

AFIPL_BSE/48/2022-23

07 November, 2022

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

Dear Sir/ Madam,

Subject: Intimation under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to Regulation 52 of the Listing Regulations, kindly find enclosed the following details:

1. Unaudited Financial Results for the quarter ended 30 September, 2022 as per Regulation 52(1) and Regulation 52(2) of the Listing Regulations which were approved by the Board of Directors at its meeting held on 07 November, 2022;
2. Disclosure as per Regulation 52(4) of the Listing Regulations;
3. Statement of material deviation in use of issue proceeds as per Regulation 52(7) of the Listing Regulations for the quarter ended 30 September, 2022.
4. Disclosure of Asset Cover certificate as per regulation 54(2) & 54(3) of the Listing Regulations.

Kindly take the above information on your record.

Thanking you,

Yours sincerely,
For **Achievers Finance India (P) Limited**

For **ACHIEVERS FINANCE INDIA (P) LTD**



Director

Suman Chakraborty
Director

Encl.: As above



Independent Auditor's Review Report on the Quarterly Unaudited Financial Results of Achievers Finance India (P) Limited Pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

**Review Report to
The Board of Directors
Achievers Finance India (P) Ltd**


We have reviewed the accompanying statement of unaudited financial results of Achievers Finance India (P) Ltd (the "Company") for the quarter ended 30 September, 2022, attached herewith, being submitted by the Company pursuant to the Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). 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 responsible for financial and accounting matters and analytical procedures applied to financial data and thus provides moderate assurance. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. 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, Listing Regulations, asset classification, provisioning and other related matters."

Date: 07/11/2022
Place: Kolkata

For A. Agarwal & Associates
Chartered Accountants


CA Amit Agarwal
(Partner)

Mno: 064726

FRN: 326873E

UDIN: 22064726BCKGPE5731



ACHIEVERS FINANCE INDIA (P) LTD
(AN ISO 9001:2015 CERTIFIED COMPANY)
(formerly known as Instant Suppliers Pvt Ltd)

[A Non-Banking Finance Company (NBFC) registered with the RBI]
CIN: U51909WB1996PTC082118
32/A, Diamond Harbour Road, Sakherbazar, Kolkata - 700008, India
Website : www.achieversquickgoldloan.com Email : cs@achieversind.com
Phone : (+)91 33 6606 3000/1800-572-7102 Fax : 033-6606 3041

Amount(Rs)

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER & HALF YEAR ENDED SEPTEMBER 30, 2022

	Quarter Ended			Half Year Ended		Year Ended
	September 30, 2022	June 30, 2022	September 30, 2021	September 30, 2022	September 30, 2021	March 31, 2022
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
(I) Revenue from Operations	1,37,36,643	1,43,54,082	1,13,42,036	2,80,90,725	2,19,79,686	4,49,10,295
(i) Interest Income	1,37,36,643	1,43,54,082	1,13,42,036	2,80,90,725	2,19,79,686	4,49,10,295
Total Revenue from operations	4,92,261	2,47,563	33,175	7,39,824	2,04,151	12,92,406
(II) Other Income	1,42,28,904	1,46,01,645	1,13,75,211	2,88,30,549	2,21,83,837	4,62,02,701
(III) Total Income (I+II)						
(IV) Expenses	47,63,046	47,26,994	41,37,402	94,90,040	81,49,971	1,63,15,089
(i) Finance Costs	32,87,781	33,41,808	25,77,144	66,29,589	49,96,768	1,02,77,997
(ii) Employee benefit expenses	1,82,753	1,91,456	1,52,345	3,74,209	3,23,964	6,04,243
(iii) Depreciation and amortisation	-	-	-	-	-	-
(iv) Impairment on financial instruments	29,95,609	32,09,347	23,76,086	62,05,956	44,23,392	83,98,100
(v) Other Expenses	1,12,30,189	1,14,69,605	92,42,977	2,26,99,794	1,78,94,095	3,55,95,429
Total Expenses	29,98,715	31,32,040	21,32,234	61,30,755	42,89,742	1,06,07,272
(V) Profit before tax (III-IV)						
(VI) Tax Expenses :	7,61,674	7,95,538	4,87,855	15,57,212	9,81,493	36,04,362
(1) Current Tax	-	-	-	-	-	-
(2) Deferred Tax	-	-	-	-	-	-
(3) Taxes relating to prior years	22,37,041	23,36,502	16,44,379	45,73,543	33,08,249	70,02,910
(VII) Profit for the period (V-VI)						
(VIII) Other Comprehensive Income						
A						
(i) Items that will not be reclassified to profit or loss						
(ii) Income tax relating to items that will not be reclassified to profit or loss						
Subtotal (A)						
B						
(i) Items that will be reclassified to profit or loss						
(ii) Income tax relating to items that will be reclassified to profit or loss						
Subtotal (B)						
Other Comprehensive Income (A + B)						
(IX) Total Comprehensive Income (VII+VIII)	22,37,041	23,36,502	16,44,379	45,73,543	33,08,249	70,02,910
Earnings per share of face value of Rs 10 each						
(X) (Quarter and Half Yearly numbers are not annualised):						
(a) Basic (Rs.)	0.45	0.47	0.58	0.91	0.66	1.40
(b) Diluted (Rs.)	0.45	0.47	0.58	0.91	0.66	1.40

For A Agarwal & Associates
CHARTERED ACCOUNTANTS

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

Dated : The 7th Day of November, 2022



For ACHIEVERS FINANCE INDIA (P) LTD

Suman Chakrabarty
DIN : 02455554

For and Behalf of Board of Directors

For ACHIEVERS FINANCE INDIA (P) LTD

DIN : 02716200

ACHIEVERS FINANCE INDIA PRIVATE LIMITED
(AN ISO 9001:2015 CERTIFIED COMPANY)
(formerly known as Instant Suppliers Pvt Ltd)

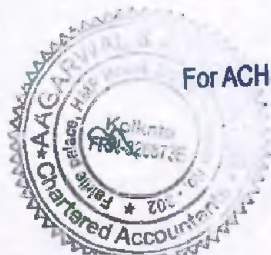
[A Non-Banking Finance Company (NBFC) registered with the RBI]
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Website : www.achieversquickgoldloan.com Email : cs@achieversind.com
Phone : (+)91 33 66063000/1800-572-7102 Fax : 033-66063041

STATEMENT OF ASSETS AND LIABILITIES AS AT SEPTEMBER 30, 2022 Amount (Rs)


Sr. No.	Particulars	Amount (Rs)	
		As at September 30, 2022	As at March 31, 2022 (Audited)
A	ASSETS		
1	Financial Assets	8,30,92,246	6,39,73,713
	(a) Cash & cash equivalents	-	-
	(b) Receivables: Trade Receivables	23,71,79,290	20,06,32,113
	(c) Loans	-	-
	(d) Investments	1,26,25,689	96,65,799
	(e) Other financial assets	-	-
2	Non-financial Assets	5,42,077	5,38,927
	(a) Current tax assets (net)	-	-
	(b) Deferred tax asset (net)	32,82,501	22,30,468
	(c) Property, plant and equipment	-	-
	(d) Intangible assets under development	-	-
	(e) Other intangible assets	-	-
	(f) Other non-financial assets	-	-
	TOTAL ASSETS	33,67,21,803	27,70,41,020
B	LIABILITIES AND EQUITY		
1	Financial Liabilities	-	-
	(a) Trade Payables	-	-
	Total outstanding dues of micro enterprises and small enterprises	-	-
	Total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
	(b) Debt Securities	10,45,00,000	8,91,00,000
	(c) Borrowings (Other than debt securities)	12,08,94,000	8,07,73,478
	(d) Inter Corporate Deposits	-	-
	(e) Subordinated Liabilities	92,38,999	84,02,395
	(f) Other financial liabilities	-	-
2	Non-Financial Liabilities	14,44,361	26,94,247
	(a) Current tax liabilities (net)	31,62,370	26,48,128
	(b) Provisions	-	-
	(c) Other non-financial liabilities	-	-
3	Equity	5,00,31,000	5,00,31,000
	(a) Equity share capital	4,74,51,073	4,33,91,772
	(b) Other equity	-	-
	TOTAL LIABILITIES AND EQUITY	33,67,21,803	27,70,41,020

For A Agarwal & Associates
CHARTERED ACCOUNTANTS



CA Amit Agarwal
(Partner)
Mno: 064726
FRN : 326873E
Place: Kolkata
Dated : The 7th Day of November, 2022



For ACHIEVERS FINANCE INDIA PRIVATE LIMITED


Suman Chakraborty
DIN : 02455554
Director

For and Behalf of Board of Directors
For ACHIEVERS FINANCE INDIA (P) LTD


Sumana Roy
DIN : 02716200

Director

Achievers Finance India (P) Ltd
CASH FLOW STATEMENT FOR THE HALF YEAR ENDED 30TH SEPTEMBER 2022
 CIN: US1909WB1996PTC082118

Amount(Rs.)

Particulars	For The Period Ended 30th September'2022	For The Year Ended 31st March'2022
A Cash Flow from Operating Activities		
Net Profit before tax and extraordinary items	61,30,755	1,06,07,272
Adjustments for:		
Depreciation and Amortization Expenses	3,74,209	6,04,243
Finance Cost	94,90,040	1,63,15,089
Transfer to Reserves & Surplus	(5,14,242)	(4,30,201)
Operating profit before working capital changes	1,54,80,762	2,70,96,403
Changes in working Capital:		
(Increase) / Decrease in Inventories	(3,65,47,177)	(2,95,74,290)
(Increase) / Decrease in Short Term Loans & Advances	(29,63,040)	(97,46,271)
(Increase) / Decrease in Other Current Assets	-	14,296
(Increase) / Decrease in Accounts Receivable	4,04,44,815	3,43,69,536
Increase / (Decrease) Short Term Borrowings.(Net.)	8,36,604	25,78,863
Increase / (Decrease) in Other Current Liabilities	5,14,242	4,30,201
Increase / (Decrease) in Short Term Provisions	1,77,66,206	2,51,68,738
Cash generated from operations.	-	(5,50,168)
Dividend and Dividend Tax Paid	(28,07,098)	(22,12,073)
Income Tax Paid	1,49,59,108	2,24,06,497
Net Cash flow from / (used in) Operating activities	A	
B Cash Flows from Investing Activities	(14,26,242)	(6,54,363)
Purchase of Fixed Assets	-	-
Capital WIP	-	-
Sale Proceed of Investment	-	-
Interest Received	(14,26,242)	(6,54,363)
Net Cash from / (used in) Investing activities	B	
C Cash Flows from Financing Activities	-	2,18,31,000
Proceeds from Share Issue	1,50,75,707	2,21,26,818
Increase / (Decrease) Long Term Borrowings	(94,90,040)	(1,63,15,089)
Finance Cost	55,85,667	2,76,42,729
Net Cash from / (used in) Financing activities	C	
D Net Increase / (Decrease) in Cash and Cash Equivalents(A+B+C)	D	
Cash and Cash equivalents at the beginning of the year	6,39,73,713	1,45,78,851
Cash and Cash equivalents at the end of the year	8,30,92,246	6,39,73,714

Notes:

1. The 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.

For A Agarwal & Associates
CHARTERED ACCOUNTANTS

(Signature)

CA Amit Agarwal
 (Partner)
 Mno: 064726
 FRN : 326873E
 Place: Kolkata
 Dated : The 7th Day of November, 2022



For ACHIEVERS FINANCE INDIA (P) LTD

(Signature)

Suman Chakraborty
 Director
 DIN : 02455554

For and Behalf of Board of Directors

For ACHIEVERS FINANCE INDIA (P) LTD

(Signature)

Sumana Roy
 Director
 DIN : 02716200

Direct

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

Sl. No.	Items	September 30, 2022	June 30, 2022
		2.31	1.84
1	Debt-Equity Ratio	NA	NA
2	Debt Service Coverage Ratio	NA	NA
3	Interest Service Coverage Ratio	Nil	Nil
4	Capital Redemption Reserve	NA	NA
5	Debenture Redemption Reserve	9,74,82,073	9,53,04,334
6	Net Worth	45,73,543	23,36,502
7	Net Profit after Tax	-	-
8	Earnings Per Share	0.91	0.47
a.	Basic	0.91	0.47
b.	Diluted	NA	NA
9	Current Ratio	NA	NA
10	Long Term Debt to Working Capital	NA	NA
11	Bad Debts to Account Receivable Ratio	NA	NA
12	Current Liability Ratio	67%	62%
13	Total Debts to Total Assets	NA	NA
14	Debtors Turnover	NA	NA
15	Inventory Turnover	NA	NA
16	Operating Margin (%)	15.59%	16.00%
17	Net Profit Margin (%)	-	-
18	Sector Specific Equivalent Ratio, if any	Nil	Nil
a.	Stage III Loan Assets to Gross Loan Assets	Nil	Nil
b.	Net Stage III Loan Assets to Gross Loan Assets	31%	36%
c.	Capital Adequacy Ratio	Nil	Nil
d.	Provision Coverage Ratio	NA	NA
e.	Liquidity Coverage Ratio		

1 The figures/ratios which are not applicable to the company, being an NBFC are marked as 'NA'

2 Debt-Equity Ratio = Debt Securities + Borrowings (Other than Debt Securities) / Equity Share Capital + Other Equity

3 Net Worth = Equity Share Capital + Other Equity

4 Total Debts to Total Assets = Debt Securities + Borrowings (Other than Debt Securities) / Total Assets

For A Agarwal & Associates
CHARTERED ACCOUNTANTS

CA Amit Agarwal
(Partner)

Mno: 064726

FRN : 326873E

Place: Kolkata

Dated : The 7th Day of November, 2022

For and Behalf of Board of Directors

For ACHIEVERS FINANCE INDIA (P) LTD

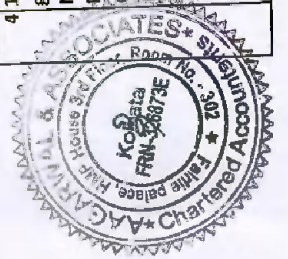
For ACHIEVERS FINANCE INDIA (P) LTD

Director
Suman Chakraborty
DIN : 02455554

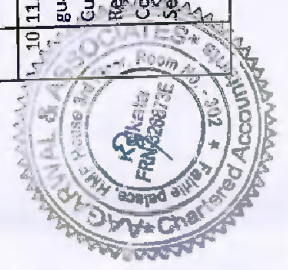
Sumana Roy
DIN : 02716200

Details of NCDs Allotted and Redeemed during the quarter ended on 30 September, 2022

Sl. No.	Details	ISIN	Private Placement/ Public Issue	Date of Allotment	Date of Redemption	Nominal Value per Debenture	Total No. of Debentures	Rate of Interest p.a.	Face Value per Debenture	Secured/ Unsecured	Frequency of Interest Payment	Terms of Redemption	Status
1	11.35% Secured, Not guaranteed, Senior, Taxable, Cumulative, Rated, Redeemable, Non Convertible Private Placement of Debentures in the form of LOA Series - I Tranche X	INE065507688	Private Placement	20-Sep-22	24-Oct-23	100000	44	11.35%	100000	Secured	On maturity	On maturity	Active
2	11.25% Secured, Not guaranteed, Senior, Taxable, Non Cumulative, Rated, Redeemable, Non Convertible Private Placement of Debentures in the form of LOA Series - II Tranche X	INE065507696	Private Placement	20-Sep-22	20-Sep-25	100000	29	11.25%	100000	Secured	Monthly	On maturity	Active
3	11.50% Secured, Not guaranteed, Senior, Taxable, Non Cumulative, Rated, Redeemable, Non Convertible Private Placement of Debentures in the form of LOA Series - III Tranche X	INE065507704	Private Placement	20-Sep-22	20-Sep-27	100000	24	11.50%	100000	Secured	Monthly	On maturity	Active
4	11.50% Secured, Not guaranteed, Senior, Taxable, Non Cumulative, Rated, Redeemable, Non Convertible Private Placement of Debentures in the form of LOA Series - IV Tranche X	INE065507712	Private Placement	20-Sep-22	20-Sep-24	100000	2	11.50%	100000	Secured	Annually	On maturity	Active



5	11.75% Secured, Not guaranteed, Senior, Taxable, Non Cumulative, Rated, Redeemable, Non Convertible Private Placement of Debentures in the form of LOA Series - V Tranche X	INE065507720	Private Placement	20-Sep-22	20-Sep-25	100000	1	11.75%	100000	Secured	Annually	On maturity	Active
7	11.50% Secured, Not guaranteed, Senior, Taxable, Cumulative, Rated, Redeemable, Non Convertible Private Placement of Debentures in the form of LOA Series - VII Tranche X	INE065507738	Private Placement	20-Sep-22	20-Sep-24	100000	1	11.50%	100000	Secured	On maturity	On maturity	Active
8	11.75% Secured, Not guaranteed, Senior, Taxable, Cumulative, Rated, Redeemable, Non Convertible Private Placement of Debentures in the form of LOA Series - VIII Tranche X	INE065507746	Private Placement	20-Sep-22	20-Sep-25	100000	3	11.75%	100000	Secured	On maturity	On maturity	Active
9	12% Secured, Not guaranteed, Senior, Taxable, Cumulative, Rated, Redeemable, Non Convertible Private Placement of Debentures in the form of LOA Series - IX	INE065507753	Private Placement	20-Sep-22	21-Oct-28	100000	5	12.00%	100000	Secured	On maturity	On maturity	Active
11, 10	11.75% Secured, Not guaranteed, Senior, Taxable, Cumulative, Rated, Redeemable, Non Convertible Debentures Series - VII	INE065507266	Private Placement	24-Jul-20	23-Jul-22	100000	6	11.75%	100000	Secured	On maturity	On maturity	Redeemed



AFIPL_BSE/49/2022-23

07 November, 2022

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

Dear Sir/ Madam,

Subject: Compliance under Regulation 54 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to Regulation 54 of the Listing Regulations, 2015, please find enclosed herewith Security Cover Certificate issued by A Agarwal & Associates, Statutory Auditors of the Company for the quarter ended 30 September, 2022.

This is for your information and record please.

Thanking you,

Yours sincerely,
For **Achiivers Finance India (P) Limited**

For **ACHIEVERS FINANCE INDIA (P) LTD**



Director

Suman Chakraborty
Director

Encl.: Asset Cover Certificate



ASSET COVER CERTIFICATE OF ACHIEVERS FINANCE INDIA (P) LTD
(CIN:U51909WB1996PTC082118)

To
The Board of Directors
Achievers Finance India (P) Ltd

Based on examination of books of accounts and other relevant records/documents, we hereby certify that:

- a) The company has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities till 30 September, 2022:

ISIN	Private Placement/ Public Issue	Secured/Unsecured	Sanctioned Amount
INE065507019	Private Placement	Secured	14,00,000
INE065507027	Private Placement	Secured	22,00,000
INE065507035	Private Placement	Secured	29,00,000
INE065507043	Private Placement	Secured	1,00,000
INE065507050	Private Placement	Secured	7,00,000
INE065507068	Private Placement	Secured	18,00,000
INE065507076	Private Placement	Secured	6,00,000
INE065507084	Private Placement	Secured	2,00,000
INE065507092	Private Placement	Secured	40,00,000
INE065507100	Private Placement	Secured	11,00,000
INE065507118	Private Placement	Secured	34,00,000
INE065507126	Private Placement	Secured	20,00,000
INE065507134	Private Placement	Secured	2,00,000
INE065507142	Private Placement	Secured	2,00,000
INE065507159	Private Placement	Secured	3,00,000
INE065507167	Private Placement	Secured	24,00,000
INE065507175	Private Placement	Secured	21,00,000
INE065507183	Private Placement	Secured	24,00,000
INE065507191	Private Placement	Secured	100,00,000
INE065507209	Private Placement	Secured	7,00,000
INE065507217	Private Placement	Secured	24,00,000
INE065507225	Private Placement	Secured	40,00,000
INE065507233	Private Placement	Secured	16,00,000
INE065507241	Private Placement	Secured	17,00,000
INE065507258	Private Placement	Secured	26,00,000
INE065507266	Private Placement	Secured	6,00,000
INE065507274	Private Placement	Secured	2,00,000
INE065507282	Private Placement	Secured	18,00,000
INE065507290	Private Placement	Secured	32,00,000
INE065507308	Private Placement	Secured	31,00,000
INE065507316	Private Placement	Secured	57,00,000
INE065507324	Private Placement	Secured	2,00,000
INE065507332	Private Placement	Secured	7,00,000
INE065507340	Private Placement	Secured	35,00,000





INE065507357	Private Placement	Secured	26,00,000
INE065507365	Private Placement	Secured	24,00,000
INE065507373	Private Placement	Secured	48,00,000
INE065507381	Private Placement	Secured	1,00,000
INE065507399	Private Placement	Secured	2,00,000
INE065507407	Private Placement	Secured	2,00,000
INE065507415	Private Placement	Secured	2,00,000
INE065507423	Private Placement	Secured	3,00,000

The Company has also issued the following unlisted NCDs till 30 September, 2022:

ISIN	Private Placement/ Public Issue	Secured/Unsecured	Sanctioned Amount
INE065507431	Private Placement	Secured	59,00,000
INE065507449	Private Placement	Secured	15,00,000
INE065507456	Private Placement	Secured	52,00,000
INE065507464	Private Placement	Secured	2,00,000
INE065507472	Private Placement	Secured	5,00,000
INE065507480	Private Placement	Secured	3,00,000
INE065507498	Private Placement	Secured	1,00,000
INE065507506	Private Placement	Secured	2,00,000
INE065507514	Private Placement	Secured	1,00,000
INE065507522	Private Placement	Secured	23,00,000
INE065507530	Private Placement	Secured	12,00,000
INE065507548	Private Placement	Secured	47,00,000
INE065507555	Private Placement	Secured	1,00,000
INE065507563	Private Placement	Secured	9,00,000
INE065507571	Private Placement	Secured	8,00,000
INE065507589	Private Placement	Secured	4,00,000
INE065507597	Private Placement	Secured	25,00,000
INE065507605	Private Placement	Secured	28,00,000
INE065507613	Private Placement	Secured	38,00,000
INE065507621	Private Placement	Secured	1,00,000
INE065507639	Private Placement	Secured	5,00,000
INE065507647	Private Placement	Secured	6,00,000
INE065507654	Private Placement	Secured	1,00,000
INE065507662	Private Placement	Secured	6,00,000
INE065507670	Private Placement	Secured	3,00,000
INE065507688	Private Placement	Secured	44,00,000
INE065507696	Private Placement	Secured	29,00,000
INE065507704	Private Placement	Secured	24,00,000
INE065507712	Private Placement	Secured	2,00,000
INE065507720	Private Placement	Secured	1,00,000
INE065507738	Private Placement	Secured	1,00,000
INE065507746	Private Placement	Secured	3,00,000
INE065507753	Private Placement	Secured	5,00,000

b) Asset Cover for listed & unlisted debt securities:

- The financial information as on 30-09-2022 has been extracted from the books of accounts for the quarter ended 30-09-2022 and other relevant records of the company;
- The assets of the company provide coverage of 1.33 (133 %) times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed (calculation as per statement of asset coverage ratio for the Secured debt securities-table-I)
- The total assets of the listed company provide coverage of NIL times of the principal, which is in accordance with the terms of issue (calculation as per statement of asset





coverage ratio available for the unsecured debt securities - table - II) (as per requirement of Regulation 54 read with Regulation 56(1) (d) of LODR Regulations).

Table-I:

Sr. No.	Particulars		Amount in Lakhs
i.	Total assets available for secured Debt Securities' - (secured by either pari passu or exclusive charge on assets) (mention the share of Debt Securities' charge holders)	A	2228.11
	<ul style="list-style-type: none"> Property Plant & Equipment (Fixed assets) - movable/immovable property etc. 		
	<ul style="list-style-type: none"> Loans/advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc. 	2228.11	
	<ul style="list-style-type: none"> Receivables including interest accrued on Term loan/Debt Securities etc. 		
	<ul style="list-style-type: none"> Investment(s) 		
	<ul style="list-style-type: none"> Cash and cash equivalents and other current/ Non-current assets* 		
ii.	Total borrowing through issue of secured Debt Securities (secured by either pari passu or exclusive charge on assets)	B	1,674.51
	<ul style="list-style-type: none"> Debt Securities (Provide details as per table below) 	1045.00	
	<ul style="list-style-type: none"> Secured Borrowings (Term Loan) 	629.51	
	<ul style="list-style-type: none"> IND-AS adjustment for effective interest rate on secured Debt Securities 		
	<ul style="list-style-type: none"> Interest accrued/payable on secured Debt Securities 		
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/information memorandum/debenture trust deed)	A/B	133%

ISIN wise details

Sl. No.	ISIN	Facility	Type of charge	Sanctioned Amount	Outstanding	Cover Required	Assets Required
					Amount As on 30-09-2022		
1	INE065507019	Non-Convertible Debentures	Exclusive	14,00,000	Redeemed on 03 April, 2020	0	0
2	INE065507027	Non-Convertible Debentures	Exclusive	22,00,000	Redeemed on 02 March, 2022	0	0
3	INE065507035	Non-Convertible Debentures	Exclusive	29,00,000	29,00,000	29,00,000	29,00,000
4	INE065507043	Non-Convertible Debentures	Exclusive	1,00,000	Redeemed on 02 March, 2021	0	0
5	INE065507050	Non-Convertible Debentures	Exclusive	7,00,000	Redeemed on 02 March, 2022	0	0
6	INE065507068	Non-Convertible Debentures	Exclusive	18,00,000	18,00,000	18,00,000	18,00,000
7	INE065507076	Non-Convertible Debentures	Exclusive	6,00,000	Redeemed on 02 March, 2021	0	0
8	INE065507084	Non-Convertible Debentures	Exclusive	2,00,000	Redeemed on 02 March, 2022	0	0
9	INE065507092	Non-Convertible Debentures	Exclusive	40,00,000	40,00,000	40,00,000	40,00,000
10	INE065507100	Non-Convertible Debentures	Exclusive	11,00,000	Redeemed on 05 September, 2020	0	0
11	INE065507118	Non-Convertible Debentures	Exclusive	34,00,000	Redeemed on 02 August, 2022	0	0
12	INE065507126	Non-Convertible Debentures	Exclusive	20,00,000	20,00,000	20,00,000	20,00,000
13	INE065507134	Non-Convertible Debentures	Exclusive	2,00,000	Redeemed on 02 August, 2021	0	0



14	INE065507142	Non-Convertible Debentures	Exclusive	2,00,000	Redeemed on 02 August, 2022	0	0
15	INE065507159	Non-Convertible Debentures	Exclusive	3,00,000	Redeemed on 02 August, 2021	0	0
16	INE065507167	Non-Convertible Debentures	Exclusive	24,00,000	24,00,000	24,00,000	24,00,000
17	INE065507175	Non-Convertible Debentures	Exclusive	21,00,000	Redeemed on 26 February, 2021	0	0
18	INE065507183	Non-Convertible Debentures	Exclusive	24,00,000	24,00,000	24,00,000	24,00,000
19	INE065507191	Non-Convertible Debentures	Exclusive	100,00,000	100,00,000	100,00,000	100,00,000
20	INE065507209	Non-Convertible Debentures	Exclusive	7,00,000	7,00,000	7,00,000	7,00,000
21	INE065507217	Non-Convertible Debentures	Exclusive	24,00,000	24,00,000	24,00,000	24,00,000
22	INE065507225	Non-Convertible Debentures	Exclusive	40,00,000	Redeemed on 28 August, 2021	0	0
23	INE065507233	Non-Convertible Debentures	Exclusive	16,00,000	16,00,000	16,00,000	16,00,000
24	INE065507241	Non-Convertible Debentures	Exclusive	17,00,000	17,00,000	17,00,000	17,00,000
25	INE065507258	Non-Convertible Debentures	Exclusive	26,00,000	26,00,000	26,00,000	26,00,000
26	INE065507266	Non-Convertible Debentures	Exclusive	6,00,000	Redeemed on 23 July, 2022	0	0
27	INE065507274	Non-Convertible Debentures	Exclusive	2,00,000	2,00,000	2,00,000	2,00,000
28	INE065507282	Non-Convertible Debentures	Exclusive	18,00,000	18,00,000	18,00,000	18,00,000
29	INE065507290	Non-Convertible Debentures	Exclusive	32,00,000	Redeemed on 11 February, 2022	0	0
30	INE065507308	Non-Convertible Debentures	Exclusive	31,00,000	31,00,000	31,00,000	31,00,000
31	INE065507316	Non-Convertible Debentures	Exclusive	57,00,000	57,00,000	57,00,000	57,00,000
32	INE065507324	Non-Convertible Debentures	Exclusive	2,00,000	2,00,000	2,00,000	2,00,000
33	INE065507332	Non-Convertible Debentures	Exclusive	7,00,000	7,00,000	7,00,000	7,00,000
34	INE065507340	Non-Convertible Debentures	Exclusive	35,00,000	35,00,000	35,00,000	35,00,000
35	INE065507357	Non-Convertible Debentures	Pari-passu	26,00,000	Redeemed on 11 June, 2022	0	0
36	INE065507365	Non-Convertible Debentures	Pari-passu	24,00,000	24,00,000	24,00,000	24,00,000
37	INE065507373	Non-Convertible Debentures	Pari-passu	48,00,000	48,00,000	48,00,000	48,00,000
38	INE065507381	Non-Convertible Debentures	Pari-passu	1,00,000	1,00,000	1,00,000	1,00,000
39	INE065507399	Non-Convertible Debentures	Pari-passu	2,00,000	2,00,000	2,00,000	2,00,000
40	INE065507407	Non-Convertible Debentures	Pari-passu	2,00,000	2,00,000	2,00,000	2,00,000
41	INE065507415	Non-Convertible Debentures	Pari-passu	2,00,000	2,00,000	2,00,000	2,00,000
42	INE065507423	Non-Convertible Debentures	Pari-passu	3,00,000	3,00,000	3,00,000	3,00,000
43	INE065507431	Non-Convertible Debentures	Exclusive	59,00,000	59,00,000	59,00,000	59,00,000
44	INE065507449	Non-Convertible Debentures	Exclusive	15,00,000	15,00,000	15,00,000	15,00,000
45	INE065507456	Non-Convertible Debentures	Exclusive	52,00,000	52,00,000	52,00,000	52,00,000
46	INE065507464	Non-Convertible Debentures	Exclusive	2,00,000	2,00,000	2,00,000	2,00,000



47	INE065507472	Non-Convertible Debentures	Exclusive	5,00,000	5,00,000	5,00,000	5,00,000
48	INE065507480	Non-Convertible Debentures	Exclusive	3,00,000	3,00,000	3,00,000	3,00,000
49	INE065507498	Non-Convertible Debentures	Exclusive	1,00,000	1,00,000	1,00,000	1,00,000
50	INE065507506	Non-Convertible Debentures	Exclusive	2,00,000	2,00,000	2,00,000	2,00,000
51	INE065507514	Non-Convertible Debentures	Exclusive	1,00,000	1,00,000	1,00,000	1,00,000
52	INE065507522	Non-Convertible Debentures	Exclusive	23,00,000	23,00,000	23,00,000	23,00,000
53	INE065507530	Non-Convertible Debentures	Exclusive	12,00,000	12,00,000	12,00,000	12,00,000
54	INE065507548	Non-Convertible Debentures	Exclusive	47,00,000	47,00,000	47,00,000	47,00,000
55	INE065507555	Non-Convertible Debentures	Exclusive	1,00,000	1,00,000	1,00,000	1,00,000
56	INE065507563	Non-Convertible Debentures	Exclusive	9,00,000	9,00,000	9,00,000	9,00,000
57	INE065507571	Non-Convertible Debentures	Exclusive	8,00,000	8,00,000	8,00,000	8,00,000
58	INE065507589	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
59	INE065507597	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
60	INE065507605	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
61	INE065507613	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
62	INE065507621	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
63	INE065507639	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
64	INE065507647	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
65	INE065507654	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
66	INE065507662	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
67	INE065507670	Non-Convertible Debentures	Exclusive	4,00,000	4,00,000	4,00,000	4,00,000
68	INE065507688	Non-Convertible Debentures	Exclusive	44,00,000	44,00,000	44,00,000	44,00,000
69	INE065507696	Non-Convertible Debentures	Exclusive	29,00,000	29,00,000	29,00,000	29,00,000
70	INE065507704	Non-Convertible Debentures	Exclusive	24,00,000	24,00,000	24,00,000	24,00,000
71	INE065507712	Non-Convertible Debentures	Exclusive	2,00,000	2,00,000	2,00,000	2,00,000
72	INE065507720	Non-Convertible Debentures	Exclusive	1,00,000	1,00,000	1,00,000	1,00,000
73	INE065507738	Non-Convertible Debentures	Exclusive	1,00,000	1,00,000	1,00,000	1,00,000
74	INE065507746	Non-Convertible Debentures	Exclusive	3,00,000	3,00,000	3,00,000	3,00,000
75	INE065507753	Non-Convertible Debentures	Exclusive	5,00,000	5,00,000	5,00,000	5,00,000

c) Compliance of all the covenants/terms of the issue in respect of listed debt securities of the listed company

We have examined the compliances made by the company in respect of the covenants/terms of the issue of the listed and unlisted debt securities (NCDs) and certify that such covenants/terms of the issue have been complied by the company.

For A Agarwal & Associates
Chartered Accountant

CA Amit Agarwal
Partner

Mno: 064726

FRN: 326873E

UDIN: 22064726BCKGZQ1180

Date: 07.11.2022

Place: Kolkata





AN ISO 9001:2015 CERTIFIED COMPANY

07 November, 2022

AFIPL_BSE/50/2022-23

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

Dear Sir/ Madam,

Subject: Statement of Utilization of Issue Proceeds and Material Deviation under Regulation 52(7) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to Regulation 52(7) of the SEBI Listing Regulations, 2015, please find the details below for the quarter ended 30 September, 2022:

Sl. No.	Particulars	Details
1.	Statement indicating the utilization of issue proceeds of non-convertible securities which shall be continued to be given till such time the issue proceeds have been fully utilized or the purpose for which these proceeds were raised has been achieved	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/ Disclosure Document.
2.	Material deviation in the use of proceeds as compared to the objects of the issue	Nil

This is for your information and record please.

Thanking you,
Yours sincerely,
For **Achievers Finance India (P) Limited**

For **ACHIEVERS FINANCE INDIA (P) LTD**

Director

Suman Chakraborty
Director

Registered Office : 32/A, Diamond Harbour Road, Sakherbazar, Kolkata - 700 008

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