

BSE Limited
(Scrip Code: 511066)
Floor 25, P J Towers
Dalal Street
Fort
Mumbai – 400 001

On-line Submission through Listing Centre
Total No. of pages: 60

Dear Sir / Madam,

Outcome of the Board Meeting held on 8 August 2024 - Regulations 30, 33, 46, 51, 52, 54 and 62 of the Securities and Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations')

We request you to refer our Letter SFL:BSE:BM:110:2024-25 dated 30 July 2024 intimating you of convening of Board Meeting on 8 August 2024 for consideration of Unaudited financial results for the quarter 30 June 2024, Annual General Meeting related and other matters.

In this regard, we wish to inform you that the Board of Directors of the Company have, at their meeting held today (**i.e., Thursday, 8 August 2024**), approved the following:

1. Unaudited Financial Results

Unaudited Financial Results for the quarter ended 30 June 2024 in the prescribed format under Regulation 33(4) of the SEBI Listing Regulations 2015.

In this regard, we enclose copies of the following documents:

Sl No	Particulars	Annexure
1	Unaudited Financial Results for the quarter ended 30 June 2024	A
2	Limited Review Report from the Statutory Auditors, M/s C S K Prabhu & Co., (FRN :002485S), Chartered Accountants, Coimbatore on the unaudited financial results for the quarter ended 30 June 2024	B
3	The extract of results in the prescribed format under Listing Regulations will be published within the stipulated time in the manner laid down under Regulation 47 and 52 of the Listing Regulations in English and Tamil newspapers. The Audited Financial Results would also be made available on the website of the Company, www.sakthifinance.com as well as on the website of the BSE Limited, www.bseindia.com .	C





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Sl No	Particulars	Annexure
4	Disclosures under Regulation 52(4) of the Listing Regulations 2015	D
5	A Security Cover Certificate for the Secured and Unsecured, listed NCDs from the Statutory Auditors, M/s C S K Prabhu & Co, Chartered Accountants as required under Regulation 54(3) read with Regulation 56(1)(d) of the Listing Regulations	E
6	Certificate for Statement of Deviation or Variation and Utilization of funds from Chief Financial Officer and Statutory Auditors, M/s CSK Prabhu & Co., as per Regulations 52(7) and 52(7A) of the Listing Regulations	F

2. Relating to Sixty Seventh (67) Annual General Meeting

The Sixty Seventh Annual General Meeting ("AGM") of the Members of the Company will be held on **Tuesday, 10 September 2024 at 11.00 a.m** through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM").

3. Fixation of Record Date

The Board of Directors have fixed **Tuesday, 3rd September 2024** as the Record Date for the purpose of payment of dividend and also as cut-off date for the purpose of e-Voting.

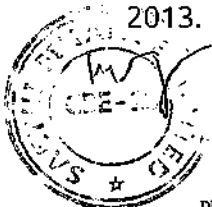
4. Issue of Securities

a. **Public Issue of Secured, Redeemable, Non-Convertible Debentures ("NCDs") for an amount not exceeding ₹ 20,000 lakhs**

In terms of Regulation 30 and Regulation 51 read with Part B of Schedule III to the Listing Regulations and other applicable regulations, as applicable, considered and approved raising of funds by way of Public Issue of Secured, Redeemable, Non-Convertible Debentures ("NCDs") for an amount not exceeding ₹ 20,000 lakhs. Disclosures to be made in terms of Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements Regulations) 2015 are set out in **Annexure - G**.

b. **Issue of Secured, Redeemable Non-Convertible Debentures ("NCDs"), Issue of Commercial Papers and Other Unsecured Debt Securities on private placement basis for an amount not exceeding ₹ 500 crore**

The Board of Directors have approved issue of Secured, Redeemable, Non-Convertible Debentures, Issuance of Commercial Papers and Other Unsecured Debt Securities, in one or more tranches on private placement basis during the period of one year commencing from the date of Sixty Seventh (67) Annual General Meeting ("AGM") for an amount not exceeding ₹ 500 crores. This proposal is subject to the approval of members at the ensuing AGM. The said borrowings are within the overall borrowing limits approved by members under Section 180(1)(c) of the Companies Act 2013.



Sakthi Finance Limited

62, Dr. Nanjappa Road, Coimbatore - 641 018, Tamilnadu, India.

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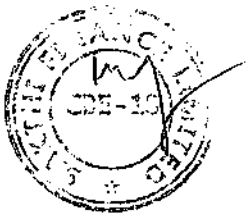
The details as required under Regulation 30 of the Listing Regulations are set out in **Annexure - H**.

5. Redemption of Non-Convertible Debentures

- a. Redemption of Non-Convertible Debentures ("NCDs") of face value of ₹ 1,000 each issued and allotted on 29 July 2021 under Options III and IV to the NCD holders, pursuant to the NCD Public Issue Prospectus dated 25 June 2021 on 29 October 2024. The details of NCD redemption is given below.

Option	ISIN	Scrip Code	Interest Payment Frequency	Redemption remarks	Amount (Principal) (₹ lakhs)
III	INE302E07359	937587	Monthly	100% of the principal amount plus interest for the month of October 2024 (from 1 October 2024 to 28 October 2024) to be paid along with the redemption proceeds as per the terms and conditions of the Prospectus dated 25 June 2021	1,663.12
IV	INE302E07367	937589	Cumulative	100% of the principal amount plus accrued interest up to 28 October 2024 for 39 months from the date of allotment (i.e., 29 July 2021) will be paid along with redemption proceeds as per the terms and conditions of the Prospectus dated 25 June 2021	₹ 1,595.15

- b. As per the terms and conditions of the Prospectus dated 25 June 2021, the record date shall be fifteen days prior to the redemption date. Accordingly and as per Regulation 60 of Listing Regulations, the Company has fixed **Friday, 11 October 2024** as the Record Date for payment of redemption including interest wherever applicable to the above ISINs.
- c. As per the terms and conditions of the NCD Prospectus dated 25 June 2021, the repayment of maturity amount to debentures holders will be made on **Tuesday, 29 October 2024**.



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6. Relating to Company Secretary ("CS")

- a. Sri C Subramaniam, Company Secretary and Compliance Officer and Key Managerial Personnel of the Company has resigned due to the personal reasons and submitted his resignation. The Board of Directors have accepted his resignation from the position of Company Secretary on 10 September 2024. He ceases to be a Key Managerial Personnel ("KMP") and he will be relieved on 10 September 2024. The details as required under Regulation 30 of the Listing Regulations, as amended is enclosed as **Annexure - I**.
- b. The Board of Directors have, based on the recommendations of the Nomination and Remuneration Committee, appointed Sri S Venkatesh as Company Secretary and Chief Compliance Officer ("**CS and CCO**") of the Company with effect from 10 September 2024. Upon his appointment he will be one of the Key Managerial Personnel of the Company with effect from 10 September 2024. The details as required under Regulation 30 of the Listing Regulations, as amended is enclosed as **Annexure - J**.

7. Relating to Appointment of Independent Directors

- a. The Board of Directors have, based on the recommendation of the Nomination and Remuneration Committee, appointed Sri Madhanagopal Bhaskar (DIN:02919393) and Sri Advait Kurlekar (DIN:00808669) as Additional Directors (Independent) with effect from 8 August 2024 to 7 August 2029. Their appointment is subject to the approval of members at the ensuing AGM.
- b. In terms of BSE Circular No. LIST/COMP/14/2018-19, the proposed Independent Directors are not debarred from holding the office of Director by virtue of any SEBI order or any other authorities.
- c. The details as required under Regulation 30 of the Listing Regulations are set out in **Annexure - K**.

8. Relating to Statutory Auditors

- a. The Board of Directors have, at their meeting held on 8 August 2024, accepted the intimation of completion of term of appointment of M/s CSK Prabhu & Co., Chartered Accountants (FRN 002485S) as Statutory Auditors of the Company at the conclusion of the Sixty Seventh AGM of the Company, i.e., **Tuesday, 10 September 2024**.
- b. The Audit Committee and Board of Directors have, at their meeting held on 8 August 2024, recommended the appointment of M/s P N Raghavendra Rao & Co, Chartered Accountants (FRN : 003328S) as new Statutory Auditors of the Company and is subject to the approval of members at the ensuing AGM i.e., **Tuesday, 10 September 2024**.
- c. The details as required under Regulation 30 of the Listing Regulations are set out in **Annexure - L**.



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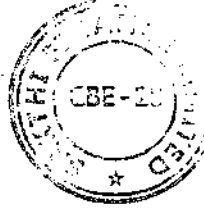
This is an intimation / disclosure under Regulations 30, 33, 46, 51, 52, 54, 60 and 62 and other applicable regulations, if any, of the Listing Regulations.

The Board Meeting commenced at 11.45 a.m and concluded at 6.45 p.m.

We request you to take the above information / documents on record.

Yours faithfully
For Sakthi Finance Limited

Sri Sundaramurthy Kumarasamy
Chief Financial Officer



Sakthi Finance Limited

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Coimbatore - 18

Statement of Unaudited Financial Results for the Quarter ended 30 June 2024

(₹ lakhs)

Sl No	Particulars	Quarter Ended			Year Ended
		30.06.2024	31.03.2024	30.06.2023	31.03.2024
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
1	Revenue from Operations				
	Interest Income	5,133.90	5,205.79	4,725.40	19,826.18
	Rental Income	13.62	15.35	16.59	64.18
	Fees and Commission	114.84	148.57	112.15	511.22
	Bad debts recovery	15.73	18.33	11.08	80.16
	Sale of power from windmills	42.42	27.68	49.88	192.37
	Total revenue from operations	5,320.51	5,415.72	4,915.10	20,674.11
2	Other Income				
	Miscellaneous income	1.68	0.06	0.19	0.25
3	Total Income	5,322.19	5,415.78	4,915.29	20,674.36
4	Expenses				
	a. Finance Costs	2,943.19	2,967.29	2,824.39	11,572.62
	b. Fees and commission expenses	28.06	27.78	25.38	111.01
	c. Impairment on Financial Instruments	203.48	182.33	165.83	675.04
	d. Employee benefits expenses	897.49	902.31	863.46	3,664.70
	e. Depreciation, amortisation and impairment	152.05	148.67	144.50	587.44
	f. Other Administrative Expenses	550.68	596.19	437.34	1,915.76
	Total Expenses	4,774.95	4,824.57	4,460.90	18,526.57
5	Profit/(Loss) before Exceptional items and Tax (3-4)	547.24	591.21	454.39	2,147.79
6	Exceptional items	-	-	-	-
7	Profit/(Loss) before tax (5-6)	547.24	591.21	454.39	2,147.79
8	Tax expense:				
	a Current Tax	201.65	101.03	164.28	572.38
	b Deferred Tax	(43.22)	64.28	(54.72)	(2.52)
	c Provision for Taxation (earlier years)	-	7.39	-	7.39
9	Profit after Tax for the period from continuing operations (7-8)	388.81	418.51	344.83	1,570.54
10	Other Comprehensive Income:				
	(i) Items that will not be reclassified to profit or loss :				
	a) Fair value changes in Equity instruments	53.90	(7.19)	24.66	39.91
	b) Remeasurement Gain / (Loss) in defined benefit obligations	-	0.48	1.51	2.96
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(13.57)	1.69	(6.59)	(10.79)
11	Other Comprehensive Income	40.33	(5.02)	19.58	32.08
12	Total Comprehensive Income for the period (9+11)	429.14	413.49	364.41	1,602.62
13	Earnings per equity share (Face Value : ₹ 10 each) :				
	- Basic (₹)	0.60	0.65	0.53	2.43
	- Diluted (₹)	0.60	0.65	0.53	2.43



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Notes:

1. The above Unaudited Financial Results ("**UFR**") have been prepared in accordance with the Indian Accounting Standards ("**Ind AS**") notified under Section 133 of the Companies Act 2013 ("**the Act**") read with the Companies (Indian Accounting Standards) Rules 2015 and accordingly, these financial results together with the comparative reporting period have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("**Ind AS 34**") in compliance with Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 ("**Listing Regulations**"), as amended. Any application guidance / clarifications / directions issued by the Reserve Bank of India will be implemented as and when they are issued / applicable.
2. The UFR are available on the website of the company (www.sakthifinance.com) and on the website of the BSE Limited (www.bseindia.com)
3. The above UFR for the quarter ended 30th June 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 8 August 2024.
4. The Statutory Auditors of the Company have conducted a limited review on the UFR for the quarter ended 30 June 2024.
5. In terms of the requirement as per the RBI on implementation of Ind AS, Non-Banking Financial Companies are required to create an impairment reserve for any shortfall in impairment allowances under Ind AS 109 and Income Recognition, Asset Classification and Provisioning ("**IRACP**") norms (including provision on standard assets). As such the impairment allowances under Ind AS 109 made by the company exceeds the total provisions required under IRACP (including standard assets provisioning) as at 30 June 2024 and accordingly, there is no amount required to be transferred to impairment reserve.
6. The Company's Secured, Redeemable, Non-Convertible Debentures ("**NCDs**") are secured by mortgage of identified immovable properties and hypothecation of specified hire purchase receivables of the Company with a cover of 100%/110% of outstanding (principal and interest accrued thereon) as per the terms of the issue.
7. The Company is primarily engaged in the business of financing and accordingly there are no separate reportable segments as identified as per Ind AS 108 on 'Operating Segments'.
8. The Code on Social Security 2020 ("**the Code**") has been enacted and the effective date from which changes are applicable and the rules thereunder is yet to be notified. The actual impact on account of this change will be evaluated and accounted for when notification becomes effective.



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9. The Company had filed Prospectus dated 13 June 2024 for Public Issue of Rated, Listed, Secured, Redeemable, Non-Convertible Debentures of face value of ₹ 1,000 each ("NCDs") for an amount up to ₹ 75 Crores with an option to retain over-subscription for an amount up to ₹ 75 Crores, aggregating to an amount not exceeding ₹ 150 Crores. The issue opened on 20 June 2024 and closed on 30 July 2024. The NCDs aggregating ₹ 123.67 Crores were allotted on 09 July 2024 to eligible applicants by Finance Investments and Securities Issuance Committee. The Listing documents were filed on 9 July 2024 and the Trading approval was received from BSE Limited on 10th July 2024 for trading in NCDs with effect from 11 July 2024.
10. The Company had filed General Information Documents ("GID") / Key Information Documents ("KID") dated 30 May 2024 for Private Placement of Rated, Listed, Secured, Redeemable, Non-Convertible Debentures of face value of ₹ 1,00,000 each ("NCDs - Private Placement") for an amount up to ₹ 4.95 Crores. The issue opened on 5 June 2024 and closed on 5 June 2024. The NCDs aggregating ₹ 4.95 Crores were allotted on 7 June 2024 to eligible applicants by Finance Investments and Securities Issuance Committee. The Listing documents were filed on 10 June 2024 and the Trading approval was received from BSE Limited on 11 June 2024 for trading in NCDs with effect from 11 June 2024.
11. The Company has raised an amount of ₹ 148.10 Crores by way of Public Issue of NCDs during the 4th Quarter of Financial Year 2023-24. The proceeds of NCD have been fully utilized during the 1st Quarter, for the objects stated in the Prospectus dated 30 January 2024 and there is no deviation.
12. The Company has raised an amount of ₹ 4.95 Crores by way of NCDs through Private Placement during the 1st Quarter. The proceeds of NCD have been fully utilized during the 1st Quarter itself, for the objects stated in the GID dated 30 May 2024 and KID dated 7 June 2024 and there is no deviation.
13. Disclosure as required by Regulation 52(4) of the Listing Regulations is enclosed in **Appendix I**.
14. As on June 30, 2024, the security cover available in respect of secured non-convertible debt securities is 1.10 times. The security cover certificate as per Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as **Appendix II**
15. Previous period / year figures have been regrouped / re-arranged / re-classified, wherever necessary to conform to the current period presentation. There is no significant regrouping/ reclassification for the quarter under report.

8 August 2024
Coimbatore - 18



By Order of the Board
For Sakthi Finance Limited

M Balasubramaniam
Vice Chairman and Managing Director
DIN : 00377053



Independent Auditor's Review Report on Quarterly Unaudited Financial Results of the Company Pursuant to the Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

Limited Review Report

To the Board of Directors of Sakthi Finance Limited, Coimbatore

Introduction

1. We have reviewed the accompanying unaudited financial results of Sakthi Finance Limited (the "**Company**") for the quarter ended June 30, 2024, ("**the Statement**") being submitted by the Company pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "**Listing Regulations**"), including relevant circulars issued by the SEBI from time to time. We have initialed the Statement for identification purposes only.

Management Responsibility for the Statement

2. The Statement, which is the responsibility of the Company's Management and approved by the Company'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, read with relevant Rules issued thereunder, the circulars, Guidelines and Directions issued by Reserve Bank of India from time to time ("**RBI guidelines**") other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of the Listing Regulations, including relevant circulars issued by SEBI from time to time, including compliance with Regulation 33 and Regulation 52 read with Regulation 63 of Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.




Scope of 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.

Conclusion

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 Ind AS 34, prescribed under Section 133 of the Companies Act, 2013, read with relevant Rules issued thereunder, other accounting principles generally accepted in India and further in accordance with the relevant prudential norms issued by the Reserve Bank of India (RBI) in respect of Income recognition, asset classification, provisioning and other related matters (to the extent those are not inconsistent with the Indian Accounting Standards prescribed under Section 133 of the Companies Act, 2013), has not disclosed the information required to be disclosed in terms of Regulation 33, Regulation 52 and Regulation 63 of the Listing Regulations, including the manner in which it is to be disclosed or that it contains any material misstatement.

For CSK Prabhu & Co
Chartered Accountants
Firm Registration Number:002485S


CSK Prabhu
Partner



Membership Number: 019811
VDIN:-24019811BKFAKJ4032

Place: Coimbatore
Date: 08-08-2024

Extract of Statement of Unaudited Financial Results for the Quarter ended 30 June 2024

(₹ lakh)

Particulars	Quarter Ended		Year Ended
	30.06.2024	30.06.2023	31-03-2024
	(Unaudited)	(Unaudited)	(Audited)
Total Revenue from Operations (net)	5,320.51	4,915.10	20,674.11
Net Profit / (Loss) for the period (before tax and Exceptional Items)	547.24	454.39	2,147.79
Net Profit / (Loss) for the period before tax (after Exceptional Items)	547.24	454.39	2,147.79
Net Profit / (Loss) for the period after tax (after Exceptional Items)	388.81	344.83	1,570.54
Other Comprehensive Income (net of tax)	40.33	19.58	32.08
Total Comprehensive Income for the period [comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (net of tax)]	429.14	364.41	1,602.62
Paid-up equity share capital (Face value : ₹ 10 per share)	6,470.59	6,470.59	6,470.59
Reserves (excluding Revaluation Reserve)			12,943.34
Securities Premium Account	1,429.80	1,429.80	1,429.80
Net worth	19,341.39	18,224.54	18,979.48
Paid up Debt Capital/ Outstanding Debt	0.44	0.40	0.45
Outstanding Redeemable Preference Shares	NA	NA	NA
Debt Equity Ratio	5.57	6.26	6.23
Earnings per share (₹ 10 each) (for continuing operations) :			
a. Basic (₹)	0.60	0.53	2.43
b. Diluted (₹)	0.60	0.53	2.43
Capital Redemption Reserve	NA	NA	NA
Debenture Redemption Reserve	NA	NA	NA
Debt Service Coverage Ratio	NA	NA	NA
Interest Service Coverage Ratio	NA	NA	NA

Notes :

- The above is an extract of the detailed format of the Unaudited Financial Results filed with Stock Exchange under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015. The full format of the Unaudited Financial Results are available on the BSE Ltd website ([URL:www.bseindia.com/corporates](http://www.bseindia.com/corporates)) and company's website, www.sakthifinance.com.
- Disclosures in accordance with Regulation 52(4) of the Listing Regulations have been submitted to BSE Limited and the disclosures can be accessed on the BSE website ([URL : www.bseindia.com/corporates](http://www.bseindia.com/corporates)) and company's website, www.sakthifinance.com.

By Order of
For Sakthi Finance Limited



M Balasubramaniam
Vice Chairman and Managing Director
DIN : 00377053

Sakthi Finance Limited
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Appendix - I

Compliance related to disclosure of certain ratios and other financial information as required under Regulation 52(4) of the Listing Regulations

(₹ lakhs)

Sl No	Particulars	Quarter Ended			Year Ended
		30 June 2024	31 March 2024	30 June 2023	31 March 2024
1	Debt - Equity Ratio (Refer Note 2)	5.57	6.23	6.26	6.23
2	Debt Service Coverage Ratio	NA	NA	NA	NA
3	Interest Service Coverage Ratio	NA	NA	NA	NA
4	Outstanding Redeemable Preference Shares	NA	NA	NA	NA
5	Capital Redemption Reserve	Nil	Nil	Nil	Nil
6	Debenture Redemption Reserve	Nil	Nil	Nil	Nil
7	Net Worth (Refer Note 3)	19,341.39	18,979.48	18,224.54	18,979.48
8	Net Profit / (Loss) After Tax	388.81	418.51	344.83	1570.54
9	Earnings per Share:				
	- Basic	0.60	0.65	0.53	2.43
	- Diluted	0.60	0.65	0.53	2.43
10	Current Ratio	NA	NA	NA	NA
11	Long Term debt to Working Capital	NA	NA	NA	NA
12	Bad Debts to Accounts Receivable Ratio	NA	NA	NA	NA
13	Current Liability Ratio	NA	NA	NA	NA
14	Total Debts to Total Assets (Refer Note 4)	0.75	0.76	0.76	0.76
15	Debtor Turnover	NA	NA	NA	NA
16	Inventory Turnover	NA	NA	NA	NA
17	Operating Margin (%)	NA	NA	NA	NA
18	Net Profit Margin (%) (Refer Note 5)	7.31	7.73	7.02	7.60



Sakthi Finance Limited
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(₹ lakhs)

Sl No	Particulars	Quarter Ended			Year Ended
		30 June 2024	31 March 2024	30 June 2023	31 March 2024
19	Sector specific equivalent ratios, as applicable				
	i) Gross Non-performing Assets (GNPA) % (Refer Note 6)	5.45	5.25	5.86	5.25
	ii) Net Non-Performing Assets (NNPA) % (Refer Note 7)	2.82	2.62	3.07	2.62
	iii) Provision Coverage Ratio (PCR %) (Refer Note 8)	49.67	51.38	49.00	51.38
	iv) Capital Adequacy Ratio (%) (Refer Note 9)	19.10	18.48	19.62	18.48

Notes :

1. Certain ratios/line items marked with remark "NA" are not applicable since the Company is a Non-Banking Financial Company registered with the Reserve Bank of India
2. Debt - Equity ratio = [Debt Securities + Borrowings (Other than Debt Securities) + Deposits + Subordinated Liabilities] / [Equity Share Capital + Other equity]
3. Net worth = [Equity shares capital + other equity]
4. Total debts to total assets = [Debt Securities + Borrowings (Other than Debt Securities) + Deposits + Subordinated Liabilities] / Total assets
5. Net profit margin (%) = Profit after tax / Total Income
6. Gross Non-performing Assts (GNPA) % = Gross Stage III assets / Gross loan assets
7. Net Non-performing Assts (NNPA) % = [Gross Stage III assets - Impairment loss allowance for Stage III assets] / [Gross Loan Assets - Impairment loss allowance for Stage III assets]
8. Provision Coverage Ratio (PCR %) = Impairment loss allowance for Stage III assets / Gross Stage III assets
9. Capital Adequacy Ratio has been computed as per relevant RBI guidelines





CSK PRABHU & CO
Chartered Accountants

PARTNERS

CSK PRABHU BCom FCA

MAHESH PRABHU BCom FCA DISA

SWETHA G N MCom FCA

Annexure F

To

Board of Directors

Sakthi Finance Limited

62, Dr.Nanjappa Road

Coimbatore - 641 018

Independent Auditor's Certificate on Security Cover as at June 30, 2024 under Regulation 54 read with Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 ("Listing Regulations"), as amended, for submission to BSE Limited and Catalyst Trusteeship Limited ("the Debenture Trustee")

1. The Certificate is issued in accordance with the terms of our engagement letter dated July 25, 2024
2. We, M/s. CSK Prabhu & Co, Chartered Accountants, the Statutory Auditors of Sakthi Finance Limited ("**the Company**"), have been requested by the management of the Company to certify the book value of assets charged against the Rated, Secured, Redeemable, Non-Convertible Debentures by Public Issue ("**NCDs**") ("**Listed Debt Securities**") issued by the Company mentioned in the accompanying "**Statement of Security Cover as on June 30, 2024**" in "**Annexure B**" and compliance with financial covenants in respect of Listed Secured Non-Convertible Debentures of the Company issued and outstanding as at June 30, 2024 as given in the accompanying "**Statement of Security Cover and Compliance with Covenants as on June 30, 2024**" in "**Annexure A**" (Annexure A and Annexure B hereinafter together referred to as "**the Statements**")

The Statements are prepared by the Company from the Un-audited books of accounts and other relevant records and documents maintained by the company as at June 30, 2024 pursuant to requirements of SEBI Master Circular no.

SEBI/HO/DDHS- PoD1/P/CIR/2023/109 dated March 31, 2023 issued by the Securities and Exchange Board of India ("**SEBI**") in terms of Regulation 54 read with Regulation 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 and Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations 1993 (hereinafter referred together as the "**the SEBI Regulations**"), as amended, for the purpose of submission to the Stock Exchange ("**BSE Ltd**") and to Debenture Trustee of the Listed Debt Securities. The responsibility for compiling the information contained in the Statement is of the Management of the Company and the same is initialed by us for identification purposes only.

Management's Responsibility for the Statements

3. The preparation of the Statements is the responsibility of the Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statements, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. The Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations and for providing all relevant information to the Debenture Trustees and for complying with all the covenants as prescribed in terms of the respective Debenture Trust Deed/Prospectus.

Auditor's Responsibility

5. Pursuant to the requirements of the SEBI Regulations, our responsibility for the purpose of this certificate is to certify the book values as considered in the **Annexure B**, in relation to the computation of Security Cover, is in agreement with the Un-audited financial statements as at June 30, 2024 has complied, in all material respects, with the covenants in respect of the listed debt securities of the company outstanding as at June 30, 2024 as mentioned in the statement.



6. A limited assurance engagement involves making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. The procedures performed vary in nature and timing from a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Accordingly, we have performed the following procedures:

- a) Obtained the Un-audited financial statements of the Company as at June 30, 2024.
 - b) Traced the amounts in the Statements, in relation to the computation of Security cover, to the un-audited financial statement of the Company as at June 30, 2024.
 - c) Ensured arithmetical accuracy of the computation of security cover in the Statement.
 - d) Reviewed the terms of Debenture Trust Deed / Prospectus(es) to understand the nature of charge (viz. exclusive charge or pari-passu charge) of the assets of the Company.
 - e) On a test check basis, checked the compliance with the covenants stated in the Debenture Trust Deed.
 - f) Made necessary inquiries with the management and obtained relevant representations in respect of matters relating to the Statements.
7. We conducted our examination of the statement on a test check basis in accordance with Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India ('ICAI'). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.



8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information and Other Assurance and Related Services Engagements issued by the ICAI.

Conclusion


9. Based on the procedures performed as referred to in paragraph 8 above and according to the information and explanations provided to us by the Management of the Company, nothing has come to our attention that causes us to believe that:
 - a. the particulars contained in the accompanying **Annexure B** with respect to the Book Values of Assets (at Cost) charged against Listed Debt Securities issued by the Company have not been accurately extracted and ascertained from the un-audited books of accounts of the Company as at June 30, 2024 and other relevant records and documents maintained by the Company; and
 - b. the Company has not complied with financial covenants of the Listed Debt Securities as mentioned in the accompanying **Annexure A**.




Restriction on Use

11. This certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Debenture Trustees, BSE Ltd and SEBI in accordance with the SEBI Regulations and should not be used by any other person or for any other purposes without our prior consent in writing. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

**For CSK Prabhu & Co
Chartered Accountants
Firm Reg. No.: 002485S**


CSK Prabhu
Partner
ICAI Membership No: 019811
UDINT24019811BKFAKK1821
Coimbatore
August 08, 2024



Annexure A

Statement of Security Cover and Compliance with Covenants as on June 30, 2024

Security cover in respect of listed debt securities of the listed entity under SEBI Master Circular no. SEBI/HO/DDHS- PoD1/P/CIR/2023/109 dated March 31, 2023

We hereby certify that:

- A.** The listed entity i.e. **Sakthi Finance Limited** (the '**Company**') has vide its Board/Committee Resolutions, Prospectus and under various Debenture Trust Deeds, issued Rated, Secured, Redeemable, Non-Convertible Debt Securities by Public Issue (Non-Convertible Debentures/NCDs) ("**Listed Debt Securities**") and the amount outstanding as at June 30, 2024 (including interest accrued) is Rs.49,296.64 Lakhs as per **Exhibit 1**.
- B. Security cover for Listed Debt Securities**
- i) The financial information as at June 30, 2024, has been extracted from the un-audited books of account as at June 30, 2024 and other relevant records and documents maintained by the Company.
- ii) The book value of assets of the Company at cost provide coverage of 1.10 times of the interest and principal amount, which is in accordance with the terms of the Issue/Debenture Trust Deed (Calculation as per "Statement of Security Cover as at June 30, 2024") ("**Annexure B**").
- C. Compliance of all the Covenants/Terms of the issue in respect of Listed Debt Securities of the Company**

We confirm that the Company has complied with all the Financial Covenants of the Listed Non-Convertible Debentures outstanding as at June 30, 2024, including the following:



NCD Series	Financial Covenants	Status
All Listed NCDs Outstanding as at June 30, 2024.	Maintain 100% Security Cover or Security Cover as per the terms of Prospectus and/or Debenture Trust Deeds at all the time on Total Amount Outstanding (including Interest Accrued) for the NCDs as at June 30, 2024.	Complied

Notes:

1. This Statement is prepared in accordance with Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 as amended and Regulation 54 read with Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended.
2. Other than what has been stated above, there is/are no covenant/s specified in the Prospectus of the listed debt securities that the Company needs to comply with.
3. The assets offered as security are loans given by the Company and hence not eligible for market valuations.

Coimbatore
August 08, 2024

For Sakthi Finance Limited


Kumarasamy Sundaramurthy
Chief Financial Officer



Exhibit 1

Outstanding Rated, Secured, Redeemable Non- Convertible Debentures (including interest accrued) as at June 30, 2024(By Public Issue(s)):

S.No	Issue	ISIN	Instrument	Type of Charge	Sanctioned Amount (Rs in lakhs)	Interest Accrued (Rs in lakhs)	Outstanding Amount (Rs in lakhs)	Cover Required (Rs in lakhs)	Assets Required (Rs in lakhs)
1	NCD Public Issue - V	INE302 E07359	Non-Convertible Debentures	Exclusive	1,663.12	-	1,663.12	1,663.12	1,663.12
2	NCD Public Issue - V	INE302 E07367	Non-Convertible Debentures	Exclusive	1,595.15	511.16	2,106.31	2,106.31	2,106.31
3	NCD Public Issue - V	INE302 E07375	Non-Convertible Debentures	Exclusive	3,566.23	-	3,566.23	3,566.23	3,566.23
4	NCD Public Issue - V	INE302 E07383	Non-Convertible Debentures	Exclusive	2,106.90	695.38	2,802.28	2,802.28	2,802.28
5	NCD Public Issue - VI	INE302 E07425	Non-Convertible Debentures	Exclusive	412.01	-	412.01	412.01	412.01
6	NCD Public Issue - VI	INE302 E07433	Non-Convertible Debentures	Exclusive	681.25	139.23	820.48	820.48	820.48
7	NCD Public Issue - VI	INE302 E07441	Non-Convertible Debentures	Exclusive	227.64	-	227.64	227.64	227.64
8	NCD Public Issue - VI	INE302 E07458	Non-Convertible Debentures	Exclusive	126.30	26.54	152.84	152.84	152.84
9	NCD Public Issue - VI	INE302 E07466	Non-Convertible Debentures	Exclusive	4,374.51	-	4,374.51	4,374.51	4,374.51
10	NCD Public Issue - VI	INE302 E07474	Non-Convertible Debentures	Exclusive	2,116.80	493.77	2,610.57	2,610.57	2,610.57
11	NCD Public Issue - VII	INE302 E07573	Non-Convertible Debentures	Exclusive	1,348.77	-	1,348.77	1,348.77	1,348.77
12	NCD Public Issue - VII	INE302 E07508	Non-Convertible Debentures	Exclusive	1,953.26	201.12	2,154.38	2,154.38	2,154.38



13	NCD Public Issue - VII	INE302 E07540	Non-Convertible Debentures	Exclusive	656.18	-	656.18	656.18	656.18
14	NCD Public Issue - VII	INE302 E07516	Non-Convertible Debentures	Exclusive	1,540.08	163.82	1,703.90	1,703.90	1,703.90
15	NCD Public Issue - VII	INE302 E07557	Non-Convertible Debentures	Exclusive	210.19	-	210.19	210.19	210.19
16	NCD Public Issue - VII	INE302 E07490	Non-Convertible Debentures	Exclusive	251.01	27.58	278.59	278.59	278.59
17	NCD Public Issue - VII	INE302 E07565	Non-Convertible Debentures	Exclusive	5,075.37	-	5,075.37	5,075.37	5,075.37
18	NCD Public Issue - VII	INE302 E07524	Non-Convertible Debentures	Exclusive	1,615.48	191.30	1,806.78	1,806.78	1,806.78
19	NCD Public Issue - VII	INE302 E07532	Non-Convertible Debentures	Exclusive	2,035.70	239.63	2,275.33	2,275.33	2,275.33
20	NCD Public Issue - VIII	INE302 E07607	Non-Convertible Debentures	Exclusive	1,101.82	-	1,101.82	1,101.82	1,101.82
21	NCD Public Issue - VIII	INE302 E07615	Non-Convertible Debentures	Exclusive	1,412.80	43.20	1,456.00	1,456.00	1,456.00
22	NCD Public Issue - VIII	INE302 E07656	Non-Convertible Debentures	Exclusive	707.89	-	707.89	707.89	707.89
23	NCD Public Issue - VIII	INE302 E07599	Non-Convertible Debentures	Exclusive	1,787.01	56.21	1,843.22	1,843.22	1,843.22
24	NCD Public Issue - VIII	INE302 E07649	Non-Convertible Debentures	Exclusive	5,703.14	-	5,703.14	5,703.14	5,703.14
25	NCD Public Issue - VIII	INE302 E07631	Non-Convertible Debentures	Exclusive	2,556.84	79.26	2,636.10	2,636.10	2,636.10
26	NCD Public Issue - VIII	INE302 E07623	Non-Convertible Debentures	Exclusive	1,540.14	62.84	1,602.98	1,602.98	1,602.98
Total					46,365.59	576.18	49,296.64	49,296.64	49,296.64



Annexure - B

Statements of Security Cover as on June 30, 2024 of Rated, Secured, Redeemable Non-Convertible Debentures (By Public Issue(s))

(All amounts are Rs. In Lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Part-Passu Charge	Part-Passu Charge	Part-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shown by part-passu debt holder (includes debt for which this certificate is issued & other debt with part-passu charge)	Other assets on which there is part-Passu charge (excluding items covered in column F)	Debt amount considered more than once (due to exclusive plus part passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /Book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Part passu charge Assets	Carrying value/Book value for part passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (K+L+M+ N)		
		Book Value	Book Value	Yes/ No	Book Value	Book Value						Relating to Column F		
ASSETS														
Property, Plant and Equipment		-	-	No	-	-	5,621.63	-	5,621.63	-	-	-	-	-
Capital Work-in-Progress		-	-	NA	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	NA	-	-	971.89	-	971.89	-	-	-	-	-
Goodwill		-	-	NA	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	NA	-	-	153.47	-	153.47	-	-	-	-	-
Intangible Assets under Development		-	-	NA	-	-	143.55	-	143.55	-	-	-	-	-
Investment Property		-	-	NA	-	-	264.86	-	264.86	-	-	-	-	-
Investments		-	-	NA	-	-	1,295.37	-	1,295.37	-	-	-	-	-
Loans	Standard Loan Receivables	54,245.82	31,376.95	No	-	-	33,226.70	-	1,18,849.46	-	54,245.82	-	-	54,245.82
Inventories		-	-	NA	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	NA	-	-	146.75	-	146.75	-	-	-	-	-
Cash and Cash Equivalents		-	-	NA	-	-	1,334.81	-	1,334.81	-	-	-	-	-
Bank Balances other than Cash & Cash Equivalents		-	-	NA	-	-	968.37	-	968.37	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-	-	-	-	-
Other Financial Assets		-	-	NA	-	-	1,480.04	-	1,480.04	-	-	-	-	-
Deferred Tax Assets		-	-	NA	-	-	416.69	-	416.69	-	-	-	-	-
Other Non-Financial Assets		-	-	NA	-	-	1,793.59	-	1,793.59	-	-	-	-	-
Total		54,245.82	31,376.95	-	-	-	47,817.72	-	1,33,440.48	-	54,245.82	-	-	54,245.82



Annexure - B
 Statements of Security Cover as on June 30, 2024 of Rated, Secured, Redeemable Non-Convertible Debentures (By Public Issue(s))
 (All amounts are Rs. In Lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (including debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /Book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRs market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/Book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRs market value is not applicable)	Total Value (M+L+N)	
		Book Value	Book Value	Yes/No	Book Value	Book Value								
LIABILITIES														
Debt securities to which this certificate pertains	Secured Non Convertible Debentures (Listed) - (By Public)	49,296.64	10,024.14	-	-	-	6,407.54	-	65,728.32	-	-	-	49,296.64	49,296.64
Other debt sharing pari-passu charge with above debt														
Other Debt							2,113.08		2,113.08					
Subordinated debt							12,762.84		12,762.84					
Borrowings														
Bank			12,953.54						12,953.54					
Debt Securities														
Others														
Term Loan from Others			2,154.52						2,154.52					
Public Deposits							11,919.77		11,919.77					
Trade payables							1,569.98		1,569.98					
Lease Liabilities							312.96		312.96					
Provisions							179.91		179.91					
Others														
Other Financial Liabilities			37.36				1,230.25		1,267.61					
Other non-Financial Liabilities							42.62		42.62					
Current Tax Liabilities							169.23		169.23					
Total		49,296.64	25,169.55				36,708.18		1,11,174.37				49,296.64	49,296.64
Cover on Book Value		1.10					Not Applicable							
Cover on Market Value														1.10
		Exclusive Security Cover Ratio					Pari-Passu Security Cover Ratio							

Note: 1. The above amounts have been extracted from the Un-audited financial results for the quarter ended June 30, 2024
 2. The Company has complied with all the covenants specified in respect of all Listed Non-Convertible Securities.





CSK PRABHU & CO
Chartered Accountants

PARTNERS

CSK PRABHU BCom FCA

MAHESH PRABHU BCom FCA DISA

SWETHA G N MCom FCA

Annexure F

To

Board of Directors

Sakthi Finance Limited

62, Dr.Nanjappa Road

Coimbatore - 641 018

Independent Auditor's Certificate on Security Cover as at June 30, 2024 under Regulation 54 read with Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 ("Listing Regulations"), as amended, for submission to BSE Limited and Catalyst Trusteeship Limited ("the Debenture Trustee")

1. The Certificate is issued in accordance with the terms of our engagement letter dated July 25, 2024
2. We, M/s. CSK Prabhu & Co, Chartered Accountants, the Statutory Auditors of Sakthi Finance Limited ("**the Company**"), have been requested by the management of the Company to certify the book value of assets charged against the Rated Secured Listed Redeemable Non-Convertible Debentures on Private Placement Basis ("**Privately Placed Listed NCDs**") issued by the Company mentioned in the accompanying "**Statement of Security Cover as on June 30, 2024**" in "**Annexure B**" and compliance with financial covenants in respect of Privately Placed Listed NCDs of the Company issued and outstanding as at June 30, 2024 as given in the accompanying "**Statement of Security Cover and Compliance with Covenants as on June 30, 2024**" in "**Annexure A**" (Annexure A and Annexure B hereinafter together referred to as "**the Statements**")

The Statements are prepared by the Company from the Un-audited books of accounts and other relevant records and documents maintained by the company as at June 30, 2024 pursuant to requirements of SEBI Master Circular no. SEBI/HO/DDHS- PoD1/P/CIR/2023/109 dated March 31, 2023 issued by the Securities and Exchange Board of India ("**SEBI**") in terms of Regulation 54 read with Regulation 56(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 and Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations 1993 (hereinafter referred together as the "**the SEBI Regulations**"), as amended, for the purpose of submission to the Stock Exchange ("**BSE Ltd**") and to Debenture Trustee of the Privately Placed Listed NCDs. The responsibility for compiling the information contained in the Statement is of the Management of the Company and the same is initialed by us for identification purposes only.

Management's Responsibility for the Statements

3. The preparation of the Statements is the responsibility of the Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statements, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. The Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations and for providing all relevant information to the Debenture Trustees and for complying with all the covenants as prescribed in terms of the respective Debenture Trust Deed, General Information Document ("**GID**") and Key Information Document ("**KID**").

Auditor's Responsibility

5. Pursuant to the requirements of the SEBI Regulations, our responsibility for the purpose of this certificate is to certify the book values as considered in the **Annexure B**, in relation to the computation of Security Cover, is in agreement with the Un-audited financial statements as at June 30, 2024 and has complied, in all material respects, with the covenants in respect of the Privately Placed listed NCDs of the company outstanding as at June 30, 2024 as mentioned in the statement.
6. A limited assurance engagement involves making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. The procedures performed vary in nature and timing from a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

Accordingly, we have performed the following procedures:

- a) Obtained the Un-audited financial statements of the Company as at June 30, 2024.
- b) Traced the amounts in the Statements, in relation to the computation of Security cover, to the un-audited financial statement of the Company as at June 30, 2024.
- c) Ensured arithmetical accuracy of the computation of security cover in the Statement.
- d) Reviewed the terms of Debenture Trust Deed / GID and KID to understand the nature of charge (viz. exclusive charge or pari-passu charge) of the assets of the Company.
- e) On a test check basis, checked the compliance with the covenants stated in the Debenture Trust Deed.

- f) Made necessary inquiries with the management and obtained relevant representations in respect of matters relating to the Statements.
7. We conducted our examination of the statement on a test check basis in accordance with Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the Institute of Chartered Accountants of India ('ICAI'). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information and Other Assurance and Related Services Engagements issued by the ICAI.

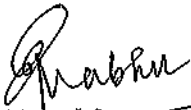
Conclusion

9. Based on the procedures performed as referred to in paragraph 8 above and according to the information and explanations provided to us by the Management of the Company, nothing has come to our attention that causes us to believe that:
- a. the particulars contained in the accompanying **Annexure B** with respect to the Book Values of Assets (at Cost) charged against Privately Placed Listed NCDs issued by the Company have not been accurately extracted and ascertained from the un-audited books of accounts of the Company as at June 30, 2024 and other relevant records and documents maintained by the Company; and
- b. the Company has not complied with financial covenants of the Privately Placed Listed NCDs as mentioned in the accompanying **Annexure A**.

Restriction on Use

11. This certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Debenture Trustees, BSE Ltd and SEBI in accordance with the SEBI Regulations and should not be used by any other person or for any other purposes without our prior consent in writing. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

**For CSK Prabhu & Co
Chartered Accountants
Firm Reg. No.: 002485S**


CSK Prabhu
Partner
ICAI Membership No: 019811
UDIN :- 24019811BKPAKL2471
Coimbatore
August 08, 2024

Annexure A

Statement of Security Cover and Compliance with Covenants as on June 30, 2024

Security cover in respect of Rated Secured Listed Redeemable Non-convertible Debentures on Private Placement Basis of the listed entity under SEBI Master Circular no. SEBI/HO/DDHS- PoD1/P/CIR/2023/109 dated March 31, 2023 We hereby certify that:

- A.** The listed entity i.e. **Sakthi Finance Limited** (the '**Company**') has vide its Board/Committee Resolutions, General Information Document ("**GID**"), Key Information Document ("**KID**") and under various Debenture Trust Deeds, issued the Rated Secured Redeemable Non-Convertible Debentures on Private Placement Basis (Non-Convertible Debentures on Private Placement Basis/ Privately Placed Listed NCDs) and the amount outstanding as at June 30, 2024 (including interest accrued) is Rs.495.65 Lakhs as per **Exhibit 1**.
- B. Security cover for Privately Placed Listed NCDs**
- The financial information as at June 30, 2024, has been extracted from the un-audited books of account as at June 30, 2024 and other relevant records and documents maintained by the Company.
 - The book value of assets of the Company at cost provide coverage of 1.14 times of the interest and principal amount, which is in accordance with the terms of the Issue/Debenture Trust Deed (Calculation as per "Statement of Security Cover as at June 30, 2024") ("**Annexure B**").

C. Compliance of all the Covenants/Terms of the issue in respect of Privately Placed Listed NCDs of the Listed Entity

We confirm that the Company has complied with all the Financial Covenants of the Privately Placed Listed NCDs outstanding as at June 30, 2024, including the following:

NCD Series	Financial Covenants	Status
All Privately Placed Listed NCDs Outstanding as at June 30, 2024.	Maintain 100% Security Cover or Security Cover as per the terms of GID and KID and/or Debenture Trust Deeds at all the time on Total Amount Outstanding (including Interest Accrued) for the NCDs as at June 30, 2024.	Complied

Notes:

1. This Statement is prepared in accordance with Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 as amended and Regulation 54 read with Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 as amended.
2. Other than what has been stated above, there is/are no covenant/s specified in the GID and KID of the Privately Placed Listed NCDs that the Company needs to comply with.
3. The assets offered as security are loans given by the Company and hence not eligible for market valuations.

For Sakthi Finance Limited


Kumarasamy Sundaramurthy
Chief Financial Officer

Coimbatore
August 08, 2024

Exhibit 1

Outstanding Rated Secured Listed Redeemable Non-Convertible Debentures on Private Placement Basis (including interest accrued) as at June 30, 2024:

S.No	Issue	ISIN	Instrument	Type of Charge	Sanctioned Amount (Rs in lakhs)	Interest Accrued (Rs in lakhs)	Outstanding Amount (Rs in lakhs)	Cover Required (Rs in lakhs)	Assets Required (Rs in lakhs)
1	NCD Private Placement	INE302 E07664	Non-Convertible Debentures	Exclusive	210.00	-	210.00	210.00	210.00
2	NCD Private Placement	INE302 E07672	Non-Convertible Debentures	Exclusive	185.00	-	185.00	185.00	185.00
3	NCD Private Placement	INE302 E07680	Non-Convertible Debentures	Exclusive	50.00	0.31	50.31	50.31	50.31
4	NCD Private Placement	INE302 E07698	Non-Convertible Debentures	Exclusive	50.00	0.34	50.34	50.34	50.34
Total					495.00	0.65	495.65	495.65	495.65

Annexure - B
Statements of Security Cover as on June 30, 2024 of Rated, Secured, Listed, Redeemable, Non-Convertible Debentures On Private Placement Basis
(All amounts are Rs. In Lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari Passu charge (excluding items covered in column F)	Debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Asset charged on Exclusive basis	Carrying /Book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/Book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg Bank Balance, DSRA market value is not applicable)	Total Value (K+L+M+N)		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment		-	-	No	-	-	5,621.63	-	5,621.63	-	-	-	-	-
Capital Work-in-Progress		-	-	NA	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	NA	-	-	971.89	-	971.89	-	-	-	-	-
Goodwill		-	-	NA	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	NA	-	-	153.47	-	153.47	-	-	-	-	-
Intangible Assets under Development		-	-	NA	-	-	143.55	-	143.55	-	-	-	-	-
Investment Property		-	-	NA	-	-	264.86	-	264.86	-	-	-	-	-
Investments		-	-	NA	-	-	1,295.37	-	1,295.37	-	-	-	-	-
Loans	Standard Loan Receivables	567.23	85,055.53	No	-	-	33,226.70	-	1,18,849.46	-	567.23	-	-	567.23
Inventories		-	-	NA	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	NA	-	-	146.75	-	146.75	-	-	-	-	-
Cash and Cash Equivalents		-	-	NA	-	-	1,334.81	-	1,334.81	-	-	-	-	-
Bank Balances other than Cash & Cash Equivalents		-	-	NA	-	-	968.37	-	968.37	-	-	-	-	-
Others		-	-	-	-	-	-	-	-	-	-	-	-	-
Other Financial Assets		-	-	NA	-	-	1,480.04	-	1,480.04	-	-	-	-	-
Deferred Tax Assets		-	-	NA	-	-	416.69	-	416.69	-	-	-	-	-
Other Non-Financial Assets		-	-	NA	-	-	1,793.59	-	1,793.59	-	-	-	-	-
Total		567.23	85,055.53	-	-	-	47,817.72	-	1,33,440.48	-	567.23	-	-	567.23

Annexure - B
Statements of Security Cover as on June 30, 2024 of Rated, Secured, Listed, Redeemable, Non-Convertible Debentures On Private Placement Basis
(All amounts are Rs. In Lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relates	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debtholder (includes debt for which this certificate is issued other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)	Debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged or Exclusion basis	Carrying /Book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/Book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (C+L+M+N)		
		Book Value	Book Value	Yes/No	Book Value	Book Value								
LIABILITIES														
Debt securities to which this certificate pertains	Secured Non Convertible Debentures (Listed) Private Placement	495.65	58,825.13	-	-	-	6,407.54	-	65,728.32		495.65	-	-	495.65
Other debt sharing pari-passu charge with above debt			-	-	-	-	-	-	-		-	-	-	-
Other Debt			-	-	-	-	2,113.08	-	2,113.08		-	-	-	-
Subordinated debt			-	-	-	-	12,762.84	-	12,762.84		-	-	-	-
Borrowings			-	-	-	-	-	-	-		-	-	-	-
Bank			12,953.54	-	-	-	-	-	12,953.54		-	-	-	-
Debt Securities			-	-	-	-	-	-	-		-	-	-	-
Others			-	-	-	-	-	-	-		-	-	-	-
Term Loan from Others		<i>not to be filled</i>	2,154.52	-	-	-	-	-	2,154.52		-	-	-	-
Public Deposits			-	-	-	-	11,919.77	-	11,919.77		-	-	-	-
Trade payables			-	-	-	-	1,569.98	-	1,569.98		-	-	-	-
Lease Liabilities			-	-	-	-	312.96	-	312.96		-	-	-	-
Provisions			-	-	-	-	179.91	-	179.91		-	-	-	-
Others			-	-	-	-	-	-	-		-	-	-	-
Other Financial Liabilities			37.36	-	-	-	1,230.25	-	1,267.61		-	-	-	-
Other non-Financial Liabilities			-	-	-	-	42.62	-	42.62		-	-	-	-
Current Tax Liabilities			-	-	-	-	169.23	-	169.23		-	-	-	-
Total		495.65	73,970.54	-	-	-	36,708.18	-	1,11,174.37		495.65	-	-	495.65
Cover on Book Value		1.14					Not Applicable							
Cover on Market Value														1.14
		Exclusive Security Cover Ratio					Pari-Passu Security Cover Ratio							

Note: 1. The above amounts have been extracted from the Un-audited financial results for the quarter ended June 30, 2024
2. The Company has complied with all the covenants specified in respect of all Privately Listed Non-Convertible Securities.



CSK PRABHU & CO
Chartered Accountants

PARTNERS

CSK PRABHU BCom FCA

MAHESH PRABHU BCom FCA DISA

SWETHA G N MCom FCA

Annexure F

Independent Auditor's Certificate on the manner of utilization of the funds raised through the Private Placement of Rated Listed Secured Redeemable Non-Convertible Debentures as required by Regulation 52(7) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, ("the Listing Regulations")

To

Catalyst Trusteeship Limited

"GDA House"

Plot No.85, Bhusari Colony (Right)

Paud Road

Pune - 411038

Dear Sirs/Madam,

We, CSK Prabhu & Co., Chartered Accountants (ICAI FRN:002485S), the Statutory Auditors of Sakthi Finance Limited (hereinafter referred as "**the Company**") have been requested by the Company to verify and certify the utilization of funds raised through Private Placement of Rated Listed Secured Redeemable Non-Convertible Debentures (hereinafter referred to as "**the NCD Private Placement**") in terms of General Information Document ("**GID**") and Key Information Document ("**KID**") dated 30th May 2024 for the objects for which it was raised, as required by Regulation 52(7) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ("**the Listing Regulations**").

The accompanying statement of utilization of proceeds of the NCD Private Placement ("**the Statement**") during the period from 07.06.2024 to 30.06.2024 as per the requirements of the Listing Regulations has been prepared by the Management of the Company, which we have initialed for identification purposes only.

Management's Responsibility for the Statement

The preparation of the accompanying Statement is the responsibility of the Management of the Company. This responsibility includes designing and implementing



Page 1 of 3

and maintaining internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

The Management is also responsible for ensuring:

- a. the utilization of funds is for the purpose for which it is raised; and
- b. compliance with the requirements of the Listing Regulations.

Auditor's Responsibility

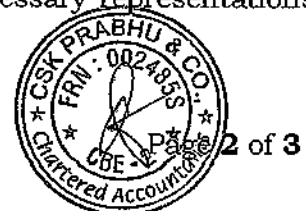
Pursuant to the requirements of Regulation 52(7) of the Listing Regulations, it is our responsibility to obtain reasonable assurance and conclude as to whether the details provided in the Statement is in agreement with the books of accounts and other records for the period from 07.06.2024 to 30.06.2024.

We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India ("ICAI"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by ICAI.

We have complied with the relevant applicable requirements of the Standard on Quality Control ("SQC") 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information and Other Assurance and Related Services Engagements.

Accordingly, we have performed the following procedures in relation to the Statement:

- (a) read the GID and KID and obtained the details of Objects of the NCD Private Placement;
- (b) obtained the bank statement of the Company from 07.06.2024 to 30.06.2024 and traced the receipt and utilization of the funds.
- (c) verified the utilization of proceeds with books of accounts and other relevant records maintained by the Company; and
- (d) conducted relevant management inquiries and obtained necessary representations from the Company.



Opinion

Based on our examination as above, and the information and explanations given to us, the details provided in the Statement is in agreement with the books of accounts and other records for the period from 07.06.2024 to 30.06.2024 and the statement fairly presents, in all material respects, the manner of utilization of funds from the NCD Private Placement.

Restriction on Use

The Certificate is addressed to and provided to the Debenture Trustee of the Company solely for the purpose of enabling the Company to comply with its obligation under Regulation 52(7) of the Listing Regulations and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

We have no responsibility to update this report for events and circumstances occurring after the date of this certificate.

**For CSK Prabhu & Co.,
Chartered Accountants**

Firm Registration No.:002485S



A handwritten signature in black ink, appearing to read "Prabhu".

CSK Prabhu

Partner

**Coimbatore
08-08-2024**

ICAI Membership No: 019811

U DIN :- 24019811BKFAKN8864



Sakthi Finance

Since 1955

Statement containing details of manner of utilization of funds raised through the Private Placement of Rated Listed Secured Redeemable Non-Convertible Debentures (The NCD Private Placement)

A. Statement of utilization of Issue proceeds: (Rs. In Crores)

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/Private Placement)	Type of Instrument	Date of raising funds	Amount raised (Rs. In Crores)	Funds utilized	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
SAKTHI FINANCE LIMITED	INE302E07664	Private Placement	Non-Convertible Debentures	07/06/2024	2.10	4.95	No	NA	No Remarks
SAKTHI FINANCE LIMITED	INE302E07680	Private Placement	Non-Convertible Debentures	07/06/2024	0.50		No	NA	No Remarks
SAKTHI FINANCE LIMITED	INE302E07672	Private Placement	Non-Convertible Debentures	07/06/2024	1.85		No	NA	No Remarks
SAKTHI FINANCE LIMITED	INE302E07698	Private Placement	Non-Convertible Debentures	07/06/2024	0.50		No	NA	No Remarks
Total					4.95	4.95			

Note: The amount of Rs.4.95 crores shown as "Funds utilized" in the above table relating to NCD Private Placement comprises of Issue expenses Rs.0.65 crores and amounts utilized for the objects stated in the NCD Private Placement General Information Document ("GID") and Key Information Document ("KID") Rs.4.30 crores, totaling to Rs.4.95 crores.



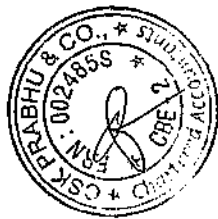
Sakthi Finance Limited

62, Dr. Nanjappa Road, Coimbatore - 641 018, Tamilnadu, India.

Ph : (0422) 2231471 - 474, 4236200 Fax : (0422) 2231915 | www.sakthifinance.com | CIN : L65910TZ1955PLC000145

B. Statement of deviation/ variation in use of Issue proceeds: NIL

Statement of Deviation or Variation in utilization of funds raised						
Name of listed entity		Sakthi Finance Limited				
Mode of Fund Raising		Private Placement				
Type of instrument		Non-Convertible Debentures				
Date of Raising Funds		07 th June 2024				
Amount Raised		Rs.4.95 (INR Crores)				
Report filed for year ended		30 th June 2024				
Is there a Deviation / Variation in use of funds raised?		No				
Whether any approval is required to vary the objects of the issue stated in the prospectus / offer document?		No				
If yes, details of the approval so required?		Not Applicable since no deviation/variation				
Date of approval		Not Applicable since no deviation/variation				
Explanation for the Deviation / Variation		Not Applicable since no deviation/variation				
Comments of the audit committee after review		Not Applicable since no deviation/variation				
Comments of the auditors, if any		Not Applicable since no deviation/variation				
Objects for which funds have been raised and where there has been a deviation, in the following table		Not Applicable since no deviation/variation				
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised (₹ crores)	Amount of Deviation/ Variation for the half year according to applicable object (₹ lakhs and in %)	Remarks, if any
Not Applicable since no deviation/variation	Not Applicable since no deviation/variation	Not Applicable since no deviation/variation	Not Applicable since no deviation/variation	NA	Not Applicable since no deviation/variation	Nil



Coimbatore
08-08-2024

For and on behalf of
Sakthi Finance Limited

Kumarasamy Sundaramurthy
Chief Financial Officer

Statement of Deviation or Variation in utilisation of Funds raised						
Name of listed entity			Sakthi Finance Limited			
Mode of Fund Raising			Public Issue	Private Placement		
Type of instrument			Secured, Redeemable Non-Convertible Debentures			
Date of Raising Funds			27-Feb-24	07-Jun-24		
Amount Raised			₹ 148.10 Crores	₹ 4.95 Crores		
Report filed for quarter year ended			30-Jun-24			
Is there a Deviation / Variation in use of funds raised?			No			
Whether any approval is required to vary the objects of the issue stated in the prospectus / offer document?			No			
If yes, details of the approval so required?			NA			
Date of approval			NA			
Explanation for the Deviation / Variation			NA			
Comments of the audit committee after review			Nil			
Comments of the auditors, if any			Nil			
Objects for which funds have been raised and where there has been a deviation, in the following table			Not Applicable			
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised (₹ crores)	Amount of Deviation/ Variation for the half year according to applicable object (₹ lakhs and in %)	Remarks, if any
-	-	-	-	-	-	-
Deviation could mean: (a) Deviation in the objects or purposes for which the funds have been raised (b) Deviation in the amount of funds actually utilized as against what was originally disclosed.						

Name of Signatory : Sundaramurthy Krishnasamy
Designation : Chief Financial Officer



Sakthi Finance Limited
Coimbatore - 18

Statement of Utilisation of NCD Public Issue VIII Proceeds

Sl No	Name of the Issuer	ISIN	Mode of fund raising (Public Issues / Private placement)	Type of Instrument	Date of Raising funds	Amount Raised (₹ crores)	Fund utilised (₹ crores)	Any Deviation	If 8, is yes then specify the purpose of which the funds were utilised	Remarks
								Yes / No		
1	2	3	4	5	6	7	8	9	10	
1	Sakthi Finance Limited	INE302E07607	Public Issue	Secured Redeemable, Non - Convertible Debentures	27 February 2024 (Date of Allotment)	11.02	148.10	No	Not Applicable	
2		INE302E07615				14.13				
3		INE302E07656				7.08				
4		INE302E07599				17.87				
5		INE302E07649				57.03				
6		INE302E07631				25.57				
7		INE302E07623				15.40				
Total						148.10	148.10			

Note : NCD Proceeds were utilised for the objects stated in the NCD Prospectus only. Fund utilised includes Debentures Issue expenses as on 30.06.2024

Statement of Utilisation of NCD Public Issue VIII Proceeds

Sl No	Name of the Issuer	ISIN	Mode of fund raising (Public Issues / Private placement)	Type of Instrument	Date of Raising funds	Amount Raised (₹ crores)	Fund utilised (₹ crores)	Any Deviation	If 8, is yes then specify the purpose of which the funds were utilised	Remarks
								Yes / No		
1	2	3	4	5	6	7	8	9	10	
1	Sakthi Finance Limited	INE302E07664	Private Placement	Secured Redeemable, Non - Convertible Debentures	7 June 2024 (Date of Allotment)	2.10	4.95	No	Not Applicable	
2		INE302E07672				0.50				
3		INE302E07680				1.85				
4		INE302E07698				0.50				
Total						4.95	4.95			

Note : NCD Proceeds were utilised for the objects stated in the NCD Prospectus only. Fund utilised includes Debentures Issue expenses as on 30.06.2024

For Sakthi Finance Limited



Sundaramurthy Kumarasamy
Chief Financial Officer



CSK PRABHU & CO
Chartered Accountants

PARTNERS

CSK PRABHU BCom FCA

MAHESH PRABHU BCom FCA DISA

SWETHA G N MCom FCA

Annexure F

Independent Auditor's Certificate on the manner of utilization of the funds raised through the Public Issue of Rated Secured Redeemable Non-Convertible Debentures as required by Regulation 52(7) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015, ("the Listing Regulations")

To

Catalyst Trusteeship Limited

"GDA House"

Plot No.85, Bhusari Colony (Right)

Paud Road

Pune - 411038

Dear Sirs/Madam,

We, CSK Prabhu & Co., Chartered Accountants (ICAI FRN:002485S), the Statutory Auditors of Sakthi Finance Limited (hereinafter referred as "**the Company**") have been requested by the Company to verify and certify the utilization of funds raised through Public Issue of Rated Secured Redeemable Non-Convertible Debentures (hereinafter referred to as "**the NCD Public Issue-8**") in terms of the Prospectus dated 30th January 2024 for the objects for which it was raised, as required by Regulation 52(7) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015, as amended ("**the Listing Regulations**").

The accompanying statement of utilization of proceeds of the NCD Public Issue-8 ("**the Statement**") during the period from 27.02.2024 to 30.06.2024 as per the requirements of the Listing Regulations has been prepared by the Management of the Company, which we have initialed for identification purposes only.

Management's Responsibility for the Statement

The preparation of the accompanying Statement is the responsibility of the Management of the Company. This responsibility includes designing, implementing



Page 1 of 3

and maintaining internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

The Management is also responsible for ensuring:

- a. the utilization of funds is for the purpose for which it is raised; and
- b. compliance with the requirements of the Listing Regulations.

Auditor's Responsibility

Pursuant to the requirements of Regulation 52(7) of the Listing Regulations, it is our responsibility to obtain reasonable assurance and conclude as to whether the details provided in the Statement is in agreement with the books of accounts and other records for the period from 27.02.2024 to 30.06.2024.

We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India ("ICAI"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by ICAI.

We have complied with the relevant applicable requirements of the Standard on Quality Control ("SQC") 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information and Other Assurance and Related Services Engagements.

Accordingly, we have performed the following procedures in relation to the Statement:

- (a) read the Prospectus and obtained the details of Objects of the NCD Public Issue-8;
- (b) obtained the bank statement of the Company from 27.02.2024 to 30.06.2024 and traced the receipt and utilization of the funds.
- (c) verified the utilization of proceeds with books of accounts and other relevant records maintained by the Company; and
- (d) conducted relevant management inquiries and obtained necessary representations from the Company.



Opinion

Based on our examination as above, and the information and explanations given to us, the details provided in the Statement is in agreement with the books of accounts and other records for the period from 27.02.2024 to 30.06.2024 and the statement fairly presents, in all material respects, the manner of utilization of funds from the NCD Public Issue-8.

Restriction on Use

The Certificate is addressed to and provided to the Debenture Trustee of the Company solely for the purpose of enabling the Company to comply with its obligation under Regulation 52(7) of the Listing Regulations and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

We have no responsibility to update this report for events and circumstances occurring after the date of this certificate.

**For CSK Prabhu & Co.,
Chartered Accountants
Firm Registration No.:002485S**




**CSK Prabhu
Partner**

**Coimbatore
08-08-2024**

**ICAI Membership No: 019811
UDIN:- 24019811BKFAKM3031**



Sakthi Finance

Since 1955

Statement containing details of manner of utilization of funds raised through the Public Issue of Rated Secured Redeemable Non-Convertible Debentures (The NCD Public Issue-8)

A. Statement of utilization of Issue proceeds: (Rs. In Crores)

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/Private Placement)	Type of Instrument	Date of raising funds	Amount raised (Rs. In Crores)	Funds utilized	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
SAKTHI FINANCE LIMITED	INE302E07607	Public Issue	Non-Convertible Debentures	27/02/2024	11.02	148.10	No	NA	No Remarks
SAKTHI FINANCE LIMITED	INE302E07615	Public Issue	Non-Convertible Debentures	27/02/2024	14.13		No	NA	No Remarks
SAKTHI FINANCE LIMITED	INE302E07656	Public Issue	Non-Convertible Debentures	27/02/2024	7.08		No	NA	No Remarks
SAKTHI FINANCE LIMITED	INE302E07599	Public Issue	Non-Convertible Debentures	27/02/2024	17.87		No	NA	No Remarks
SAKTHI FINANCE LIMITED	INE302E07649	Public Issue	Non-Convertible Debentures	27/02/2024	57.03		No	NA	No Remarks
SAKTHI FINANCE LIMITED	INE302E07631	Public Issue	Non-Convertible Debentures	27/02/2024	25.57		No	NA	No Remarks
SAKTHI FINANCE LIMITED	INE302E07623	Public Issue	Non-Convertible Debentures	27/02/2024	15.40		No	NA	No Remarks
Total					148.10		148.10		

Note: The amount of Rs.148.10 crores shown as "Funds utilized" in the above table relating to NCD Public Issue-8 comprises of Issue expenses Rs.3.89 crores and amounts utilized for the objects stated in the NCD Public Issue-8 prospectus Rs.144.21 crores, totaling to Rs.148.10 crores.



Sakthi Finance Limited

62, Dr. Nanjappa Road, Coimbatore - 641 018, Tamilnadu, India.

Ph : (0422) 2231471 - 474, 4236200 Fax : (0422) 2231915 | www.sakthifinanca.com | CIN : L65910TZ1955PLC000145

B. Statement of deviation/ variation in use of Issue proceeds: NIL

Statement of Deviation or Variation in utilisation of funds raised						
Name of listed entity			Sakthi Finance Limited			
Mode of Fund Raising			Public Issue			
Type of instrument			Non-Convertible Debentures			
Date of Raising Funds			27 th February 2024			
Amount Raised			Rs.148.10 (INR Crores)			
Report filed for year ended			30 th June 2024			
Is there a Deviation / Variation in use of funds raised?			No			
Whether any approval is required to vary the objects of the issue stated in the prospectus / offer document?			No			
If yes, details of the approval so required?			Not Applicable since no deviation/variation			
Date of approval			Not Applicable since no deviation/variation			
Explanation for the Deviation / Variation			Not Applicable since no deviation/variation			
Comments of the audit committee after review			Not Applicable since no deviation/variation			
Comments of the auditors, if any			Not Applicable since no deviation/variation			
Objects for which funds have been raised and where there has been a deviation, in the following table			Not Applicable since no deviation/variation			
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised (₹ crores)	Amount of Deviation/ Variation for the half year according to applicable object (₹ lakhs and in %)	Remarks, if any
Not Applicable since no deviation/ variation	Not Applicable since no deviation/ variation	Not Applicable since no deviation/ variation	Not Applicable since no deviation/ variation	NA	Not Applicable since no deviation/ variation	Nil



Coimbatore
08-08-2024

For and on behalf of
Sakthi Finance Limited

Kumarasamy Sundaramurthy
Chief Financial Officer



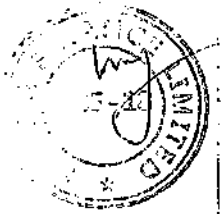
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Annexure - G

Disclosures to be made in in terms of Regulation 30 of the SEB1 (Listing Obligations and Disclosure Requirements Regulations) 2015 in relation to the proposed NCD Public Issue is set out below.

Sl No	Particulars	Details
1	Size of the Issue	Secured, Redeemable, Non-Convertible Debentures ("NCDs") of face value of ₹ 1,000 each for cash at par for ₹ 10,000 lakh (being the "Base issue size") with an option to retain over-subscription up to ₹ 10,000 lakh, aggregating ₹ 20,000 lakh.
2	Whether proposed to be listed? (IF yes, name of the stock exchange(s))	Yes, BSE Limited
3	Tenure of the Instrument - date of the allotment and date of maturity	Will be decided by the Finance, Investment and Securities Issuance Committee at the time of approving the Final NCD Prospectus
4	Coupon / interest offered, schedule of payment of coupon / interest and principal	Will be decided by the Finance, Investment and Securities Issuance Committee at the time of approving the final NCD Prospectus
5	Charge / Security, if any, created over the assets	An identified immovable property and / or specified Hire Purchase receivables of the Company will be offered as security. Security Cover will be 100% of the debenture value
6	Special Rights / interest / privileges attached to the instrument and changes thereof	Nil
7	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest/principal	In the event of a payment default or any other event of default, of the amounts due under the issue, the issuer shall pay interest at such rate as may be stipulated / prescribed under applicable laws from the date of the occurrence of the payment default on the outstanding principal amount of the Debentures until such default is cured or the debentures are redeemed pursuant to such default, as applicable. If the coupon payment day is a holiday, then the coupon payment will be made on the immediately succeeding business/working day.



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Sl No	Particulars	Details
8	Details of any letter or comments regarding payment / non-payment of interest, principal on due dates, or any other matter concerning the security and / or the assets along with its comments thereon, if any	Not applicable
9	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	Redemption will be made out of the profits of the company or out of funds raised through fresh issue for the purpose, as may be applicable.

Yours faithfully
For Sakthi Finance Limited

Sri Sundaramurthy Kumarasamy
Chief Financial Officer





Sakthi Finance

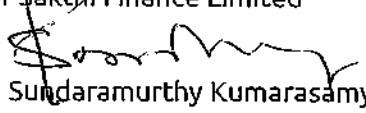
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Annexure – H

Issue of Secured and Unsecured Redeemable Non-Convertible Debentures ("NCDs"), Issuance of Commercial Papers ("CPs") and Other Unsecured Debt Securities on private placement basis for an amount not exceeding ₹ 500 crore

Sl No	Disclosure Requirement	Details
1	Size of the Issue	For an amount not exceeding ₹ 500 Crores to be issued on private placement basis to the intending investors
2	Whether proposed to be listed? (If yes, name of the stock exchange(s))	No
3	Tenure of the Instrument - date of the allotment and date of maturity	Not exceeding 10 years. Date of allotment and maturity will be decided by the Board of Directors at the time of Issue
4	Coupon / interest offered, schedule of payment of coupon / interest and principal	Not exceeding 12% per annum
5	Charge / Security, if any, created over the assets	Security will be created for the NCDs by extending the hire purchase receivables / immovable properties of the Company and consequently, the charge will also be created in favour of the Debenture Trustees
6	Special Rights / interest / privileges attached to the instrument and changes thereof	Nil
7	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal	Does not arise
8	Delay of any letter or comments regarding payment / non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any	Not applicable
9	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	Not applicable

Yours faithfully
For Sakthi Finance Limited


Sri Sundaramurthy Kumarasamy
Chief Financial Officer



Sakthi Finance Limited

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Annexure - I

Information as required under Regulation 30 - Part A of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015

SI No	Disclosure Requirement	Details
1	Reason for the change viz appointment, resignation, removal, death or otherwise.	Sri C Subramaniam has resigned due to personal reasons and submitted his resignation from the position of Company Secretary and Compliance Officer. He will be relieved from the position with effect from 10 September 2024 (Copy enclosed)
2	Date of appointment/cessation (as applicable) & terms of appointment	10 September 2024
3	Brief profile (in case of appointment)	Not applicable
4	Disclosure of relationships between Directors (in case of appointment of a Director)	Not applicable

Yours faithfully
For Sakthi Finance Limited


Sri Sundaramurthy Kumarasamy
Chief Financial Officer



Sakthi Finance Limited

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Ph : (0422) 2231471 - 474, 4236200 Fax : (0422) 2231915 | www.sakthifinanca.com | CIN : L65910TZ1955PLC000145

17 June, 2024

To

The Managing Director
Sakthi Finance Limited
62, Dr.Nanjappa Road,
Coimbatore-641018

Thru' Vice President-HR

Dear Sir,

Sub: Resignation

Many thanks for providing an opportunity to associate with your esteemed organization for the past 17 Months. I have learned lot of things professionally and gained human and other values.

Considering my future professional plans, I am tendering my resignation from the position of Company Secretary, Sakthi Finance Limited and GM-Group Compliances. I am willing to step down from the company before 31 July 2024.

This resignation is only on personal grounds and there is no material reason other than those provided above.

Kindly accept my resignation, relieve me at the earliest.

I take this opportunity to express my sincere gratitude to Chairman, Vice Chairman & Managing Director, Directors and officials of the Company. I further record my special thanks to all staff members of the Company for the co-operation and support extended to me during my tenure as Company Secretary of the Company.

Kindly acknowledge the receipt.

With best Regards



C Subramaniam
Company Secretary
Sakthi Finance Limited

ICSI Membership No. FCS6971
ICSI ECSIN Number: EF006971E000004067





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Annexure - J

Information as required under Regulation 30 - Part A of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015

SI No	Disclosure Requirement	Details
1	Reason for the change viz appointment, resignation, removal, death or otherwise.	Sri S Venkatesh, Chief Compliance Officer, has been appointed as Company Secretary and Chief Compliance Officer of the Company with effect from 10 September 2024.
2	Date of appointment/cessation (as applicable) & terms of appointment	10 September 2024 (Appointment) Terms of Appointment: Full time employment as per Employment policy of the Company
3	Brief profile (in case of appointment)	<p>Sri S Venkatesh is a Science Graduate from University of Madras, He is also a Fellow Member (FCS 7012) of the Institute of Company Secretaries of India and had also passed Group I Final examination of the Institute of Chartered Accountants of India. He joined the Company in the year 1987 and has about 37 years of extensive experience in all Secretarial functions, Credit appraisal and Accounts etc. He has experience in the Companies Act 2013, SEBI Listing Regulations, RBI Regulations etc. in relation to a listed Non-Banking Financial Company.</p> <p>He had been the Company Secretary of Sakthi Auto Components Limited from the year 2007-08.</p> <p>He had been the Company Secretary of our Company from the year 2008 to 2023, for 15 years.</p> <p>He has been the Chief Compliance Officer of the Company since 6 March 2023.</p>



Sakthi Finance Limited

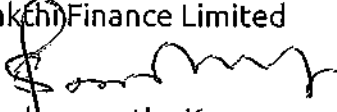
62, Dr. Nanjappa Road, Coimbatore - 641 018, Tamilnadu, India.

Ph : (0422) 2231471 - 474, 4236200 Fax : (0422) 2231915 | www.sakthifinance.com | CEN : L6S910TZ1955PLC000145


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4	Disclosure of relationships between Directors (in case of appointment of a Director)	Not Applicable
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Yours faithfully
For Sakthi Finance Limited



Sri Sundaramurthy Kumarasamy
Chief Financial Officer





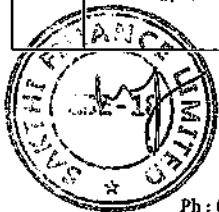
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Annexure - K

Information as required under Regulation 30 - Part A of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015

SI No	Disclosure Requirement	Details
1	Reason for the change viz appointment, resignation, removal, death or otherwise.	Sri Madhanagopal Bhaskar (DIN:02919393) and Sri Advait Kurlekar (DIN: 00808669) have been appointed as Additional Directors (Independent) for a first term
2	Date of appointment/cessation (as applicable) & terms of appointment	8 August 2024 (Appointment) Recommended for Appointment as Independent Director for a first term of five years from 8 August 2024 to 7 August 2029
3	Brief profile (in case of appointment)	a. Sri Madhanagopal Bhaskar (DIN:02919393) is a practising Chartered Accountant for a period more than three decades. His Areas of practice are mainly managerial and financials advisory for corporates. Further he has experience in sugar, steel, distillery, paper and textile and NBFC sectors. He served as Past President of The Auditors Association of Southern India, Coimbatore for two years. He has served, along with SITRA, as the Economic Advisor for LESOTHO, a country in Southern Africa for project of country's textile sector development. He has Served as an Honorary Judicial Member in TANGEDCO, Consumer Redressal Forum, Coimbatore Metro for three years. He has Taken various roles as President, Assistant Governor, Grants Chair and CSR Chair-Rotary District 3201 and designed various global grant projects in the field of health and education. b. Sri Advait Kurlekar has over 30 years of experience in industry, management consulting and coaching, having worked in leading organizations like Tata Motors, A F Ferguson and Co and PwC prior to starting Upohan Management Consultants. He has expertise in the areas of Business Strategy, Balanced Scorecard and HR



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		<p>consulting and handled consulting projects across a range of sectors including BFSI, engineering, automotive, retail, pharma, FMCG, hospitality, media and advertising. He has been a visiting faculty at S P Jain School of Global Management and is also a Governing Council Member of TiE's Pune Chapter and Chair of its flagship start-up mentoring program Nurture Accelerator 11 and 12. He is the Chairman of the Board of Directors IITBAA, on the Board of Directors of SPPU Research Park Foundation and a publicly listed company and on the advisory board of various B-schools and start-up incubators.</p> <p>He holds B Tech degree from Indian Institute of Technology, Mumbai and also holds Master of Management Studies ("MMS") from S P Jain Institute of Management and Research, Mumbai University.</p>
4	Disclosure of relationships between Directors (in case of appointment of a Director)	He is not related to any of the Directors of the Company

Yours faithfully
For Sakthi Finance Limited

Sri Sundaramurthy Kumarasamy
Chief Financial Officer



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Annexure - L

Information as required under Regulation 30 - Part A of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015

SI No	Disclosure Requirement	Details
1	Reason for the change viz appointment, resignation, removal, death or otherwise.	<p>Reason for Resignation of M/s C S K Prabhu & Co., Chartered Accountant as Statutory Auditors of the Company</p> <p>Pursuant to Reserve Bank of India Guidelines for appointment of Statutory Central Auditors (SCAs)/ Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCB and NBFCs (including HFCs) RBI/2021-22/25 Ref.No.DoS.CO.ARG/SEC.01/08.91.001/2021-22 dated 27 April 2021 ("RBI Guidelines"), M/s C S K Prabhu & Co., being ineligible to continue as SA of the Company from the conclusion of the ensuing AGM of the Company i.e. Tuesday, 10 September 2024 and therefore ineligible for re-appointment as SA of the Company have intimated their resignation as Statutory Auditors of the Company (Copy enclosed).</p> <p>Reason for Appointment of M/s P N Raghavendra Rao & Co, Chartered Accountant (FRN 003328S) as Statutory Auditors of the Company.</p> <p>As per the RBI Guidelines, the existing Statutory Auditors' term of office will be completed at the conclusion of the ensuing 67th AGM.</p> <p>Accordingly, the Board of Directors, based on the recommendation of the Audit Committee and in compliance with RBI Guidelines, have considered and recommended to the members of the Company, the appointment of M/s P N Raghavendra Rao & Co, Chartered Accountants (FRN:003328S) as the new Statutory Auditors for three continuous years to audit the financial statements for FY 2024-24, FY 2025-26 and FY 2026-27</p>



Sakthi Finance Limited

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2	Date of cessation (as applicable)	The existing auditor would cease to hold office from the conclusion of 67th AGM i.e., 10 September 2024
3	Date of appointment (as applicable) and terms of appointment	For a period of Three (3) consecutive years to conduct the audit of the financial statements of the Company for the financial years 2024-2027 from the conclusion of the 67th AGM till 70th AGM of the Company.
4	Brief profile (in case of appointment)	Sri P N Raghavendra Rao is one of the early Chartered Accountants in Southern India region with experience and intellect in the profession of Chartered Accountancy and the firm M/s P N Raghvendra Rao & Co was established in the year 1975. The firm is continuing to grow and expanding its professional wing to cater to the statutory and clients' requirements. At present the firm is under the stewardship of Sri P R Vittel, FCA who has four decades of professional experience and expertise. The firm has offices in Coimbatore, Chennai, Pune and rendering services in Audit and Assurance, Direct Taxation, Appeals and Representations, International Taxation and Insolvency Professional, etc.,

Yours faithfully
For Sakthi Finance Limited

Sri Sundaramurthy Kumarasamy
Chief Financial Officer



Sakthi Finance Limited

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CSK PRABHU & CO
Chartered Accountants

PARTNERS

CSK PRABHU BCom FCA

MAHESH PRABHU BCom FCA DISA

SWETHA G N MCom FCA

08 August 2024

Board of Directors
Sakthi Finance Limited
62, Dr.Nanjappa Road
Coimbatore - 641018

KA: Mr.Kumarasamy Sundaramurthy (Chief Financial Officer)

Respected Sir/Madam

Sub: Intimation of completion of our term of appointment and consequent thereto our inability to continue as Statutory Auditor after conclusion of the forthcoming 67th Annual General Meeting ("AGM") of the Company

We refer to our appointment as statutory auditors (SA) of the company up to the conclusion of the 67th Annual General Meeting to be held for the financial year ended March 31, 2024, on or before September 30, 2024.

We also refer to the revised Tenure and Rotation norms prescribed by Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs) issued by Reserve Bank of India (RBI) vide RBI/2021-22/25 Ref.No.DoS.CO.ARG/SEC.01/08:91.001/2021-22 dated April 27, 2021 and the related frequently asked questions issued by RBI dated June 11, 2021 (together referred to as the 'Guidelines').

In terms of Para 8.1 of the above Guidelines, NBFCs will have to appoint SA for a continuous period of "three" years, subject to the Firm satisfying the eligibility norms each year.

Our term as SA of the company for a continuous period of three years from September 30, 2021 will be completed by September 30, 2024 or the date of forthcoming 67th AGM of the Company, whichever is earlier, by virtue of the RBI Circular.

Therefore, we are no longer eligible to continue as SA of the Company from the conclusion of the forthcoming 67th AGM of the Company and therefore not eligible for re-appointment as SA at the forthcoming 67th AGM of the Company.

Accordingly, to comply with the requirements of the Guidelines, we hereby tender our resignation as statutory auditors of the Company. Our resignation will be effective immediately from the conclusion of the forthcoming 67th Annual General Meeting of the Company to be held on or before September 30, 2024.

We thank the Board of Directors and the Senior Management of your esteemed company for the co-operation extended to us during our term of office as SA.

Thanking you

Yours Sincerely

For CSK Prabhu & Co
Chartered Accountants
FRN:0024855

CSK Prabhu
M.No.019811
Partner





CSK PRABHU & CO
Chartered Accountants

PARTNERS

CSK PRABHU BCom FCA

MAHESH PRABHU BCom FCA DISA

SWETHA G N MCom FCA

Information from Statutory Auditor upon resignation
(Pursuant to SEBI Circular CIR/CFD/CMD1/114/2019 dated 18 October 2019)
Annexure A

1. Name of the listed entity: **Sakthi Finance Limited**

2. Details of the statutory auditor:

- a. Name: **CSK Prabhu & Co**
b. Address: **F4,4th Floor, Srivari Kikani Centre,
No:2, Krishnaswamy Mudaliar Road, Coimbatore –
641002**
c. Phone number: **04222552437**
d. Email: **csk@cskprabhu.com**

3. Details of association with the listed entity:

- a. Date on which the statutory auditor was appointed: **September 30, 2021**
b. Date on which the term of the statutory auditor was scheduled to expire:
At the conclusion of the Annual General Meeting (AGM) to be held for the financial year ended March 31, 2024 (67th AGM).
c. Prior to resignation, the latest audit report/limited review report submitted by the auditor and date of its submission:
Audit report dated May 25, 2024 was issued by us on the Financial Statements for the year ended March 31, 2024 and Limited Review report dated August 08, 2024 on the financial results for the quarter ended June 30, 2024.

4. Detailed reasons for resignation:

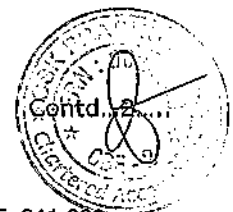
We refer to our appointment as statutory auditors (SA) of the company up to the conclusion of the 67th Annual General Meeting to be held for the financial year ended March 31, 2024, on or before September 30, 2024.

We refer to the revised Tenure and Rotation norms prescribed by Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs) issued by Reserve Bank of India (RBI) vide RBI/2021-22/25 Ref.No.DoS.CO.ARG/SEC.01/08.91.001/2021-22 dated April 27, 2021 and the related frequently asked questions issued by RBI dated June 11, 2021 (together referred to as the 'Guidelines').

In terms of Para 8.1 of the above Guidelines, NBFCs will have to appoint SA for a continuous period of "three" years, subject to the Firm satisfying the eligibility norms each year.

Our term as SA of the company for a continuous period of three years from September 30, 2021 will be completed by September 30, 2024 or the date of forthcoming 67th AGM of the Company, whichever is earlier, by virtue of the RBI Circular.

Therefore, we are no longer eligible to continue as SA of the Company from the conclusion of the forthcoming 67th AGM of the Company and therefore not eligible for re-appointment as SA at the forthcoming 67th AGM of the Company.





CSK PRABHU & CO
Chartered Accountants

PARTNERS

CSK PRABHU BCom FCA

MAHESH PRABHU BCom FCA DISA

SWETHA G N MCom FCA

- 2 -

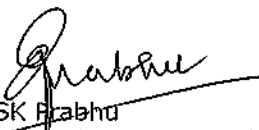
Accordingly, to comply with the requirements of the Guidelines, we hereby tender our resignation as statutory auditors of the Company. Our resignation will be effective immediately from the conclusion of the forthcoming 67th Annual General Meeting of the Company to be held on or before September 30, 2024.

5. In case of any concerns, efforts made by the auditor prior to resignation (including approaching the Audit Committee/Board of Directors along with the date of communication made to the Audit Committee/Board of Directors) – **Not applicable, no concerns noted.**
6. In case the information requested by the auditor was not provided, then following shall be disclosed: **Not applicable**
- a. Whether the inability to obtain sufficient appropriate audit evidence was due to a management-imposed limitation or circumstances beyond the control of the management: **Not Applicable**
- b. Whether the lack of information would have significant impact on the financial statements/results: **Not Applicable**
- c. Whether the auditor has performed alternative procedures to obtain appropriate evidence for the purposes of audit/limited review as laid down in SA 705 (Revised): **Not Applicable**
- d. Whether the lack of information was prevalent in the previous reported financial statements/results. If yes, on what basis the previous audit/limited review reports were issued: **Not Applicable**
7. Any other facts relevant to the resignation: **None to report**

Declaration

1. We hereby confirm that the information given in this letter and its attachments is correct and complete.
2. We hereby confirm that there is no other material reason other than those provided above for resignation of our firm.

For CSK Prabhu & Co,
Chartered Accountants (FRN:002485S)


CSK Prabhu
Partner (M.No:019811)

Date: August 08, 2024
Place: Coimbatore



Encl: Resignation Letter dated August 08, 2024

Date & Time of Download : 08/08/2024 19:46:30

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7708962
Date and Time of Submission	8/8/2024 6:54:32 PM
Scripcode and Company Name	511066 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Board Meeting Outcome for Approval Of Unaudited Financial Results For The Quarter Ended 30 June 2024 And Other AGM Related Matters
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 08/08/2024 19:44:14

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7708994
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	937187 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 08/08/2024 19:44:10

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7708995
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	937189 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 08/08/2024 19:44:07

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7708996
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	937191 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 08/08/2024 19:44:03

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7708997
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	937587 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 08/08/2024 19:44:00

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7708998
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	937589 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 08/08/2024 19:43:55

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7708999
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	937591 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 08/08/2024 19:43:42

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709000
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	937593 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 08/08/2024 19:43:39

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709001
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	937595 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:43:36

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709002
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	937597 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:43:32

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709003
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	937977 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:43:29

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709004
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	937979 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:43:24

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709005
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	937981 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:43:21

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709006
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	937983 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:43:17

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709007
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	937985 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:43:08

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709008
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	937987 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:43:05

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709009
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	938592 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:42:51

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709010
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	938594 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:42:48

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709011
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	938596 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:42:45

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709012
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	938598 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:42:42

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709013
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	938600 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:42:38

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709014
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	938602 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709015
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	938604 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:42:30

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709016
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	938606 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:42:27

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709017
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	938608 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:42:24

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709018
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	939268 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:42:18

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709019
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	939270 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 08/08/2024 19:42:04

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709020
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	939272 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 08/08/2024 19:42:01

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709021
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	939274 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 08/08/2024 19:41:57

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709022
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	939276 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:41:54

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709023
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	939278 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 08/08/2024 19:41:51

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709024
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	939280 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709025
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	939599 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 08/08/2024 19:41:33

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709026
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	939601 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709027
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	939603 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

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BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709028
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	939605 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:41:24

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709029
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	939607 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

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BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709030
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	939609 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:38:48

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709031
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	939611 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:38:44

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709032
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	975724 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:38:41

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709033
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	975725 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 08/08/2024 19:38:37

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709034
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	975727 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:38:34

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709035
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	975728 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

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Date & Time of Download : 08/08/2024 19:38:31

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709036
Date and Time of Submission	8/8/2024 7:00:30 PM
Scripcode and Company Name	511066 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Unaudited Financial Results For The Quarter Ended 30 June 2024
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

Date & Time of Download : 08/08/2024 19:36:40

BSE ACKNOWLEDGEMENT

Acknowledgement Number	7709096
Date and Time of Submission	8/8/2024 7:03:56 PM
Scripcode and Company Name	937189 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Reg. 52 - Financial Result
Submitted By	C Subramaniam
Designation	Company Secretary & Compliance Officer

Disclaimer : - Contents of filings has not been verified at the time of submission.

General information about company

Scrip code	511066
NSE Symbol	NOTLISTED
MSEI Symbol	NOTLISTED
ISIN*	INE302E01014
Name of company	SAKTHI FINANCE LIMITED
Class of security	Equity
Date of start of financial year	01-04-2024
Date of end of financial year	31-03-2025
Date of board meeting when results were approved	08-08-2024
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	30-07-2024
Description of presentation currency	INR
Level of rounding used in financial results	Lakhs
Reporting Quarter	First quarter
Nature of report standalone or consolidated	Standalone
Whether results are audited or unaudited	Unaudited
Segment Reporting	Single segment
Description of single segment	Financing for Commercial Vehicle
Start date and time of board meeting	08-08-2024 11:45
End date and time of board meeting	08-08-2024 18:45
Whether cash flow statement is applicable on company	
Type of cash flow statement	
Declaration of unmodified opinion or statement on impact of audit qualification	Not applicable

Financial Results – NBFC

Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
A	Date of start of reporting period	01-04-2024	01-04-2024
B	Date of end of reporting period	30-06-2024	30-06-2024
C	Whether results are audited or unaudited	Unaudited	Unaudited
D	Nature of report standalone or consolidated	Standalone	Standalone
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
1	Income		
	Revenue from operations		
(i)	Interest Income	5133.9	5133.9
(ii)	Dividend Income	0	0
(iii)	Rental Income	13.62	13.62
(iv)	Fees and commission Income	114.84	114.84
(v)	Net gain on fair value changes	0	0
(vi)	Net gain on derecognition of financial instruments under amortised cost category	0	0
(vii)	Sale of products (including Excise Duty)	0	0
(viii)	Sale of services	0	0
(ix)	Other revenue from operations		
1	Sale of power from windmills	42.42	42.42
2	Bad Debts recovery	15.73	15.73
	Total other revenue from operations	58.15	58.15
	Total Revenue From Operations	5320.51	5320.51
	Other income	1.68	1.68
	Total income	5322.19	5322.19
2	Expenses		
	Cost of materials consumed	0	0
	Purchases of stock-in-trade	0	0
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0	0
	Employee benefit expense	897.49	897.49
	Finance costs	2943.19	2943.19
	Depreciation, depletion and amortisation expense	152.05	152.05
	Fees and commission expense	28.06	28.06
	Net loss on fair value changes	0	0
	Net loss on derecognition of financial instruments under amortised cost category	0	0
	Impairment on financial instruments	203.48	203.48
(f)	Other expenses		
1	Administrative Expenses	550.68	550.68
	Total other expenses	550.68	550.68
	Total expenses	4774.95	4774.95

Financial Results – NBFC

Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
A	Date of start of reporting period	01-04-2024	01-04-2024
B	Date of end of reporting period	30-06-2024	30-06-2024
C	Whether results are audited or unaudited	Unaudited	Unaudited
D	Nature of report standalone or consolidated	Standalone	Standalone
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
3	Total profit before exceptional items and tax	547.24	547.24
4	Exceptional items	0	0
5	Total profit before tax	547.24	547.24
7	Tax expense		
8	Current tax	201.65	201.65
9	Deferred tax	-43.22	-43.22
10	Total tax expenses	158.43	158.43
14	Net Profit Loss for the period from continuing operations	388.81	388.81
15	Profit (loss) from discontinued operations before tax	0	0
16	Tax expense of discontinued operations	0	0
17	Net profit (loss) from discontinued operation after tax	0	0
19	Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0
21	Total profit (loss) for period	388.81	388.81

Other comprehensive income net of taxes

Particulars		3 months/ 6 month ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
A	Date of start of reporting period	01-04-2024	01-04-2024
B	Date of end of reporting period	30-06-2024	30-06-2024
C	Whether results are audited or unaudited	Unaudited	Unaudited
D	Nature of report standalone or consolidated	Standalone	Standalone
Other comprehensive income [Abstract]			
1	Amount of items that will not be reclassified to profit and loss		
1	Fair value changes in Equity instruments	53.9	53.9
	Total Amount of items that will not be reclassified to profit and loss	53.9	53.9
2	Income tax relating to items that will not be reclassified to profit or loss	13.57	13.57
3	Amount of items that will be reclassified to profit and loss		
	Total Amount of items that will be reclassified to profit and loss		
4	Income tax relating to items that will be reclassified to profit or loss	0	0
5	Total Other comprehensive income	40.33	40.33

Financial Results – NBFC

Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
A	Date of start of reporting period	01-04-2024	01-04-2024
B	Date of end of reporting period	30-06-2024	30-06-2024
C	Whether results are audited or unaudited	Unaudited	Unaudited
D	Nature of report standalone or consolidated	Standalone	Standalone
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
23	Total Comprehensive Income for the period	429.14	429.14
24	Total profit or loss, attributable to		
	Profit or loss, attributable to owners of parent		
	Total profit or loss, attributable to non-controlling interests		
25	Total Comprehensive income for the period attributable to		
	Comprehensive income for the period attributable to owners of parent	0	0
	Total comprehensive income for the period attributable to owners of parent non-controlling interests	0	0
26	Details of equity share capital		
	Paid-up equity share capital	6470.59	6470.59
	Face value of equity share capital	10	10
28	Reserves excluding revaluation reserve		
29	Earnings per share		
i	Earnings per equity share for continuing operations		
	Basic earnings per share from continuing operations	0.6	0.6
	Diluted earnings per share from continuing operations	0.6	0.6
ii	Earnings per equity share for discontinued operations		
	Basic earnings per share from discontinued operations	0	0
	Diluted earnings per share from discontinued operations	0	0
ii	Earnings per equity share		
	Basic earnings per share	0.6	0.6
	Diluted earnings per share	0.6	0.6
30	Debt equity ratio	5.57	5.57
31	Debt service coverage ratio	0	0
32	Interest service coverage ratio	0	0
33	Disclosure of notes on financial results		

Format for Reporting Segment wise Revenue, Results and Capital Employed along with the company results

Particulars	3 months/ 6 month ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period	01-04-2024	01-04-2024
Date of end of reporting period	30-06-2024	30-06-2024
Whether accounts are audited or unaudited	Unaudited	Unaudited
Nature of report standalone or consolidated	Standalone	Standalone
1 Segment Revenue (Income)		
(net sale/income from each segment should be disclosed)		
Total Segment Revenue		
Less: Inter segment revenue		
Revenue from operations		
2 Segment Result		
Profit (+) / Loss (-) before tax and interest from each segment		
Total Profit before tax		
i. Finance cost		
ii. Other Unallocable Expenditure net off Unallocable income		
Profit before tax		
3 (Segment Asset - Segment Liabilities)		
Segment Asset		
Total Segment Asset		
Un-allocable Assets		
Net Segment Asset		
4 Segment Liabilities		
Segment Liabilities		
Total Segment Liabilities		
Un-allocable Liabilities		
Net Segment Liabilities		
Disclosure of notes on segments		

BSE LTD
ACKNOWLEDGEMENT

Acknowledgement No	: 0808202407051433	Date & Time	: 08/08/2024 07:05:14 PM
Scrip Code	: 511066		
Entity Name	: SAKTHI FINANCE LIMITED		
Compliance Type	: Regulation 33 - Financial Results		
Nature Of Report	: Standalone		
Quarter / Period	: 30/06/2024		
Mode	: E-Filing		