

Dated: February 12, 2022

To
Listing Operations
BSE Limited,
P J Towers, Dalal Street,
Mumbai - 400001.

Dear Sir/Madam,

Sub: Submission of Unaudited quarterly Standalone Financial Results for the period ended December 31, 2021, pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015.

This is to inform you that with reference to the above-mentioned subject, the Audit Committee had recommended and the Board of Directors considered and approved the Unaudited Quarterly Standalone Financial Results for the period ended December 31, 2021 at its meeting held on February 12, 2022, pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015. The duly approved unaudited Financial Results along with the limited review is attached herewith.

Further, pursuant to provisions of Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 and other applicable provisions, read with Circulars made thereunder, we are herewith submitting the information as per Annexure A and B for the Quarter ended December 31, 2021.

Kindly take the same on your records.

For Jana Holdings Limited

VIDYA
SRIDHARAN

Digitally signed by
VIDYA SRIDHARAN
Date: 2022.02.12
10:50:03 +05'30'

Vidya Sridharan
Company Secretary and
Compliance Officer (Mem. No. 44354)
Encl: As above



Independent Auditors' Review Report on the unaudited quarterly financial results and year to date financial results of Jana Holdings Limited pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

**The Board of Directors
Jana Holdings Limited**

1. We have reviewed the accompanying statement of unaudited financial results of **Jana Holdings Limited ('the Company')** for the quarter ended 31st December, 2021. This statement is the 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 Ind AS 34 'Interim Financial Reporting', prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other recognized accounting principles generally accepted in India. Our responsibility is to issue a report on these financial statements based on our review.
2. 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 an analytical procedure 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.
3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.



Basis for Qualified Conclusion:

4. Our audit report on the financial statements of the Company for the quarter ended 31st December 2021 was qualified in respect of below matters:

- i. The Company is a Non-operating Financial Holding Company ('NOFHC') of **Jana Small Finance Bank Limited ('JSFB' or 'the Bank')**. As per the terms and conditions of the license issued to the Bank to commence small finance bank business under Section 22 of the Banking Regulation Act, 1949, the Company is required to comply with Capital Adequacy Requirements ('CAR') on a consolidated basis as per RBI guidelines. For the third quarter ended on 31st December 2021, the Company is in breach of the regulatory minimum CAR on a consolidated basis. Capital adequacy computed on a consolidated basis as on 31st December 2021 is -7.53%, which is below the regulatory minimum of 15%. The consequential impact of such non-compliances on the financial results is presently unascertainable. (Refer Note 6 to the unaudited financial results).
- ii. The terms and conditions of the Certificate of registration issued to the Company by the RBI vide letter no. N-02.00275 dated January 27, 2017 requires Company to comply with prescribed net owned fund requirement in accordance with Section 45-IA of the Reserve Bank of India Act, 1934 and RBI's Master Direction DNBR.PD.008/03.10.119/2016-17 dated September 1, 2016. The net owned funds of the Company as on 31st December 2021 is in a deficit of INR 172,499 Lakhs, which is below the regulatory minimum of INR 200 Lakhs. The consequential impact of such non-compliance on the unaudited financial results is presently unascertainable. (Refer note 7 to the unaudited financial results).
- iii. The Company is a Non-operating Financial Holding Company ('NOFHC') of Jana Small Finance Bank Limited ('JSFB' or 'the Bank'). As per the terms and conditions of the license issued to the Bank to commence small finance bank business under Section 22 of the Banking Regulation Act, 1949, the Company is required to comply with the provisions of paragraph 2(H)(i) of the Guidelines for Licensing of New Banks in the Private Sector dated February 22, 2013, which refers to compliance of regulatory threshold of leverage ratio on a standalone basis by the NOFHC as per RBI guidelines.

For the quarter ended on 31st December 2021, the Company had a leverage ratio of 6.43 which is above the regulatory threshold of 1.25 on a standalone basis. The consequential impact of such non-compliances on the financial results is presently unascertainable.

5. Based on our review conducted as above, with the exception of the matter described in the paragraph 5 and the effects thereon, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with the recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting



principles generally accepted in India has not disclosed the information required to be disclosed in terms of the Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement.

Emphasis of Matter:

6. We draw attention to Note 10 to the unaudited financial results describing the Listing requirement for equity shares of the Associate Company as per Small Finance Bank Licensing Guidelines by the RBI, in which the company has invested in equity holdings and the Associate Company (Bank) has filed the draft red hearing prospects as per the terms of reference and the same is pending.
7. We draw attention to Note no. 6 of the unaudited financial results, which describes the merger of the Company with its holding Company, Jana Capital Limited.

Our opinion is not modified in respect of these matters.

For MURALI & VENKAT

Chartered Accountants

FRN: 002162S

K.VENKATESH

Partner

Mem.No: 028348

UDIN: 22028348ABMZLJ7009



Place: Bangalore

Date: 12-02-2022

Annexure-A

Sl. No.	Particulars	For Quarter ended 31-December-2021
1	Debt-Equity ratio; #	6.43
2	Debt service coverage ratio;	NA*
3	Interest service coverage ratio;	NA*
4	Outstanding redeemable preference shares (quantity and value);	NA
5	Capital redemption reserve/debenture redemption reserve;	NA
6	Net worth; (in thousands)	27,73,240.28
7	Net profit after tax;	(20,21,525.48)
8	Earnings per share: (Basic and Diluted)	(849.04)
9	Current ratio	0.31
10	long term debt to working capital	(23.59)
11	Bad debts to Account receivable ratio	NA
12	Current liability ratio	0.05
13	Total debts to total assets;	0.87
14	Debtors turnover	NA
15	Inventory turnover	NA
16	Operating margin (%);	NA
17	Net profit margin (%);	NA
18	sector specific equivalent ratios, as applicable	
(a)	CAR Ratio (To be obtained as a consol CAR)	-7.53%
(b)	Gearing Ratio	0.86
(c)	Net Owned Fund	(1,72,49,856.36)

Debt service coverage ratio and Interest service coverage ratio are not applicable to NBFC's registered with the RBI as provided in proviso to Regulation 52(4) of SEBI (LODR) Regulations 2015.

For Jana Holdings Limited



Rajamani Muthuchamy
MD and CEO

Place : Bengaluru
Date : 12-February-2022

Annexure B

Scrip Code Series ISIN	Latest Credit Rating	Previous Due Date (Interest/ Principal)
957043 Series A INE682V07010	PP-MLD ICRA B+(Negative)	Interest: NA Principal: NA
957044 Series B INE682V07028	PP-MLD ICRA B+(Negative)	Interest: NA Principal: NA
957045 Series C INE682V07036	PP-MLD ICRA B+(Negative)	Interest: NA Principal: NA
957046 Series D INE682V07044	PP-MLD ICRA B+(Negative)	Interest: NA Principal: NA
957047 Series E INE682V07051	PP-MLD ICRA B+(Negative)	Interest: NA Principal: NA
957057 Series F INE682V07069	PP-MLD ICRA B+(Negative)	Interest: NA Principal: NA
957058 Series G INE682V07077	PP-MLD ICRA B+(Negative)	Interest: NA Principal: NA
957811 Series H INE682V07085	PP-MLD ICRA B+(Negative)	Interest: NA Principal: NA
958550 Series I INE682V07093	IND B+ /Stable	Interest: NA Principal: NA
958529 Series (J3) INE682V07127	IND B+ /Stable	Interest: NA Principal: NA
958548 Series(J4) INE682V07135	IND B+ /Stable	Interest: NA Principal: NA
958550 Series(J5) INE682V07143	IND B+ /Stable	Interest: NA Principal: NA
973676 Series K INE682V08091	IND B+ /Stable	Interest: NA Principal: NA
-		

For Jana Holdings Limited



Rajamani Muthuchamy
MD and CEO

JANA HOLDINGS LIMITED

CIN: U74900KA2016PLC086838

Registered office: 2nd Floor, No 80, 5th cross, 4th main, Maruthi Extension, Bangalore 560021

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND PERIOD ENDED 31ST DECEMBER 2021
REGULATION 52(1) AND (2) OF THE LISTING REGULATIONS

(₹ in INR '000s)

S.No	Particulars	3 months ended 31-December- 2021	Preceding 3 months ended 30-September- 2021	Corresponding 3 months ended 31-December- 2020	For the Period ended 31- December-2021 (9 months)	For the Period ended 31- December-2020 (9 months)	For the year ended 31-March-2021
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest earned (a)+(b)+(c)+(d)	-	-	-	-	-	-
(a)	Interest/disc. on advances/ bills	-	-	-	-	-	-
(b)	Income on investments	-	-	-	-	-	-
(c)	Interest on balances with Reserve Bank of India and other interbank funds	-	-	-	-	-	-
(d)	Others	-	-	-	-	-	-
2	Other Income	48.27	52.84	198.43	181.21	198.43	1,380.57
3	Total Income (1+2)	48.27	52.84	198.43	181.21	198.43	1,380.57
4	Interest Expended	6,99,162.65	6,69,572.22	5,93,125.12	20,04,649.48	17,03,314.21	23,07,465.00
5	Operating Expenses (i)+(ii)+(iii)	9,993.64	3,072.80	4,596.46	17,057.20	13,378.99	20,720.79
(i)	Employees cost	2,527.16	2,527.16	2,512.40	7,583.97	7,574.18	10,480.28
(ii)	Impairment on financial instruments	-	-	-	-	-	-
(iii)	Other operating expenses	7,466.49	545.64	2,084.07	9,473.23	5,804.81	10,240.51
6	Total Expenditure ((4)+5) excluding provisions and contingencies	7,09,156.29	6,72,645.02	5,97,721.58	20,21,706.68	17,16,693.20	23,28,185.79
7	Operating Profit before Provisions and Contingencies (3-6)	(7,09,108.02)	(6,72,592.18)	(5,97,523.15)	(20,21,525.48)	(17,16,494.76)	(23,26,805.22)
8	Provisions (other than tax) and Contingencies				-	-	-
9	Exceptional Items				-	-	-
10	Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	(7,09,108.02)	(6,72,592.18)	(5,97,523.15)	(20,21,525.48)	(17,16,494.76)	(23,26,805.22)
11	Tax expense				-	-	-
12	Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	(7,09,108.02)	(6,72,592.18)	(5,97,523.15)	(20,21,525.48)	(17,16,494.76)	(23,26,805.22)
13	Paid-up equity share capital (Rs.10 being the Face Value per share)	23,809.44	23,809.44	23,809.44	23,809.44	23,809.44	23,809.44
14	Reserves excluding Revaluation Reserves (as per balance sheet of previous accounting year)	27,49,430.84	34,58,678.87	53,81,266.77	27,49,430.84	53,81,266.77	47,70,956.32
15	Analytical Ratios				-	-	-
(i)	Earnings Per Share (EPS)				-	-	-
	- Basic	(297.83)	(282.49)	(250.96)	(849.04)	(720.93)	(977.26)
	- Diluted	(297.83)	(282.49)	(250.96)	(849.04)	(720.93)	(977.26)
16	NPA Ratios						
(a)	Gross/Net NPA	-	-	-	-	-	-
(b)	% of Gross/Net NPA	-	-	-	-	-	-
(c)	Return on Assets	-	-	-	-	-	-

For JANA HOLDINGS LIMITED


Rajamani Muthuchamy
Managing Director and CEO
DIN:08080999Place : Bengaluru
Date : 12-February-2022

Notes:

- 1 The Company is a Non-Banking Financial Company (NBFC) Non Operating Financial Holding Company (NOFHC) registered with the Reserve Bank of India effective January 27, 2017.
- 2 The financial results for the period ended December 31, 2021 have been reviewed by the Audit Committee and recommended for adoption to the Board of Directors. The Board of Directors of the Company have considered and approved the same in its meeting held on 12th Feb 2022.
- 3 The financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016, prescribed under Section 133 of the Companies Act 2013 ("the Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India.
- 4 The Statutory auditors have carried out the limited review of the financial results as required under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations").
- 5 The Company has issued rated, redeemable, non-convertible debentures on private placement basis which are listed on the wholesale debt market of Bombay Stock Exchange (BSE).
Series H and Series J1 to J5 Debentures are secured through first ranking exclusive pledge created over (a) the Pledged Shares of the Jana Small Finance Bank ("Target Company") being 9,60,213 shares by the Issuer under the Small Finance Bank Pledge Agreement, (b) the Parent Company Pledged Shares of Jana Capital Limited ("Parent Company") being 8,98,415 shares by Jana Urban Foundation under the Parent Pledge Agreement, and (c) Parent Company Shareholders' Undertaking, each in favour of the Debenture Trustee (acting for the benefit of the Debenture Holders) under or pursuant to the relevant Pledge Agreement. During the quarter October to December 2021 Series J1 and J2 have been matured and has been settled with interest on its maturity date being December 21, 2021 and December 27, 2021 Respectively. Further Series K - unsecured Non-convertible Debentures has been issued during the quarter amounting to INR 225 crores issued and allotted to TPG Asia VI India Markets Pte. Ltd (1125 NCD's) amounting to INR 112.50 crores and Grand Anicut Fund 2 (1125 NCD's) amounting to INR 112.50 crores. The Company has made partial repayment to ECL Finance Limited (Series H) amounting to INR 50 crores as on December 27, 2021 of the total amount due during the quarter.
- 6 The Company is a Non-operating Financial Holding Company ('NOFHC') of Jana Small Finance Bank Limited ('JSFB' or 'the Bank') and has no operation of its own. As per RBI guidelines, the Company shall maintain minimum capital adequacy ratio ('CAR') at a consolidated level based on the prudential guidelines on Capital Adequacy and Market Discipline - New Capital Adequacy Framework (NCAF) issued under Basel II framework and Guidelines on Implementation of Basel III Capital Regulations of India, when implemented.
The Board in its meeting held on October 21, 2019, and November 12, 2019, approved Fast track method for merging Jana Holdings Limited (JHL), being the wholly-owned Non-Operating Financial Holding Company (NOFHC), with its Holding as well as Core Investment Company, Jana Capital Limited. The Company submitted necessary documents on January 9, 2020, sought by the RBI vide their letter dated October 2019 and received the in-principle approval from the RBI on 10th August 2020. As per the existing guidelines, the requirement of having a NOFHC has been dispensed with by the RBI for setting up Small Finance Banks and Universal Banks.
Further, such a merger of the wholly owned subsidiary with the Holding Company will simplify the compliances to be reported to various Regulatory Authorities, besides resulting in lower operating costs. The Company is eligible to adopt Fast track method for the merger as envisaged under Section 233 of the Companies Act, 2013 as it is the merger of the wholly-owned subsidiary with the Holding Company. Subsequent to the receipt of the In-principle approval from the RBI, the Board of Directors of the transferor and the Transferee Companies met on 24th August 2020 and approved the Scheme of Amalgamation of Jana Holdings Limited (Wholly Owned subsidiary) with Jana Capital Limited (Holding Company).
Jana Capital Limited, being the Holding Company and the Transferee Company, submitted necessary application with the Regional Director, South-east Region, Ministry of Corporate Affairs, Hyderabad on 6th November 2020 for obtaining approval of Amalgamation under Section 233 of the Companies Act, 2013. Regional Director, Ministry of Company Affairs, Hyderabad vide his letter dated 26th March 2021 rejected the application filed on 6th November 2020 for the merger of JHL with JCL, since the Transferor Company had obtained consent from the creditors only to the extent of 82.78% in value as against the minimum threshold of consent from 90% of the creditors in value as required under Section 233 of the Companies Act, 2013 on the ground of non-fulfilment of the requirement as provided under Section 233(1)(d).
The Company has fulfilled the demand of one of the debenture holders, who did not provide NOC, for part prepayment of Rs. 100 crores for providing NOC for the merger although the said NCDs will mature in March 2023. The Company has now sought the NOC for the merger from the said debenture holder and the same is expected very soon. The Company, thereafter, along with other clearances/consents/approvals, proposes to approach the Regional Director, Ministry of Corporate Affairs, Hyderabad, again for approval of the merger. Post the merger, the resultant entity, which is a CIC, is not required to maintain Net Owned Funds.



Notes:

- 7 The Company is a NOFHC of Jana Small Finance Bank Limited ('JSFB' or 'the Bank') and has no operation of its own. In accordance with Section 45-IA of the RBI Act 1934, and Master Direction DNBR.PD.008/03.10.119/2016-17 dated September 1, 2016, the Company is required to adhere the prescribed net owned funds requirement of INR 200 Lakhs to carry on the business of a non-banking financial institution. The Company has shortfall of the prescribed minimum net owned fund as of December 31, 2021. The main reason for shortfall is on account of accumulated losses which consist of cost of borrowings which the company are required to undertake and invest in the Target Company for maintaining the level of promoters stake in the bank. In order to resolve the issue, the Company evaluated merger option with Jana Capital Limited (Holding Company and a Core Investment Company), and filed an application with Regional Director, Ministry of Corporate Affairs, Hyderabad, as explained above. It is pertinent to mention here that JSFB has obtained approval of DRHP from SEBI dated 9th July 2021 to go in for IPO.
- 8 The Company is NOFHC and has classified this as its business segment and accordingly there are no separate reportable segments in accordance with Ind AS 108 "Operating Segment".
- 9 Reserves include Statutory Reserve as per Section 45-IC of Reserve Bank of India Act 1934, balance in securities premium and retained earnings.
- 10 **Listing requirement for equity shares of Associate Company:**
As per Small Finance Bank Licensing Guidelines by the RBI, equity shares of the Bank are required to be listed on a stock exchange in India within three years from the date of commencement of banking business i.e., by March 27, 2021. The Bank has filed draft red herring prospectus (DRHP) with Securities Exchange Board of India (SEBI) on March 31, 2021.
- 11 Previous period/year figures have been regrouped / reclassified, wherever necessary to conform with the current period/year presentation.

For JANA HOLDINGS LIMITED



Rajamani Muthuchamy
Managing Director and CEO
DIN:08080999

Place : Bengaluru
Date : 12- February-2022

JANA HOLDINGS LIMITED

Registered office: 2nd Floor, No 80, 5th cross, 4th main, Maruthi Extension, Bangalore 560021
CIN: U74900KA2016PLC086838

Statement of Assets and Liabilities of the Company as at December 31, 2021
Regulation 52(2)(f) of the Listing Regulations

(Amounts are in INR thousands)

Sl. No.	Particulars	As at	As at
		31-Dec-21	31-Mar-21
		Unaudited	Audited
A	Assets		
1	Financial assets		
	i) Cash and cash equivalents	3,09,602.65	9,592.35
	ii) Bank balance (other than '(i)' above)	-	-
	iii) Investments	2,03,00,420.67	2,03,00,420.67
	iv) Other financial assets	6,714.51	1,610.69
2	Non-financial assets		
	i) Current tax assets (net)	112.75	136.30
	ii) Property plant & equipment	73.61	184.33
	iii) Other intangible assets	6.87	22.87
	iv) Other Non Financial Assets	20.24	169.05
	Total Assets	2,06,16,951.30	2,03,12,136.26
B	Liabilities and Equity		
1	Financial liability		
	i) Trade payables		
	(a) Total outstanding dues of micro enterprises and small enterprises	-	-
	(b) Total outstanding dues of creditors other than micro enterprises and small enterprises	6.00	32.40
	ii) Debt securities	1,78,41,273.36	1,55,16,034.36
	iii) Other financial liabilities	220.00	410.00
2	Non-financial liabilities		
	i) Other non-financial liabilities	1,692.90	374.98
	ii) Other Provisions	518.76	518.76
3	Equity		
	i) Equity share capital	23,809.44	23,809.44
	ii) Other equity	27,49,430.84	47,70,956.32
	Total Liabilities and Equity	2,06,16,951.30	2,03,12,136.26

For Jana Holdings Limited



Rajamani Muthuchamy
MD and CEO

Place : Bengaluru
Date : 12-February-2022

JANA HOLDINGS LIMITED

Registered office: 2nd Floor, No 80, 5th cross, 4th main, Maruthi Extension, Bangalore 560021

CIN: U74900KA2016PLC086838

Statement of standalone cash flows for the period ended 31 December 2021

(Amounts are in INR thousands)

	Period ended 31-Dec-21	Year ended 31-Mar-21
Cash flow from operating activities		
Loss after tax	(20,21,525.48)	(23,26,805.22)
Adjustments for:		
Depreciation and amortization expenses	126.72	169.57
Impairment on financial instruments	-	-
Provisions	-	379.16
Finance cost	20,04,649.48	23,07,465.00
	-	-
Operating loss before working capital changes and adjustments	(16,749.29)	(18,791.51)
Changes in working capital		
(Decrease) / Increase in payables	(26.40)	(824.71)
Decrease/ (increase) in other financial assets	(5,103.81)	(1,468.82)
(Decrease) / Increase in other financial liabilities	(190.00)	80.00
(Decrease) / Increase in other non-financial liabilities	1,317.92	222.54
Decrease/ (increase) in other non financial assets	148.81	(17.04)
Cash from (used in) operations	(3,853.48)	(20,799.54)
Cash used in operations	(3,853.48)	(20,799.54)
Income tax paid / Current tax assets (net)	23.55	(102.86)
Net cash flows used in operating activities (A)	(20,579.20)	(20,902.40)
Cash flow from Investing activities		
Payment for property, plant and equipment and intangible assets	-	-
Investment in associate	-	-
Net cash flow used in investing activities (B)	-	-
Cash flow from Financing activities		
Repayment of dues for debt securities	(19,27,611.50)	-
Proceeds from debt securities issued	22,50,000.00	-
Transaction Cost incurred towards issue of debt securities	(1,799.00)	-
Share issue expenses	-	-
Net cash flow from financing activities (C)	3,20,589.50	-
Net increase in cash and cash equivalents (A+B+C)	3,00,010.30	(20,902.40)
Cash and cash equivalents at the beginning of the year	9,592.35	30,494.75
Cash and cash equivalents at the end of the year	3,09,602.65	9,592.35
Cash and cash equivalents comprise (Refer note 1)		
Balances with banks		
On current accounts	3,09,602.65	1,364.34
On deposits with Banks	-	8,228.01
Total cash and bank balances at end of the year	3,09,602.65	9,592.35

For Jana Holdings Limited



Rajamani Muthuchamy
MD and CEO

Place : Bengaluru
Date : 12-February-2022

Certificate for asset cover by issuer of Debt Securities - Jana Holdings Limited

(Amounts are in INR Rupees)

Sl.No.	Particulars		Amount as on 31-12-2021
i.	Total assets available for secured Debt Securities' - (secured by either pari passu or exclusive charge on assets) (mention the share of Debt Securities' charge holders)	A	3,84,71,65,999
	• Property Plant & Equipment (Fixed assets) - movable/immovable property etc		-
	• Loans /advances given (net of provisions, NPAs and sell down portfolio), Debt Securities, other credit extended etc		-
	• Receivables including interest accrued on Term loan / Debt Securities etc		-
	• Investment(s)		3,84,71,65,999
	• Cash and cash equivalents and other current/ Non-current assets		-
ii.	Total borrowing through issue of secured Debt Securities (secured by either pari passu or exclusive charge on assets)	B	3,64,20,29,070
	• Debt Securities (Provide details as per table below)		2,20,00,00,000
	• IND - AS adjustment for effective Interest rate on secured Debt Securities		-
	• Interest accrued/payable on secured Debt Securities		1,44,20,29,070
iii.	Asset Coverage Ratio (100% or higher as per the terms of offer document/information memorandum/ debenture trust deed)	(A/B)	1.06

Sl.No.	Particulars		Amount
i.	Net assets of the listed entity available for unsecured lenders (Property Plant & Equipment (excluding intangible assets and prepaid expenses) + Investments + Cash & Bank Balances + Other current/ Non-current assets excluding deferred tax assets (-) Total assets available for secured lenders /creditors on pari passu/exclusive charge basis under the above heads (-) unsecured current/ non-current liabilities (-) interest accrued/ payable on unsecured borrowings)	A	16,76,73,27,402
ii.	Total Borrowings (unsecured)	B	14,19,92,44,288
	• Term loan		-
	• Non-convertible Debt Securities		14,19,92,44,288
	• CC/ OD Limits		-
	• Other Borrowings		-
	• IND - AS adjustment for effective Interest rate on unsecured borrowings		-
iii.	Assets Coverage Ratio (100% or higher as per the terms of Offer Document/Information Memorandum/ Debenture Trust Deed)	(A/B)	1.18

For Jana Holdings Limited



Rajamani Muthuchamy
MD and CEO

Place : Bengaluru
Date : 12-February-2022