,949.94</b>	<b>10,192.96</b>	<b>42,458.66</b>
	<b>Other Comprehensive Income</b>				
	<b>(a) Items that will not be reclassified to profit or loss</b>				
	Remeasurement of defined benefit liability	(3.97)	(14.25)	(0.94)	(15.88)
	Income tax effect	1.00	3.59	0.24	4.00
	<b>(b) Items that will be reclassified to profit or loss</b>				
VIII	<b>Other Comprehensive Income, net of income tax</b>	<b>(2.97)</b>	<b>(10.66)</b>	<b>(0.70)</b>	<b>(11.88)</b>
IX	<b>Total comprehensive income for the period (VII+VIII)</b>	<b>11,889.12</b>	<b>10,939.28</b>	<b>10,192.26</b>	<b>42,446.78</b>
X	<b>Earnings per equity share (EPS for the quarters are not annualised)</b>				
	Basic (Amount in INR)	2.39	2.20	2.05	8.53
	Diluted (Amount in INR)	2.38	2.19	2.04	8.51
	Face value per share (Amount in INR)	2.00	2.00	2.00	2.00

For and on behalf of the Board of Directors of  
Aptus Value Housing Finance India Limited

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Executive Chairman  
DIN: 00033633

Place : Chennai  
Date : Aug 01, 2023





Aptus Value Housing Finance India Limited

Notes to unaudited standalone Financial Results for the quarter ended June 30, 2023

1. The above unaudited standalone Financial Results and the notes of Aptus Value Housing Finance India Limited (the "Company") have been drawn up in accordance with Indian Accounting Standards (IND AS) notified under the Companies (Indian Accounting Standards) rules, 2015 as amended from time to time and other accounting principles generally accepted in India. The financial results have been prepared in accordance with the recognition and measurement principles prescribed under section 133 of the Companies Act, 2013 and other recognised accounting practices generally accepted in India and in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 (as amended) ("SEBI LODR").
2. The above Statement of unaudited standalone Financial Results along with the notes have been reviewed by the Audit Committee at their meeting held on July 31, 2023 and approved by the Board of Directors at their meeting held on Aug 01, 2023. The financial results for the quarter ended June 30, 2023 have been subjected to a limited review by the statutory auditors (T R Chadha & Co. LLP, Chartered Accountants) of the company.
3. During the quarter ended 30 June 2023, 37,500 equity shares have been allotted to employees who have exercised their options under the approved employee stock option schemes.
4. Aptus Value Housing Finance India Limited ("the Company") is a Housing Finance Company registered with National Housing Bank ("NHB"). The Company is regulated by the Reserve Bank of India ("RBI") and supervised by NHB. The RBI / NHB periodically issues/amends directions, regulations and/or guidelines (collectively "Regulatory Framework") covering various aspects of the operation of the Company, including those relating to accounting for certain types of transactions. The Regulatory Framework contains specific instructions that have been considered by the Company in preparing its financial statements.
5. The Company is engaged primarily in the business of housing finance and all other activities are incidental to the main activities of the Company. Accordingly, there are no separate reportable segments as per Ind-AS 108 - Operating Segments.
6. The listed Non-Convertible Debentures of the Company aggregating Rs. 17,467.80 lacs as at June, 30 2023 are secured by way of an exclusive charge on identified standard receivables of the Company and also by a subservient charge over immovable property. The total asset cover is more than one hundred percent of the principal amount of the said debentures.
7. The date on which the Code on Social Security, 2020 (the "Code") relating to employee benefits shall become effective is yet to be notified and the related rules are yet to be finalized. The Company will evaluate the code and its rules, assess the impact, if any, and account for the same when they become effective.
8. Disclosure pursuant to RBI notification dated September 24, 2021 on "Transfer of Loan Exposures" are given below:
  - (a) The Company has not transferred or acquired, any loans not in default during the quarter ended June 30, 2023.
  - (b) The Company has not transferred or acquired, any stressed loans during the quarter ended June 30, 2023.
9. Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter ended June 30, 2023 is attached as Annexure I.



Aptus Value Housing Finance India Limited

Notes to unaudited standalone Financial Results for the quarter ended June 30, 2023

10. Disclosures in compliance with Regulation 54 (3) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter ended June 30, 2023 is attached as Annexure II.
11. The comparatives for previous periods have been regrouped/reclassified wherever necessary to conform the current period presentation.
12. The figures for the quarter ended March 31, 2023 are the balancing figures between the audited financial figures in respect of the full financial year and the published year to date figures upto the end of third quarter of the financial year, March 31, 2023.
13. These unaudited Standalone Financial Results are also available on the stock exchange websites [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) and on our website [www.apтусindia.com](http://www.apтусindia.com)

For Aptus Value Housing Finance India Limited

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Executive Chairman

DIN: 00033633

Place: Chennai

Date: Aug 01, 2023



**Aptus Value Housing Finance India Limited**  
(CIN : L65922TN2009PLC073881)

Annexure I

Disclosure in compliance with regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2023

S. No.	Particulars	Quarter ended Jun'23
1	Debt-equity	1.14
2	Net worth (INR in lakhs)	3,12,961
3	Net profit for the period (after tax) (INR in lakhs)	11,892
4	Earnings per share (Equity shares of par value Rs.2 each):	
	(a) Basic	2.39
	(b) Diluted	2.38
5	Current ratio	Not Applicable
6	Long term debt to Working capital	Not Applicable
7	Bad debts to accounts receivable ratio	Not Applicable
8	Current liability ratio	Not Applicable
9	Total debts to total assets	0.53
10	Debtors Turnover ratio	Not Applicable
11	Inventory Turnover ratio	Not Applicable
12	Debt service coverage ratio	Not Applicable
13	Interest service coverage ratio	Not Applicable
14	Outstanding redeemable preference shares (quantity & value)	Not Applicable
15	Capital redemption reserve / Debenture redemption reserve	Not Applicable
16	Operating Margin	Not Applicable
17	Net profit margin	45.87%
18	Sector specific equivalent ratios, as applicable	
	Gross Non-Performing Assets (GNPA)	1.26%
	Net Non-Performing Assets (NNPA)	0.92%
	Provision Coverage Ratio	26.86%
	Liquidity Coverage Ratio	224%



## Aptus Value Housing Finance India Limited

Security cover certificate as per Regulation 54(3) of the Securities Exchange Board of India (LODR) Regulations, 2015 as at June 30,2023

Rs. in lakh

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge		Pari- Passu Charge			Assets not offered as Security	Eliminati on 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				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	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								
<b>ASSETS</b>														
Property, Plant and Equipment		-	-	Yes	47.21	-	318.29	-	365.50	-	-	-	-	-
Capital Work-in- Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	1,138.90	-	1,138.90	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	98.15	-	98.15	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	-	-	-	-	-	-	-	-
Investment s		-	-	No	-	-	20,466.22	-	20,466.22	-	-	-	-	-
Loans	Book Debt and receivables	19,348.82	4,09,490.33	No	-	-	1,81,414.17	-	6,10,253.32	-	19,348.82	-	-	19,348.82
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivable s		-	-	No	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	38,874.84	-	38,874.84	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	Lien Marked FD	-	562.50	No	-	-	175.53	-	738.03	-	-	-	-	-
Others		-	-	No	-	-	3,643.81	-	3,643.81	-	-	-	-	-
<b>Total</b>		<b>19,348.82</b>	<b>4,10,052.83</b>	<b>-</b>	<b>47.21</b>	<b>-</b>	<b>2,46,129.92</b>	<b>-</b>	<b>6,75,578.77</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains	Listed Debt Securities	17,467.80	-	No	-	-	-	-	17,467.80	-	-	-	-	-
Other debt sharing pari-assu charge with above debt			-	No	-	-	-	-	-	-	-	-	-	-
Other Debt			-	No	-	-	-	-	-	-	-	-	-	-
Subordinated debt				No										
Borrowings			1,21,029.04	No	-	-	-	-	1,21,029.04	-	-	-	-	-
Bank			1,99,672.79	No	-	-	-	-	1,99,672.79	-	-	-	-	-
Debt Securities			20,170.03	No	-	-	-	-	20,170.03	-	-	-	-	-
Others			-	No	-	-	-	-	-	-	-	-	-	-
Trade payables			-	No	-	-	712.82	-	712.82	-	-	-	-	-
Lease Liabilities			-	No	-	-	1,066.65	-	1,066.65	-	-	-	-	-
Provisions			-	No	-	-	438.75	-	438.75	-	-	-	-	-
Others			-	No	-	-	2,059.49	-	2,059.49	-	-	-	-	-
<b>Total</b>		<b>17,467.80</b>	<b>3,40,871.86</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,277.71</b>	<b>-</b>	<b>3,62,617.37</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cover on Book Value</b>														
<b>Cover on Market Value</b>														
	Exclusive Security Cover Ratio	1.11												

