

Diwakar Viniyog Private Limited

CIN : U24246WB1984PTC037090

Regd. Office :
687, Anandapur, E. M. Bypass, 2nd Floor
Kolkata - 700 107 Phone : 6613 6264
E-mail : panemamics @emamigroup.com

Date: 4th October, 2019

The Secretary
The National Stock Exchange of India Ltd.
Exchange Plaza, Plot No. C/1, G. Block
Bandra Kurla Complex, Bandra (E)
Mumbai: 400051

The Secretary
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai: 400001

The Secretary
The Calcutta Stock Exchange Limited
7, Lyons Range
Kolkata: 700001

Sub: Disclosure of reason for encumbrance

Pursuant to the SEBI Circular no. SEBI/HO/CFO/DCRI/CIR/P/2019/90 dated August 07, 2019 and the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011, we have enclosed herewith the disclosure of reasons for encumbrance by the promoters and promoter group in respect of shares of Emami Limited.

The same may please be taken on record and suitably disseminated to all concerned.

Thanking you,
Yours faithfully,
For and on behalf of promoter and promoter group of Emami Limited
For Diwakar Viniyog Private Limited


Authorised Signatory



Annexure - II

Name of listed company	EMAMI LIMITED
Name of the recognised stock exchanges where the shares of the company are listed	The National Stock Exchange of India Ltd. BSE Limited The Calcutta Stock Exchange Limited
Name of the promoter(s) / PACs whose shares have been encumbered	Suntrack Commerc Private Limited Diwakar Viniyog Private Limited Suraj Viniyog Private Limited Raviraj Viniyog Private Limited Prabhakar Viniyog Private Limited Bhanu Vyapaar Private Limited TMT Viniyogan Limited Smriti Agarwal
Total promoter shareholding in the listed company	No. of shares - 239309412 % of total share capital - 52.72%
Encumbered shares as a % of promoter shareholding	71.19%
Whether encumbered share is 50% or more of promoter shareholding	YES
Whether encumbered share is 20% or more of total share capital	YES

For DIWAKAR VINIYOG PRIVATE LIMITED


 Director / Authorised Signatory

Signature of Authorised Signatory:

Place: Kolkata

Date : 04/10/2019

DETAILS OF ALL EXISTING EVENTS / AGREEMENTS PERTAINING TO ENCUMBRANCES

Encumbrance 1 (Date of creation of encumbrance: _____)	Type of encumbrance (pledge, lien, negative lien, non-disposal undertaking etc. or any other covenant, transaction, condition or arrangement in the nature of encumbrance)	No. and % of shares encumbered		Name of the entity in whose favour shares encumbered (X)	Whether the entity X is a scheduled commercial bank, public financial institution, NBFC or housing finance company? If No, provide the nature of the business of the entity. (YES/NO)	Specific details about the encumbrance Names of all other entities in the agreement Listed company and its group companies (if any) 1) Other entities (if any) 1)	Whether the encumbrance is relating to any debt instruments viz. debenture, commercial paper, certificate of deposit etc.? If yes, provide details about the instrument, including credit rating (YES/NO) If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchanges? 4. Credit rating of the debt instrument 5. ISIN of the instrument	Security Cover / Asset Cover				Security cover as per sanction	End use of Money Borrowed amount to be utilized for what purpose - (a) Personal use by promoters and PACs (b) For the benefit of listed company Provide details including amount, purpose of raising money by listed company, schedule for utilization of amount, repayment schedule etc. (a) Any other reason (please specify)	
		No. of Shares :	% of total share capital :					Value of shares on the date of event / agreement (A)	Amount Involved (against which shares have been encumbered) (B)	Value of shares on the date of event / agreement (A) (Rupees in Crores)	Amount involved (against which shares have been encumbered) (B) (Rupees in Crores)			Ratio of A / B
		No. of shares	%age of total share capital											
26.03.2016	Pledge	1781000	0.3923	Bajaj Finance Limited	Yes, NBFC	Deevse Commercial Limited (Borrower) Bhanu Vyapaar Pvt. Ltd. (Pledgor)	No	567426600	250000000	56.74	25.00	2.27	2.00	Promoter Contribution for Realty projects in Basera Enclave Pvt. Ltd
26.07.2019	Pledge	7142000	1.5734	Deutsche Investments India Pvt. Ltd.	Yes, NBFC	Bhanu Vyapaar Limited (Borrower) & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	2275441200	1000000000	227.54	100.00	2.28	2.00	Repayment of loan
28.03.2019	Pledge	3571550	0.7868	Catalyst Trusteeship Ltd(Tata Capital Financial Services Ltd)	Yes, NBFC	Bhanu Vyapaar Limited (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	1137895830	1000000000	113.79	100.00	1.14	1.00	Repayment of loan
29.08.2016	Pledge	5000	0.0011	Kotak Mahindra Prime Limited	Yes, NBFC	Dev Infrady Private Limited (Borrower) & Bhanu Vyapaar Pvt. Ltd. (Pledgor)	No	1593000	0	0.16	0.00	0.00	0.00	Loan repaid and shares are yet to be released
28.03.2018	Pledge	3150000	0.6939	Indusind Bank Limited	Yes, Scheduled Commercial Bank	Emami Agrotech Limited (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	1003590000	739000000	100.36	73.90	1.36	1.15	Repayment of loan
08.06.2019	Pledge	3300000	0.7270	SBM Bank (India) Ltd.	Yes, Scheduled Commercial Bank	Emami Agrotech Limited (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	1051380000	500000000	105.14	50.00	2.10	2.00	Long term working capital requirement in Emami Agrotech .
26.12.2018	Pledge	2839000	0.6254	ICICI Bank Limited	Yes, Scheduled Commercial Bank	Emami Agrotech Limited (Borrower) & Prabhakar Viniyog Pvt. Ltd. (Pledgor)	No	904505400	1000000000	90.45	100.00	0.90	0.75	Term loan
19.17.2018	Pledge	3857000	0.8497	Indusind Bank Limited	Yes, Scheduled Commercial Bank	Emami Agrotech Limited (Borrower) & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	1228840200	1000000000	122.88	100.00	1.23	1.10	Long term working capital shoring up of networking capital maintenance of capex.
03.02.2016	Pledge	800000	0.1762	Indusind Bank Limited	Yes, Scheduled Commercial Bank	Emami Cement Limited (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	254880000	150000000	25.49	15.00	1.70	1.00	longterm working capital requirement and repayment of existing loan
19.09.2016	Pledge	865000	0.1906	Indusind Bank Limited	Yes, Scheduled Commercial Bank	Emami Cement Limited (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	275589000	375000000	27.56	37.50	0.73	0.75	longterm working capital requirement
27.09.2018	Pledge	384000	0.0846	RBL Bank Limited	Yes, Scheduled Commercial Bank	Emami Cement Limited (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	122342400	250000000	12.23	25.00	0.49	1.00	To fund capital expenditure required for development of lime stone mines in rajasthan & Andhra Pradesh

For DIWAKAR VINIYOG PRIVATE LIMITED

(Signature)
Director / Authorised Signatory

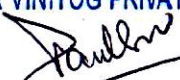
Encumbrance 1 (Date of creation of encumbrance: _____)	Type of encumbrance (pledge, lien, negative lien, non-disposal undertaking etc. or any other covenant, transaction, condition or arrangement in the nature of encumbrance)	No. and % of shares encumbered		Name of the entity in whose favour shares encumbered (X)	Whether the entity X is a scheduled commercial bank, public financial institution, NBFC or housing finance company? If No, provide the nature of the business of the entity. (YES/NO)	Specific details about the encumbrance		Security Cover / Asset Cover				Security cover as per sanction	End use of Money	
		No. of Shares :	% of total share capital :			Names of all other entities in the agreement	Whether the encumbrance is relating to any debt instruments viz. debenture, commercial paper, certificate of deposit etc. ? If yes, provide details about the instrument, including credit rating (YES/NO) If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchanges? 4. Credit rating of the debt instrument 5. ISIN of the instrument	Value of shares on the date of event / agreement (A)	Amount involved (against which shares have been encumbered) (B)	Value of shares on the date of event / agreement (A) (Rupees in Crores)	Amount involved (against which shares have been encumbered) (B) (Rupees in Crores)			Ratio of A / B
		No. of shares	% of total share capital											
27.08.2019	Pledge	3510000	0.7732	SBI Bank (India) Ltd.	Yes, NBFC	Emami Cement Limited (Borrower) & Suraj Viniyog Pvt. Ltd. (Pledgor)	No	1118286000	500000000	111.83	50.00	2.24	2.00	term loan for regular capital expenditure of the company
06.02.2019	Pledge	640000	0.1410	RBL Bank Limited	Yes, Scheduled Commercial Bank	Emami Cement Limited (Borrower) & Prabhakar Viniyog Pvt. Ltd. (Pledgor)	No	203904000	0	20.39	0.00	0.00	0.00	Performance guarantee to govts. for mining lease in Rajasthan
03.02.2016	Pledge	877000	0.1932	Indusind Bank Limited	Yes, Scheduled Commercial Bank	Emami Cement Limited (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	279412200	743750000	27.94	74.38	0.38	0.75	term loan for capital expenditure for lime stone mines in Andhra Pradesh
01.07.2019	Pledge	6155340	1.3560	Standard Chartered Investments and Loans (India) Ltd.	Yes, NBFC	Emami Cement Limited (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	1961091324	950000000	196.11	95.00	2.06	0.75	Term loan for refinancing of existing debts of M/s. Emami Cements Limited
08.05.2017	Pledge	2273000	0.5007	RBL Bank Limited	Yes, Scheduled Commercial Bank	Emami Cement Limited (Borrower) & Dwakar Viniyog Pvt. Ltd. (Pledgor)	No	724177800	193000000	72.42	19.30	3.75	1.10	Promoters contribution to Emami Cement Limited
04.06.2019	Pledge	1709550	0.3766	Nomura Capital (India) Pvt. Ltd. (Catalyst Trusteeship Ltd.)	Yes, NBFC	Emami Cement Limited (Borrower) & Suraj Viniyog Pvt. Ltd. (Pledgor)	No	544662630	770000000	54.47	77.00	0.71	0.75	Term loan for capital expenditure
29.03.2019	Pledge	1400000	0.3084	RBL Bank Limited	Yes, Scheduled Commercial Bank	Emami Cement Limited (Borrower) & Prabhakar Viniyog Pvt. Ltd. (Pledgor)	No	446040000	500000000	44.60	50.00	0.89	1.30	For Purpose of extending performance/ and financial guarantee to the govt. for mining lease of Rajasthan
07.02.2019	Pledge	763636	0.1682	DCB Bank Limited	Yes, Scheduled Commercial Bank	Emami Cement Limited (Borrower) & Prabhakar Viniyog Pvt. Ltd. (Pledgor)	No	243294429.6	300000000	24.33	30.00	0.81	0.70	Term loan
29-03-2019	Pledge	1400000	0.3084	RBL Bank Ltd	Yes, Scheduled Commercial Bank	Emami Cement Limited (Borrower) & Raviraj Viniyog Pvt. Ltd. (Pledgor)	No	446040000	500000000	44.60	50.00	0.89	1.30	For Purpose of extending performance/ and financial guarantee to the govt. for mining lease of Andhra Pradesh
15.02.2019	Pledge	2514156	0.5539	Indusind Bank Limited	Yes, Scheduled Commercial Bank	Emami Frank Ross Limited (Borrower) & Bhanu Vyapaar Pvt. Ltd. (Pledgor)	No	801010101.6	700000000	80.10	70.00	1.14	1.15	Term loan for Emami frankross Limited

For DIWAKAR VINIYOG PRIVATE LIMITED


Director / Authorised Signatory

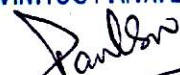
Encumbrance 1 (Date of creation of encumbrance: _____)	Type of encumbrance (pledge, lien, negative lien, non-disposal undertaking etc. or any other covenant, transaction, condition or arrangement in the nature of encumbrance)	No. and % of shares encumbered		Name of the entity in whose favour shares encumbered (X)	Whether the entity X is a scheduled commercial bank, public financial institution, NBFC or housing finance company? If No, provide the nature of the business of the entity. (YES/NO)	Specific details about the encumbrance		Security Cover / Asset Cover				Security cover as per sanction	End use of Money	
		No. of Shares :	% of total share capital :			Names of all other entities in the agreement	Whether the encumbrance is relating to any debt instruments viz. debenture, commercial paper, certificate of deposit etc.? If yes, provide details about the instrument, including credit rating (YES/NO) If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchanges? 4. Credit rating of the debt instrument 5. ISIN of the instrument	Value of shares on the date of event / agreement (A)	Amount Involved (against which shares have been encumbered) (B)	Value of shares on the date of event / agreement (A) (Rupees in Crores)	Amount Involved (against which shares have been encumbered) (B) (Rupees in Crores)			Ratio of A / B
		No. of shares	% of total share capital											
30.11.2017	Pledge	2056000	0.4529	RBL Bank Limited	Yes, Scheduled Commercial Bank	Emami Frank Ross Limited (Borrower) & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	655041600	0	65.50	0.00	0.00	1.20	Loan repaid and shares are yet to be released
22.06.2016	Pledge	718600	0.1583	RBL Bank Limited	Yes, Scheduled Commercial Bank	Emami Frank Ross Limited (Borrower) & Bhanu Vyapaar Pvt. Ltd. (Pledgor)	No	228945960	0	22.89	0.00	0.00	0.00	Loan repaid and shares are yet to be released
19.12.2018	Pledge	2219000	0.4888	Indusind Bank Limited	Yes, Scheduled Commercial Bank	Emami Frank Ross Limited (Borrower) & B & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	706973400	500000000	70.70	50.00	1.41	1.10	Term loan for business requirement of Emami Frankross Limited
27.09.2018	Pledge	1006656	0.2218	Indusind Bank Limited	Yes, NBFC	Emami Frank Ross Limited (Borrower) & Bhanu Vyapaar Pvt. Ltd. (Pledgor)	No	320720601.6	300000000	32.07	30.00	1.07	1.10	Term loan for business requirement of Emami Frankross Limited
26.03.2013	Pledge	2500000	0.5507	Aditya Birla Finance Ltd	Yes, NBFC	Emami Realty Limited (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	796500000	450000000	79.65	45.00	1.77	1.00	Term loan for promoters' contribution in Emami Realty Projects
09.05.2016	Pledge	1651280	0.3638	RBL Bank Limited	Yes, Scheduled Commercial Bank	Emami Realty Limited (Borrower) & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	526097808	412500000	52.61	41.25	1.28	1.00	Term loan for Emami Realty Projects
28.08.2018	Pledge	3482093	0.7671	Kotak Mahindra Prime Limited	Yes, NBFC	Emami Realty Limited (Borrower) & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	1109394830	562500000	110.94	56.25	1.97	2.00	Term loan for promoters' contribution in Emami Realty Projects
02.11.2017	Pledge	2204000	0.4855	Bajaj Finance Limited	Yes, NBFC	Emami Realty Limited (Borrower) & Bhanu Vyapaar Pvt. Ltd. (Pledgor)	No	702194400	200000000	70.22	20.00	3.51	2.00	Term loan for promoters' contribution in Emami Realty Projects
09.05.2016	Pledge	1651280	0.3638	RBL Bank Limited	Yes, Scheduled Commercial Bank	Emami Realty Limited (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	526097808	412500000	52.61	41.25	1.28	1.00	Term loan for Emami Realty Projects
28.05.2019	Pledge	1350000	0.2974	Aditya Birla Finance Limited	Yes, NBFC	Emami Realty Limited (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	430110000	250000000	43.01	25.00	1.72	2.00	Term loan for refinancing to existing loans
30.05.2016	Pledge	48965	0.0108	Kotak Mahindra Prime Limited	Yes, NBFC	Emami Realty Limited (Borrower) & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	15600249	0	1.56	0.00	0.00	0.00	Loan repaid and shares are yet to be released
01.07.2019	Pledge	6844660	1.5078	Standard Chartered Investments and Loans (India) Ltd.	Yes, NBFC	Emami Realty Limited (Borrower) & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	2180708676	1000000000	218.07	100.00	2.18	2.00	Term loan refinancing of existing debts of M/s. Emami Cements Limited

For DIWAKAR VINIYOG PRIVATE LIMITED


Director / Authorised Signatory

Encumbrance 1 (Date of creation of encumbrance: _____)	Type of encumbrance (pledge, lien, negative lien, non-disposal undertaking etc. or any other covenant, transaction, condition or arrangement in the nature of encumbrance)	No. and % of shares encumbered		Name of the entity in whose favour shares encumbered (X)	Whether the entity X is a scheduled commercial bank, public financial institution, NBFC or housing finance company? If No, provide the nature of the business of the entity. (YES/NO)	Specific details about the encumbrance		Security Cover / Asset Cover				Security cover as per sanction	End use of Money	
		No. of Shares :	% of total share capital :			Names of all other entities in the agreement Listed company and its group companies (if any) 1) Other entities (if any) 1)	Whether the encumbrance is relating to any debt instruments viz. debenture, commercial paper, certificate of deposit etc.? If yes, provide details about the instrument, including credit rating (YES/NO) If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchanges? 4. Credit rating of the debt instrument 5. ISIN of the instrument	Value of shares on the date of event / agreement (A)	Amount Involved (against which shares have been encumbered) (B)	Value of shares on the date of event / agreement (A) (Rupees in Crores)	Amount Involved (against which shares have been encumbered) (B) (Rupees in Crores)			Ratio of A / B
		No. of shares	% of total share capital											
28.05.2018	Pledge	32103	0.0071	Tata Capital Financial Services Limited	Yes, NBFC	Midkot Investments Limited (Borrower) & Bharu Vyapaar Pvt. Ltd. (Pledgor)	No	10228015.8	0	1.02	0.00	0.00	0.00	Loan repaid and shares are yet to be released
27.08.2018	Pledge	17000	0.0037	Kotak Mahindra Investments Limited	Yes, NBFC	Midkot Investments Limited (Borrower) & Bharu Vyapaar Pvt. Ltd. (Pledgor)	No	5416200	0	0.54	0.00	0.00	0.00	Loan repaid and shares are yet to be released
29.03.2019	Pledge	23350	0.0051	Kotak Mahindra Investments Limited	Yes, NBFC	Midkot Investments Limited (Borrower) & Bharu Vyapaar Pvt. Ltd. (Pledgor)	No	7439310	0	0.74	0.00	0.00	0.00	Loan repaid and shares are yet to be released
28.03.2019	Pledge	3570550	0.7866	Catalyst Trusteeship Ltd (Tata Capital Financial Services Ltd)	Yes, NBFC	Midkot Investments Limited (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	1137577230	1000000000	113.76	100.00	1.14	2.00	Term loan for repayment of existing loans
05.07.2018	Pledge	31000	0.0068	Tata Capital Financial Services Limited	Yes, NBFC	Midkot Investments Limited (Borrower) & Bharu Vyapaar Pvt. Ltd. (Pledgor)	No	9876600	0	0.99	0.00	0.00	0.00	Loan repaid and shares are yet to be released
08.06.2018	Pledge	14462	0.0032	Tata Capital Financial Services Limited	Yes, NBFC	Midkot Investments Limited (Borrower) & Bharu Vyapaar Pvt. Ltd. (Pledgor)	No	4607593.2	0	0.46	0.00	0.00	0.00	Loan repaid and shares are yet to be released
04.09.2019	Pledge	3440000	0.7578	STCI Finance Limited	Yes, NBFC	Midkot Investments Limited (Borrower) & Bharu Vyapaar Pvt. Ltd. (Pledgor)	No	1095984000	500000000	109.60	50.00	2.19	2.00	Repayment of loans in group companies
26.02.2016	Pledge	9000	0.0020	STCI Finance Limited	Yes, NBFC	Premier Ferro Alloys & Securities Limited (Borrower) & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	2867400	0	0.29	0.00	0.00	0.00	Loan repaid and shares are yet to be released
04.09.2019	Pledge	3440000	0.7578	STCI Finance Limited	Yes, NBFC	Premier Ferro Alloys & Securities Limited (Borrower) & Bharu Vyapaar Pvt. Ltd. (Pledgor)	No	1095984000	500000000	109.60	50.00	2.19	2.00	Term loan for repayment of loans in Emami Realty Ltd.
30.04.2019	Pledge	4000	0.0009	IIFL Wealth Finance Management Ltd.	Yes, NBFC	Premier Ferro Alloys & Securities Limited (Borrower)	No	1274400	0	0.13	0.00	0.00	0.00	Loan repaid and shares are yet to be released.
29.08.2016	Pledge	15000	0.0033	Kotak Mahindra Prime Limited	Yes, NBFC	Sneha Ashiana Private Limited (Borrower) & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	4779000	0	0.48	0.00	0.00	0.00	Loan repaid and shares are yet to be released.

For DIWAKAR VINIYOG PRIVATE LIMITED


Director / Authorised Signatory

Encumbrance 1 (Date of creation of encumbrance: _____)	Type of encumbrance (pledge, lien, negative lien, non-disposal undertaking etc. or any other covenant, transaction, condition or arrangement in the nature of encumbrance)	No. and % of shares encumbered		Name of the entity in whose favour shares encumbered (X)	Whether the entity X is a scheduled commercial bank, public financial institution, NBFC or housing finance company? If No, provide the nature of the business of the entity. (YES/NO)	Specific details about the encumbrance		Security Cover / Asset Cover					Security cover as per sanction	End use of Money
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		No. of shares	% of total share capital											
27.09.2019	Pledge	23300000	5.1329	Credit Suisse Ag-Singapore Branch	Yes, NBFC	Sundew Finance Private Limited (Borrower) & Diwakar Vinnyog Pvt. Ltd., Raviraj Vinnyog Pvt. Ltd., Prabhakar vinnyog Pvt. Ltd, Bhanu vyapaar Pvt. Ltd, Suntrack Commerce Pvt. Ltd, Suraj vinnyog Pvt. Ltd. (Pledgor)	No	7423380000	3500000000	0.48	350.00	2.12	2.00	Short term loan for Reayment of loan of group companies
23.09.2019	Pledge	3174000	0.6992	IIFL Wealth Management Ltd.	Yes, NBFC	Sundew Finance Private Limited (Borrower) & Bhanu Vyapaar Pvt. Ltd. (Pledgor)	No	1011236400	500000000	101.12	50.00	2.02	2.00	Term loan to repay the loan of Emami Realty Ltd.
16.03.2018	Pledge	576000	0.1269	Aditya Birla Finance Ltd	Yes, NBFC	Suntrack Commerce Pvt Ltd (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	183513600	190000000	18.35	19.00	0.97	1.30	Term loan for promoter's contribution in Emami Realty Projects
17.06.2016	Pledge	2131000	0.4695	Bajaj Finance Limited	Yes, NBFC	TMT Vinnyogan Ltd (Borrower) & TMT Vinnyogan Pvt. Ltd. (Pledgor)	No	678936600	400000000	67.89	40.00	1.70	2.00	Term loan for promoter's contribution in Emami Realty Projects
04.06.2019	Pledge	1959550	0.4317	Nomura Capital (India) Pvt. Ltd.(Catalyst Trusteeship Ltd.)	Yes, NBFC	TMT Vinnyogan Ltd (Borrower) & Suraj Vinnyog Pvt. Ltd. (Pledgor)	No	624312630	600000000	62.43	60.00	1.04	0.75	Term loan for promoter contribution Emami Cement Ltd.
19.06.2019	Pledge	7938767	1.7489	Hero Fincorp Limited	Yes, NBFC	TMT Vinnyogan Ltd (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	2529291166	1000000000	252.93	100.00	2.53	2.25	Term loan to repay loan of Emami Cement and repayment of existing loan of AMRI hospitals Ltd.
23.09.2019	Pledge	3174000	0.6992	IIFL Wealth Management Ltd.	Yes, NBFC	TMT Vinnyogan Ltd (Borrower) & Bhanu Vyapaar Pvt. Ltd. (Pledgor)	No	1011236400	500000000	101.12	50.00	2.02	2.00	Term loan for giving promoter contribution in Emami Paper Mills Ltd.
23.11.2017	Pledge	3047000	0.6712	RBL Bank Limited	Yes, Scheduled Commercial Bank	AMRI Hospital Limited (Borrower) & Bhanu Vyapaar Pvt. Ltd. (Pledgor)	No	970774200	625000000	97.08	62.50	1.55	1.20	Term loan for repayment of existing loans and long term working capital requirements
30.11.2017	Pledge	2836364	0.6248	DCB Bank Limited	Yes, NBFC	AMRI Hospital Limited (Borrower) & Diwakar Vinnyog Pvt. Ltd. (Pledgor)	No	903665570.4	400000000	90.37	44.00	2.05	1.30	Term loan for repayment of existing loans and long term working capital requirements
06.04.2016	Pledge	2034000	0.4481	RBL Bank Limited	Yes, Scheduled Commercial Bank	AMRI Hospital Limited (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	648032400	600000000	64.80	60.00	1.08	0.50	Term loan for repayment of existing loans and long term working capital requirements

For DIWAKAR VINIYOG PRIVATE LIMITED


Director / Authorised Signatory

Encumbrance 1 (Date of creation of encumbrance: _____)	Type of encumbrance (pledge, lien, negative lien, non-disposal undertaking etc. or any other covenant, transaction, condition or arrangement in the nature of encumbrance)	No. and % of shares encumbered		Name of the entity in whose favour shares encumbered (X)	Whether the entity X is a scheduled commercial bank, public financial institution, NBFC or housing finance company? If No, provide the nature of the business of the entity. (YES/NO)	Specific details about the encumbrance		Security Cover / Asset Cover					Security cover as per sanction	End use of Money
		No. of Shares :	% of total share capital :			Names of all other entities in the agreement	Whether the encumbrance is relating to any debt instruments viz. debenture, commercial paper, certificate of deposit etc.? If yes, provide details about the instrument, including credit rating (YES/NO) If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchanges? 4. Credit rating of the debt instrument 5. ISIN of the instrument	Value of shares on the date of event / agreement (A)	Amount involved (against which shares have been encumbered) (B)	Value of shares on the date of event / agreement (A) (Rupees in Crores)	Amount involved (against which shares have been encumbered) (B) (Rupees in Crores)	Ratio of A / B		
		No. of shares	%age of total share capital											
18.12.2017	Pledge	3712000	0.8177	Yes Bank Limited	Yes, Scheduled Commercial Bank	AMRI Hospital Limited (Borrower) & Bhanu Vyapaar Pvt. Ltd. (Pledgor)	No	1182643200	875000000	118.26	87.50	1.35	1.10	Long Term loan for Net Working Capital/ other maintenance capex
12.10.2018	Pledge	2576000	0.5675	RBL Bank Limited	Yes, Scheduled Commercial Bank	AMRI Hospital Limited (Borrower) & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	820713600	600000000	82.07	60.00	1.37	0.50	Term loan to meet the regular Capex and expansion of capacity of Bhubaneswar Unit
28.06.2017	Pledge	1695600	0.3735	Yes Bank Limited	Yes, Scheduled Commercial Bank	AMRI Hospital Limited (Borrower) & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	540218160	1000000000	54.02	100.00	0.54	0.50	Term loan to meet the regular Capex and expansion of capacity of Bhubaneswar Unit
29.08.2016	Pledge	1148000	0.2529	RBL Bank Limited	Yes, Scheduled Commercial Bank	AMRI Hospital Limited (Borrower) & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	365752800	250100000	36.58	25.01	1.46	0.50	Term loan to meet the regular Capex and expansion of capacity of Bhubaneswar Unit
24.09.2015	Pledge	24000	0.0053	Aditya Birla Finance Ltd (DSRA)	Yes, NBFC	Diwakar Viniyog Pvt. Ltd. for DSRA & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	7646400	10000000	0.76	1.00	0.76	2.00	For Debt Service reserve account (DSRA) for loan taken against mortgage of properties
29.06.2015	Pledge	158000	0.0348	Aditya Birla Finance Ltd (DSRA)	Yes, NBFC	Diwakar Viniyog Pvt. Ltd. for DSRA & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	50338800	25000000	5.03	2.50	2.01	2.00	For Debt Service reserve account (DSRA) for loan taken against mortgage of properties
22.04.2019	Pledge	2635263	0.5805	Catalyst Trusteeship Ltd (Piramal Housing and Finance Ltd)	Yes, NBFC	Emami Capital Markets Limited (Borrower) & Suraj Viniyog Pvt. Ltd. (Pledgor)	No	839594791.8	1000000000	83.96	100.00	0.84	0.75	Term loan for repayment of loan of Group Companies
24.05.2019	Pledge	1562500	0.3442	Axis Finance Ltd.	Yes, NBFC	Emami Capital Markets Limited (Borrower) & Prabhakar Viniyog Pvt. Ltd. (Pledgor)	No	497812500	270000000	49.78	27.00	1.84	2.00	Term loan for Promoters' Contribution in Emami Realty Projects
01.07.2019	Pledge	6200000	1.3658	Yes Bank Limited	Yes, Scheduled Commercial Bank	Kadamangalam Biotech Pvt. Ltd. & others and Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	1975320000	1100000000	197.53	110.00	0.00	0.00	Term loan for group companies
02.07.2018	Pledge	470000	0.1035	Yes Bank Limited	Yes, Scheduled Commercial Bank	Emita Limited (Borrower) & Suntrack Commerce Pvt. Ltd. (Pledgor)	No	149742000	100000000	14.97	10.00	1.50	1.50	Working Capital Export Credit Limit
29.08.2016	Pledge	38000	0.0084	Kotak Mahindra Prime Limited	Yes, NBFC	Orbit Niketan Private Limited (Borrower) & Diwakar Viniyog Pvt. Ltd. (Pledgor)	No	12106800	0	1.21	0.00	0.00	0.00	Loan repaid and shares are yet to be release.

For DIWAKAR VINIYOG PRIVATE LIMITED


Director / Authorised Signatory

Encumbrance 1 (Date of creation of encumbrance: _____)	Type of encumbrance (pledge, lien, negative lien, non-disposal undertaking etc. or any other covenant, transaction, condition or arrangement in the nature of encumbrance)	No. and % of shares encumbered		Name of the entity in whose favour shares encumbered (X)	Whether the entity X is a scheduled commercial bank, public financial institution, NBFC or housing finance company? If No, provide the nature of the business of the entity. (YES/NO)	Specific details about the encumbrance		Security Cover / Asset Cover					Security cover as per sanction	End use of Money
		No. of Shares :	% of total share capital :			Names of all other entities in the agreement	Whether the encumbrance is relating to any debt instruments viz. debenture, commercial paper, certificate of deposit etc.? If yes, provide details about the instrument, including credit rating (YES/NO) If yes, 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchanges? 4. Credit rating of the debt instrument 5. ISIN of the instrument	Value of shares on the date of event / agreement (A)	Amount involved (against which shares have been encumbered) (B)	Value of shares on the date of event / agreement (A) (Rupees in Crores)	Amount involved (against which shares have been encumbered) (B) (Rupees in Crores)	Ratio of A / B		
		No. of shares	% of total share capital											
14.11.2018	Pledge	276000	0.0608	Aditya Birla Finance Limited(DSRA)	Yes, NBFC	Pledgor & Borrower for DSRA: Suntrack Commerce Private Limited	No	87933600	20000000	8.79	2.00	4.40	2.00	For Debt Service reserve account(DSRA) for loan taken against mortgage of properties
02.08.2019	Pledge	3572000	0.7869	Deutsche Investments India Pvt. Ltd.	Yes, NBFC	Prabhakar Vinlyog Pvt Ltd & Prabhakar Vinlyog Pvt. Ltd. (Pledgor)	No	1138039200	500000000	113.80	50.00	2.28	2.00	Term loan for repayment of existing loan
29-07-2019	Pledge	3050000	0.6719	IIFL Wealth Finance Ltd	Yes, NBFC	Raviraj Vinlyog Pvt Ltd (Borrower) & Raviraj Vinlyog Pvt. Ltd. (Pledgor)	No	971730000	150000000	97.17	15.00	6.48	2.00	Term loan for repayment of existing loan for Emami Cement Ltd.
23.09.2019	Pledge	3174000	0.6992	IIFL Wealth Finance Ltd	Yes, NBFC	Raviraj Vinlyog Pvt Ltd (Borrower) & Raviraj Vinlyog Pvt. Ltd. (Pledgor)	No	1011236400	500000000	101.12	50.00	2.02	2.00	Term loan to repay of Emami Cement Ltd.
22.07.2019	Pledge	110000	0.0242	Bejaj Finance Limited	Individual	Smriti Agarwal (Borrower) & Smriti Agarwal (Pledgor)	No	35046000	6000000	3.50	0.60	5.84	2.00	Loan for personal use
29.08.2016	Pledge	26200	0.0058	Kotak Mahindra Prime Limited	Yes, NBFC	Super Values Private Limited (Borrower) & Diwakar Vinlyog Pvt. Ltd. (Pledgor)	No	8347320	0	0.83	0.00	0.00	0.00	Loan repaid and shares are yet to be release.
15.01.2016	Pledge	1500	0.0003	Kotak Mahindra Investments Limited	Yes, NBFC	Suraj Vinlyog Pvt Ltd (Borrower) & Suraj Vinlyog Pvt. Ltd. (Pledgor)	No	477900	0	0.05	0.00	0.00	0.00	Loan repaid and shares are yet to be release.

Note: 17950193 no of Shares worth Rs. 571.89 crores are available with lenders as excess securities which if released would have reduced the pledge percentage of share capital by 3.95.%

For DIWAKAR VINIYOG PRIVATE LIMITED


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