

Manubhai & Shah LLP

Chartered Accountants

Independent Auditor's Report on the unaudited standalone financial results of Ananya Finance for Inclusive Growth Private Limited pursuant to the regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To

The Board of Directors of

Ananya Finance for Inclusive Growth Private Limited

1. We have reviewed the accompanying Statement of unaudited standalone financial results of **Ananya Finance for Inclusive Growth Private Limited** ("the Company"), for the quarter ended June 30, 2022 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. This statement, which is responsibility of the Company's Management and has been 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 and other accounting principles generally accepted in India and in compliance with Regulation 52 of listing regulations. Our responsibility is to issue a report on this 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our 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 applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the 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.
5. Attention is drawn to the fact that figures for the quarter ended March 31, 2022 are the balancing figures between reviewed figures in respect of nine months ended December 31, 2021 and audited figures for the year ended March 31, 2022. Figures for the quarter ended June 30, 2021 were not subject to limited review by us. Our conclusion is not modified in respect of this matter.

For Manubhai & Shah LLP

Chartered Accountants

ICAI Firm Registration No. 106041W/W100136



J. D. Shah

Partner

Membership No.: 100116

UDIN: 22100116AOXFIJ5176



Place: Ahmedabad

Date: August 12, 2022

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 Website : www.ananyafinance.com
 CIN : U65993GJ2009PTC056691

Statement of Unaudited Standalone Financial Results For the Quarter Ended June 30, 2022

(Rupees in Lakhs)

Sr No	Particulars	Three Months Ended		Year ended on	
		June 30, 2022 (Unaudited)	March 31, 2022 (Audited) (Refer Note 4)	June 30, 2021 (Unaudited)	March 31, 2022 (Audited)
I	Revenue :				
	Revenue from Operations				
	Interest Income	1,355.27	1,159.65	998.33	3,937.10
	Net gain on fair value changes	5.06	22.42	0.87	29.28
	Total Revenue from operations	1,360.33	1,182.07	999.20	3,966.38
	Other Income	3.45	20.38	5.02	42.37
	Total Income	1,363.78	1,202.45	1,004.22	4,008.75
II	Expenses				
	Finance Costs	922.54	744.44	570.19	2,474.19
	Fees and Commission Expenses	131.29	95.68	-	161.22
	Net loss / (Gain) on derecognition of financial instruments	(102.24)	270.28	95.33	747.23
	Impairment/Reversal of Impairment on financial	82.29	(163.53)	15.05	(414.62)
	Employee Benefits Expenses	196.09	144.85	137.35	575.63
	Depreciation, amortization and impairment	10.98	10.87	9.92	41.40
	Other expenses	59.98	37.67	48.24	192.73
	Total Expenses	1,300.93	1,140.26	876.08	3,777.78
III	Profit/(Loss) before tax (I - II)	62.85	62.19	128.14	230.97
IV	Tax Expense:				
a	Current Tax	19.94	-	-	-
b	Deferred Tax	(38.76)	30.63	5.82	127.37
	Total Tax Expense	(18.82)	30.63	5.82	127.37
V	Profit/(Loss) for the period (III - IV)	81.67	31.56	122.32	103.60
VI	Other Comprehensive Income				
A.	Items that will not be reclassified to profit or loss				
a	Items that will not be reclassified to profit or loss	(1.38)	(16.61)	(0.75)	(19.61)
b	Income tax relating to items that will not be reclassified to profit or loss	0.39	4.32	0.28	5.10
	Subtotal (A)	(0.99)	(12.29)	(0.47)	(14.51)
B.	Items that will be reclassified to profit or loss				
a	Items that will be reclassified to profit or loss	-	-	-	-
b	Income tax relating to items that will be reclassified to profit or loss	-	-	-	-
	Subtotal (B)	-	-	-	-
	Other Comprehensive Income/(Loss)	(0.99)	(12.29)	(0.47)	(14.51)
VII	Total Comprehensive Income/(Loss) for the period	80.68	19.27	121.85	89.09
VIII	Earnings per equity share (Face value Rs. 10/- per equity share)				
a	Basic (Rs.) (Not Annualized)	0.12	0.05	0.19	0.16
b	Diluted (Rs.) (Not Annualized)	0.12	0.05	0.19	0.16



SIGNED FOR IDENTIFICATION BY

MANUBHAI & SHAH LLP
 CHARTERED ACCOUNTANTS
 12/8/2022

Ananya Finance for Inclusive Growth Private Limited
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CIN : U65993GJ2009PTC056691

Notes attached to Unaudited Standalone Financial Results For the Quarter Ended June 30, 2022

- 1 The company is a Non Deposit taking Non Banking Finance Company ('NBFC-ND'), registered with the Reserve Bank of India vide registration number N-01-00493 dated December 23, 2009.
- 2 The above financial results of the Company (the "Statement") have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at its Meeting held on August 12, 2022 and have been subjected to review by the statutory auditors of the Company on which the auditors have expressed an unmodified conclusion.
- 3 The financial results has been prepared in accordance with recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34") as prescribed under section 133 of the Companies Act, 2013 ('the Act') read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India.
- 4 During the quarter, the Company has acquired 1,00,00,000 equity shares in Prayas Financial Services Private Limited (PF SPL) for an aggregate consideration of Rs. 1200 Lakhs after obtaining requisite approvals. The company now holds 1,05,00,000 equity shares representing legal and beneficial ownership of 55.47% of the total paid up share capital of PF SPL. With this, the Company has become the holding company of PF SPL in terms of Section 2(87) of the Companies Act, 2013.
- 5 The Figures for the quarter ended March 31,2022 are the balancing figures between audited figures in respect of year ended March 31,2022 and reviewed figures for the nine month ended December 31,2021. Figures for the quarter ended June 30,2021 were not subject to review by Auditors.
- 6 The Company is engaged primarily in the business of financing and all its operations are in India only. Accordingly, there is no separate reportable segment as per Ind AS 108 on 'Operating Segments' in respect of the Company.
- 7 The Secured listed Non-Convertible debt securities of the company are secured by first and exclusive charge on receivables of the company by way of hypothecation to the extent required as per issue terms.
- 8 Asset cover available as on June 30, 2022 in case of non-convertible debt securities issued by Company is 1.10 times
- 9 The Company has not implemented resolution plan as per "Resolution framework for COVID-19 related Stress" issued by RBI vide DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 and hence additional disclosure required under that framework are not applicable.
- 10 The Information required as per Reserve Bank of India Circular on Resolution Framework - 2.0 dated May 5, 2021 is as under:

#	Particulars	Individual Borrowers		Small Business
		Personal Loans	Business Loans	
(a)	Number of requests received for invoking resolution		1,927	
(b)	Number of accounts where resolution plan has been		1,927	
(c)	Exposure to accounts mentioned at (B) before		558.25	
(d)	Of (C), aggregate amount of debt that was converted into	-NIL-	-	-NIL-
(e)	Additional funding sanctioned, if any, including between		-	
(f)	Increase in provisions on account of the implementation		5.13	



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MANUBHAI & SHAH LLP
 CHARTERED ACCOUNTANTS
 12/08/2022

[Handwritten Signature]

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Notes attached to Unaudited Standalone Financial Results For the Quarter Ended June 30, 2022

- 11 Earning per share (EPS) for the quarter ended June 30,2022, March 31, 2022 and June 30,2021 are not annualised
- 12 Previous year's/period's figures have been regrouped / reclassified wherever necessary
- 13 The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified and the final rules/interpretation have not yet been issued. The Company will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
- 14 The information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is as under:

Sr No.	Particulars	Period	Unit	Ratio
1	Debt Equity Ratio	As at June 30 2022	Times	2.96
2	Debt service coverage ratio		Not Applicable	
3	Interest coverage service ratio		Not Applicable	
4	Outstanding redeemable preference shares (quantity and value)		Not Applicable	
5	Capital redemption reserve/Debenture redemption reserve	Debenture Redemption Reserve is not required in respect of privately placed debentures in terms of Rules 18(7)(b)(ii) of Companies (Share Capital and Debenture) Rules, 2014.		
6	Net Worth	As at June 30, 2022	Rs. In Lakhs	9,510.10
7	Net profit after Tax	For the year quarter June 30, 2022	Rs. In Lakhs	81.67
8	Earnings per share			
	Basic	For the year quarter June 30, 2022	Rs.	0.12
	Diluted		Rs.	0.12
9	Current Ratio		Times	1.55
10	Long term debt to working capital		Times	1.01
11	Bad debts to Account receivable ratio	As at June 30, 2022	%	0%
12	Current Liability ratio		%	60.97%
13	Total debts to total assets		%	68.48%
14	Debtors Turnover		Not Applicable	
15	Inventory turnover		Not Applicable	
16	Operating Margin	For the year quarter June 30, 2022	%	3.15%
17	Net profit Margin		%	5.99%
18	Sector specific equivalent ratio - Capital Adequacy Ratio	As at June 30, 2022	%	26.66%

For and on behalf of the Board of Directors



Gaurav Gupta
Gaurav Gupta
Managing Director
(DIN 08663203)

Place : Ahmedabad
Date : August 12, 2022

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Manubhai & Shah LLP

MANUBHAI & SHAH LLP
CHARTERED ACCOUNTANTS

12/8/2022

Manubhai & Shah LLP

Chartered Accountants

Independent Auditor's Review Report on Review of the Consolidated Financial Results of Ananya Finance for Inclusive Growth Private Limited pursuant to the regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To
The Board of Directors of
Ananya Finance for Inclusive Growth Private Limited

1. We have reviewed the accompanying Statement of Consolidated Financial Results of **Ananya Finance for Inclusive Growth Private Limited** (the "Company" or "Parent") and its subsidiary Company (the Parent and its subsidiary together referred to as the "Group") for the quarter ended June 30, 2022 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. This statement, which is responsibility of the Parent's Management and has been approved by the Parent's 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 and other accounting principles generally accepted in India and in compliance with Regulation 52 of listing regulations. Our responsibility is to issue a report on this 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 (ICAI). A review of interim financial information consists of making inquiries, primarily of Parent'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.

The Statement includes result of following entity:

Sr. No.	Name of Company	Relationship
1	Prayas Financial Services Private Limited	Subsidiary Company

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 Indian Accounting Standard 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.



Place: Ahmedabad
Date: August 12, 2022

For Manubhai & Shah LLP
Chartered Accountants
ICAI Firm Registration No. 106041W/W100136

J. D. Shah
Partner
Membership No.: 100116
UDIN: 22100116AOXFVI2119

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Statement of Unaudited Consolidated Financial Results For the Quarter Ended June 30, 2022

(Rupees in Lakhs)

Sr No	Particulars	Three Months ended on June 30, 2022 (Unaudited)
I	Revenue :	
	Revenue from Operations	
	Interest Income	1,393.57
	Fees and Commission Income	45.47
	Net gain on fair value changes	5.06
	Total Revenue from operations	1,444.10
	Other Income	3.90
	Total Income	1,448.00
II	Expenses	
	Finance Costs	939.93
	Fees and Commission Expenses	107.19
	Net loss / (Gain) on derecognition of financial instruments under amortised cost category	(102.24)
	Impairment/Reversal of Impairment on financial instruments	77.51
	Employee Benefits Expenses	244.69
	Depreciation, amortization and impairment	12.03
	Other expenses	79.63
	Total Expenses	1,358.74
III	Profit/(Loss) before tax (I - II)	89.26
IV	Tax Expense:	
	a Current Tax	19.94
	b Deferred Tax	(36.77)
	Total Tax Expense	(16.83)
V	Profit/(Loss) for the period (III - IV)	106.09
VI	Other Comprehensive Income	
	A. Items that will not be reclassified to profit or loss	
	a Items that will not be reclassified to profit or loss	(1.00)
	b Income tax relating to items that will not be reclassified to profit or loss	0.39
	Subtotal (A)	(0.61)
	B. Items that will be reclassified to profit or loss	
	a Items that will be reclassified to profit or loss	-
	b Income tax relating to items that will be reclassified to profit or loss	-
	Subtotal (B)	-
	Other Comprehensive Income/(Loss)	(0.61)
VII	Total Comprehensive Income/(Loss) for the period (V+VI)	105.48
VIII	Profit/(Loss) for the period attributable to:	
	a Owner of the company	95.21
	b Non-Controlling Interest	10.88
IX	Other Comprehensive Income for the period attributable to:	
	a Owner of the company	(0.78)
	b Non-Controlling Interest	0.17
X	Total Comprehensive Income for the period attributable to:	
	a Owner of the company	94.43
	b Non-Controlling Interest	11.05
XI	Earnings per equity share (Face value Rs. 10/- per equity share)	
	a Basic (Rs.)	0.14
	b Diluted (Rs.)	0.14



SIGNED FOR IDENTIFICATION BY

MANUBHAI & SHAH LLP
 CHARTERED ACCOUNTANTS

12/8/2022

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Notes to Unaudited Consolidated Financial Results For the Quarter Ended June 30, 2022

- 1 The Ananya Finance for Inclusive Growth Private Limited ("the parent company" / "AFIGPL") is a Non Deposit taking Non Banking Finance Company ('NBFC-ND'), registered with the Reserve Bank of India vide Reg.No. N-01-00493 Dated December 23, 2009.
- 2 The Consolidated Financial Results of the Group for the quarter ended June 30, 2022 has been prepared in accordance with recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34") as prescribed under section 133 of the Companies Act, 2013 ('the Act') read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India. This being first quarter of preparation of Consolidated Financial results of the Group, corresponding figures of previous period are not given.
- 3 The above Consolidated Financial Results of the Group (the "Statement") have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at its Meeting held on August 12, 2022 and have been subjected to review by the statutory auditors of the Parent Company on which the auditors have expressed an unmodified conclusion.
- 4 During the quarter, the parent company has acquired 1,00,00,000 equity shares in Prayas Financial Services Private Limited (PFSP) for an aggregate consideration of Rs. 1200 Lakhs after obtaining requisite approvals. The parent company now holds 1,05,00,000 equity shares representing legal and beneficial ownership of 55.47% of the total paid up share capital of PFSP. With this, the parent Company has become the holding company of PFSP in terms of Section 2(87) of the Companies Act, 2013.
- 5 These consolidated results include the results of PFSP (from the date of acquisition till period ending on June 30, 2022) with beneficial ownership of 55.47 %. The Financial Results of PFSP has been considered for consolidated financial results of the Group by combining like items of income and expenses and eliminating intragroup income and expenses. The carrying amount of Parent's investment in PFSP is knocked off against Parent's portion of Equity in PFSP and resulting difference is accounted as Goodwill.
- 5 The Group is engaged primarily in the business of financing and all its operations are in India only. Accordingly, there is no separate reportable segment as per Ind AS 108 on 'Operating Segments' in respect of the Group.
- 6 The Code on Social Security, 2020 ('Code') relating to employee benefits during employment and post-employment benefits received Presidential assent in September 2020. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified and the final rules/interpretation have not yet been issued. The Group will assess the impact of the Code when it comes into effect and will record any related impact in the period the Code becomes effective.
- 7 Earning per share (EPS) for the quarter ended June 30, 2022 is not annualised.
- 8 The information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is as under:

Sr No.	Particulars	Period	Unit	Ratio
1	Debt Equity Ratio	As at June 30 2022	Times	2.85
2	Debt service coverage ratio	Not Applicable		
3	Interest coverage service ratio	Not Applicable		
4	Outstanding redeemable preference shares (quantity and value)	Not Applicable		
6	Net Worth	As at June 30, 2022	Rs. In Lakhs	10,392.41
7	Net profit after Tax	For the year quarter June 30, 2022	Rs. In Lakhs	106.10
8	Earnings per share			
	Basic		Rs.	0.14
	Diluted	For the year quarter June 30, 2022	Rs.	0.14
9	Current Ratio		Times	1.67
10	Long term debt to working capital		Times	0.90
11	Bad debts to Account receivable ratio	As at June 30, 2022	%	0%
12	Current Liability ratio		%	59.85%
13	Total debts to total assets		%	68.94%
14	Debtors Turnover	Not Applicable		
15	Inventory turnover	Not Applicable		
16	Operating Margin		%	4.46%
17	Net profit Margin	For the year quarter June 30, 2022	%	7.33%

Place : Ahmedabad
 Date : August 12, 2022



For and on behalf of the Board of Directors

Gaurav Gupta
 Gaurav Gupta
 Managing Director
 (DIN 08663203)

SIGNED FOR IDENTIFICATION BY

Manubhai & Shah
MANUBHAI & SHAH LLP
CHARTERED ACCOUNTANTS
 12/8/2022

Disclosures in accordance with Regulation 52 (4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended 30th June 2022 on standalone results.



- a) **Debt Equity Ratio:** 2.96
- b) **Debt service coverage ratio:** Not Applicable
- c) **Interest service coverage ratio:** Not Applicable
- d) **Outstanding redeemable preference shares (quantity and value):** Not Applicable
- e) **Debenture Redemption Reserve:**
Debenture redemption reserve is not required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of Companies (Share Capital and Debentures) Rules, 2014.
- f) **Net Worth:** Rs. 9510.10 lakhs
- g) **Net Profit after Tax:** Rs.81.67 lakhs
- h) **Earnings per share:**
Basic: 0.12/-
Diluted: 0.12/-
- i) **Current Ratio:** 1.55
- j) **Long term debt to Working capital:** 1.01
- k) **Bad debts to account receivables ratios:** 0%
- l) **Current liability ratio:** 60.97%
- m) **Total debts to total assets:** 68.48%
- n) **Debtors turnover:** Not Applicable
- o) **Inventory Turnover:** Not Applicable
- p) **Operating margin (%):** 3.15%
- q) **Net profit margin (%):** 5.99%
- r) **Sector specific equivalent ratios, as applicable:** Capital adequacy ratio as at June 30, 2022 is 26.66%

Ananya Finance For Inclusive Growth Private Limited

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CIN : U65993GJ2009PTC056691 • GSTIN No. : 24AAHCA8023D1Z4



Signature

Disclosures in accordance with Regulation 52 (4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended 30th June 2022 on Consolidated results.



- a) **Debt Equity Ratio:** 2.85
- b) **Debt service coverage ratio:** Not Applicable
- c) **Interest service coverage ratio:** Not Applicable
- d) **Outstanding redeemable preference shares (quantity and value):** Not Applicable
- e) **Debenture Redemption Reserve:**
Debenture redemption reserve is not required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of Companies (Share Capital and Debentures) Rules, 2014.
- f) **Net Worth:** Rs. 10392.41 lakhs
- g) **Net Profit after Tax:** Rs.106.10 lakhs
- h) **Earnings per share:**
Basic: 0.14/-
Diluted: 0.14/-
- i) **Current Ratio:** 1.67
- j) **Long term debt to Working capital:** 0.90
- k) **Bad debts to account receivables ratios:** 0%
- l) **Current liability ratio:** 59.85%
- m) **Total debts to total assets:** 68.94%
- n) **Debtors turnover:** Not Applicable
- o) **Inventory Turnover:** Not Applicable
- p) **Operating margin (%):** 4.46%
- q) **Net profit margin (%):** 7.33%

Thanking you,

For, Ananya Finance for Inclusive Growth Private Limited,

Lavina Parikh
Company Secretary and Compliance Officer



Ananya Finance For Inclusive Growth Private Limited

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Disclosures pursuant to Regulation 54 of SEBI (LODR) Regulations, 2015

1. Regulation 54(2)

Pursuant to Regulation 54(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please note that all Listed Secured Non-Convertible Debentures issued by the company and outstanding as on 30th June 2022 are fully secured by exclusive charge of receivables.

2. Regulation 54(3)

Pursuant to Regulation 54(3) of SEBI (Listing Obligations and Disclosure Requirements) (Fifth Amendment) Regulations, 2021, please note that all Listed Secured Non-Convertible Debentures issued by the company and outstanding as on 30th June 2022 and the Asset cover for the same is as available below:

Sr. No.	ISIN	Issue Size	Asset Cover
1.	INE774L07040	INR 15 crores	The same was fully redeemed in May 2022
2.	INE774L07024	INR 25 crores	1.10 Times

Kindly take the same on record.

Thanking you,

For, Ananya Finance for Inclusive Growth Private Limited,

Lavina Parikh
Company Secretary and Compliance Officer

