

**BSE LTD**  
**ACKNOWLEDGEMENT**

|                    |                                     |             |                          |
|--------------------|-------------------------------------|-------------|--------------------------|
| Acknowledgement No | : 1509202004315433                  | Date & Time | : 15/09/2020 04:31:54 PM |
| Scrip Code         | : 511066                            |             |                          |
| Entity Name        | : Sakthi Finance Limited            |             |                          |
| Compliance Type    | : Regulation 33 - Financial Results |             |                          |
| Nature Of Report   | : Standalone                        |             |                          |
| Quarter / Period   | : 30/06/2020                        |             |                          |
| Mode               | : E-Filing                          |             |                          |

| <b>General information about company</b>   |                                 |
|--|---------------------------------|
| Scrip code   | 511066                          |
| NSE Symbol   |                                 |
| MSEI Symbol  |                                 |
| ISIN*  | INE302E01014                    |
| Name of company  | Sakthi Finance Limited          |
| Class of security  | Equity                          |
| Date of start of financial year  | 01-04-2020                      |
| Date of end of financial year  | 31-03-2021                      |
| Date of board meeting when results were approved   | 15-09-2020                      |
| Date on which prior intimation of the meeting for considering financial results was informed to the exchange | 07-09-2020                      |
| 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  | Finance for Commercial Vehicles |
| Start date and time of board meeting   | 15-09-2020 14:45                |
| End date and time of board meeting   | 15-09-2020 15:50                |
| Declaration of unmodified opinion or statement on impact of audit qualification                              | Not applicable                  |

| <b>Financial Results – NBFC</b> |   |  |   |
|---------------------------------|---|--|---|
| <b>Particulars</b>              |   | 3 months/ 6 months ended<br>(dd-mm-yyyy) | Year to date figures for current period<br>ended (dd-mm-yyyy) |
| A                               | Date of start of reporting period   | 01-04-2020                               | 01-04-2020  |
| B                               | Date of end of reporting period   | 30-06-2020                               | 30-06-2020  |
| C                               | Whether results are audited or unaudited  | Unaudited                                | Unaudited   |
| D                               | Nature of report standalone or consolidated   | Standalone                               | Standalone  |
| <b>Part I</b>                   | <b>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.</b> |  |   |
| <b>1</b>                        | <b>Income</b>   |  |   |
|                                 | Revenue from operations   |  |   |
| (i)                             | Interest Income   | 3981.01                                  | 3981.01   |
| (ii)                            | Dividend Income   | 0  | 0   |
| (iii)                           | Rental Income   | 0.88                                     | 0.88  |
| (iv)                            | Fees and commission Income  | 9.08                                     | 9.08  |
| (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   |
| <b>(ix)</b>                     | <b>Other revenue from operations</b>  |  |   |
| 1                               | Sale of power   | 39.09                                    | 39.09   |
|                                 | <b>Total other revenue from operations</b>  | <b>39.09</b>                             | <b>39.09</b>  |
|                                 | <b>Total Revenue From Operations</b>  | <b>4030.06</b>                           | <b>4030.06</b>  |
|                                 | Other income  | 0.02                                     | 0.02  |
|                                 | <b>Total income</b>   | <b>4030.08</b>                           | <b>4030.08</b>  |
| <b>2</b>                        | <b>Expenses</b>   |  |   |
|                                 | 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  | 587.83                                   | 587.83  |
|                                 | Finance costs   | 2559.66                                  | 2559.66   |
|                                 | Depreciation, depletion and amortisation expense  | 106.15                                   | 106.15  |
|                                 | Fees and commission expense   | 46.13                                    | 46.13   |
|                                 | 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   | 186.71                                   | 186.71  |
| <b>(f)</b>                      | <b>Other expenses</b>   |  |   |
| 1                               | Administrative Expenses   | 222.23                                   | 222.23  |
|                                 | <b>Total other expenses</b>   | <b>222.23</b>                            | <b>222.23</b>   |
|                                 | <b>Total expenses</b>   | <b>3708.71</b>                           | <b>3708.71</b>  |

| <b>Financial Results – NBFC</b> |   |  |   |
|---------------------------------|---|--|---|
| <b>Particulars</b>              |   | <b>3 months/ 6 months ended<br/>(dd-mm-yyyy)</b> | <b>Year to date figures for current period<br/>ended (dd-mm-yyyy)</b> |
| A                               | Date of start of reporting period   | 01-04-2020                                       | 01-04-2020  |
| B                               | Date of end of reporting period   | 30-06-2020                                       | 30-06-2020  |
| C                               | Whether results are audited or unaudited  | Unaudited  | Unaudited   |
| D                               | Nature of report standalone or consolidated   | Standalone                                       | Standalone  |
| <b>Part I</b>                   | <b>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.</b> |  |   |
| <b>3</b>                        | <b>Total profit before exceptional items and tax</b>  | 321.37   | 321.37  |
| 4                               | Exceptional items   | 0  | 0   |
| <b>5</b>                        | <b>Total profit before tax</b>  | 321.37   | 321.37  |
| <b>7</b>                        | <b>Tax expense</b>  |  |   |
| 8                               | Current tax   | 142.96   | 142.96  |
| 9                               | Deferred tax  | -61.35   | -61.35  |
| <b>10</b>                       | <b>Total tax expenses</b>   | 81.61  | 81.61   |
| <b>14</b>                       | <b>Net Profit Loss for the period from continuing operations</b>  | 239.76   | 239.76  |
| 15                              | Profit (loss) from discontinued operations before tax   | 0  | 0   |
| 16                              | Tax expense of discontinued operations  | 0  | 0   |
| <b>17</b>                       | <b>Net profit (loss) from discontinued operation after tax</b>  | 0  | 0   |
| 19                              | Share of profit (loss) of associates and joint ventures accounted for using equity method   | 0  | 0   |
| <b>21</b>                       | <b>Total profit (loss) for period</b>   | 239.76   | 239.76  |

| <b>Other comprehensive income net of taxes</b>                            |   |   |   |
|---|---|---|---|
| <b>Particulars</b>  |   | <b>3 months/ 6 month ended (dd-mm-yyyy)</b> | <b>Year to date figures for current period ended (dd-mm-yyyy)</b> |
| A   | Date of start of reporting period   | 01-04-2020                                  | 01-04-2020  |
| B   | Date of end of reporting period   | 30-06-2020                                  | 30-06-2020  |
| C   | Whether results are audited or unaudited  | Unaudited                                   | Unaudited   |
| D   | Nature of report standalone or consolidated   | Standalone                                  | Standalone  |
| <b>Other comprehensive income [Abstract]</b>                              |   |   |   |
| <b>1 Amount of items that will not be reclassified to profit and loss</b> |   |   |   |
| 1   | Fair Value changes in Equity Instruments  | 12.88                                       | 12.88   |
| 2   | Remeasurement Gain / (Loss) in defined benefit obligations                          | -9.15                                       | -9.15   |
|   | <b>Total Amount of items that will not be reclassified to profit and loss</b>       | <b>3.73</b>                                 | <b>3.73</b>   |
| 2   | <b>Income tax relating to items that will not be reclassified to profit or loss</b> | <b>-2.3</b>                                 | <b>-2.3</b>   |
| <b>3 Amount of items that will be reclassified to profit and loss</b>     |   |   |   |
|   | <b>Total Amount of items that will be reclassified to profit and loss</b>           |   |   |
| 4   | <b>Income tax relating to items that will be reclassified to profit or loss</b>     | <b>0</b>                                    | <b>0</b>  |
| 5   | <b>Total Other comprehensive income</b>   | <b>6.03</b>                                 | <b>6.03</b>   |

| <b>Financial Results – NBFC</b> |   |  |   |
|---------------------------------|---|--|---|
| <b>Particulars</b>              |   | 3 months/ 6 months ended<br>(dd-mm-yyyy) | Year to date figures for current period<br>ended (dd-mm-yyyy) |
| A                               | Date of start of reporting period   | 01-04-2020                               | 01-04-2020  |
| B                               | Date of end of reporting period   | 30-06-2020                               | 30-06-2020  |
| C                               | Whether results are audited or unaudited  | Unaudited                                | Unaudited   |
| D                               | Nature of report standalone or consolidated   | Standalone                               | Standalone  |
| <b>Part I</b>                   | <b>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.</b> |  |   |
| <b>23</b>                       | <b>Total Comprehensive Income for the period</b>  | 245.79                                   | 245.79  |
| <b>24</b>                       | <b>Total profit or loss, attributable to</b>  |  |   |
|                                 | Profit or loss, attributable to owners of parent  |  |   |
|                                 | Total profit or loss, attributable to non-controlling interests   |  |   |
| <b>25</b>                       | <b>Total Comprehensive income for the period attributable to</b>  |  |   |
|                                 | 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   |
| <b>26</b>                       | <b>Details of equity share capital</b>  |  |   |
|                                 | Paid-up equity share capital  | 6470.59                                  | 6470.59   |
|                                 | Face value of equity share capital  | 10                                       | 10  |
| 28                              | Reserves excluding revaluation reserve  |  |   |
| <b>29</b>                       | <b>Earnings per share</b>   |  |   |
| <b>i</b>                        | <b>Earnings per equity share for continuing operations</b>  |  |   |
|                                 | Basic earnings per share from continuing operations   | 0.38                                     | 0.38  |
|                                 | Diluted earnings per share from continuing operations   | 0.38                                     | 0.38  |
| <b>ii</b>                       | <b>Earnings per equity share for discontinued operations</b>  |  |   |
|                                 | Basic earnings per share from discontinued operations   | 0  | 0   |
|                                 | Diluted earnings per share from discontinued operations   | 0  | 0   |
| <b>ii</b>                       | <b>Earnings per equity share</b>  |  |   |
|                                 | <b>Basic earnings per share</b>   | 0.38                                     | 0.38  |
|                                 | <b>Diluted earnings per share</b>   | 0.38                                     | 0.38  |
| 30                              | Debt equity ratio   | 0  | 0   |
| 31                              | Debt service coverage ratio   | 0  | 0   |
| 32                              | Interest service coverage ratio   | 0  | 0   |
| <b>33</b>                       | <b>Disclosure of notes on financial results</b>   | Textual Information(1)                   |   |

**Text Block**

Textual Information(1)

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") prescribed under Section 133 of the Act and other accounting principles generally accepted in India and in compliance with Regulation 33 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 above UFR for the quarter ended 30th June 2020 have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 15th September 2020.
3. The Statutory Auditors of the Company have conducted a limited review on the UFR for the quarter ended 30th June 2020.
4. The figures for the last quarter of the previous year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to third quarter.
5. 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'.
6. The Expected Credit Loss on Financial Assets has been provided on an estimated basis.
7. The company has granted moratorium up to six months on the payment of instalments falling due between 1st March 2020 and 31st August 2020 to all the eligible borrowers based on the Board approved moratorium policy in line with the Reserve Bank of India ("RBI") guidelines issued on 27th March 2020 and 23rd May 2020 relating to 'COVID-19-Regulatory Package' and RBI guidelines on EMI moratorium dated 17th April 2020. Extension of such moratorium benefit to the borrowers as per the COVID-19 Regulatory package of the RBI by itself is not considered to result in significant increase in credit risk as per Ind AS 109 for staging of accounts. The Company continues to recognise interest income during the moratorium period and in the absence of other credit risk indicators, the granting of a moratorium period does not result in accounts becoming past due.  
  
The COVID-19 pandemic has significantly affected various sectors of Indian economy. The continued lockdown imposed by the Government due to Covid-19 pandemic has affected the Company's business operations. Due to lockdown, the Company's disbursement of loans and recovery of dues from its customers have been affected during the quarter ended 30th June 2020.  
  
Further, for the quarter ended 30th June 2020, as required under RBI guidelines dated 17th April 2020, the Company had made an additional amount of ` 23.28 Lakhs towards COVID-19 provision in respect of all moratorium accounts, where asset classification benefits were extended.
8. The Company's Secured, Redeemable, Non-Convertible Debentures ("NCDs") are secured by mortgage of identified immovable properties and charge on the specified hire purchase receivables of the Company with a cover of 100%/110% as per the terms of the issue.
9. Previous period / year figures have been regrouped / re-arranged / re-classified, wherever necessary to conform to the current period / year presentation.

| <b>Format for Reporting Segmenet wise Revenue, Results and Capital Employed along with the company</b> |  |  |
|--|--|--|
| <b>Particulars</b>   | <b>results</b>   |  |
|  | 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  | 01-04-2020   | 01-04-2020   |
| Date of end of reporting period  | 30-06-2020   | 30-06-2020   |
| Whether accounts are audited or unaudited  | Unaudited  |  |
| Nature of report standalone or consolidated  | Standalone   | Standalone   |
| <b>1</b>   | <b>Segment Revenue (Income)</b>  |  |
|  | <b>(net sale/income from each segment should be disclosed)</b>         |  |
|  | <b>Total Segment Revenue</b>   |  |
|  | <b>Less: Inter segment revenue</b>                                     |  |
|  | <b>Revenue from operations</b>   |  |
| <b>2</b>   | <b>Segment Result</b>  |  |
|  | <b>Profit (+) / Loss (-) before tax and interest from each segment</b> |  |
|  | <b>Total Profit before tax</b>   |  |
|  | <b>i. Finance cost</b>   |  |
|  | <b>ii. Other Unallocable Expenditure net off Unallocable income</b>    |  |
|  | <b>Profit before tax</b>   |  |
| <b>3</b>   | <b>(Segment Asset - Segment Liabilities)</b>                           |  |
|  | <b>Segment Asset</b>   |  |
|  | <b>Total Segment Asset</b>   |  |
|  | <b>Un-allocable Assets</b>   |  |
|  | <b>Net Segment Asset</b>   |  |
| <b>4</b>   | <b>Segment Liabilities</b>   |  |
|  | <b>Segment Liabilities</b>   |  |
|  | <b>Total Segment Liabilities</b>                                       |  |
|  | <b>Un-allocable Liabilities</b>  |  |
|  | <b>Net Segment Liabilities</b>   |  |
|  | <b>Disclosure of notes on segments</b>                                 |  |



