

AFIPL\_BSE/39/2021-22

08 November, 2021

To
The Manager
Listing Department
BSE Limited
PhirozeJeejeebhoy Towers,
Dalal Street, Fort,
Mumbai -400001

Dear Sir/Madam,

#### Subject: Half-yearly Financial Results for the half year ended 30 September, 2021

This is to inform you that the Financial Results of the Company for the half year ended 30 September, 2021 was approved and adopted in its Board Meeting held today, 08 November, 2021.

Pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**Listing Regulations**"), kindly find enclosed Financial Results of the Company for the half year ended 30 September, 2021.

Kindly take the above information on your record.

Thanking you,

Yours sincerely, For Achiievers Finance India (P) Limited

Achievers Finance India (P) Ltd
Poushali Ghosh

Company Secretary

Independent Auditor's Review Report on the Half-yearly Unaudited Financial Results of the Company Pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Review Report to The Board of Directors Achievers Finance India Private Limited

We have reviewed the accompanying statement of unaudited financial results of Achievers Finance India Private Limited (the "Company") for the half year ended 30 September, 2021. This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, Engagements to Review Financial Statements issued by the Institute of Chartered Accountants of India (ICAI). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company 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.

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 accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 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."

Date: 08/11/2021 Place: Kolkata

For A. Agarwal & Associates
Chartered Accountants

CA Amit Agarwal

(Partner) Mno: 064726 FRN: 326873E

UDIN: 21064726 AAAAF 79296

CIN: U51909WB1996PTC082118



#### Balance Sheet as at 30th September, 2021

Particulars	Notes	As at 30th September, 2021	As at 31st March, 2021
		Rs	Rs
I. EQUITY AND LIABILITIES			
(1) Shareholder's Funds			
(a) Share Capital	1	50,031,000	28,200,000
(b) Reserves and Surplus	2	40,472,832	37,519,354
(2) Current Liabilities			(4)
(a) Short Term Borrowings	3	49,300,404	48,677,124
(b) Long Term Borrowings	4	85,000,000	64,700,000
(c) Other Current Liabilities	5	6,614,233	5,823,533
(d) Short-Term Provisions	6	4,706,026	3,369,762
	otal	236,124,495	188,289,773
II.ASSETS			
(1) Non-current assets			
(a) Fixed Assets	7	1,620,673	1,888,137
(b) Capital Work in Progress	7	292,211	292,211
(2) Current assets			
(c) Cash and Bank	8	52,008,653	14,578,851
(d) Accounts Recievable	9	686,488	773,976
(c) Short-Term Loans and Advances	10	156,773,274	154,453,644
(d) Other Current Assets	11	24,743,196	16,302,954
Te	otal	236,124,495	188,289,773

The accompanying significant accounting policies and notes to accounts are an integral part of the Financial Statements

As per our report of even date

For A Agarwal & Associates CHARTERED ACCOUNTANTS

CA Amit Agarwal

(Partner) Mno: 064726 FRN: 326873E Place: Kolkata

Dated: The 8th Day of Nov, 2021

For and Behalf of Board of Directors

For ACHIIEVERS FINANCE INDIA PLUTD

Director

Suman Chakrbarty DIN: 02455554

#### ACHIIEVERS FINANCE INDIA (P) LTD CIN: U51909WB1996PTC082118



Statement of Profit and Loss for the Period ended 30th September, 2021

Particulars	Notes	Figures for the Peroid ended 30th Sept, 2021	Figures for the year ended 31st March'21
I. Revenue From Operations	12	21,979,686	36,551,240
II. Other Income	13	204,151	1,067,256
III. Total Revenue		22,183,837	37,618,496
IV. Expenses:			
Employee Benefit Expenses	14	4,996,768	5,901,672
Finance Charges	15	8,149,971	15,646,137
Depreciation	7	323,964	733,134
Other Expenses	16	4,423,392	8,203,637
Total Expenses (IV)		17,894,095	30,484,580
V. Profit Before Tax		4,289,742	7,133,916
VI. Current Tax		981,493	1,632,240
VII. Profit After Tax		3,308,249	5,501,676
Profit Transfer to Reserve & Surplus		3,308,249	5,501,676
IX. Earning Per Equity Share			
(1) Basic		0.66	1.95
(2) Diluted		0.66	1.95

The accompanying significant accounting policies and notes to accounts are an integral part of the Financial Statements.

As per our report of even date For A Agarwal & Associates CHARTERED ACCOUNTANTS

CA Amit Agarwal

(Partner) Mno: 064726 FRN : 326873E

Place: Kolkata

Dated: The 8th Day of Nov, 2021

For and Behalf of Board of Directors

FOR ACHIEVERS FINANCE INDIA

Director

Suman Chakrbarty DIN: 02455554

# Achievers Finance India (P) Ltd CASH FLOW STATEMENT FOR THE PERIOD YENDED 30/09/2021

CIN: U51909WB1996PTC082118



-				Amount(Rs.)
	Particulars		For The Period Ended 30th Sep'2021	For The Year Ended 31st March'2021
A	Cash Flow from Operating Activities			
	Net Profit before tax and extraordinary items		4,289,742	7,133,916
	Adjustments for:		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	7,133,210
	Depreciation and Amortization Expenses		323,964	733.134
	Finance Cost		8,149,971	15,646,137
	Interest Income		120	,,
	Transfer to Reserves & Surplus		(354,771)	(353,730)
	Operating profit before working capital changes		12,408,906	23,159,457
	Changes in working Capital:			
	(Increase) / Decrease in Inventories			
	(Increase) / Decrease in Short Term Loans & Advances		(2,319,630)	(11,828,257)
	(Increase) / Decrease in Other Current Assets		(8,440,242)	(2,366,517)
	(Increase) / Decrease in Accounts Receivable		87,488	6,171
	Increase / (Decrease) Short Term Borrowings.(Net.)		623,280	(17,170,459)
	Increase / (Decrease) in Other Current Liabilities		790,700	2,964,496
	Increase / (Decrease) in Short Term Provisions		354,771	353,730
	Cash generated from operations.		3,505,273	(4,881,379)
	Dividend and Dividend Tax Paid		-	(387,360)
	Income Tax Paid			(1,479,504)
	Net Cash flow from /(used in) Operating activities	A	3,505,273	(6,748,243)
В	Cash Flows from Investing Activities			
	Purchase of Fixed Assets		(56,500)	(52,005)
	Capital WIP		=	19
	Sale Proceed of Investment		- 1	*
	Interest Received			
	Net Cash from /(used in) Investing activities	В	(56,500)	(52,005)
C.	Cash Flows from Financing Activities			
	Proceeds from Share Issue		21,831,000	
	Increase / (Decrease) Long Term Borrowings		20,300,000	23,600,000
	Finance Cost		(8,149,971)	(15,646,137)
	Net Cash from /(used in) Financing activities	C	37,429,802	1,153,615
D	Net Increase / (Decrease) in Cash and Cash Equivalents(A+B+C)	D	37,429,802	1,153,615
	Cash and Cash equivalents at the beginning of the year		14,578,851	13,425,235
	Cash and Cash equivalents at the end of the year		52,008,653	14,578,851

#### Notes

- 1 Tha above cash flow statement have been prepared under the indirect method set out in Accounting Standard (AS)-3, 'Cash Flow Statement in compliance with the Accounting Standards specified under Section 133 of the Companies Act, 2013 read with the Rule 7 of the Companies (Accounts) Rules, 2014.
- 2. All figures in brackets indicate outflow.
- 3. The cashflows from operating, investing and financing activities are segregated.

The accompanying notes form an integral part of the standalone finacial statements.

As per our report of the even date For A Agarwal & Associates Chartered Accountants

CA Amit Agarwal (Partner) Mno: 064726 FRN: 326873E

Place: Kolkata

Dated: The 8th Day of Nov, 2021

S. ASSO CONTROL OF THE CONTROL OF TH

For and Behalf of Board of Directors

FOR ACHIEVERS FINANCE INDIA (P) LTD

Suman Chakrbarty
DIN: 02455554

Directo

CIN: U51909WB1996PTC082118

Notes & Accounts for the Period ended 30th September 2021



#### Note 1

A Share Capital

Particular	As at 30th September 2021	As at 31st March 2021	
201-108/1090010900400	Rs	Rs	
Authorised:			
7.000,000 Equity Shares of Rs.10 each	70,000,000	30,000,000	
Issued, Subscribed & Paid up:			
50,03,100 Equity Shares of Rs.10 fully paid up in cash	50,031,000	28,200,000	
	50,031,000	28,200,000	

B Reconcilation of Nos of Equity Shares Outstanding

Particular	As at 30th September 2021	As at 31st March 2021
	No.of Share Amount	No.of Share Amount
As at beginning of the year	28,20,000 2,82,00,000	28,20,000 2,82,00,000
Add : Issued during the period	2,183,100 21,831,000	NIL NIL
At the end of the period	50,03,100 50,031,000	28,20,000 2,82,00,000

#### C. LIST OF SHAREHOLDER HOLDING MORE THAN 5 % OF EQUITY SHARES:

Name of Shareholder	As at 30th Septeml	As at 30th September 2021		As at 31st March 2021	
	No. of Shares held	%	No. of Shares he	ld %	
Suman Chakrbarty	2483100	49.63%	300000	10.64%	
Achiievers Equities Limited	418000	8.35%	418000	14.82%	
Achievers Commercial Pvt Ltd	150000	3.00%	150000	5.32%	
R.N. Advisory Services Pvt Ltd	550000	10.99%	550000	19.50%	
Debasis Bose	1200000	23.99%	1200000	42.55%	

Note-2

Reserves & Surplus	As at 30th September 2021	As at 31st March 2021
	Rs	Rs
Securities Premium Account	21,520,000	21,520,000
	21,520,000	21,520,000
Statutory Reserve ( As required by Section 45 IC of		
Reserve Bank of India Act, 1934)		
Balance as per Last Balance Sheet	4,042,503	2,942,168
Add: Transfer from statement of Profit & Loss	661,650	1,100,335
Balance as at the end of the period	4,704,153	4,042,503
General Reserve		
Balance as per Last Balance Sheet	981,879	706,795
Add: Transfer During the period	165,412	275,084
5 3rd F/2 2 8	1,147,291	981,879



ACHIIEVERS FINANCE INDIA (P) LTD		
CIN: U51909WB1996PTC082118		
Notes & Accounts for the Period ended 30th September 202	1	ACHIEVERS
		GOLDLOAN
Profit & Loss A/c		
Balance as per Last Balance Sheet	10,974,972	7,752,613
Profit/(Loss) for the period	3,308,249	5,501,676
Less: Transfer to Statutory Reserve ( As required by Section		
45 IC of Reserve Bank of India Act, 1934)	(661,650)	(1,100,335)
Less: Provision for Standard Assets	(354,771)	(353,730)
Less: Proposed Dividend	-	(550,168)
Less: Transfer to General Reserve	(165,412)	(275,084)
Less: Tax on Dividend of previous year adjusted	_	_
Less: Provision for Taxation of previous year adjusted		
12033. From sion for Taxation of previous year adjusted	12 101 200	10.074.072
Total	13,101,388	10,974,972
	40,472,832	37,519,354
Note-3		
Short term borrowings	As at 30th September 2021	As at 31st March 2021
	Rs	Rs
From Financial Institutions and others	49,300,404	44,719,042
Bank Overdraft Against Fixed Deposit	_	3,958,082
Total	49,300,404	48,677,124
Note-4		
Long term borrowings	As at 30th September 2021	As at 31st March 2021
Long term borrowings	Rs	Rs
Secured	N3	165
Secured Non-Convertible Debentures	85,000,000	64,700,000
(Secured by way of creation of charge on Book Debt &		5 1,1 5 3,5 5 5
Receivables on Gold Loan)		
Total	85,000,000	64,700,000
		.,,,,,,,,,
Note-5		
Oak Comment I in Little	As at 30th September 2021	As at 31st March 2021
Other Current Liabilities	Rs	Rs
Security Deposit From Employees		
security Deposit From Employees	123 500	
Liabilities For Evpenses	423,500	391,000
	334,413	391,000 1,101,604
Interest due on Loan	334,413 652,119	391,000 1,101,604 662,886
Interest due on Loan Interest accrued but not due	334,413 652,119 4,877,947	391,000 1,101,604 662,886 3,430,443
Interest due on Loan Interest accrued but not due Statutory Dues	334,413 652,119 4,877,947 326,254	391,000 1,101,604 662,886 3,430,443 237,600
Interest due on Loan Interest accrued but not due	334,413 652,119 4,877,947	391,000 1,101,604 662,886 3,430,443
Interest due on Loan Interest accrued but not due Statutory Dues	334,413 652,119 4,877,947 326,254	391,000 1,101,604 662,886 3,430,443 237,600
Interest due on Loan Interest accrued but not due Statutory Dues  Total  Note-6	334,413 652,119 4,877,947 326,254	391,000 1,101,604 662,886 3,430,443 237,600
Interest due on Loan Interest accrued but not due Statutory Dues  Total  Note-6	334,413 652,119 4,877,947 326,254 6,614,233 As at 30th September 2021	391,000 1,101,604 662,886 3,430,443 237,600 5,823,533 As at 31st March 2021
Interest due on Loan Interest accrued but not due Statutory Dues  Total  Note-6  Short Term Provisions	334,413 652,119 4,877,947 326,254 6,614,233 As at 30th September 2021	391,000 1,101,604 662,886 3,430,443 237,600 5,823,533 As at 31st March 2021 Rs
Interest due on Loan Interest accrued but not due Statutory Dues  Total  Note-6  Short Term Provisions  Provisions for Standard Assets	334,413 652,119 4,877,947 326,254 6,614,233 As at 30th September 2021 Rs 1,872,407	391,000 1,101,604 662,886 3,430,443 237,600 5,823,533 As at 31st March 2021 Rs
Interest due on Loan Interest accrued but not due Statutory Dues  Total  Note-6  Short Term Provisions  Provisions for Standard Assets Income Tax Provision	334,413 652,119 4,877,947 326,254 6,614,233 As at 30th September 2021 Rs 1,872,407 2,283,451	391,000 1,101,604 662,886 3,430,443 237,600 5,823,533  As at 31st March 2021  Rs  1,517,636 1,301,958
Interest due on Loan Interest accrued but not due Statutory Dues  Total  Note-6  Short Term Provisions  Provisions for Standard Assets Income Tax Provision Dividend	334,413 652,119 4,877,947 326,254 6,614,233 As at 30th September 2021 Rs 1,872,407 2,283,451 550,168	391,000 1,101,604 662,886 3,430,443 237,600 5,823,533  As at 31st March 2021  Rs  1,517,636 1,301,958 550,168
Interest due on Loan Interest accrued but not due Statutory Dues  Total  Note-6  Short Term Provisions  Provisions for Standard Assets Income Tax Provision	334,413 652,119 4,877,947 326,254 6,614,233 As at 30th September 2021 Rs 1,872,407 2,283,451	391,000 1,101,604 662,886 3,430,443 237,600 5,823,533  As at 31st March 2021  Rs  1,517,636 1,301,958 550,168
Interest due on Loan Interest accrued but not due Statutory Dues  Total  Note-6  Short Term Provisions  Provisions for Standard Assets Income Tax Provision Dividend	334,413 652,119 4,877,947 326,254 6,614,233 As at 30th September 2021 Rs 1,872,407 2,283,451 550,168 4,706,026	391,000 1,101,604 662,886 3,430,443 237,600 5,823,533  As at 31st March 2021  Rs 1,517,636 1,301,958 550,168 3,369,762
Note-6  Short Term Provisions  Provisions for Standard Assets Income Tax Provision  Dividend	334,413 652,119 4,877,947 326,254 6,614,233 As at 30th September 2021  Rs  1,872,407 2,283,451 550,168 4,706,026	391,000 1,101,604 662,886 3,430,443 237,600 5,823,533  As at 31st March 2021  Rs  1,517,636 1,301,958 550,168 3,369,762
Interest due on Loan Interest accrued but not due Statutory Dues  Total  Note-6  Short Term Provisions  Provisions for Standard Assets Income Tax Provision Dividend	334,413 652,119 4,877,947 326,254 6,614,233 As at 30th September 2021  Rs  1,872,407 2,283,451 550,168 4,706,026	391,000 1,101,604 662,886 3,430,443 237,600 5,823,533  As at 31st March 2021  Rs  1,517,636 1,301,958 550,168 3,369,762
Interest due on Loan Interest accrued but not due Statutory Dues  Total  Note-6  Short Term Provisions  Provisions for Standard Assets Income Tax Provision Dividend	334,413 652,119 4,877,947 326,254 6,614,233 As at 30th September 2021  Rs  1,872,407 2,283,451 550,168 4,706,026	391,000 1,101,604 662,886 3,430,443 237,600 5,823,533  As at 31st March 2021  Rs  1,517,636 1,301,958

Achiievers Finance India (P) Ltd CIN: U51909WB1996PTC082118

569,900 309,973 702,631 175,990 129,643 1,888,137 1,888,137 1,888,137 (Amount in Rs.) Balance as on 31.03.2021 Net Block 558,009 261,794 806,009 92,799 107,163 1,620,673 1,620,673 Balance as on 30.09.2021 942,685 585.734 192,566 814.277 1,942,160 224,720 4,702,142 4,477,422 224,720 4.378,178 Balance as at 30.09.2021 disposals Accumulated Depreciation On **323,964** 733,134 323,964 48,179.16 54,891,44 101,722.72 96,690.95 22,479.68 charge up to 30.09.2021 Depreciation 170,086 4,378,178 759,386 894.506 224,720 1,840,437 489,043 4,153,458 224,720 Balance as at 01.04.2021 6,266,315 224,720 678,533 224,720 1,372,286 299.729 6,098,095 1,204,479 2,543,068 Balance as at 30.09.2021 43,000 13,500 56,500 56,500 346,005 Additions/ (Disposal) 1,329,286 665,033 299,729 224,720 224,720 6,266,315 .204,479 2,543,068 6,041,595 5.920,310 Balance as at 01.04.2021 FIXED ASSETS (At Cost) Computer & Accessories Electrical Instruments Furniture & Fixtures Computer Software PARTICULARS Intangible assets Fangible Assets Previous Year Machinery Total (A) NOTE-7 Total (B) Locker Total

nite Work in Progress								(Amount in Ks
114 TOTAL TO	ital Work in Progress	292,211	292,211	ı	ı	,	292,211	2 600





CIN: U51909WB1996PTC082118

Notes & Accounts for the Period ended 30th September 2021

Note 8



Cash and Cash Equivalents	As at 30th September 2021	As at 31st March 2021
	Rs	Rs
Cash in Hand	6,039,086	5,019,73
Bank Balance in Current A/c	5,663,162	962,55
Fixed Deposit with Bank	40,306,405	8,596,55
Total	52,008,653	14,578,85
Note 9		
Accounts Recievable	As at 30th September 2021	As at 31st March 2021
Receivable from Auction Proceed	Rs 696 499	Rs
	686,488	773,97
Total	686,488	773,970
Note 10		
Short Term Loans & Advances	As at 30th September 2021	As at 31st March 2021
	Rs	Rs
Secured, Considered Good		
Balance as per Last account	141,491,857	123,391,193
Add: Loans disbursed during the period	68,528,606	177,578,29
	210,020,463	300,969,48
Less: Loan repayments during the period	68,112,208	159,477,62
	141,908,255	141,491,85
Unsecured, Considered Good		
Other Loan	4,040,238	3,510,499
Advance to Suppliers	1,627,941	1,127,94
Cash Collateral for Loan	6,195,610	5,292,602
Security Deposit (Rent)	2,416,650	2,422,650
Other Deposit	51,490	51,490
Mat Credit Entitlement	64,580	64,580
Advance to Employee	468,510	492,02
Advance Income Tax	-	(4)
Total	156,773,274	154,453,644
Note 11		
Other Current Assets	As at 30th September 2021	As at 31st March 2021
Interest Accrued on Gold Loan	Rs 19,365,429	Rs
Interest Accrued on FD & Others	11 128 18 18 18 18 18 18 18 18 18 18 18 18 18	10,546,47
GST & Other Receivable	680,217	661,458
CONTROL OF STREET STREE	1,908,165	2,141,17
TDS Receivable (AY 2019-20)		-
TDS Receivable (AY 2020-21)	124 165	100.10
TDS Receivable (AY 2021-22)	134,165	122,16
TDS Receivable (AY 2022-23)	19,000	2.021.00
Prepaid Expenses	2,636,220	2,831,68
Total	24,743,196	16,302,95

For ACHIIEVERS FINANCE INDIA (P) TO Director

CIN: U51909WB1996PTC082118

# Notes & Accounts for the Period ended 30th September 2021



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Revenue from Operation	Period ended 30th September, 2021	Year ended 31st March, 2021
	Rs	Rs
Interest on Gold loans	21,979,686	36,551,240
Total	21,979,686	36,551,240

#### Note 13

Other Income		Period ended 30th September, 2021	Year ended 31st March, 2021
		Rs	
Other Operative Income		125,775	239,494
Interest on Fixed Deposit & Others		78,376	827,762
	Total	204,151	1,067,256

#### Note 14

Employee Benefit Expenses	Period ended 30th September, 2021	Year ended 31st March, 2021	
	Rs	Rs	
Salaries and Wages	2,691,971	4,366,609	
Employers contribution to Provident Fund and ESI	175,833	241,537	
Staff Welfare Expenses	118,964	288,508	
Director Remuneration	2,010,000	1,005,018	
Total	4,996,768	5,901,672	

Finance Charges	Period ended 30th September, 2021	Year ended 31st March, 2021
	Rs	
Interest on Loan	3,378,949	8,980,504
Interest on Bank FDOD	65,063	225,799
Interest on NCD	4,705,959	6,439,834
Total	8,149,971	15,646,137

For ACHIIEVERS FINANCE INDIA (P) LE #300000ml

Director



CIN: U51909WB1996PTC082118

Notes & Accounts for the Period ended 30th September 2021



Note 16

Other Expenses	Period ended 30th September, 2021	Year ended 31st March, 2021	
	Rs	Rs	
Advertisement & Business Promotion	119,797	293,276	
Auditor's Fees	-	30,000	
Bank Charges	10,628	30,546	
Electricity Charges	132,134	224,087	
Fees & Subscription	563,860	663,767	
Filing Fees	309,300	7,800	
General Expenses	85,433	213,047	
Insurance	245,514	508,988	
Postage & Telegram	26,224	37,605	
Printing & Stationery	213,225	412,486	
Processing Fee	192,472	465,731	
Professional & Consultancy Charges	69,870	529,848	
Rates & Taxes	21,350	30,600	
Rent	1,363,300	2,333,493	
Repair & Maintenance	30,503	70,268	
Security Charges	509,265	1,267,312	
Software Maintainence Expenses	259,422	479,118	
Telephone & Internet Charges	108,647	189,575	
Travelling & Conveyance	161,164	408,763	
Interest & Fine	1,284	7,327	
Total	4,423,392	8,203,637	

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For ACHIIEVERS FINANCE INDIA (P) LANDING (



AFIPL\_BSE/40/2021-22

08 November, 2021

To
The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai -400001

Dear Sir/ Madam,

<u>Subject: Submission of Statement of Material Deviation under Regulation 52(7) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")</u>

Pursuant to Regulation 52(7) of the SEBI Listing Regulations, 2015 it is hereby confirmed that the proceeds raised from issuance of Non-Convertible Debentures (NCDs) have been solely and fully utilized for the purposes as mentioned in the Offer Document and there is no material deviation in the utilization of such proceeds.

This is for your information and record please.

Thanking you,

Yours sincerely,

For Achievers Finance India (P) Limited

Achlievers Finance India (P) Ltd

Company Secretary



AFIPL\_BSE/41/2021-22

08 November, 2021

To
The Manager
Listing Department
BSE Limited
PhirozeJeejeebhoy Towers,
Dalal Street, Fort,
Mumbai -400001

Dear Sir/ Madam,

<u>Subject: Disclosure pursuant to Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulation, 2015 ("Listing Regulations")</u>

Pursuant to Regulation 52(4) of the Listing Regulations, 2015, kindly find disclosure.

Kindly take note of the same and issue a certificate under Regulation 52(5) of the Listing Regulations, 2015.

Thanking you,

Yours sincerely, For Achiievers Finance India (P) Limited

Achievers Finance India (P) Ltd
Poushali Ghosh

Company Secretary



Disclosure under Regulation 52(4) of the SEBI Listing Regulations:

Sl. No.	Items		
1	Credit rating and change in credit rating (if any)	IVR BB/ Positive by Infomerics Valuation and Rating Pvt Ltd dated 03 February, 2021	
2	Asset Cover available, in case of NCDs	Not Applicable as the Company is a NBFO registered with RBI pursuant to Regulation 52(4) of SEBI Listing Regulations, 2015	
3	Debt-Equity Ratio	1.48	
4	Previous due date for the payment of interest/ dividend for non-convertible redeemable preference shares/ repayment of principal of non-convertible preference shares /non - convertible debt securities and whether the same has been paid or not	Previous Due Date for Payment of Interest: 01.11.2021; Interest Paid on Due Date	
5	Next due date for the payment of interest/ dividend of non-	Next Due Dates for Payment of Interest	
	convertible preference shares /principal along with the amount of interest/ dividend of non-convertible preference shares payable	ISIN	Payment Due Date
	and the redemption amount	INE065507027	01.12.2021
		INE065507035	01.12.2021
		INE065507050	02.03.2022
		INE065507068	02.03.2022
		INE065507084	02.03.2022
		INE065507092	19.09.2024
		INE065507118	01.12.2021 01.12.2021
		INE065507126 INE065507142	02.08.2022
		INE065507142	21.02.2025
		INE065507183	01.12.2021
		INE065507191	01.12.2021
		INE065507209	23.01.2023
		INE065507217	13.08.2025
		INEGOSSO/ZI/	13.00.2023



Not Applicable as the Company is a NBFC registered with RBI pursuant to Regulation 52(4) of SEBI Listing Regulations, 2015	
Not Applicable as the Company is a NBFC registered with RBI pursuant to Regulation 52(4) of SEBI Listing Regulations, 2015	
Not Applicable for NBFC pursuant to Rule 7 of the Companies (Share Capital and Debentures) Rules, 2014	
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Achievers Finance India (P) Ltd

Poushali Chosh

Company Secretary