

## DIRECTORS' REPORT

Dear Shareholders,

The Board of Directors have pleasure in presenting the 25th Annual Report of the Company along with Audited Balance Sheet as at 31st March, 2022 and the Statement of Profit & Loss for the period ended 31st March, 2022 together with the schedules and notes forming part of it, as audited and reported by the Auditors.

### 1. Financial Results

The summarized financial results of your Company for the FY 2021-22 are:

(Amount in Rs.)

Description	2021-22	2020-21
Total Income	13,66,74,493	13,78,52,898
Total Expenditure	13,03,63,448	12,58,97,263
Profit before prior period items and tax	63,11,045	1,19,55,635
Prior period items	0	0
Profit before tax	63,11,045	1,19,55,635
Tax for the year	42,00,000	44,71,350
Less: Deferred Tax	4,79,063	6,75,066
Profit/(Loss) for the period	16,31,982	68,09,219

### 2. Performance Review

The company have multiple challenges to confront with in the volatile market during the period under review. In spite of recessionary trends in the economy, the impact of COVID-19 pandemic and no-holds-barred competition from major players in the market we have been able to maintain profitability.

The Company has reported total turnover of Rs.13.67 Cr for the financial year as compared to Rs.13.78 Cr in the previous year. Profit before Tax and Profit after tax is Rs.0.63 Cr. and Rs.0.16 Cr. respectively as against Rs. 1.19 Cr. and Rs. 0.68 Cr. in the previous year. The revenue from operations of the company witnessed a decrease from Rs.13.78 Cr. in 2020-21 to Rs. 13.67 Cr. in 2021-22.

Even though the topline numbers almost match with previous year figures the bottom line witnesses a decline due to increase in operational and finance cost. Your directors are very much confident that the expansion and diversification strategies that are being implemented dur-

ing the current fiscal will lead to better growth next year.

#### 3. Dividend

To conserve resource for supporting the growth of the Company through internal accruals, the Board of Directors has not recommended any dividend for the Financial Year 2021-22.

#### 4. Reserves

During the period under report, the Company has reported a Net Profit of Rs.16,31,982/- and the Board proposes to transfer the same to the Reserves of the Company.

#### 5. Transfer of Unclaimed Dividend to Investor Education and Protection Fund:

The company has not declared dividend so far and hence the provision is not applicable.

#### 6. State of Company's Affairs:

##### **Nature of Business and operations of the Company**

The Company is a Non-Banking Financing Company registered with RBI. The company is mainly

into the business of providing different types of retail loans to its customers such as Vehicle Loan, Loan Against Property, Pre-owned Car Loans, Personal Loans and Business Loans. There were no changes in the nature of business of the Company during the year.

The company also provides investment opportunities to its customers in the form of fully secured Non-Convertible Redeemable Debentures strictly as per the related RBI guidelines.

### Business Plans

The long-term objective of the management is to convert the company in to a 'Super Market' for all kind of financial products and services and accordingly, we have been constantly striving to enhance the range and depth of operations of the company since inception. Co-lending with banks is emerging as a good option for steady growth in a competitive market. As always in the past, be a front runner in this emerging business model, your company has already concluded agreements with leading banks for doing co-lending business.

Your company has decided to start gold loan business as a part of its diversification strategy. We are all set to launch the product across all our existing branches in initial phase and further expansion will be done based on the performance of the product. The South Indian Bank has already sanctioned an OD limit of rupees six crores exclusively for the gold loan business and discussions are progressing with other leading banks.

The company is also planning to introduce few more unique products into the market to make our position solid and stable in the long run.

### Branch Expansion

The expansion plans of the company were kept on standstill mode for the last two years in the light of the disruption caused in all economic activities in the country. The company has now decided to resume its expansion plans since the economy is inching back to normalcy. We are planning to start new branches across all the districts in Kerala as a part of our strategy

to explore new markets and to widen our presence.

### 7. Disclosures pursuant to Non-Banking Financial Company-Systemically Important Non-Deposit taking Company (Reserve Bank) Directions, 2016 dated September 1, 2016

Your company has complied with all applicable regulations prescribed by Reserve Bank of India from time to time.

### 8. Resource Mobilisation

The Company as an NBFC, mobilisation of resources at optimal cost and its deployment in the most profitable and secured manner constitutes the two important functions of the Company. The major source funds of the company were credit lines from banks and financial institutions but now the company is giving more emphasis on retail fund mobilisation through allotment of Secured Redeemable Non-Convertible Debentures (NCDs).

### Share Capital

The authorized share capital of the Company is Rs.25,00,00,000.00/- (Rupees Twenty-Five Crore Only) divided in to 2,50,00,000 Equity Shares of Rs.10/- (Rupees Ten Only) each and the paid-up share capital of the Company is Rs.15,00,29,000/- (Rupees Fifteen Crore Twenty-Nine Thousand Only) divided in to 1,50,02,900 Equity Shares of Rs.10/- (Rupees Ten Only) each. During the year the company has not made any allotment of shares.

### Issue of Non-Convertible Debentures

To meet the business needs, Company has been issuing Secured, Redeemable and Non-Convertible debentures of varied interest rates in due compliance to RBI guidelines and relevant sections of Companies Act, 2013 and an amount of Rs.17,51,80,000/- (Rupees Seventeen Crore Fifty One Lakh Eighty Thousand Only) has been mobilized during the period under report. All the debentures are secured and charge is created in favour of Debenture Trustee to secure the interests of debenture holders. As on 31st March, 2022 the outstanding balance

of Secured Non-Convertible Debentures is Rs. 30.17 Cr as against Rs.17.77 Cr. in the previous year.

#### **Institutional Finance**

The Company was mainly depending on institutional finance for its working capital requirements since inception but now the institutional fund houses have stopped debt financing for the time being, in view of the volatile market. However, discussions are progressing with financial institutions and banks for credit facilities and it is expected to be closed positively soon.

As on March 31, 2022, the total outstanding amount of credit facilities from Banks were Rs.3.13 Cr. as against `Rs.8.14 Cr. as on March 31, 2021.

#### **9. Board Meetings**

The Board of Directors has met 17 times to steer the affairs of the Company and the details are as given in Annexure I. The maximum interval between any two meetings did not exceed 120 days, as prescribed in the Companies Act, 2013.

#### **10. Directors and Key Managerial Personnel**

The Board of Directors and Key Managerial Personnel of the company as on 31st March, 2022 are as follows:

Sl. No.	DIN/PAN	Name	Designation
01	07702882	Mr. C Vijayakumaran Nair	Managing Director
02	07702830	Mr. Amith Madhavan	Whole-Time Director
03	07980702	Mr. PR Sathyanarayanan	Director
04	02375046	Mr. Muthuraman	Independent Director
05	02645247	Mr. Ramanathan	Independent Director
06	CTKPS5211C	Mr. Sethumadhavan N	CFO
07	EYCPS6975L	Mr. Shinumon KS	Company Secretary

There were no changes in directorship or Key Managerial Personnel of the Company during the financial year

#### **11. Directors' Responsibility Statement**

In terms of the requirements of section 134(3) (c) read with Rule 8, Companies (Accounts) Rules, 2014 and section 134(5) of the Companies Act 2013 Board of Directors of your Company hereby confirms that: –

- ◆ In the preparation of the Annual Accounts for the year ended 31<sup>st</sup>March 2022, applicable accounting standards have been followed, along with proper explanation relating to material departures, wherever necessary.
- ◆ The Directors have selected such accounting policies and applied them consistently and made judgments and estimates that are

reasonable and prudent so as to give a true and fair view of the state of affairs of the Company at the end of the financial year and the profit of the Company for the year ended on 31<sup>st</sup>March 2022.

- ◆ The Directors have taken proper and sufficient care for the maintenance of adequate accounting records in accordance with the provisions of the Companies Act, 2013 for safeguarding the assets of the Company and for preventing and detecting fraud and other irregularities.
- ◆ The Directors have prepared the annual accounts on a going concern basis.

- ◆ The Internal Financial Controls to be followed by the Company, as required under the prevailing laws, are properly laid down and such Internal Financial Controls are adequate and operating effectively.
- ◆ The Directors have prepared proper systems to ensure compliance with the provisions of all applicable laws and that such systems were adequate and operating effectively.

#### **12. Declaration given by Independent Directors:**

The Company has received declarations from all the Independent Directors confirming that they meet the criteria of independence as prescribed under Section 149(6) of Companies Act, 2013.

#### **13. Compliance with Secretarial Standards of ICSI**

The Company has complied with Secretarial Standards-1 (SS1) on Board meetings and Secretarial Standards-2 (SS-2) on General meetings issued by the Institute of Company Secretaries of India.

#### **14. Policy on appointment and remuneration of Directors and performance evaluation**

The Nomination and Remuneration committee of the company has formulated a policy for selection, appointment and remuneration of the directors, senior management personnel as required under Section 178(3) of Companies Act, 2013. The Committee was constituted at the Board meeting held on 5<sup>th</sup> October, 2019. The committee shall be responsible for Identifying persons who are qualified to become Directors and who may be appointed in Senior Management in accordance with the prescribed Criteria and recommend to the Board their appointment and removal. The committee also would Review and carry out the performance of Board members and make recommendations to the Board for improvement of performance if any required. The committees also would determine the qualifications, positive attitudes and independence of a director and recommend to the Board a policy, relating to remuneration for the Directors and KMPs.

#### **15. Auditors and Auditors' Report**

M/s A John Morris & Co, Chartered Accountants,

Chennai hold office till the conclusion of 26<sup>th</sup> Annual General Meeting to be held in the year 2023.

The notes on financial statement referred to in the Auditors Reports' are self-explanatory and do not call for any further comments. The Auditors' Report does not contain any qualification, reservation or adverse remark.

#### **16. Reporting of fraud by Auditors**

During the year under review the Statutory Auditors have not reported to the Audit Committee under Section 143 (12) of the Companies Act 2013, any instance of fraud committed against the company by its officers or employees, the details of which would need to be mentioned in the Board's Report.

#### **17. Secretarial Audit Report**

Secretarial Audit mandated under Section 204 of Companies Act 2013 is not applicable to the Company and hence Secretarial Audit Report is not annexed.

#### **18. Cost Auditors**

The company is not required to appoint a Cost Auditor pursuant to the provisions of the Companies Act, 2013.

#### **19. Loans, Guarantees and Investments**

The Company has neither provided any loans nor any guarantees nor made any investments during the period under report which comes under the purview of section 186 of the Companies Act.

#### **20. Related Party Transactions under Section 188(1)**

All contracts /arrangements / transactions entered by the Company with related parties were in the ordinary course of business and on an arm's length basis. The particulars of contracts/arrangements/transactions entered by the Company with related parties during the financial year referred to in Section 188(1) of the Companies Act, 2013 in prescribed Form AOC-2 is appended as Annexure II to the Directors Report.

Details of all material transaction with related parties are disclosed at Note No.21 to the Financial Statements.

## 21. Status on Reserves and Surplus:

The Balance of Reserves & Surplus during the period 2020-21 was Rs. 2,11,53,311/-and for 2021-22 is Rs.2,28,07,793/-.

## 22. Acceptance of Deposits

The Company is a Non-Systemically Important Non-Deposit taking NBFC registered with Reserve Bank of India with Registration No. B-07.00612. The Company has not accepted deposits during the period under report and hence no default has been committed so far in its repayment and no amount is remaining as unpaid and unclaimed at the end of the financial year.

## 23. Human Resources

HR Department is considered as the face and mind of the company which contribute to the productive work culture, morale, values, discipline and development of the organisation. It is need of the time to build a robust system through process up gradation and skill development to build a strong work culture and professionalism that will contribute to the success of the organisation and employee morale. The Company will continue its efforts in this direction.

The Company regards the employees as its core strength and provides opportunities to all staff for better learning and development.

## 24. Particulars of employees

None of the employee has received remuneration exceeding the limit as stated in rule 5(2) of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014

## 25. Conservation of energy, technology up gradation Research & Development and foreign exchange transaction

The information pertaining to conservation of energy, technology absorption, research & development and foreign exchange earnings and outgo as required under section 134(3)(m) of the Companies Act, 2013 read with Rule 8(3) of the Companies (Accounts) Rules, 2014 are as follows.

### Conservation of Energy and Technology absorption

Your Company being a Non-Banking Financial Company, its activities are not energy intensive. However, your Company has taken adequate measures for conservation of energy and usage of alternative source of energy wherever possible.

Similarly, the operations of the company do not require adoption of any specific technology. However, your Company has been in the forefront in implementing latest Information technologies and tools towards enhancing customer convenience as well as security efficiency.

### Foreign Exchange Earnings and Outgo

There are no foreign exchange earnings and outgo during the period covered under this report.

## 26. Internal Audit and Internal Control

During the year under review the provisions of Section 138 of the Companies Act 2013 relating to the Internal Audit is not applicable to the company. However, the Company has followed and adopted appropriate policies and procedures for ensuring the orderly and efficient conduct of its business, including adherence to the Company's guiding policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial disclosures. The Internal Audit system takes care to see that the income leakages are guarded against while minimizing possibilities for losses. The Internal Audit Department is in charge of an experienced professional having sufficient experience and expertise.

## 27. Risk Management Policy and its implementation

The risk management policy of the Company aims to identify diverse risks involved while conducting the business and set in motion strategies either to forestall them in advance or mitigate their impacts.

### Some of the risks identified by the Company are as given below:

- a) Industrial Risks
- b) Management and Operations Risk

- c) Market Risk
- d) Credit & Liquidity Risk
- e) Systems & Technology Risk
- f) Legal & Compliance Risk

**The basic steps involved in our Risk Management Policy are as follows:**

- a) Identification of risk
- b) Evaluation of risk
- c) Handling of risk
- d) Implementation of the decisions
- e) Monitoring and reviewing
- f) Taking Corrective actions

**28. Constitution of Audit Committee**

The provisions of Section 177 of Companies Act, 2013 and rules made there under relating to the constitution of Audit Committee are applicable to our Company. The company has constituted audit committee in the financial year 2019-20.

**29. Introduction of various Corporate Policies & initiatives**

To comply with the various provisions of 'Corporate Governance Mechanisms', and professionalize management of your Company, various Policy initiatives were introduced by the Board in the decision making and its executing process of the Company.

**30. CSR Policy**

Section 135 of Companies Act, 2013, which deals with Corporate Social Responsibility, is not applicable to your Company per se. hence it is not required to formulate policy on corporate social responsibility. However, as a responsible corporate citizen of this land, we believe in the 'Triple Bottom Line' philosophy and contribute towards the sustainable development of People – Human Capital, Planet – Natural Capital and Profit and will introduce policies based on this in future.

**31. Anti-Sexual Harassment Policy & Disclosure under the Sexual Harassment of Women at Workplace (Prevention, Prohibition, Redressal) Act 2013**

The Internal Complaints Committee constituted

by the Company under the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act 2013 looks into the complaints of aggrieved women employees, if any, and is instrumental in: promoting gender equality and justice and the universally recognized human right to work with dignity, prevention of sexual harassment of women at the workplace. During the year under review, there were no cases filed pursuant to the sexual harassment of women at work place (Prevention, prohibition and Redressal) Act, 2013.

**32. Extract of Annual Return:**

The extract of Annual Return in Form No. MGT-9 as per section 134(3)(a) of the Companies Act, 2013 read with Rule 12 of Companies (Management and Administration) Rules 2014, is annexed to this report (Annexure –3) and forms integral part of the report.

**33. Material Changes between the Date of the Board Report and end of Financial Year**

There have been no material changes and commitments, if any, affecting the financial position of the Company which have occurred between the end of the financial year of the Company to which the financial statements relate and the date of the report.

**34. Subsidiaries, Joint Ventures and Associate Companies**

As on 31<sup>st</sup> March, 2022 the Company does not have any Joint venture or Associate Company or Subsidiary Company. So, no company has become or ceased to be the Subsidiary/ Associate/Joint Venture of our company during the financial year under reference.

**35. Details of significant and material orders passed by regulators or courts or tribunal**

There are no significant and material orders passed by the regulators or courts or tribunals impacting the going concern status and company's operation in future.

**36. General**

Your Directors state that no disclosure or reporting is required in respect of the following items as there were no transactions on these items during the year under review:

- ◆ Issue of equity shares with differential rights as to dividend, voting or otherwise.
- ◆ Disclosure regarding issue of Employee Stock Options
- ◆ Change in Accounting Policy
- ◆ Disclosure regarding issue of Sweat Equity Shares

Board of Directors place on record their deep sense of gratitude to the Government of Kerala and Tamil Nadu, RBI Chennai, Registrar of Companies, Coimbatore, Practicing Company Secretaries, Statutory Auditors, Debenture Trustee, South Indian Bank, Thrissur, Federal Bank Thrissur and several other Central and State Government authorities for their continued support. Directors also wish to convey their deep appreciation and gratitude to the shareholders, valued customers and employees for their wholehearted support and co-operation.

For and on behalf of Board of Directors

(Chakkadath Vijayakumaran Nair)  
Managing Director  
(DIN: 07702882)

Place: Thrissur  
Date: 19.08.2022

(Amith Madhavan)  
Whole Time Director  
(DIN: 07702830)

Place: Thrissur  
Date: 19.08.2022

**ANNEXURE I**
**DETAILS OF BOARD MEETING HELD**

No of Board Meeting	Date of Board Meeting	Board Strength	No of Directors Present	No of Board Meeting	Date of Board Meeting	Board Strength	No of Directors Present
1	15.04.2021	6	4	10	28.10.2021	5	4
2	28.04.2021	6	4	11	29.11.2021	5	4
3	27.05.2021	6	3	12	29.12.2021	5	4
4	21.06.2021	6	3	13	28.01.2022	5	5
5	29.06.2021	6	4	14	25.02.2022	5	3
6	28.07.2021	6	4	15	28.02.2022	5	3
7	31.08.2021	5	3	16	22.03.2022	5	3
8	24.09.2021	5	5	17	23.03.2022	5	5
9	29.09.2021	5	3				

Sl. No.	Name of Director	DIN	No. of Meetings held during the tenure	No. of Meetings Attended
1	Mr. Vijayakumaran Nair	07702882	17	17
2	Mr. PR Sathyanarayanan	07980702	17	17
3	Mr. Amith Madhavan	07702830	17	16
4	Mr. N Muthuraman	02375046	17	07
5	Mr. Ramanathan A	00546638	17	06
6	Mr. Sanal V Menon	02645247	06	01

Chakkadath Vijayakumaran Nair  
 Managing Director  
 (DIN: 07702882)

Place: Thrissur  
 Date: 19.08.2022

Amith Madhavan  
 Whole Time Director  
 (DIN: 07702830)

Place: Thrissur  
 Date: 19.08.2022



**FORM NO. AOC -2**

**(Pursuant to clause (h) of sub-section (3) of section 134 of the Act and Rule 8(2) of the Companies (Accounts) Rules, 2014.)**

Form for Disclosure of particulars of contracts/arrangements entered into by the company with related parties referred to in sub section (1) of section 188 of the Companies Act, 2013 including certain arm's length transaction under third proviso thereto.

**1. Details of contracts or arrangements or transactions not at Arm's length basis.**

Sl No.	Particulars	Details
1	Name (s) of the related party & nature of relationship	NA
2	Nature of contracts/arrangements/transaction	NA
3	Duration of the contracts/arrangements/transaction	NA
4	Salient terms of the contracts or arrangements or transaction including the value, if any	NA
5	Justification for entering into such contracts or arrangements or transactions'	NA
6	Date of approval by the Board	NA
7	Amount paid as advances, if any	NA
8	Date on which the special resolution was passed in General meeting as required under first proviso to section 188	NA

**2. Details of contracts or arrangements or transactions at Arm's length basis.**

Sl No	Name (s) of the related party & nature of relationship	Nature of contracts/ arrangements/ transaction	Duration of the contracts /arrangements/ transaction	Salient terms of the contracts or arrangements or transaction including the value, if any	Date of approval by the Board	Amount paid as advances if any	Any other Remarks
01	Amith Madhavan	Unsecured Loan	12 Months	13.00%	17.04.2021	Nil	--
02	Amith Madhavan	Unsecured Loan	12 Months	13.00%	03.06.2021	Nil	--
03	Amith Madhavan	Unsecured Loan	12 Months	13.00%	18.08.2021	Nil	--
04	Amith Madhavan	Unsecured Loan	12 Months	13.00%	31.12.2021	Nil	--
05	Amith Madhavan	Unsecured Loan	12 Months	13.00%	31.01.2022	Nil	--
06	Amith Madhavan	Unsecured Loan	12 Months	13.00%	28.02.2022	Nil	--
07	Amith Madhavan	Unsecured Loan	12 Months	13.00%	31.03.2022	Nil	--

Chakkadath Vijayakumaran Nair  
Managing Director  
(DIN: 07702882)

Amith Madhavan  
Whole Time Director  
(DIN: 07702830)

Place: Thrissur  
Date: 19.08.2022

Place: Thrissur  
Date: 19.08.2022

**Form No MGT-9**  
**EXTRACT OF ANNUAL RETURN**  
**As on Financial Year ended on 31 March 2022**  
**(Pursuant to section 92(3) of the Companies Act, 2013 and**  
**Rule 12(1) of the Companies (Management and Administration) Rules, 2014**

**1. REGISTRATION & OTHER DETAILS**

01	CIN	U65921TZ1996PLC007015
02	Registration	007015
03	Name of the Company:	TATTVA FINCORP LIMITED
04	Category / Sub-Category of the Company	Company limited by shares
05	Address of the Regd. Office of the Company	F-1, First Floor, Balaji Castle No:11, Father Randy Street, RS Puram, Coimbatore, TN - 640002
06	Whether Listed Company	NO
07	Name, Address & Contact details of the Registrar and Transfer Agent if any:	SKDC Consultants Limited "Surya" 35, Mayflower Avenue, Behind Senthil Nagar, Sowripalayam Road, Coimbatore, Tamil Nadu – 641028

**2. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY**

All the business activities contributing 10% or more of the total turnover of the company shall be stated.

SI No	Name & description of main products and services	NIC Code of the products	% of Turn over
01	Financial and other credit activities	64920	92.67

**3. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES**

SI No	Name & Address of the Company	CIN/GLN	Holding/Subsidiary/ Associate	% of shares held	Applicable Section
Not Applicable					

#### 4. SHARE HOLDING PATTERN (EQUITY SHARE CAPITAL BREAK UP AS WITH PERCENTAGE OF TOTAL EQUITY)

##### (i) Category wise Share Holding

Category of share holder	No of shares held at the beginning of the year				No of shares held at the end of the year				% of Change
	D'mat	Physical	Total	% of shares	D'mat	Physical	Total	% of shares	
<b>Promoters</b>									
1. Indian									
a. Individual									
/ HUF	53,65,250	--	53,65,250	35.76	53,65,250	--	53,65,250	35.76	--
b. Central Govt	--	--	--	--	--	--	--	--	--
c. State Govt(s)	--	--	--	--	--	--	--	--	--
d. Body Corps	--	--	--	--	--	--	--	--	--
e. Banks/FIs	--	--	--	--	--	--	--	--	--
f. Any other	--				--				
Sub Total A(1)	53,65,250	--	53,65,250	35.76	53,65,250	--	53,65,250	35.76	--
2. Foreign	--	--	--	--	--	--	--	--	--
a.	NRI Individuals	--	--	--	--	--	--	--	--
b.	Other Individuals	--	--	--	--	--	--	--	--
c.	Body Corporate	--	--	--	--	--	--	--	--
d.	Any other	--	--	--	--	--	--	--	--
Sub total									
A(2)	--	--	--	--	--	--	--	--	--
<b>Total A</b>	<b>53,65,250</b>	--	<b>53,65,250</b>	<b>35.76</b>	<b>53,65,250</b>	--	<b>53,65,250</b>	<b>35.76</b>	--
<b>Public</b>	--				--				
Institutions	--	-	--	--	--	--	--	--	--
a. Mutual Funds	--	--	--	--	--	--	--	--	--
b. Banks/FI	--	--	--	--	--	--	--	--	--
c. Central Govt	--	--	--	--	--	--	--	--	--
d. State Govt(s)	--	--	--	--	--	--	--	--	--
e. Venture Capital Funds	--	--	--	--	--	--	--	--	--
f. Insurance	--	--	--	--	--	--	--	--	--
g. FIs	--	--	--	--	--	--	--	--	--
h. Foreign Capital Venture Funds	--	--	--	--	--	--	--	--	--
i. Others (specify)	--	--	--	--	--	--	--	--	--

Sub Total B(1)	--	NIL	NIL	NIL	--	NIL	NIL	NIL	NIL
Non-Institutions	--	--	--	--	--	--	--	--	--
a. Body Corp	--	--	--	--	--	--	--	--	--
i. Indian	--	--	-	--	--	-	--	--	--
ii. Overseas	--	--	--	--	--	--	--	--	--
b. Individuals	--	--	--	--	--	--	--	--	--
Individual shareholders holding nominal share capital upto Rs 1 lakhs	8,000	--	8,000	0.05	8,000	--	8,000	0.05	--
Individual shareholders holding share capital in excess of Rs 1 lakh	96,29,650	--	96,29,650	64.19	96,29,650	--	96,29,650	64.19	--
HUF	--	---	--	--	--	--	--	--	--
NRIs	--	--	--	--	--	--	--	--	--
Overseas Corporate Bodies	--	--	--	--	--	--	--	--	--
Foreign Nationals	--	--	--	--	--	--	--	--	--
Clearing members	--	--	--	--	--	----	--	--	--
Trusts	--	--	--	--	--	--	--	--	--
Foreign Bodies	--	--	--	--	--	--	--	--	--
Sub Total B2	96,37,650	--	96,37,650	64.24	96,37,650	--	96,37,650	64.24	--
TOTAL B	96,37,650	--	96,37,650	64.24	96,37,650	--	96,37,650	64.24	--
Shares held by custodian for GDR & ADR	--	---	--	--	--	--	--	--	--
Grant Total	1,50,02,900	--	1,50,02,900	100	1,50,02,900	--	1,50,02,900	100	--

ii) Shareholding of Promoters

SI No	Share Holders' Name	Share Holding at the beginning of the year			Shareholding at the end of the year			% of change during the year
		No of shares	% of total shares	% of shares pledged	No of shares	% of total shares	% of shares pledged	
01	Mr. C Vijayakumaran Nair	26,26,250	17.50	--	26,26,250	17.50	--	NIL
02	Mr. PR Sathyanarayanan	16,50,000	11.00	--	16,50,000	11.00	--	NIL
03	Mr. Amith Madhavan	8,14,000	05.43	--	8,14,000	05.43	--	NIL
04	Mr. Sanal V Menon	2,75,000	01.83	--	2,75,000	01.83	--	NIL

iii) Change in promoters' shareholding:

Name of the promoter	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
Amith Madhavan	8,14,000	05.43	--	--
Increase/Decrease	--	--	--	--
At the end of the year	8,14,000	05.43	--	--

Name of the promoter	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
Sanal V Menon	2,75,000	01.83	--	--
Increase/ Decrease	--	--	--	--
At the end of the year	2,75,000	01.83	--	--

iv) Share Holding pattern of top ten shareholders (other than Directors, Promoters and Holders of GDR & ADRs):

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
Mr. CJ Kochu Mathew	4,81,250	03.21	--	--
<b>Increase/Decrease</b>	--	--	--	--
At the end of the year	4,81,250	03.21	--	--

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
Mr. Sathya K	4,40,000	02.93	--	--
<b>Increase/Decrease</b>	--	--	--	--
At the end of the year	4,40,000	02.93	--	--

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
Mr. Suresh Kannan	4,40,000	02.93	--	--
Increase/Decease	--	--	--	--
At the end of the year	4,40,000	02.93	--	--

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
Mr. Santhosh Kumar N	4,12,500	02.75	--	--
Increase/Decrease	--	--	--	--
At the end of the year	4,12,500	02.75	--	--

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
Mr. Benny KD	3,85,000	02.57	--	--
Increase/Decrease	--	--	--	--
At the end of the year	3,85,000	02.57	--	--

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
Mr. Rajendra Kumar	3,74,202	02.49	--	--
<b>Increase/Decrease</b>	--	--	27500	0.18
At the end of the year	3,46,702	02.31	--	--

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
Ms. Laya Luke	3,46,500	02.31	--	--
Increase/Decrease	--	--	--	--
At the end of the year	3,46,500	02.31	--	--

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
Mr. Satheesh V	3,43,750	02.29	--	--
Increase/Decrease	--	--	--	--
At the end of the year	3,43,750	02.29	--	--

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
Mr. Sabu Joseph	3,41,000	02.27	--	--
Increase/Decrease	--	--	--	--
At the end of the year	3,41,000	02.27	--	--

Name of the Share Holder	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
Mr. Dinesh Menon	3,34,400	02.23	--	--
Increase/Decrease	--	--	--	--
At the end of the year	3,34,400	02.23	--	--

v) Share Holding of Directors & Key Managerial Personnel:

Name of the Director	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
C Vijayakumaran Nair	26,26,250	17.50	--	--
Increase / Decrease	--	--	--	--
At the end of the year	26,26,250	17.50	--	--

Name of the Director	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
PR Sathyanarayanan	16,50,000	11.00	--	--
Increase/ Decrease	--	--	--	--
At the end of the year	16,50,000	11.00	--	--

Name of the Director (Independent)	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
N Muthuraman	--	--	--	--
Increase/ Decrease	--	--	--	--
At the end of the year	--	--	--	--

Name of the Director (Independent)	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
Ramanathan A	--	--	--	--
Increase/ Decrease	--	--	--	--
At the end of the year	--	--	--	--

Name of the KMP (CS)	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
Shinumon KS	--	--	--	--
Increase/ Decrease	--	--	--	--
At the end of the year	--	--	--	--

Name of the KMP (CFO)	Shareholding at the beginning of the year		Cumulative shareholding during the year	
	No of shares	% of share holding	No of shares	% of share holding
Sethumadhavan N	1,59,500	01.06	--	--
Increase/ Decrease	--	--	--	--
At the end of the year	1,59,500	01.06	--	--



## 5. INDEBTEDNESS

Indebtedness of the Company including interest outstanding / secured but not due for payment

	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
At the beginning of the Financial Year				
i) Principal Amount	27,64,15,406.00	5,83,83,000.00	--	33,47,98,406
ii) Interest due but not paid	28,21,428.00	96,80,762.00	--	1,25,02,190
iii) Interest accrued but not due	--	--	--	--
<b>TOTAL</b>	<b>27,92,36,834.00</b>	<b>6,80,63,762.00</b>		<b>34,73,00,596.00</b>
Change in indebtedness during the Financial Year	5,92,35,589.00	40,99,960.00	--	6,33,35,549.00
<b>Net Change</b>	<b>5,92,35,589.00</b>	<b>40,99,960.00</b>	--	<b>6,33,35,549.00</b>
Indebtedness at the end of the Financial Year				
i) Principal Amount	33,29,82,796.00	5,83,83,000.00	--	39,13,65,796.00
ii) Interest due but not paid	54,89,627.00	1,37,80,722.00	--	1,92,70,349.00
iii) Interest accrued but not due	--	--	--	--
<b>TOTAL</b>	<b>33,84,72,423.00</b>	<b>7,21,63,722.00</b>	--	<b>41,06,36,145.00</b>

## 6. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

i) Remuneration to Managing Director, Whole Time Director and Manager

SI No	Particulars of Remuneration	Name of MD	Total Amount
		Mr. C Vijayakumaran Nair	
01	Gross Salary a) Salary as per provisions contained in section 17(1) of the Income Tax Act 1961 b) Value of perquisites u/s 17(2) c) Profits in lieu of salary u/s 17(3)	Rs. 2,50,000/- per month  Nil  Nil	30,00,000.00  Nil  Nil

02	Stock Option	--	--
03	Sweat Equity	--	--
04	Commission as per % of profit	--	--
05	Others (Bonus)	10000.00	10,000.00
			30,10,000.00

ii) Remuneration to other Directors:

SI No	Name of Other Directors	Particulars of Remuneration	Total Amount
01	Mr. Amith Madhavan	Rs. 1,00,000/- per month	12,00,000.00
		Other (Bonus)	10,000.00
			12,10,000.00
02	Mr. PR Sathyanarayanan	--	--

iii) Remuneration to KMPs:

SI No	Particulars of Remuneration	Key Managerial Personnel			
		CEO	CFO	CS	Total
01	Gross Salary				
	a) Salary as per provisions contained in section 17(1) of the Income Tax Act 1961	NIL	6,64,500.00	6,42,070.00	13,06,570.00
	b) Value of perquisites u/s 17(2)				
	c) Profits in lieu of salary u/s 17(3)				
	Stock Option	--	--	--	--
	Sweat Equity	--	--	--	--
	Commission as per % of profit	--	--	--	--
	Others	--	1,500.00	1,68,400.00	1,69,900.00
	<b>TOTAL</b>		6,66,000.00	8,10,470.00	14,76,470.00

**7. PENALTIES/PUNISHMENTS & COMPOUNDING OF OFFENCES**

Type	Section of the Companies' Act	Brief Description	Details of the Punishment	Authority	Appeal made if any
COMPANY: NIL					
DIRECTORS: NIL					
OTHER OFFICERS IN DEFAULT: NIL					

Chakkadath Vijayakumaran Nair  
 Managing Director  
 (DIN: 07702882)

Amith Madhavan  
 Whole Time Director  
 (DIN: 07702830)

**Form No. MGT-8**

**[Pursuant to section 92(2) of the Companies Act, 2013 and rule 11(2) Companies (Management and Administration) Rules, 2014]**

**CERTIFICATE BY A COMPANY SECRETARY IN PRACTICE**

We have examined the registers, records and books and papers of **TATTVA FINCORP LIMITED (CIN:U65921TZ1996PLC007015)** as required to be maintained under the Companies Act, 2013 and the rules made thereunder for the financial year ended on 31st March, 2022.

In our opinion and to the best of our information and according to the examinations carried out by us and explanations furnished to us by the company, its officers and agents, we certify that:

- A. The Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.
- B. During the aforesaid financial year the Company has complied with provisions of the Act and Rules made there under in respect of:
- C. During the aforesaid financial year the Company has complied with provisions of the Act and Rules made thereunder in respect of:

1. Its status under the Act;

CIN	<b>U65921TZ1996PLC007015</b>
Registration Date	08.03.1996
Name of the Company	<b>Tattva Fincorp Limited</b>
Category / Sub-Category of the Company	Company limited by shares/ Indian Non – Govt Company
Address of the Registered office, Corporate Office and contact details	F-1, First Floor, Balaji Castle No:11, Father Randy Street, R.S Puram, Coimbatore, TN - 641002  2 <sup>nd</sup> Floor, Prasad Arcade, Shoranur Road, Patturaikkal, Thrissur, Kerala – 680022. Email: cs@tattvafincorp.com
Whether listed company Yes / No	No
Name, Address and Contact details of Registrar and Transfer Agent, if any	M/s SKDC Consultants Limited Surya 35, Mayflower Avenue, Behind Senthil Nagar, Sowripalayalam Road, Coimbatore, TN - 641 028 , Ph. 04224955995, E mail- info@skdc-consultants.com

2. Maintenance of registers and making entries therein within the time prescribed therefore;-  
Complied
3. The company has duly filed the forms and returns as stated in Annexure 'A' to this certificate, with the Registrar of Companies as prescribed under the Act and Rules made
4. Calling/convening/holding meetings of Board of Directors or its committees, and the meetings

there under. The company was not required to file any returns or obtain any orders from the Regional Director, Central Government, Company Law Board, Tribunal, Court or other Authorities during the financial year.

- of the members of the company on due dates as stated in the Annual Return in respect of which meetings, proper notices were given and the proceedings have been properly recorded in the Minutes Book/Registers maintained for the purpose and the same have been signed;
5. The company has not closed its Register of Members.
  6. The company has not given loans to its directors or persons or firms or companies referred in section 185 of the Act
  7. Except Remuneration to managing Director & Directors Rs. 42,00,000/-, during the year company has not entered into any contract or arrangements with related parties which were in the ordinary course of business and on arm's length basis as specified in section 188 of the Act.
  8. During the financial year the Company has made allotment of debentures as detailed in Annexure B and there was no buy back of securities or reduction of share capital/ conversion of shares during the year.
  9. There were no transactions necessitating the company to keep in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares.
  10. No dividend was declared during the financial year. The company was not required to transfer any amount to the Investor Education and Protection Fund as there were no amounts due for transfer accordance with section 125 of the Act;
  11. Signing of audited financial statement as per the provisions of section 134 of the Act and report of directors is as per sub - sections (3), (4) and (5) thereof;
  12. The Company has Appointed Managing Director, Whole time Director, Independent Director, Company Secretary and Chief Financial officer.
  13. The company has appointed M/s. A John Morris & Co., Chartered Accountants, as statutory auditors as per the provisions of section 139 of the Act;
  14. The company was not required to obtain any approvals of the Central Government, Company Law Board, Regional Director, Registrar and/or such authorities prescribed under the various provisions of the Act.
  15. Based on the audit report I understand that the company has not accepted any deposits during the year 2021-2022 ;
  16. There has borrowings from public financial institutions, banks and therefore company has filed creation/modification and satisfaction of charges with ROC during the year. The Company had accepted unsecured loan from Directors and the balance whereof outstanding as on 31.03.2022 is zero.
  17. The company has not made any loans or given guarantees or provided securities to other bodies corporate falling under the provisions of section 186 of the Act during the year.
  18. The company has not altered the provisions of the Memorandum/Articles of Association during the Year.

Place: Thrissur

Date: 16.08.2022

Prasanth K N  
Membership No. 39754  
C.P. No: 19760  
**UDIN: A039754C001047552**

## ANNEXURE-A

Forms and Returns as filed by the Company with the Registrar of Companies, Regional Director, Central Government, the Tribunal, Court or other authorities, during the period ending on 31st March 2022 as per MCA website.

SL No	Forms	Date of Filing	Purpose of Filing	Filed whether within the period
1	PAS-6	07-04-21	Report on share capital for 31.03.2021	Yes
2	MGT-14	17-04-21	Special Resolution passed at EGM	Yes
3	MGT-14	06-10-21	Board Resolution approving Financial Statements	Yes
4	GNL-1	03-09-21	Request for AGM Extension	Yes
5	AOC-4	19-11-21	Annual Filing 2021 (Financial Statements)	Yes
6	MGT-7	20-11-21	Annual Return for the FY-2020-21	Yes
7	MGT-14	17-11-21	Special Resolutions passed at AGM	Yes
8	CFSS	29-06-21	Application Fresh Start Scheme	Yes
9	CHG-4	23-05-21	Satisfaction of Charge	Yes
10	CHG-4	25-08-21	Satisfaction of Charge	Yes
11	CHG-4	21-07-21	Satisfaction of Charge	Yes
12	PAS-6	18-04-22	Report on share capital for 31.03.2022	Yes
13	DIR-12	09-08-21	Resignation of Mr. Sanal V Menon	Yes
14	CHG-1	13-07-21	Creation of charge	Yes
15	CHG-4	30-08-21	Satisfaction of Charge	Yes
16	CHG-4	30-08-21	Satisfaction of Charge	Yes
17	CHG-4	30-08-21	Satisfaction of Charge	Yes
18	CHG-4	10-08-21	Satisfaction of Charge	Yes
19	CHG-4	10-08-21	Satisfaction of Charge	Yes
20	CHG-4	10-08-21	Satisfaction of Charge	Yes
21	CHG-4	29-06-21	Debenture Satisfaction 2019-20/A	Yes
22	CHG-4	29-06-21	Debenture Satisfaction 2019-20/B	Yes

23	CHG-4	13-07-21	Debenture Satisfaction 2019-20/C	Yes
24	CHG-4	06-09-21	Debenture Satisfaction 2019-20/D	Yes
25	CHG-4	22-10-21	Debenture Satisfaction 2019-20/E	Yes
26	CHG-4	18-02-22	Debenture Satisfaction 2019-20/F	Yes
27	CHG-4	18-02-22	Debenture Satisfaction 2019-20/G	Yes
28	CHG-4	18-02-22	Debenture Satisfaction 2019-20/F	Yes
29	CHG-4	15-03-22	Debenture Satisfaction 2019-20/F	Yes
30	CHG-4	20-04-22	Debenture Satisfaction 2019-20/F	Yes
31	PAS-6	13-10-21	Report on share capital for 30.09.2021	Yes
32	GNL-2	28-04-21	PAS-04 & PAS-05 NCD 2021-22/A	Yes
33	PAS-3	29-04-21	Return of Allotment NCD 2021-22/A	Yes
34	MGT-14	28-05-21	Board Resolution for Allotment & Creation of Charge NCD 2021-22/A	Yes
35	CHG-9	29-06-21	Creation of Charge for Debenture 2021-22/A	Yes
36	GNL-2	27-05-21	PAS-04 & PAS-05 NCD 2021-22/B	Yes
37	PAS-3	28-05-21	Return of Allotment NCD 2021-22/B	Yes
38	MGT-14	28-05-21	Board Resolution for Allotment & Creation of Charge NCD 2021-22/B	Yes
39	CHG-9	29-06-21	Creation of Charge for Debenture 2021-22/B	Yes
40	GNL-2	29-06-21	PAS-04 & PAS-05 NCD 2021-22/C	Yes
41	PAS-3	30-06-21	Return of Allotment NCD 2021-22/C	Yes
42	MGT-14	30-06-21	Board Resolution for Allotment & Creation of Charge NCD 2021-22/C	Yes
43	CHG-9	02-07-21	Creation of Charge for Debenture 2021-22/C	Yes
44	GNL-2	28-07-21	PAS-04 & PAS-05 NCD 2021-22/D	Yes
45	PAS-3	29-07-21	Return of Allotment NCD 2021-22/D	Yes
46	MGT-14	29-07-21	Board Resolution for Allotment & Creation of Charge NCD 2021-22/D	Yes
47	CHG-9	04-08-21	Creation of Charge for Debenture 2021-22/D	Yes
48	GNL-2	31-08-21	PAS-04 & PAS-05 NCD 2021-22/E	Yes
49	PAS-3	31-08-21	Return of Allotment NCD 2021-22/E	Yes
50	MGT-14	03-09-21	Board Resolution for Allotment & Creation of Charge NCD 2021-22/E	Yes

51	CHG-9	06-09-21	Creation of Charge for Debenture 2021-22/E	Yes
52	GNL-2	29-09-21	PAS-04 & PAS-05 NCD 2021-22/F	Yes
53	PAS-3	30-09-21	Return of Allotment NCD 2021-22/F	Yes
54	MGT-14	30-09-21	Board Resolution for Allotment & Creation of Charge NCD 2021-22/F	Yes
55	CHG-9	22-10-21	Creation of Charge for Debenture 2021-22/F	Yes
56	GNL-2	29-10-21	PAS-04 & PAS-05 NCD 2021-22/G	Yes
57	PAS-3	29-10-21	Return of Allotment NCD 2021-22/G	Yes
58	MGT-14	29-10-21	Board Resolution for Allotment & Creation of Charge NCD 2021-22/G	Yes
59	CHG-9	22-11-21	Creation of Charge for Debenture 2021-22/G	Yes
60	GNL-2	29-11-21	PAS-04 & PAS-05 NCD 2021-22/H	Yes
61	PAS-3	30-11-21	Return of Allotment NCD 2021-22/H	Yes
62	MGT-14	10-12-21	Board Resolution for Allotment & Creation of Charge NCD 2021-22/H	Yes
63	CHG-9	23-12-21	Creation of Charge for Debenture 2021-22/H	Yes
64	GNL-2	29-12-21	PAS-04 & PAS-05 NCD 2021-22/J	Yes
65	PAS-3	30-12-21	Return of Allotment NCD 2021-22/J	Yes
66	MGT-14	30-12-21	Board Resolution for Allotment & Creation of Charge NCD 2021-22/J	Yes
67	CHG-9	12-01-22	Creation of Charge for Debenture 2021-22/J	Yes
68	GNL-2	29-01-22	PAS-04 & PAS-05 NCD 2021-22/K	Yes
69	PAS-3	28-01-22	Return of Allotment NCD 2021-22/K	Yes
70	MGT-14	18-02-22	Board Resolution for Allotment & Creation of Charge NCD 2021-22/K	Yes
71	CHG-9	18-02-22	Creation of Charge for Debenture 2021-22/K	Yes
72	GNL-2	25-02-22	PAS-04 & PAS-05 NCD 2021-22/L	Yes
73	PAS-3	25-02-22	Return of Allotment NCD 2021-22/L	Yes
74	MGT-14	15-03-22	Board Resolution for Allotment & Creation of Charge NCD 2021-22/L	Yes
75	CHG-9	15-03-22	Creation of Charge for Debenture 2021-22/L	Yes
76	GNL-2	28-02-22	PAS-04 & PAS-05 NCD 2021-22/M	Yes
77	PAS-3	28-02-22	Return of Allotment NCD 2021-22/M	Yes
78	MGT-14	15-03-22	Board Resolution for Allotment & Creation of Charge NCD 2021-22/M	Yes

79	CHG-9	15-03-22	Creation of Charge for Debenture 2021-22/M	Yes
80	GNL-2	22-03-22	PAS-04 & PAS-05 NCD 2021-22/N	Yes
81	PAS-3	22-03-22	Return of Allotment NCD 2021-22/N	Yes
82	MGT-14	19-04-22	Board Resolution for Allotment & Creation of Charge NCD 2021-22/N	Yes
83	CHG-9	20-04-22	Creation of Charge for Debenture 2021-22/N	Yes
84	GNL-2	24-03-22	PAS-04 & PAS-05 NCD 2021-22/O	Yes
85	PAS-3	24-03-22	Return of Allotment NCD 2021-22/O	Yes
86	MGT-14	19-04-22	Board Resolution for Allotment & Creation of Charge NCD 2021-22/O	Yes
87	CHG-9	20-04-22	Creation of Charge for Debenture 2021-22/O	Yes
88	CHG-9	24-12-21	Modification of Charge	Yes
89	CHG-9	24-12-21	Modification of Charge	Yes
90	CHG-9	24-12-21	Modification of Charge	Yes
91	CHG-9	24-12-21	Modification of Charge	Yes
92	CHG-9	24-12-21	Modification of Charge	Yes
93	CHG-9	24-12-21	Modification of Charge	Yes
94	CHG-9	24-12-21	Modification of Charge	Yes
95	CHG-9	24-12-21	Modification of Charge	Yes
96	CHG-9	24-12-21	Modification of Charge	Yes
97	CHG-9	24-12-21	Modification of Charge	Yes
98	CHG-9	24-12-21	Modification of Charge	Yes
99	CHG-9	24-12-21	Modification of Charge	Yes
100	CHG-9	24-12-21	Modification of Charge	Yes
101	CHG-9	24-12-21	Modification of Charge	Yes
102	CHG-9	24-12-21	Modification of Charge	Yes
103	CHG-9	24-12-21	Modification of Charge	Yes
104	CHG-9	24-12-21	Modification of Charge	Yes
105	CHG-9	24-12-21	Modification of Charge	Yes
106	CHG-9	24-12-21	Modification of Charge	Yes



107	CHG-9	24-12-21	Modification of Charge	Yes
108	CHG-9	24-12-21	Modification of Charge	Yes
109	CHG-9	24-12-21	Modification of Charge	Yes
110	CHG-9	24-12-21	Modification of Charge	Yes
111	CHG-9	24-12-21	Modification of Charge	Yes
112	CHG-9	24-12-21	Modification of Charge	Yes
113	CHG-9	24-12-21	Modification of Charge	Yes
114	CHG-9	24-12-21	Modification of Charge	Yes
115	CHG-9	24-12-21	Modification of Charge	Yes
116	CHG-9	24-12-21	Modification of Charge	Yes
117	CHG-9	24-12-21	Modification of Charge	Yes
118	CHG-9	24-12-21	Modification of Charge	Yes
119	CHG-9	24-12-21	Modification of Charge	Yes
120	CHG-9	24-12-21	Modification of Charge	Yes
121	CHG-9	24-12-21	Modification of Charge	Yes
122	CHG-9	24-12-21	Modification of Charge	Yes

## ANNEXURE B

Details of allotment of securities during the Financial Year ended 31st March 2022.

Sl No	Date	No. of Securities	Face Value	Total Nominal Amount	Type Securities
1	28.04.2021	12700	1000	1,27,00,000	Debentures
2	27.05.2021	4725	1000	47,25,000	Debentures
3	29.06.2021	11845	1000	1,18,45,000	Debentures
4	28.07.2021	19280	1000	1,92,80,000	Debentures
5	31.08.2021	16845	1000	1,68,45,000	Debentures
6	29.09.2021	11955	1000	1,19,55,000	Debentures
7	28.10.2021	12650	1000	1,26,50,000	Debentures
8	29.11.2021	10730	1000	1,07,30,000	Debentures
9	29.12.2021	15195	1000	1,51,95,000	Debentures
10	28.01.2022	17180	1000	1,71,80,000	Debentures
11	25.02.2022	11675	1000	1,16,75,000	Debentures
12	28.02.2022	5600	1000	56,00,000	Debentures
13	22.03.2022	13800	1000	1,38,00,000	Debentures
14	23.03.2022	11000	1000	1,10,00,000	Debentures