APTUS®

Ref No: APTFIN/04-JULY/2026-27 **July 30, 2026**

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai-400001
Scrip Code: 976302

Dear Sir/Madam,

Sub: Outcome of Board Meeting as per Regulation 51(2) read with Part B of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Dear Sir/ Madam,

Pursuant to Regulation 51(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("SEBI Listing Regulations"), we wish to inform you that the Board of Directors of Aptus Finance India Private Limited (the "Company"), at its meeting held today, i.e., July 30, 2026, has, inter alia, considered and approved the Un-audited financial results for the first quarter ended June 30, 2026.

Please find enclosed herewith the following:

a. A copy of the said financial results along with the limited review report with unmodified opinion, submitted by the Statutory Auditors, M/s. Suri & Co, Chartered Accountants is enclosed as **Annexure I.**

b. Disclosures as required under Regulation 52(4) of the SEBI Listing Regulations forming part of the aforementioned financial results is enclosed herewith as **Annexure - II**.

c. Security Cover Certificate pursuant to Regulation 54(3) of the SEBI Listing Regulations is enclosed as **Annexure – III.**

The meeting of the Board of Directors commenced at 02.45 P.M. (IST) and concluded at 11.30 P.M. (IST).

Please take the above on record.

Thanking you

Yours faithfully,
For Aptus Finance India Private Limited

ANTO ABINASH EDWIN SEKAR RAJ
Digitally signed by ANTO ABINASH EDWIN SEKAR RAJ
Date: 2026.07.30 23:55:00 +05'30'

Anto Abinash
Company Secretary and Compliance Officer

suri & co.
CHARTERED ACCOUNTANTS

Offices: Chennai, Madurai, Coimbatore, Thiruvananthapuram, Coonoor, Bengaluru, Kochi & Mumbai

Independent Auditor's Limited Review Report on quarterly Unaudited Financial Results pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

To
The Board of Directors
Aptus Finance India Private Limited

LIMITED REVIEW REPORT

We have reviewed the accompanying statement of unaudited financial results of M/s Aptus Finance India Private Limited ("the Company") for the quarter ended 30th June 2026 being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations 2015 as amended from time to time ("the Listing Regulations")

This statement which is the responsibility of the Company's Management and has been approved by the Board of Directors in its meeting held on 30th July 2026, has been prepared 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 Companies Act 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, the circulars, guidelines and directions issued by Reserve Bank of India ("RBI") from time to time ("RBI Guidelines") and in compliance with the Listing Regulations, as amended. Our responsibility is to express a conclusion on the Statement based on our review.

We conducted our review in accordance with 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 standalone financial results are free of material misstatements. A review is limited primarily to inquiries of Company's personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing and consequently does not enable us to obtain assurance that we would be aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on the review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited standalone financial results prepared in accordance with the applicable Indian Accounting Standards specified under Section 133 of the Companies Act 2013 as amended from time to time read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 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.

For Suri & Co.,
Firm Registration No.004283S
Chartered Accountants

Govindarajan Rengarajan
Digitally signed by Govindarajan Rengarajan
Date: 2026.07.30 23:47:58 +05'30'

G Rengarajan
Partner
Membership No.219922
Date: 30-07-2026
Place: Chennai
UDIN: 26219922ZHDRGH5446

Aptus Finance India Private Limited
(CIN : U74900TN2015PTC102252)
STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

Rs. in lakhs

	Particulars	Quarter ended			Year ended
		30.06.2026 (Unaudited)	31.03.2026 (Audited)	30.06.2025 (Unaudited)	31.03.2026 (Audited)
I	**Revenue from operations**				
	Interest Income	15,939.75	17,201.60	15,107.00	64,117.65
	Fees and commission income	544.83	483.35	434.28	1,854.07
	Net gain on fair value changes	220.55	62.80	77.75	282.92
	Net Gain on derecognition of financial instruments at amortised cost	1,807.17	2,272.99	1,601.77	6,814.85
	Total revenue from operations	**18,512.30**	**20,020.74**	**17,220.80**	**73,069.49**
II	Other income	6.71	2.83	4.04	13.86
III	**Total Income (I+II)**	**18,519.01**	**20,023.57**	**17,224.84**	**73,083.35**
IV	**Expenses**				
	Finance costs	5,925.51	5,841.63	5,522.43	22,903.19
	Impairment on financial instruments	1,590.93	(427.48)	153.04	1,387.28
	Employee benefits expense	295.92	236.29	155.34	894.36
	Depreciation and amortisation expense	23.26	16.62	3.22	52.36
	Other expenses	2,068.93	2,908.24	2,678.69	10,662.04
	Total expenses (IV)	**9,904.55**	**8,575.30**	**8,512.72**	**35,899.23**
V	**Profit before tax (III-IV)**	**8,614.46**	**11,448.27**	**8,712.12**	**37,184.12**
VI	**Tax expense**				
	Current tax	1,649.34	2,403.25	1,830.29	7,924.52
	Deferred tax	143.42	589.46	429.42	1,725.11
	Total tax expense (VI)	**1,792.76**	**2,992.71**	**2,259.71**	**9,649.63**
VII	**Profit for the period (V-VI)**	**6,821.70**	**8,455.56**	**6,452.41**	**27,534.49**
	Other Comprehensive Income				
	(a) Items that will not be reclassified to profit or loss				
	Remeasurement of defined benefit liability	-	(0.71)	0.52	-
	Income tax effect	-	0.18	(0.13)	-
	(b) Items that will be reclassified to profit or loss				
VIII	**Other Comprehensive Income**	**-**	**(0.53)**	**0.39**	**-**
IX	**Total Comprehensive Income for the period (VII+VIII)**	**6,821.70**	**8,455.03**	**6,452.80**	**27,534.49**
X	**Earnings per equity share (EPS for the quarters is not annualised)**				
	Basic (Amount in INR)	6.77	8.39	6.40	27.32
	Diluted (Amount in INR)	6.77	8.39	6.40	27.32
	Face value per share (Amount in INR)	10.00	10.00	10.00	10.00
	Paid-up equity share capital (Face value of ₹ 10)	10,080.00	10,080.00	10,080.00	10,080.00
	Reserves (excluding revaluation reserves)				

For and behalf of the Board of Directors
Aptus Finance India Private Limited

MUNUSWAMY ANANDAN
Digitally signed by MUNUSWAMY ANANDAN
Date: 2026.07.30 23:34:00 +05'30'

M Anandan
Chairman
DIN: 00033633

Place : Chennai
Date : July 30, 2026

Notes to unaudited Financial Results for the quarter ended June 30, 2026

1. Aptus Finance India Private Limited is a Non – Banking Financial Company registered with Reserve Bank of India.

2. The above Statement of unaudited Financial Results have been prepared in accordance with Indian Accounting Standards as prescribed under Section 133 of the Companies Act 2013 ('the Act'). In terms of Regulation 52 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ("SEBI LODR"), this Statement of unaudited Financial Results have been reviewed by the Audit Committee at their meeting held on July 30, 2026 and approved by the Board of Directors at their meeting held on July 30, 2026 and have been subjected to limited review by the statutory auditors of the Company.

3. The listed Non-Convertible Debentures of the Company aggregating Rs. 13,102.23 Lakhs (including interest accrued) as at June 30, 2026 are secured by way of an exclusive first ranking floating charge over specific loan receivables of the Company. The total asset cover is more than one hundred percent of the principal amount of the said debentures.

4. The Company is engaged primarily in the business of providing business loans 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

5. Disclosure pursuant to RBI Circular - RBI Master Direction - RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025 – RBI (Non-Banking Financial Statements – Presentation & Disclosures) on "Transfer of Loan Exposures" are as under: :

   (a) Details of transfer through assignment in respect of loans not in default during the quarter ended June 30, 2026.

Particulars	**Quarter ended June 30, 2026**
Entity	NBFC
Count of loan accounts assigned	597
Amount of loan accounts assigned	5,132.97
Number of Transactions	1
Weighted average maturity	101 Months
Weighted average holding period	10 Months
Retention of beneficial economic interest (MRR)	10%
Coverage of tangible security coverage	100%
Rating wise distribution of rated loans	NA
Number of instances {transactions) where transferer has agreed to replace the transferred loans	NA
Number of transferred loans replaced	NA

   (b) The Company has not acquired, any loans not in default during the quarter ended June 30, 2026.

Notes to unaudited Financial Results for the quarter ended June 30, 2026

(c) Details of transfer through ARC in respect of stressed loans during the quarter ended June 30, 2026.

Particulars	**Quarter ended June 30, 2026**
Entity	NBFC
Count of loan accounts transferred	536
Amount of loan accounts transferred	4146.46
Number of Transactions	1
Weighted average residual tenor of loans transferred	86 Months
Net book value of loans transferred (at the time of transfer)	2053.94
Aggregate Consideration	1679
Additional consideration realised in respect of accounts transferred in earlier years	0
Profit/(Loss) incurred debited to the profit and loss account on account of sale	-374.94

6. 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, 2026 is attached as Annexure II.

7. 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, 2026 is attached as Annexure III.

8. The financial results are stated in Rupee's lakhs. The comparatives for previous period/year have been regrouped/reclassified wherever necessary to conform the current period presentation.

9. These Unaudited Financial Results are also available on the stock exchange website www.bseindia.com and on our website www.aptusfinance.com.

For Aptus Finance India Private Limited

MUNUSWAMY ANANDAN

Digitally signed by MUNUSWAMY ANANDAN
Date: 2026.07.30 23:34:21 +05'30'

M Anandan
Chairman
DIN: 00033633

Place: Chennai
Date: Jul 30, 2026

Aptus Finance India Private Limited
(CIN : U74900TN2015PTC102252)

Disclosure in compliance with regulation 52(4) of the Securities and Exchange Board of India (Lisitng Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2026

Annexure II

S. No.	Particulars	Quarter ended Jun'26
1	Debt-equity	2.82
2	Net worth (INR in lakhs)	1,01,090
3	Net profit for the period (after tax) (INR in lakhs)	6,822
4	Earnings per share (Equity shares of par value Rs.10 each):	
	(a) Basic	6.77
	(b) Diluted	6.77
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	0.73
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	36.84%
18	Sector specific equivalent ratios, as applicable	
	Gross Non-Performing Assets (GNPA)	2.57%
	Net Non-Performing Assets (NNPA)	1.94%
	Provision Coverage Ratio*	25.00%
	Capital Adequacy Ratio	28.73%
	* Provision Coverage Ratio = Provision on NPA / NPA	

Note	Formula
1	(Debt Securities + Borrowings+subordinated Liabilities) / Net Worth
2	Paid up equity share capital + Other equity-deferred revenue expenditure
3	(Net Income – Preferred Dividends) / Weighted Average Common Shares Outstanding.
4	(Net income - preferred dividends)/ Total number of diluted shares outstanding
5	Current Assets/Current Liabilities
6	Total Long Term Debt/ Working Capital
7	Total Bad Debt/ Account Receivable
8	Current Liability/Total Liability
9	Debt Securities+Borrowings (other than debt securities)+Subordinate Liabilities/Total Assets
10	Net credit sales/Average Account Receivables
11	COGS/Average Value of Inventory
12	Earnings available for Debt service/Total Debt Service
13	EBIT/Interest Expense
14	Operating profit/Revenue from operations
15	Net profit/Net Sales
16	Gross NPA/Gross Loan
17	Net NPA/Net Loan
18	Provision on NPA/NPA
19	(Tier I capital+Tier II capital)/Risk weighted Assets*100%

Suri & Co.
CHARTERED ACCOUNTANTS

Offices: Chennai, Madurai, Coimbatore, Thiruvananthapuram, Coonoor, Bengaluru, Kochi & Mumbai

CERTIFICATE

To

Board of Directors,

Aptus Finance India Private Limited,
8B, Doshi Towers, 205, Poonamallee High Rd,
New Bupathy Nagar, Kilpauk, Chennai,
Tamil Nadu 600010

Independent Statutory Auditor's Certificate with respect to maintenance of security cover pursuant to Regulation 54(3) of the Securities and Exchange Board of India (listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended).

1. We, Suri & Co Chartered Accountants, are the Statutory Auditors of Aptus Finance India Private Limited ("the Company") and have been requested by the Company to certify the accompanying Statement showing 'Security Cover' for the listed non-convertible debt securities as at June 30, 2026 (the "Statement") pursuant to the requirements of the Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the "SEBI Regulations").

   Accordingly, the Company has prepared the details of security cover available for debenture holders in accordance with the financial statements as at June 30, 2026 and other relevant records/documents maintained by the Company as per attached Certificate and Annexure-1 to the financial results. We have stamped the same for identification purposes.

2. We understand that this certificate is required by the Company for the purpose of submission with Bombay Stock Exchange and Axis Trustee Services Limited with respect to maintenance of asset cover in respect of listed non-convertible debt securities of the Company as per Regulation 54(3) of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements) Regulation, 2015 ("Regulations") in the format notified by SEBI vide circular no. SEBI/HO/DDHS PoD1/P/CIR/2025/117 dated 13 August, 2025.

Management Responsibility

3. The preparation of the accompanying statement is the responsibility of the management of the Company. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation of the statement, the preparation and maintenance of books of accounts based on which the statement has been drawn up for the purpose of this certificate, all accounting and other relevant supporting records and documents and applying an appropriate basis of preparation, and making estimates that are reasonable in the circumstances.

4. The management is also responsible for ensuring that the company complies with all the relevant requirements of the SEBI circular, SEBI Regulations, Companies Act, 2013 and other applicable laws and regulations, as applicable. The management is also responsible for ensuring that the company complies with requirements of regulations and the Debenture Trust deeds (DTD) for listed NCD's outstanding as at June 30, 2026.

Auditor's Responsibility

5. Our responsibility is to provide limited assurance with respect to security cover maintained by the Company with respect to listed non-convertible debt securities as on June 30, 2026.

6. We have reviewed the Financial Results for the quarter ended June 30, 2026, prepared by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, and issued an unmodified conclusion vide our report dated 30th July 2026. Our review of these financial results for the quarter ended June 30, 2026, was conducted in accordance with the Standard on Review engagements (SRE) 2410, "Review on Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India ("ICAI") respectively.

7. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

8. We have complied with the relevant requirements of the Standard on Quality Control - 1, "Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements".

9. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, mentioned above. The procedures performed vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we have performed the following procedures in relation to the Statement:

   (a) Obtained and read the Debenture Trust Deed in respect of the secured Debentures and noted the asset cover percentage required to be maintained by the Company in respect of such Debentures, as Indicated in Annexure 1 of the Statement.
   (b) Traced and agreed the principal amount of the Debentures outstanding as on June 30, 2026, to the reviewed unaudited financial statements of the Company.
   (c) Obtained and read the particulars of asset cover required to be provided in respect of Debentures as indicated in the Debenture Trust Deed.
   (d) Traced the value of assets indicated in Annexure-1 of the Statement to the reviewed financial statements of the Company and unaudited books of account maintained by the Company as on June 30, 2026.
   (e) Examined and verified the arithmetical accuracy of the computation of asset cover indicated in Annexure-1 of the Statement.

Conclusion

10. Based on the procedures performed by us, as referred to in paragraph 9 above and according to the information and explanations received and Management representations obtained, nothing has come to our attention that causes us to believe that:

    a) The computation of security cover available for debenture holders contained in the Annexure-1 is not in agreement with the unaudited books of accounts and other relevant records and documents maintained by the Company.
    b) Security cover available for debenture holders is not 100% or more than the cover required as per Information Memorandum in respect of listed debt securities.

Restriction on Use

This certificate is being issued to the Company pursuant to the requirements of Regulation 54 of the Securities and Exchange Board of India (listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended). Our certificate should not be used for any other purpose or by any person other than the addressees of this certificate. Accordingly, we do not accept or assume any liability or duty of care to any other person to whom this certificate is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

For Suri & Co.,
Chartered Accountants
FRN: 004283S

Govindarajan Rengarajan
Digitally signed by Govindarajan Rengarajan
Date: 2026.07.30 23:48:40 +05'30'

Place: Chennai
Date: 30-07-2026
UDIN: 26219922MJNWBT8346

G Rengarajan
Partner
M No: 219922

Annexure-I

Aptus finance India Private Limited

Security cover certificate as per Regulation 54(3) of the SEBI (LODR) Regulations, 2015 as at Jun 30,2026

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		Exclusive Charge		Pari- Passu Charge				Eliminati on amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	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 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	Assets not offered as Security	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	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)
											Relating to Column F			
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment		-	-	No	-	-	74.20	-	74.20	-	-	-	-	-
Capital Work-in- Progress		-	-	No	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	No	-	-	365.14	-	365.14	-	-	-	-	-
Goodwill		-	-	No	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	No	-	-	18.40	-	18.40	-	-	-	-	-
Intangible Assets under Development		-	-	No	-	-	-	-	-	-	-	-	-	-
Investments		-	-	No	-	-	13,197.32	-	13,197.32	-	-	-	-	-
Loans	Book Debt and receivables	14,631.28	3,02,746.53	Yes	-	-	31,161.53	-	3,48,539.34	-	14,631.28	-	-	14,631.28
Inventories		-	-	No	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	No	-	-	333.18	-	333.18	-	-	-	-	-
Cash and Cash Equivalents		-	-	No	-	-	17,743.38	-	17,743.38	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents	Lien Marked FD	-	1,415.31	No	-	-	-	-	1,415.31	-	-	-	-	-
Others		-	-	No	-	-	8,242.96	-	8,242.96	-	-	-	-	-
Total		**14,631.28**	**3,04,161.84**	**-**	**-**	**-**	**71,136.10**	**-**	**3,89,929.23**	-	-	-	-	-
									-		-			
LIABILITIES									-					
Debt securities to which this certificate pertains	Listed Debt Securities	13,102.23	-	No	-	-	-	-	13,102.23	-	-	-	-	-
Other debt sharing pari-assu charge with above debt		not to be filled	-	No	-	-	-	-	-	-	-	-	-	-
Other Debt			-	No	-	-	-	-	-	-	-	-	-	-
Subordinated debt			-	No	-	-	-	-	-	-	-	-	-	-
Borrowings			97,144.26	No	-	-	-	-	97,144.26	-	-	-	-	-
Bank			1,74,840.69	No	-	-	-	-	1,74,840.69	-	-	-	-	-
Debt Securities			-	No	-	-	-	-	-	-	-	-	-	-
Others			-	No	-	-	-	-	-	-	-	-	-	-
Trade payables			-	No	-	-	33.98	-	33.98	-	-	-	-	-
Lease Liabilities			-	No	-	-	-	-	-	-	-	-	-	-
Provisions			-	No	-	-	93.99	-	93.99	-	-	-	-	-
Others			-	No	-	-	3,623.79	-	3,623.79	-	-	-	-	-
Total		**13,102.23**	**2,71,984.95**	**-**	**-**	**-**	**3,751.76**	**-**	**2,88,838.94**	-	-	-	-	-
Cover on Book Value														
Cover on Market Value														
	Exclusive Security Cover Ratio	**1.12**												

Justification for Not Providing Market Value of Charged Assets:

The charged loan receivables are carried at amortised cost in accordance with Ind AS 109 and are not trade in active markets. As market value is not readily ascertainable, book value has been considered appropriate for security cover computation in line with SEBI guidelines.

Debt not backed by any assets offered as security - Not applicable