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BSE ACKNOWLEDGEMENT

Acknowledgement Number	1291511
Date and Time of Submission	12/13/2019 5:11:10 PM
Scripcode and Company Name	511066 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Board Meeting Outcome for Outcome Of Board Meeting
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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



Sakthi Finance

Since 1955

SFL:BSE:196:2019-20

13th December 2019

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

On-line submission through Listing Centre

Dear Sir / Madam,

Outcome of the Board Meeting held on 13th December 2019

We request you to refer our Letter No SFL:BSE:181:2019-20 dated 3rd December 2019 intimating you of convening of Board Meeting on 13th December 2019 for consideration of Unaudited Financial Results for the quarter and half year ended 30th September 2019.

In this regard, we wish to inform that the Board of Directors of the Company have, at their meeting held today, approved the following items:

1. UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30 SEPTEMBER 2019

We enclose copies of the following documents:

- a. Unaudited Financial Results for the quarter and half year ended 30th September 2019 in the prescribed format under Regulation 33(4) of the Listing Regulations
- b. A Limited Review Report of the Statutory Auditors on the Unaudited Financial Results for the quarter and half year ended 30th September 2019 issued by M/s P. K Nagarajan & Co., Statutory Auditors as required under Regulation 33 of the Listing Regulations and
- c. Disclosures in accordance with Regulation 52(4) of the Listing regulations

The certificate of the Debenture Trustee as required under Regulation 52(5) of the Listing Regulations will be submitted shortly.

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(1)(b) in English and Tamil newspapers.

The Unaudited financial results are being uploaded on the Company's website (www.sakthifinance.com) as well as on the website of the BSE Limited in the manner required.



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



Sakthi Finance

Since 1955

2. PUBLIC ISSUE OF SECURED AND UNSECURED NON-CONVERTIBLE DEBENTURES

Public Issue of Secured, Redeemable, Non-Convertible Debentures ("Secured NCDs") and Unsecured, Redeemable, Non-Convertible Debentures ("Unsecured NCDs") of face value of ₹ 1,000 each for cash at par, for an amount not exceeding ₹ 10,000 lakh (being the "base issue size") with an option to retain over-subscription up to ₹ 10,000 lakh, aggregating to ₹ 20,000 lakh. The Unsecured, Redeemable, Non-Convertible Debentures will be in the nature of sub-ordinated debt and will be eligible for Tier-II Capital.

The details required to be given in terms of Regulation 30 of the SEBI Listing Regulations 2015 in respect of public Issue of debt securities are given below:

Sl No	Particulars	Details
1	Size of the Issue	Secured and Unsecured, Redeemable, Non-Convertible Debentures ("NCDs") of face value of ₹ 1,000 each at par, aggregating to ₹ 10,000 lakh (being the "base issue size") with an option to retain over-subscription up to ₹ 10,000 lakh, aggregating to ₹ 20,000 lakh. The Unsecured, Redeemable, Non-Convertible Debentures will be in the nature of sub-ordinated debt and will be eligible for Tier II Capital
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 NCD Issuance Committee
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	An identified immovable property and 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



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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
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	Nil
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

The Board Meeting commenced at 12.30 p.m. and concluded at 5.00 p.m.

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

Yours faithfully
For Sakthi Finance Limited


S.Venkatesh
Company Secretary
FCS 7012



Encl: (2)

Sakthi Finance Limited
62, Dr Nanjappa Road, Coimbatore - 18

Statement of Unaudited Financial Results for the Quarter and Half year ended 30th September 2019

(₹ lakh)

SI No	Particulars	Quarter Ended			Half year ended	
		30.09.2019	30.06.2019	30.09.2018	30.09.2019	30.09.2018
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)
1	Revenue from Operations					
	Interest Income	3,992.01	3,901.57	3,934.86	7,893.58	7,929.87
	Rental Income	5.48	5.67	6.28	11.15	12.85
	Bad debts recovery	59.00	9.72	90.53	68.72	98.09
	Total revenue from operations	4,056.49	3,916.96	4,031.67	7,973.45	8,040.81
2	Other Income					
	Sale of power	81.87	63.82	88.93	145.69	148.69
	Profit on sale of Fixed Assets	-	-	-	-	0.27
	Miscellaneous income	0.16	0.21	2.51	0.37	2.70
3	Total Income	4,138.52	3,980.99	4,123.11	8,119.51	8,192.47
4	Expenses					
	a. Finance Costs	2,459.05	2,433.05	2,484.58	4,892.10	4,963.15
	b. Fees and commission expense	63.02	37.51	35.89	100.53	65.43
	c. Impairment on Financial Assets	104.66	105.48	147.05	210.14	293.29
	d. Employee benefits expenses	641.74	603.41	523.12	1,245.15	1,069.02
	e. Depreciation, amortisation and impairment	93.01	91.50	86.11	184.51	170.78
	f. Bad debts write-off	57.56	34.16	41.87	91.72	71.18
	g. Other Administrative Expenses	390.22	349.33	430.93	739.55	827.69
	Total Expenses	3,809.26	3,654.44	3,749.55	7,463.70	7,460.54
5	Profit/(Loss) before Exceptional items and Tax (3-4)	329.26	326.55	373.56	655.81	731.93
6	Exceptional items	-	-	-	-	-
7	Profit/(Loss) before tax (5-6)	329.26	326.55	373.56	655.81	731.93
8	Tax expense:					
	a Current Tax	83.34	151.09	165.50	234.44	337.58
	b Deferred Tax	(61.69)	(33.98)	(28.87)	(95.67)	(113.28)
9	Profit after Tax for the period from continuing operations (7-8)	307.61	209.44	236.93	517.04	507.63
10	Other Comprehensive Income:					
	(i) Items that will not be reclassified to profit or loss :					
	a) Fair value changes in Equity instruments	(2.21)	(11.39)	0.78	(13.60)	(12.49)
	b) Remeasurement (Gain)/ Loss in defined benefit obligation	(9.00)	(9.74)	(6.27)	(18.74)	(15.25)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	1.88	2.84	1.83	4.72	4.44
11	Other Comprehensive Income	(9.33)	(18.29)	(3.66)	(27.62)	(23.30)
12	Total Comprehensive Income for the period (9+11)	298.28	191.15	233.27	489.42	484.33
13	Earnings per equity share (Face Value : ₹ 10 each) :					
	- Basic (₹)	0.60	0.38	0.47	0.98	0.97
	- Diluted (₹)	0.60	0.38	0.47	0.98	0.97



Sakthi Finance Limited
62, Dr Nanjappa Road, Coimbatore - 18

STATEMENT OF ASSETS AND LIABILITIES

(₹ lakh)

Particulars	As at
	30.09.2019
	(Unaudited)
ASSETS	
Financial Assets	
Cash and cash equivalents	3,938.65
Bank Balances other than cash and cash equivalents	828.93
Receivables :	
(a) Trade Receivables	258.32
Loans	96,381.06
Investments	2,820.06
Other Financial assets	3,303.42
Non-Financial Assets	
Property, Plant and Equipment	5,766.08
Capital work-in-progress	201.27
Intangible assets under development	280.37
Other Intangible assets	
Other non-financial assets (to be specified)	275.37
Total Assets	114,053.53
LIABILITIES AND EQUITY	
LIABILITIES	
Financial Liabilities	
Debt Securities	33,893.30
Borrowings (Other than Debt Securities)	18,270.76
Deposits	17,399.39
Subordinated Liabilities	21,232.11
Other financial liabilities	7,930.98
Non-Financial Liabilities	
Provisions	76.62
Deferred tax liabilities (net)	43.95
EQUITY	
Equity Share capital	5,000.00
Other Equity	10,206.42
Total Liabilities and Equity	114,053.53



Sakthi Finance Limited
62, Dr Nanjappa Road, Coimbatore - 18

CASH FLOW STATEMENT

(₹ lakh)

Particulars	Half Year Ended
	30.09.2019
	(Unaudited)
A. Cash flow from Operating activities	
Profit before tax	655.81
Adjustments to reconcile profit before tax	
Depreciation, amortisation and impairment	184.51
Finance cost	4,992.63
Loss / (profit) on sale of fixed assets (net)	1.41
Impairment on loans	231.79
Impairment on investments	1.32
Operating profit before working capital changes	6,067.47
Movements in Working Capital:	
Decrease/(increase) in loans	(3,941.74)
(Increase) / decrease in investments	(20.67)
Decrease / (increase) in receivables	(81.86)
Decrease / (increase) in bank deposits	(98.15)
Decrease / (increase) in other financial assets	(256.92)
Decrease / (increase) in other non-financial assets	97.47
Increase / (decrease) in other financial liabilities	(210.17)
Increase / (decrease) in non-financial liabilities	39.71
Increase / (decrease) in other non-financial liabilities	(95.67)
Cash generated from operations	(4,568.00)
Direct taxes paid (net of refunds)	(138.77)
Net Cash flows from / (used in) operating activities (A)	1,360.70
B. Cash flow from investing activities	
Purchase of property, plant and equipment and intangible assets	(73.57)
Proceeds from sale of property, plant and equipment and intangible assets	5.66
Net cash flows from / (used in) investing activities (B)	(67.91)
C. Cash flow from Financing activities	
Amount received from deposits received (including ICDs)	213.90
Amount received from debt securities	7,628.99
Repayment of borrowings other than debt securities	(2,574.76)
Issue Expense of Debt Securities	(386.63)
Finance cost paid	(4,992.63)
Dividend paid	(500.00)
Tax on dividend	(102.78)
Net cash flows from financing activities (C)	(713.91)
Net increase in cash and cash equivalents (A+B+C)	578.88
Cash and cash equivalents at the beginning of the period	3,359.77
Cash and cash equivalents at the end of the period	3,938.65

Components of cash and cash equivalents

(₹ lakh)

Cash and cash equivalents at the end of the period	
i) Cash in hand	722.60
ii) Cheques on hand	2,273.04
iii) Balances with banks (of the nature of cash and cash equivalents)	943.01
Total	3,938.65



Sakthi Finance Limited
62, Dr. Nanjappa Road, Coimbatore – 18

Notes:

1. The Company has adopted 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 from 1st April 2019 and the effective date of such transition is 1st April 2018. Such transition to Ind AS has been carried out from the previous Accounting Standards notified under the Companies Act 2013 read with Rule 7 of the Companies (Accounts) Rules 2014 (as amended), guidelines issued by the Reserve Bank of India ("**the RBI**") and other generally accepted accounting principles in India (collectively referred to as "**the Previous GAAP**").
2. The above unaudited financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 13th December 2019.
3. The Statutory Auditors have carried out a limited review on the Unaudited Financial Results for the quarter ended 30th September 2019.
4. 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'.
5. As permitted by SEBI Circular No. CIR/IMD/DF1/69/2016 dated 10th August 2016, the Company has opted to avail exemption for submission of Ind AS compliant financial results and Balance Sheet for the previous year ended 31st March 2019 and the Balance Sheet for the corresponding half year ended 30th September 2018. Further, the financial results for the quarter and half year ended 30th September 2018 have not been subjected to limited review or audit. However, the management has exercised necessary due diligence to ensure that the financial results for the quarter and half year ended 30th September 2018 provide a true and fair view of the Company's affairs.
6. Pursuant to the amendment in SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 relation to submission of statement of cash flows for the half-year period with effect from 01.04.2019, the statement of cash flows for the half year ended 30.09.2019 has been presented. Considering that this is the first year of applicability of the aforesaid amendment, the comparative information has not been provided.
7. As required under paragraph 32 of Ind AS 101, the profit reconciliation between the figures previously reported under previous GAAP and restated as per Ind AS is as under:



(₹ lakhs)

Particulars	Quarter ended 30th September 2018	Half year ended 30th September 2018
Net Profit after tax as per Previous GAAP	356.76	686.56
<u>Adjustments resulting in increase / (decrease) in net profit after tax reported under Previous GAAP:</u>		
a. Adoption of Effective Interest Rate (EIR) for amortization of Income and Expenditure – Financial Assets at amortised cost	(0.68)	(10.23)
b. Adoption of EIR for amortization of expenses – Financial Liabilities at amortised cost	(130.21)	(147.74)
c. Expected Credit Loss (ECL) and related adjustments under Ind AS 109	(6.88)	(33.68)
d. Re-measurement gain / loss on defined benefit plans recognized in “Other Comprehensive Income” as per Ind AS 19	6.27	15.25
e. Tax adjustments on the above items	11.67	(2.53)
Net Profit after tax as per Ind AS	236.93	507.63
Other Comprehensive Income, net of tax	(3.66)	(23.30)
Total Comprehensive Income as per Ind AS	233.27	484.33

8. The Expected Credit Loss on Financial Assets has been provided on an estimated basis.
9. The Company’s Secured, Redeemable, Non-Convertible Debentures (“NCDs”) are secured by mortgage of identified immovable properties and charge on specified hire purchase receivables of the Company with a cover of 100%/110% as per the terms of the issue.
10. The Taxation Laws (Amendment) Ordinance 2019 has made substantial amendments in the Income Tax Act 1961 and the Finance (No 2) Act 2019 to provide an option to domestic companies to pay income tax at a concessional rate. The Company has opted to apply the concessional tax rate. Accordingly, the Company has recognized the provision for income tax and re-measured the net deferred tax assets at a concessional rate for the half year ended 30th September 2019.



11. The figures for the previous year have been regrouped / re-arranged / re-classified, wherever necessary to conform to the current period presentation.

By Order of the Board
For Sakthi Finance Limited



S Veluswamy
Director (Finance and Operations)
DIN 05314999

13th December 2019
Coimbatore



Independent Auditor's Limited Review Report on Review of Unaudited Interim Financial Results of the Company for the Quarter Ended and Half-Year Ended 30th September 2019

Review Report To
The Board of Directors
Sakthi Finance Limited

1. Report on the Statement of Unaudited Financial Results

We have reviewed the accompanying statement of Unaudited Financial Results of Sakthi Finance Limited ("the Company") for the quarter and half year ended 30th September, 2019, ("the Statement") attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

2. Management Responsibility for the Unaudited Financial Results

The preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 as amended is the responsibility of the Company's Management and has been approved by the Board of Directors of the Company. Our responsibility is to express a conclusion on the Statement based on our review.

3. Auditor's Responsibility

We conducted our review in accordance with the Standard on Review Engagement (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 of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become



aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Conclusion

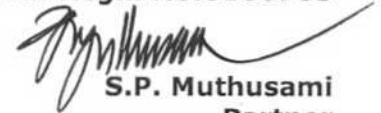
Based on our review conducted as above, nothing has come to our attention that causes us to believe that the statement has not been prepared in all material respects in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards and other accounting principles generally accepted in India and has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015, including the manner in which it is to be disclosed, or that it contains any material misstatement.

5. Other Matter

We draw attention to the Note of the statement that the figures for the corresponding quarter and half year ended 30th September 2018 including the reconciliation of Profit under Ind AS of the corresponding quarter and half year with Profit reported under previous GAAP, as reported in these financial results have been approved by the Company's Board of Directors but have not been subjected to review or audit.

Place: Coimbatore
Date: 13.12.2019

For P K Nagarajan & Co.,
Chartered Accountants
Firm Regn. No:016676S



S.P. Muthusami
Partner
M.No. 224171

UDIN: 19224171AAAAGL3043

Sakthi Finance Limited
62, Dr. Nanjappa Road, Coimbatore - 18

**Extract of Statement of Unaudited Financial Results for the
Quarter and Half year ended 30th September 2019**

(₹ lakh)

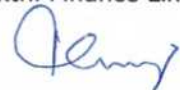
Particulars	Quarter Ended		Half year Ended
	30-09-2019	30-09-2018	30-09-2019
	(Unaudited)	(Unaudited)	(Unaudited)
Total Revenue from Operations (net)	4,056.49	4,031.67	7,973.45
Net Profit / (Loss) for the period (before tax and Exceptional Items)	329.26	373.56	655.81
Net Profit / (Loss) for the period before tax (after Exceptional Items)	329.26	373.56	655.81
Net Profit / (Loss) for the period after tax (after Exceptional Items)	307.61	236.93	517.04
Other Comprehensive Income (net of tax)	(9.33)	(3.66)	(27.62)
Total Comprehensive Income for the period [comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (net of tax)]	298.28	233.27	489.42
Paid-up equity share capital (Face value : ₹ 10 per share)	5,000.00	5,000.00	5,000.00
Reserves (excluding Revaluation Reserve)	9,536.78 as on 31st March 2019*		
Earnings per share (₹ 10 each) (for continuing operations) :			
a. Basic (₹)	0.60	0.47	0.98
b. Diluted (₹)	0.60	0.47	0.98

* under IGAAP

Note :

- 1 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.

By Order of the Board
For Sakthi Finance Limited



S Veluswamy
Director (Finance and Operations)
DIN 05314999

13th December 2019
Coimbatore - 18



Sakthi Finance Limited
62, Dr. Nanjappa Road, Coimbatore – 18

**Disclosure in accordance with Regulation 52(4) of Securities and Exchange Board of India
(Listing Obligations and Disclosure Requirements) Regulations 2015**

1. Credit Rating

The Credit Rating as on 30th September 2019 is as follows:

Instrument	Credit Rating Agency	Credit Rating as on 30th September 2019	Previous Credit Rating
Secured, Redeemable Non-Convertible Debentures	ICRA Limited	[ICRA] BBB (Stable)	[ICRA] BBB (Stable)

ICRA Limited has re-affirmed the credit rating as mentioned above.

2. a) **Asset Cover available** : 1.15
b) **Debt Equity Ratio** : 6.95

3. **Previous due date for the payment of interest / repayment of principal for non-convertible debt securities for the period from 1st April 2019 to 30th September 2019 are given below:**

NCD Public Issue – 2016

Option	ISIN	Type (Interest / Principal)	Due date of payment	Amount (₹ lakh)	Actual date of payment
Option III	INE302E07110	Interest	1st May 2019	7.15	2nd May 2019
Option VI	INE302E07144	Interest	1st May 2019	56.37	2nd May 2019
Option III	INE302E07110	Principal	18th May 2019	801.41	18th May 2019
Option IV	INE302E07128	Principal	18th May 2019	334.20	18th May 2019
Option V	INE302E07136	Principal	18th May 2019	879.33	18th May 2019
Option III	INE302E07110	Interest	18th May 2019	3.63	18th May 2019
Option IV	INE302E07128	Interest	18th May 2019	35.86	18th May 2019
Option V	INE302E07136	Interest	18th May 2019	316.47	18th May 2019
Option VII	INE302E07151	Interest	18th May 2019	1075.08	18th May 2019
Option VI	INE302E07144	Interest	1st June 2019	54.55	1st June 2019
Option VI	INE302E07144	Interest	1st July 2019	54.55	1st July 2019
Option VI	INE302E07144	Interest	1st August 2019	56.37	1st August 2019
Option VI	INE302E07144	Interest	3rd September 2019	58.19	3rd September 2019
Option VI	INE302E07144	Interest	1st October 2019	52.74	1st October 2019



NCD Public Issue – 2019

Option	ISIN	Type (Interest / Principal)	Due date of payment	Amount (₹ lakh)	Actual date of payment
Option I	INE302E07177	Interest	1st July 2019	7.89	1st July 2019
Option III	INE302E07193	Interest	1st July 2019	7.42	1st July 2019
Option VI	INE302E07227	Interest	1st July 2019	24.51	1st July 2019
Option IX	INE302E08027	Interest	1st July 2019	27.44	1st July 2019
Option I	INE302E07177	Interest	1st August 2019	5.21	1st August 2019
Option III	INE302E07193	Interest	1st August 2019	4.89	1st August 2019
Option VI	INE302E07227	Interest	1st August 2019	16.17	1st August 2019
Option IX	INE302E08027	Interest	1st August 2019	18.10	1st August 2019
Option I	INE302E07177	Interest	3rd September 2019	5.21	3rd September 2019
Option III	INE302E07193	Interest	3rd September 2019	4.89	3rd September 2019
Option VI	INE302E07227	Interest	3rd September 2019	16.17	3rd September 2019
Option IX	INE302E08027	Interest	3rd September 2019	18.10	3rd September 2019
Option I	INE302E07177	Interest	1st October 2019	5.04	1st October 2019
Option III	INE302E07193	Interest	1st October 2019	4.73	1st October 2019
Option VI	INE302E07227	Interest	1st October 2019	15.65	1st October 2019
Option IX	INE302E08027	Interest	1st October 2019	17.51	1st October 2019

All interest on Non-Convertible Debentures due for payment during the half-year ended 30th September 2019 have been paid on their respective due dates.

4. Next due date for payment of interest / principal for non convertible debt securities for the period from 1st October 2019 to 31st March 2020 are given below

NCD Public Issue – 2016

Option	ISIN	Type (Interest / Principal)	Due date of payment	Amount (₹ lakh)
Option VI	INE302E07144	Interest	1st November 2019	56.37
Option VI	INE302E07144	Interest	1st December 2019	56.37
Option VI	INE302E07144	Interest	1st January 2020	54.55
Option VI	INE302E07144	Interest	1st February 2020	56.37
Option VI	INE302E07144	Interest	1st March 2020	54.55
Option VI	INE302E07144	Interest	1st April 2020	54.55



NCD Public Issue – 2019

Option	ISIN	Type (Interest / Principal)	Due date of payment	Amount (₹ lakh)
Option I	INE302E07177	Interest	1st November 2019	5.21
Option III	INE302E07193	Interest	1st November 2019	4.89
Option VI	INE302E07227	Interest	1st November 2019	16.17
Option IX	INE302E08027	Interest	1st November 2019	18.10
Option I	INE302E07177	Interest	1st December 2019	5.04
Option III	INE302E07193	Interest	1st December 2019	4.73
Option VI	INE302E07227	Interest	1st December 2019	15.65
Option IX	INE302E08027	Interest	1st December 2019	17.51
Option I	INE302E07177	Interest	1st January 2020	5.21
Option III	INE302E07193	Interest	1st January 2020	4.89
Option VI	INE302E07227	Interest	1st January 2020	16.17
Option IX	INE302E08027	Interest	1st January 2020	18.10
Option I	INE302E07177	Interest	1st February 2020	5.21
Option III	INE302E07193	Interest	1st February 2020	4.89
Option VI	INE302E07227	Interest	1st February 2020	16.17
Option IX	INE302E08027	Interest	1st February 2020	18.10
Option I	INE302E07177	Interest	1st March 2020	4.87
Option III	INE302E07193	Interest	1st March 2020	4.57
Option VI	INE302E07227	Interest	1st March 2020	15.13
Option IX	INE302E08027	Interest	1st March 2020	16.93
Option I	INE302E07177	Interest	1st April 2020	5.21
Option III	INE302E07193	Interest	1st April 2020	4.89
Option VI	INE302E07227	Interest	1st April 2020	16.17
Option IX	INE302E08027	Interest	1st April 2020	18.10

5. Outstanding redeemable preference shares : Nil

6. Details of Debenture Redemption Reserve are given below:

Series / Tranche	Amount of issue (₹ lakh)	DRR required to be created (₹ lakh)	DRR created up to 30.09.2019 (₹ lakh)	Funds invested for debentures maturing during the year (₹ lakh)
Public Issue 2016	16,487.08	As per the Companies (Share Capital and Debenture) Rules 2016 read with the Companies Act 2013, DRR is not required to be created for Public Issue of debentures by NBFCs (Listed) registered with RBI under Section 45IA of the RBI (Amendment) Act 1997	3,263.75 (as on 31st March 2019)	Not Applicable
Public Issue 2019	11,770.00			

7. Net worth : ₹ 13,211.72 lakh

8. Net profit after tax : ₹ 489.42 lakh

9. Earnings per Share : ₹ 0.98

For SAKTHI FINANCE LIMITED


S. VENKATESH
Company Secretary
M. No: FCS7012