

Independent Auditor's Review Report on the Unaudited Quarterly Standalone Financial Results and year to date results of India Infrastructure Finance Company Limited pursuant to Regulation 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of India Infrastructure Finance Company Limited.

1. We have reviewed the accompanying statement of unaudited standalone financial results of India Infrastructure Finance Company Limited (the 'Company') for the quarter ended 30th September 2023 and the year to date results for the period 01st April 2023 to 30th Sept 2023 ("the Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "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('the act') the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time, as applicable ('the RBI guidelines'), and other accounting principles generally accepted in India and is in compliance with Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulation'). Our responsibility is to express a conclusion 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. A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 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.
4. Based on our review conducted as above, 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 Ind AS 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, as amended, 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, assets classification, provisioning and other related matters to the extent applicable.



Emphasis of Matter

5. The company has disclosed Loan assets in the statement at gross value without netting off the provision for impairment, which is not in agreement with Schedule III. Our conclusion is not modified in respect of this matter.
6. We draw attention to Note 4 of the statement that explains the pending reconciliation that has arisen due to a technical glitch in ERP / SAP, the management is in the process of resolving the same. Financial impact (if any) of the aforesaid pending reconciliation can be determined only post reconciliation. In the opinion of the management, the impact, if any, will not be material consequent to such reconciliation.

Our conclusion is not modified in respect of this matters.

Place: New Delhi
Date :08.11.2023



For Agarwal & Saxena
Chartered Accountants
FRN: 002405C

Akshay Sethi
Partner

M. No. 539439

UDIN: 239539439B4UAM02495

INDIA INFRASTRUCTURE FINANCE COMPANY LIMITED (IIFCL)
BALANCE SHEET AS AT 30th SEPTEMBER 2023
CIN No. U67190DL2006GOI144520

(₹ in lacs)

S.No.	PARTICULARS	As at 30.09.2023 (Unaudited)	As at 31.03.2023 (Audited)
I	ASSETS		
	1 Financial Assets		
	(a) Cash and Cash Equivalents	129,231.54	160,280.31
	(b) Bank Balance other than above	572,770.12	636,700.11
	(c) Derivative Financial Instruments	137,240.32	164,636.18
	(d) Loans	4,677,673.03	4,231,598.73
	(e) Investments	621,132.39	652,690.11
	(f) Other Financial Assets	53,565.79	40,946.07
	Total Financial Assets	6,191,613.19	5,886,851.51
	2 Non-Financial Assets		
	(a) Current Tax Assets (Net)	4,415.58	4,407.61
	(b) Deferred Tax Asset (Net)	30,194.17	32,571.16
	(c) Property, Plant and Equipment	23,241.99	23,751.33
	(d) Other Intangible Assets	92.20	110.06
	(e) Other Non-Financial Assets	3,379.72	850.80
	Total Non Financial Assets	61,323.66	61,690.96
	TOTAL ASSETS (1+2)	6,252,936.85	5,948,542.47
II	LIABILITIES AND EQUITY		
	A Liabilities		
	1 Financial Liabilities		
	(a) Debt Securities	2,083,190.95	1,834,690.95
	(b) Borrowings	2,424,535.30	2,470,435.53
	(c) Other Financial Liabilities	107,681.39	80,467.75
	Total Financial Liabilities	4,615,407.64	4,385,594.23
	2 Non-Financial Liabilities		
	(a) Current Tax Liabilities (Net)	14,734.92	408.55
	(b) Provisions	223,414.33	243,246.73
	(c) Other Non-Financial Liabilities	28,723.88	31,485.06
	Total Non Financial Liabilities	266,873.13	275,140.34
	Total Liabilities (1+2)	4,882,280.77	4,660,734.57
	B Equity		
	(a) Equity Share Capital	999,991.62	999,991.62
	(b) Other Equity	370,664.46	287,816.28
	Sub Total (B)	1,370,656.08	1,287,807.90
	TOTAL LIABILITIES AND EQUITY (A+B)	6,252,936.85	5,948,542.47

For and on behalf of Board of Directors of
India Infrastructure Finance Company Limited

Place: New Delhi
Dated: 08.11.2023



PR Jaishankar

PR Jaishankar
(Managing Director)
DIN No.: 6711526

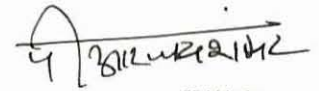


INDIA INFRASTRUCTURE FINANCE COMPANY LIMITED (IIFCL)
STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30th SEPTEMBER 2023
CIN No. U67190DL2006GO1144520

S.No.	PARTICULARS	Quarter Ended			Half Year Ended		Year Ended
		30-09-2023 (Unaudited)	30-06-2023 (Unaudited)	30-09-2022 (Unaudited)	30-09-2023 (Unaudited)	30-09-2022 (Unaudited)	31-03-2023 (Audited)
	Revenue from Operations						
(a)	Interest Income	119,052.15	112,544.71	90,408.67	231,596.85	189,347.07	403,135.80
(b)	Fees and Commission Income	2,026.49	2,558.54	1,168.91	4,587.02	2,110.55	4,355.96
(c)	Net Gain/(Loss) on Fair Value changes	(164.16)	460.51	372.41	296.35	222.50	(2,297.50)
I	Total Revenue from Operations (a+b)	120,916.48	115,563.76	91,949.99	236,480.22	191,680.12	405,194.26
II	Other Income	2,683.98	31,909.31	14,774.97	34,593.29	30,983.08	57,767.05
III	Total Income (I+II)	123,600.46	147,473.07	106,724.96	271,073.51	222,663.20	462,961.31
IV	EXPENSES						
(a)	Finance Cost	79,356.55	75,626.75	69,805.69	154,983.30	138,392.33	269,577.03
(b)	Fees and Commission Expense	1,273.68	1,291.01	1,246.89	2,564.68	2,483.43	4,968.82
(c)	Impairment on Financial Instruments	472.69	(19,769.91)	201.00	(19,297.22)	7,182.12	(81,941.02)
(d)	Employee Benefit Expense	1,019.02	1,202.93	822.42	2,221.95	2,491.40	5,031.61
(e)	Depreciation, Amortization & Impairment	279.14	274.81	296.92	553.95	590.03	1,185.46
(f)	Corporate Social Responsibilities	-	0.12	-	0.12	-	410.15
(g)	Other Expenses	(969.18)	12,110.93	453.09	11,141.75	1,476.33	136,049.91
	Total Expenses IV	81,431.90	70,736.64	72,826.01	152,188.53	152,615.64	335,281.97
V	PROFIT BEFORE EXCEPTIONAL ITEMS AND TAX (III-IV)	42,168.56	76,736.43	33,898.95	118,904.98	70,047.56	127,679.34
VI	Exceptional Items	-	-	-	-	-	-
VII	Profit/ (Loss) Before Tax (V-VI)	42,168.56	76,736.43	33,898.95	118,904.98	70,047.56	127,679.34
	Tax Expense:						
(i)	Current Tax	(10,536.24)	(16,490.12)	(6,708.28)	(27,026.36)	(17,307.98)	(11,708.55)
(ii)	Tax Adjustment for Earlier Years	(0.55)	-	-	(0.55)	-	(54.68)
(iii)	Deferred Tax	357.19	(2,851.73)	(252.86)	(2,494.54)	1,043.70	(8,356.60)
VIII	Total Tax Expenses IX (i+ii+iii)	(10,179.60)	(19,341.85)	(6,961.14)	(29,521.45)	(16,264.28)	(20,119.83)
IX	Profit/ (Loss) for the Year from continuing operations (VII-VIII)	31,988.96	57,394.58	26,937.81	89,383.53	53,783.28	107,559.49
	Profit/(loss) from discontinued operations	-	-	-	-	-	-
	Tax Expense of discontinued operations	-	-	-	-	-	-
X	Profit/(loss) from discontinued operations(After tax)	-	-	-	-	-	-
XI	Profit/ (Loss) from continuing and discontinuing operations (IX + X)	31,988.96	57,394.58	26,937.81	89,383.53	53,783.28	107,559.49
A.	(i) Items that will not be reclassified to Profit and Loss						
	Remeasurement of gains/(loss)defined benefit Obligation	(173.80)	(293.05)	(88.22)	(466.85)	59.21	71.33
	(ii) Income Tax relating to remeasurement of defined benefit Obligation	43.74	73.76	22.20	117.50	(14.90)	(17.95)
XII	Other Comprehensive Income/(Expense) (A)	(130.06)	(219.31)	(66.02)	(349.35)	44.31	53.38
XIII	Total Comprehensive Income/(Loss) for the Year (XI+XII)	31,858.90	57,175.27	26,871.79	89,034.18	53,827.59	107,612.88
XIV	Basic and Diluted Earning Per Share (Face Value of ₹ 10 each)						
	1. For continuing operations (in ₹)	0.32*	0.57*	0.27*	0.89*	0.54*	1.08
	2. For discontinued operations (in ₹)	-	-	-	-	-	-
	3. For continuing and discontinued Operations (in ₹)	0.32*	0.57*	0.27*	0.89*	0.54*	1.08

* Not Annualised

For and on behalf of Board of Directors of
India Infrastructure Finance Company Limited



PR Jaishankar
(Managing Director)
DIN No.: 6711526

Place: New Delhi
Dated: 08.11.2023



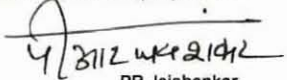
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INDIA INFRASTRUCTURE FINANCE COMPANY LIMITED (IIFCL)
CASH FLOW STATEMENT FOR HALF YEAR ENDED 30th SEPTEMBER 2023
CIN No. U67190DL2006GOI144520

(₹ In Lacs)

S.NO.	PARTICULARS	Half Year Ended 30.09.2023 (Unaudited)	Half Year Ended 30.09.2022 (Unaudited)
A	CASH FLOW FROM OPERATING ACTIVITIES		
(i)	Net Profit before Tax	118,904.98	70,047.53
	Adjustments for:		
(ii)	Depreciation and amortisation expense	553.95	590.03
(iii)	Provision/write offs:	(19,764.25)	7,162.88
(iv)	Foreign Exchange Fluctuation Loss / (Profit) on borrowings	9,819.23	-
(v)	(Profit)/ Loss on sale of fixed assets	0.04	-
(vi)	Interest accrued and due on loans and advances	615.96	(1,065.72)
(vii)	Interest accrued but not due on borrowings	27,481.81	42,845.43
(viii)	Interest on income tax	(0.55)	-
	OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	137,611.17	119,580.14
(i)	Cash Flow From Lending Operations	(446,014.76)	92,112.40
(ii)	Sale of/ (Addition) to Operating Investments	2,925.88	5,617.23
(iii)	(Increase)/decrease in other operating assets	5,377.74	(65,816.11)
(iv)	(Increase)/decrease in other bank balances	63,929.99	(260,219.59)
(v)	Increase/(decrease) in other operating liabilities	(3,564.36)	(1,892.94)
	CASH FLOW FROM OPERATIONS BEFORE TAX	(239,734.35)	(110,618.86)
	Taxes paid (Net)	(12,700.00)	(3,700.00)
	NET CASH FROM OPERATIONS	(252,434.35)	(114,318.86)
B	CASH FLOW FROM INVESTING ACTIVITIES		
(i)	Purchase of Plant, Property and Equipment	(27.32)	(7.85)
(ii)	Sale for Fixed Assets	0.53	-
(iii)	(Increase)/decrease in Investments	28,631.84	(139.95)
	NET CASH FROM INVESTING ACTIVITIES	28,605.05	(147.78)
C	CASH FLOW FROM FINANCING ACTIVITIES		
(i)	Net Proceeds/(repayment) from Borrowings	(55,719.47)	130,448.30
(ii)	Proceeds/ (Repayment) from Debt Securities	248,500.00	-
	NET CASH FROM FINANCING ACTIVITIES	192,780.53	130,448.30
	NET CHANGE IN CASH & CASH EQUIVALENT (A+B+C)	(31,048.77)	15,981.65
	Add: Opening Cash and Cash Equivalents	160,280.31	172,169.97
	Closing Cash and Cash Equivalents	129,231.54	188,151.61
	Closing Cash and Cash Equivalent Comprises of :-		
(i)	Cash in hand	-	-
(ii)	Current Accounts	129,231.54	188,151.61
	TOTAL	129,231.54	188,151.61

For and on behalf of Board of Directors of
India Infrastructure Finance Company Limited


PR Jaishankar
 (Managing Director)
 DIN No.: 6711526

Place: New Delhi
Dated: 08.11.2023



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Notes:

1. The above results have been reviewed by the Audit Committee at their Meeting held on 8th November 2023 and approved by the Board of Directors of the company at their Meeting held on 8th November 2023. The results for the quarter ended 30th September 2023 are reviewed by the Statutory Auditors of IIFCL.

2. The above results are an extract of the detailed format of quarterly/ annual financial results filed with the Stock Exchange under Regulation 52 of the SEBI (Listing and Other Disclosures Requirements) Regulations, 2015. The full format of the quarterly/ annual financial results are available on the websites of the company (www.iifcl.in) and Stock Exchanges (BSE and NSE) .

3. Information on Investor's complaints pursuant to Listing Agreement for the half year 30th September 2023:

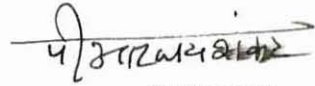
	Opening	Additions	Disposals	Closing Balance
No. of complaints	0	309	309	0

4. The amount pending adjustment of ₹ 3954.36 lacs included in Loans is automated generated balance in routing ledgers in SAP system through which one transaction is routed from CLM module to FICO module of SAP. Though it is not an actual difference and being technical in nature, the transaction would be parked in respective ledgers based on resolution provided by SAP consultant. The amount is not material.

5. The Company's main business is to provide finance for Infrastructure Projects and the company does not have more than one reportable segment in terms of Indian Accounting Standard 108 issued by the Institute of Chartered Accountants of India.

6. Figures of the previous periods have been regrouped/rearranged wherever necessary, in order to make them comparable.

For and on behalf of Board of Directors of
India Infrastructure Finance Company Limited



PR Jaishankar
(Managing Director)
DIN No.: 6711526

Place: New Delhi
Dated: 08.11.2023



INDIA INFRASTRUCTURE FINANCE COMPANY LIMITED (IIFCL)

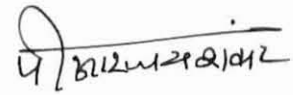
Disclosure in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 for the Half Year ended 30th September 2023

S.No.	PARTICULARS	As at/ For the period ended 30th September 2023 (Unaudited)
(i)	Debt Equity Ratio (Times)	3.29
(ii)	Outstanding Redeemable Preference Shares	-
(iii)	Debenture Redemption Reserve (₹ in lacs)	98,087.76
(iv)	Net Worth (₹ in lacs)	1,370,656.08
(v)	Net profit after tax (₹ in lacs)	89,383.53
(vi)	Earnings per share (in ₹)*	0.89
(vii)	Total Debt to Total Assets (times)	0.72
(viii)	Operating Margin (%)	32.26%
(ix)	Net Profit Margin (%)	32.97%
(x)	Other Sector Specific Ratios:	
a)	Gross Credit Impaired Assets Ratio (%)	3.77%
b)	Net Credit Impaired Assets Ratio (%) (on Gross Advances)	0.83%
c)	Net Credit Impaired Assets Ratio (%) (on Net Advances)	0.85%
d)	CRAR (%)	27.76%

* Not Annualised

Debt service coverage ratio, Interest service coverage ratio, Current ratio, Current Liability Ratio, Long term debt to working capital, Bad debts to Account receivable ratio, Debtors turnover, Inventory turnover ratio is not applicable to the IIFCL being a NBFC.

**For and on behalf of Board of Directors of
India Infrastructure Finance Company Limited**



**PR Jaishankar
(Managing Director)**

DIN No.: 6711526

Place: New Delhi

Dated: 08.11.2023



INDIA INFRASTRUCTURE FINANCE COMPANY LIMITED
(A Govt. of India Enterprise)
5th FLOOR, NBCC TOWER, EAST KIDWAI NAGAR, NEW DELHI - 110023
Extract of Standalone Financial Results for the Quarter and Half Year ended 30th September 2023
CIN No. U67190DL2006GOI144520
Website: www.iifcl.in, E- mail: information@iifcl.in, Phone:+91-11-24662777

(₹ in Lac)

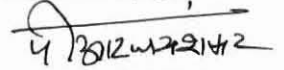
S.No.	Particulars	Quarter Ended		Half Year Ended		Year Ended
		30-09-2023 (Unaudited)	30-09-2022 (Unaudited)	30-09-2023 (Unaudited)	30-09-2022 (Unaudited)	31-03-2023 (Audited)
1	Total Income from operations	120,916.48	91,949.99	236,480.22	191,680.12	405,194.26
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	42,168.56	33,898.95	118,904.98	70,047.56	127,679.34
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	42,168.56	33,898.95	118,904.98	70,047.56	127,679.34
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	31,988.96	26,937.81	89,383.53	53,783.28	107,559.49
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	31,858.90	26,871.79	89,034.18	53,827.59	107,612.88
6	Paid up Equity Share Capital (Face Value of ` 10/- each)	999,991.62	999,991.62	999,991.62	999,991.62	999,991.62
7	Reserves (excluding Revaluation Reserves)	370,664.46	224,160.72	370,664.46	224,160.72	287,816.28
8	Net Worth	1,370,656.08	1,224,152.34	1,370,656.08	1,224,152.34	1,287,807.90
9	Debt Equity Ratio	3.29	3.44	3.29	3.44	3.34
10	Weighted Average Earnings Per Share (of ` 10/- each) (for continuing and discontinued operations) - *					
	1. Basic (Rs.) :	0.32*	0.27*	0.89*	0.54*	1.08
	2. Diluted (Rs.) :	0.32*	0.27*	0.89*	0.54*	1.08
11	Debenture Redemption Reserve	98,087.76	99,995.05	98,087.76	99,995.05	98,087.76

*Not Annualised

Note:

- The above is an extract of the detailed format of quarterly/annual financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarterly/annual financial results are available on www.bseindia.com, www.nseindia.com and on www.iifcl.in.
- The above results have been reviewed by the Audit Committee at their Meeting held on 8th November 2023 and approved by the Board of Directors of the company at their Meeting held on 8th November 2023. The results for the quarter ended 30th September 2023 are reviewed by the Statutory Auditors of IIFCL.
- Figures of the previous periods have been regrouped/rearranged wherever necessary, in order to make them comparable.

For and on behalf of Board of Directors of
India Infrastructure Finance Company Limited



PR Jaishankar
(Managing Director)
DIN No.: 6711526

Place: New Delhi
Dated: 08.11.2023



Independent Auditor's Certificate on Book Value of Assets of the Company as at September 30, 2023

To,
BSE/NSE/Debenture Trustees/Registrar and transfer Agent/Credit Rating Agency/s

1. This certificate is issued in accordance with the request received from the management of India Infrastructure Finance Company Ltd(the "Company").
2. The accompanying statement of Security Cover as on September 30, 2023 ("the Statement") has been prepared by the Company's management in accordance with the requirements of regulations 54 read with Regulation 56 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI Circular no SEBI/HO/MIRSD/MIRSD-CRADT/CIR/P/2022/67 dated May 19, 2022 (as amended) ("the Regulations") for the purpose of submission to the Stock Exchange/Other Addressee.

Management's Responsibility

3. The preparation of the accompanying Statement from the Unaudited financial results of the Company as at and for the quarter and half year ended September 30, 2023 and other relevant records and documents is the responsibility of the Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. The Management is also responsible for ensuring compliance with the requirements of the Regulation for the Purpose of furnishing this Statement and providing all relevant information to the Stock Exchange/ Other Addressee.



Auditor's Responsibility

5. Pursuant to the requirements of the Regulation, our responsibility is to provide a reasonable assurance as to whether the particulars contained in the aforesaid Statement are in agreement with the unaudited financial results of the Company and other relevant records and documents maintained by the Company as at and for the quarter and half year ended September 30, 2023.

This did not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulation.

6. We conducted our examination of the Statement 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.
7. We have performed the following procedures in relation to the statement:-
- Obtained the Statements from the management.
 - Tested that the information contained in the Statements has been accurately extracted from the unaudited financial results of the Company as at September 30, 2023 and other relevant records and documents maintained by the Company.
 - Verified the arithmetical accuracy of the information included in the statement.
 - Made necessary inquiries with the management in respect of matters relating to the Statement.
8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements issued by ICAI.

Opinion

9. Based on our examination, as above, and according to the information, explanation and representations provided to us by the Management of the Company, we are of the opinion that the details given in Annexure – I are in line with unaudited financial results of the Company and other relevant records and documents maintained by the Company as at and for the quarter and half year ended September 30, 2023.



10. Restriction on Use

The certificate is issued solely for the purpose of onward submission to the Stock Exchange/ Other Addressee; this certificate should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing. Agarwal & Saxena shall not be liable to India Infrastructure Finance Company Ltd or to any other concerned for any claims, liabilities or expenses relating to this assignment.

Place: New Delhi
Date: 08/11/2023



For Agarwal & Saxena
Chartered Accountants
(FRN - 002405C)

A handwritten signature in blue ink, appearing to be "Akshay Sethi".

Akshay Sethi
Partner

Membership No. :539439
UDIN: 235394398904R2657

Annexure I- Security Cover (As at 30 Sept 2023)

(Rs in Lacs)

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	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate					Total Value=(K+L+M+N)
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets**	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)	Relating to Column F			
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
ASSETS															
Property, Plant and Equipment	NA	NA	NA	No	NA	NA	23,241.99	NA	23,241.99	NA	NA	NA	NA	NA	
Capital Work-in-Progress	NA	NA	NA	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Right of Use Assets	NA	NA	NA	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Goodwill	NA	NA	NA	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Intangible Assets	NA	NA	NA	No	NA	NA	92.20	NA	92.20	NA	NA	NA	NA	NA	
Intangible Assets under Development	NA	NA	NA	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Investments	NA	NA	NA	No	NA	NA	621,132.39	NA	621,132.39	NA	NA	NA	NA	NA	
Loans	NA	NA	NA	Yes	4,495,797.38	NA	181,875.65	NA	4,677,673.03	NA	NA	NA	4,495,797.38	4,495,797.38	
Inventories	NA	NA	NA	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Trade Receivables	NA	NA	NA	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Cash and Cash Equivalents	NA	NA	NA	No	NA	NA	129,231.54	NA	129,231.54	NA	NA	NA	NA	NA	
Bank Balances other than Cash and Cash Equivalents	NA	NA	NA	No	NA	NA	572,770.12	NA	572,770.12	NA	NA	NA	NA	NA	
Others*	NA	NA	NA	Yes	3,251.18	NA	225,544.40	NA	228,795.58	NA	NA	NA	NA	NA	
Total					4,499,048.56				6,252,936.85						
LIABILITIES															



Debt securities to which this certificate pertains **	NA	NA	NA	Yes	1,343,190.95	NA	NA	NA	1,343,190.95	NA	NA	NA	NA	NA
Other debt sharing pari-passu charge with above debt	NA	NA	NA	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Debt	NA		NA	No	NA	NA	3,164,535.30	NA	3,164,535.30	NA	NA	NA	NA	NA
Subordinated debt	NA		NA	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Borrowings	NA		NA	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Bank	NA		NA	No	NA	NA	-	NA	NA	NA	NA	NA	NA	NA
Debt Securities	NA		NA	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Others	NA		NA	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Trade payables	NA		NA	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Lease Liabilities	NA	NA	NA	No	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Provisions	NA		NA	Yes	17,349.53	NA	206,064.80	NA	223,414.33	NA	NA	NA	NA	NA
Others	NA		NA	No	NA	NA	151,140.18	NA	151,140.18	NA	NA	NA	NA	NA
Total					1,360,540.48				4,882,280.77					
Cover on Book														
Cover on Market Value ^{ix}														
		Exclusive Security Cover Ratio	NA			Pari-Passu Security Cover Ratio	3.31							

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

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

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

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

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

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

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

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

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

* Others include all other assets as mentioned specifically.

** Security Cover Ratio has been computed only for the secured debt.

