

Saithi Finance Limited
Coimbatore - 18

Statement of Unaudited Financial Results for the Quarter and Half year ended 30th September 2020

(₹ lakhs)

Sl No	Particulars	Quarter Ended			Half year ended		Year Ended
		30.09.2020	30.06.2020	30.09.2019	30.09.2020	30.09.2019	31.03.2020
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
1	Revenue from Operations						
	Interest Income	1,579.53	1,981.01	1,872.74	7,960.54	7,669.15	16,158.72
	Rental Income	0.88	0.88	5.48	1.76	11.15	21.13
	Fees and Commission	64.49	9.08	126.34	73.57	237.38	481.89
	Bad debts recovery	11.50	-	59.00	11.50	68.72	150.44
	Sale of power	87.60	39.09	81.87	126.69	145.69	208.43
	Total revenue from operations	4,144.00	4,030.06	4,145.43	8,174.06	8,132.09	17,022.61
2	Other Income						
	Profit on sale of Fixed Assets	-	-	-	-	-	-
	Miscellaneous income	0.42	0.02	0.16	0.44	0.37	0.40
3	Total Income	4,144.42	4,030.08	4,145.59	8,174.50	8,132.46	17,023.01
4	Expenses						
	a. Finance Costs	2,589.94	2,553.66	2,455.05	5,149.60	4,892.10	10,209.40
	b. Fees and commission expense	73.72	45.13	83.02	119.85	100.53	174.25
	c. Impairment on Financial Assets	198.69	186.71	162.23	385.40	301.86	729.44
	d. Employee benefits expenses	809.26	587.83	641.74	1,197.09	1,245.15	2,633.57
	e. Depreciation, amortisation and impairment	106.34	106.15	93.01	212.49	184.51	465.61
	f. Other Administrative Expenses	249.82	222.23	197.29	472.05	752.50	1,509.71
	Total Expenses	3,827.77	3,708.71	3,816.33	7,536.48	7,476.65	15,621.98
5	Profit/(Loss) before Exceptional items and Tax (3-4)	316.65	321.37	329.26	638.02	655.81	1,401.03
6	Exceptional items						
7	Profit/(Loss) before tax (5-6)	316.65	321.37	329.26	638.02	655.81	1,401.03
8	Tax expense:						
	a. Current Tax	101.67	142.96	83.34	244.63	234.44	449.61
	b. Deferred Tax	(40.54)	(61.35)	(61.69)	(101.89)	(95.67)	(166.52)
9	Profit after Tax for the period from continuing operations (7-8)	255.52	239.76	307.61	495.28	517.04	1,117.94
10	Other Comprehensive Income:						
	ii. Items that will not be reclassified to profit or loss						
	a. Fair value changes in Equity instruments	(6.69)	12.88	(2.21)	6.19	(13.60)	(22.38)
	b. Remeasurement Gain / (Loss) in defined benefit obligation	(9.31)	(9.15)	(9.00)	(18.46)	(18.74)	22.82
	iii. Income tax relating to items that will not be reclassified to profit or loss	2.35	2.30	1.88	4.65	4.72	(5.98)
11	Other Comprehensive Income	(13.65)	6.03	(9.33)	(7.62)	(27.62)	(5.54)
12	Total Comprehensive Income for the period (9+11)	241.87	245.79	298.28	487.66	489.42	1,112.40
13	Earnings per equity share (Face Value : ₹ 10 each) (not annualised)						
	- Basic (₹)	0.37	0.38	0.60	0.75	0.98	2.19
	- Diluted (₹)	0.37	0.38	0.60	0.75	0.98	2.19

STATEMENT OF ASSETS AND LIABILITIES

(₹ lakh)

Particulars	As at 30.09.2020	As at 31.03.2020
	(Unaudited)	(Audited)
ASSETS		
Financial Assets		
Cash and cash equivalents	771.17	1,112.79
Bank Balances other than cash and cash equivalents	575.31	469.39
Receivables:		
(a) Trade Receivables	259.89	246.05
Loans	108,069.03	107,046.18
Investments	2,664.34	2,659.80
Other Financial assets	2,024.17	2,163.38
Non-Financial Assets		
Current tax assets (net)	-	36.80
Investment Property	282.11	284.41
Property, Plant and Equipment	6,208.78	6,316.65
Right of use assets	1,139.55	1,211.97
Intangible assets under development	49.11	15.07
Other Intangible assets	100.34	114.95
Other non-financial assets (to be specified)	689.05	323.78
Total Assets	122,832.85	122,001.22
LIABILITIES AND EQUITY		
LIABILITIES		
Financial Liabilities		
Payables:		
(i) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	6.87
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	139.46	160.76
(ii) Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	101.74	101.99
Debt Securities	30,059.20	31,453.32
Borrowings (Other than Debt Securities)	20,417.75	21,218.20
Deposits	18,342.96	19,046.38
Subordinated Liabilities	32,520.36	29,216.13
Other financial liabilities	1,746.40	1,720.71
Non-Financial Liabilities		
Current tax liabilities (net)	56.10	-
Provisions	177.08	121.73
Deferred tax liabilities (net)	109.17	215.71
Other non-financial liabilities	27.45	91.89
EQUITY		
Equity Share capital	6,470.59	6,470.59
Other Equity	12,664.59	12,176.94
Total Liabilities and Equity	122,832.85	122,001.22

CASH FLOW STATEMENT

(₹ lakh)

Particulars	Half Year Ended	Half Year Ended
	30.09.2020	30.09.2019
	Unaudited	Unaudited
A. Cash flow from Operating activities		
Profit before tax	638.02	655.81
Adjustment to reconcile profit before tax to net cash flows		
Non-cash expenses		
Depreciation, amortisation and impairment	212.49	184.51
Impairment on Loans	378.92	208.82
Loss on sale of property, plant and equipment	-	-
Bad debts and write offs	5.92	91.72
Remeasurement gain/(loss) on defined benefit plans	(18.46)	(18.74)
Impairment on investments	1.65	14.92
Impairment on Trade receivables	(1.09)	-
Amortization of fees and Commission on financial liability	119.73	100.53
Income/expenses considered separately		
Income from investing activities	(127.10)	(127.58)
Net gain/loss on derecognition of property, plant and equipment	0.22	1.41
Finance costs	5,149.60	4,892.10
Operating profit before working capital changes	6,359.90	6,003.50
Movements in Working Capital:		
Decrease/(increase) in loans	(1,407.69)	(4,007.73)
Decrease / (increase) in Trade receivables	(12.75)	(81.86)
Decrease / (increase) in other financial assets	139.21	(256.92)
Decrease / (increase) in other non-financial assets	(64.01)	97.47
Increase / (decrease) in Trade Payables	(28.17)	(57.46)
Increase / (decrease) in Other Payables	(0.25)	102.78
Increase / (decrease) in other financial liabilities	79.44	(255.49)
Increase / (decrease) in Lease liabilities	-	-
Increase /(decrease) in other non-financial liabilities	(64.44)	(95.67)
Increase /(decrease) in Provisions	55.35	58.45
Cash used in operations	(1,303.31)	(4,496.43)
Income taxes paid (net of refunds)	(151.73)	(138.77)
Interest received on Bank deposits	15.99	11.44
Finance costs paid	(4,527.69)	(4,892.10)
Net Cash flows from / (used in) operating activities (A)	393.16	(3,512.36)
B. Cash flow from investing activities		
Purchase of property, plant and equipment and intangible assets	(49.89)	(73.56)
Purchase of investments at amortised cost	-	(36.96)
Proceeds from sale of investments at amortised cost	-	-
Proceeds from sale of property, plant and equipment and intangible assets	0.35	5.66
Interest income received from investment at amortised cost	111.11	116.14
Increase in earmarked balances with banks	(105.92)	(98.15)
Net cash flows from / (used in) investing activities (B)	(44.35)	(86.87)

C. Cash flow from Financing activities		
Proceeds from issue of equity shares	-	-
Issue Expense of Debt Securities	(301.26)	(386.63)
Proceeds from borrowings through debt securities	12,517.41	13,339.00
Repayment of borrowings through debt securities	(13,960.22)	(5,815.77)
Proceeds from borrowings through Deposits	701.62	1,745.01
Repayment of borrowings through Deposits	(1,440.29)	(1,571.03)
Proceeds from borrowings other than debt securities	3,100.00	5,847.73
Repayment of borrowings other than debt securities	(1,562.52)	(5,755.26)
Proceeds from borrowings through subordinated liabilities	2,668.70	5,496.60
Repayment of borrowings through subordinated liabilities	-	(5,451.54)
(Increase) / decrease in loan repayable on demand	(2,337.93)	(2,667.23)
Lease liability paid	(75.94)	-
Dividend paid (including tax)	-	(602.78)
Net cash flows from(used in) / financing activities (C)	(690.43)	4,178.10
Net increase/(decrease) in cash and cash equivalents (A+B+C)	(341.62)	578.88
Cash and cash equivalents at the beginning of the year	1,112.79	3,359.77
Cash and cash equivalents at the end of the period	771.17	3,938.65

Net cash provided by / (used in) operating activities includes		
Interest received	7,833.44	7,541.57
Interest paid	(4,527.69)	(4,892.10)
Net cash provided by / (used in) operating activities	3,305.75	2,649.47

Components of cash and cash equivalents		(₹ lakh)	
Cash and cash equivalents at the end of the period			
i) Cash in hand	345.30	722.60	
ii) Cheques on hand	315.46	2273.04	
iii) Balances with banks (of the nature of cash and cash equivalents)	110.41	943.01	
Total	771.17	3938.65	

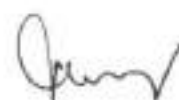
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Sakthi Finance Limited
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Notes:

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 2016, as amended 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 and 52 read with 63(2) 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 unaudited financial results of the Company have been reviewed by the Audit Committee and approved by the Board of Directors at their respective meetings held on 11th November 2020.
3. In compliance with Regulation 33 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 ("**Listing Regulations**"), the Statutory Auditors have carried out a limited review of financial results for the quarter and half year ended 30th September 2020.
4. The company is primarily engaged in the business of financing and accordingly, there are no separate reportable segments as per Ind AS 108 on 'Operating Segments' in respect of the Company.
5. The Expected Credit Loss on Financial Assets has been provided on an estimated basis.
6. 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 Company has not classified any accounts for which moratorium has been granted as Non-Performing Asset ("**NPA**") which were not declared as NPA till 31st August 2020 in view of Honourable Supreme Courts' interim order dated 3rd September 2020 (Public Interest Litigation (PIL) by Gajendra Sharma Vs Union of India & ANR).

7. In terms of RBI Circular No. RBI/2019-20 / 220 DOR.No.BP.BC.63/21.04.048/ 2019-20 dated 17th April 2020 on "COVID19 Regulatory Package - Asset Classification and Provisioning", the Company had ₹ 4,109 lakhs in SMA/overdue categories, where the moratorium/deferment was extended, in terms of paragraph 2 and 3 out of the same, ₹ 478 lakhs were given the asset classification benefits for which an additional provision of ₹ 23.92 lakhs were made during March 2020 and ₹ 23.28 lakhs made during June 2020. Further, no provisions have been adjusted against any slippages during the respective and subsequent accounting periods.
8. The Government of India, Ministry of Finance, vide its notification dated 23rd October 2020, had announced COVID-19 Relief Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts ("**the Scheme**"), as per the eligibility criteria and other aspects specified therein and irrespective of whether RBI moratorium was availed or not. Accordingly, the Company has credited the respective amount to eligible borrowers and is in the process of lodging claim for reimbursement. The same does not have a material impact on the income statement of the Company.
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% for NCDs on public issue and 110% for NCDs on private placement basis as per the terms of the issue.
10. The above Unaudited Financial Results are also available on our website www.sakthifinance.com and on the website of BSE Limited, www.bseindia.com.
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



Dr S Veluswamy
Director (Finance and Operations)
DIN : 05314999

11th November 2020
Coimbatore - 18

Sakthi Finance Limited
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**Extract of Statement of Unaudited Financial Results for the
Quarter and Half year ended 30th September 2020**

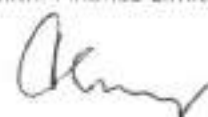
(₹ lakh)

Particulars	Quarter Ended		Half year Ended
	30-09-2020	30-09-2019	30-09-2020
	(Unaudited)	(Unaudited)	(Unaudited)
Total Revenue from Operations (net)	4,144.00	4,145.43	8,174.06
Net Profit / (Loss) for the period (before tax and Exceptional Items)	316.65	329.26	638.02
Net Profit / (Loss) for the period before tax (after Exceptional Items)	316.65	329.26	638.02
Net Profit / (Loss) for the period after tax (after Exceptional Items)	255.52	307.61	495.28
Other Comprehensive Income (net of tax)	(13.65)	(9.33)	(7.62)
Total Comprehensive Income for the period [comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (net of tax)]	241.87	298.28	487.66
Paid-up equity share capital (Face value : ₹ 10 per share)	6,470.59	5,000.00	6,470.59
Reserves (excluding Revaluation Reserve)	9,580.94 as on 31st March 2020		
Earnings per equity share (Face Value : ₹ 10 each) : (not annualised)			
a. Basic (₹)	0.37	0.60	0.75
b. Diluted (₹)	0.37	0.60	0.75

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.

By Order of the Board
For Sakthi Finance Limited



Dr S Veluswamy
Director (Finance and Operations)
DIN : 05314999

11th November 2020
Coimbatore - 18

**Independent Auditor's Report on Review of Unaudited Interim Financial Results
for the Quarter and Half year ended 30th September 2020**

To
The Board of Directors
Sakthi Finance Limited

Report on the Statement of Unaudited Financial Results

1. 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 2020, ("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.

Management Responsibility for the Unaudited Financial Results

2. The preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015, as amended and other accounting principles generally accepted in India 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.

Auditor's Responsibility

3. 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 statements is 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.



Conclusion

4. 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.

Emphasis of Matter

5. We draw attention to Note 6 & 7 of the accompanying statement, which explains the impact of the COVID 19 pandemic and management's assessment of the probable material impact on Company's operations and financial metrics, including company's estimate of impairment of loans and staging of accounts to which moratorium benefits has been granted. Our conclusion is not modified in respect of this matter.

**For P K Nagarajan & Co.,
Chartered Accountants
Firm Regn. No:0166765**



**C Sundaraeson
Partner**

**Membership No. 201311
UDIN: 20201311AAAAAX2178**

**Place: Coimbatore
Date: 11.11.2020**

Sakthi Finance Limited
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Disclosures 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 2020 is as follows:

Instrument	Credit Rating Agency	Credit Rating as on 30th September 2020	Previous Credit Rating
Secured, Redeemable Non-Convertible Debentures	ICRA Limited	[ICRA] BBB (Stable)	[ICRA] BBB (Stable)

2. a) **Asset Cover available** : 1.18
b) **Debt Equity Ratio** : 6.17

3. **Previous due date for the payment of interest / repayment of principal for non-convertible debt securities for the period from 1st April 2020 to 30th September 2020 are given below:**

NCD Public Issue - 2016

Option	ISIN	Type (Interest / Principal)	Amount (₹ lakh)	Due date of payment	Actual date of payment
Option VI	INE302E07144	Interest	56.52	1st May 2020	30th April 2020
Option VI	INE302E07144	Principal	6050.28	18th May 2020	18th May 2020
Option VII	INE302E07151	Principal	956.17	18th May 2020	18th May 2020
Option VIII	INE302E07169	Principal	4033.60	18th May 2020	18th May 2020
Option VI	INE302E07144	Interest	29.17	18th May 2020	18th May 2020
Option VII	INE302E07151	Interest	109.55	18th May 2020	18th May 2020
Option VIII	INE302E07169	Interest	2190.42	18th May 2020	18th May 2020

NCD Public Issue - 2019

Option	ISIN	Type (Interest / Principal)	Amount (₹ lakh)	Due date of payment	Actual date of payment
Option I	INE302E07177	Interest	5.05	1st May 2020	2nd May 2020
Option III	INE302E07193	Interest	4.75	1st May 2020	2nd May 2020



Option	ISIN	Type (Interest / Principal)	Amount (₹ lakh)	Due date of payment	Actual date of payment
Option VI	INE302E07227	Interest	15.69	1st May 2020	2nd May 2020
Option IX	INE302E08027	Interest	17.56	1st May 2020	2nd May 2020
Option I	INE302E07177	Interest	5.22	1st June 2020	1st June 2020
Option III	INE302E07193	Interest	4.90	1st June 2020	1st June 2020
Option VI	INE302E07227	Interest	16.21	1st June 2020	1st June 2020
Option IX	INE302E08027	Interest	18.15	1st June 2020	1st June 2020
Option I	INE302E07177	Interest	5.05	1st July 2020	1st July 2020
Option III	INE302E07193	Interest	4.75	1st July 2020	1st July 2020
Option VI	INE302E07227	Interest	15.69	1st July 2020	1st July 2020
Option IX	INE302E08027	Interest	17.56	1st July 2020	1st July 2020
Option I	INE302E07177	Interest	5.22	1st August 2020	31st July 2020
Option III	INE302E07193	Interest	4.90	1st August 2020	31st July 2020
Option VI	INE302E07227	Interest	16.21	1st August 2020	31st July 2020
Option IX	INE302E08027	Interest	18.15	1st August 2020	31st July 2020
Option I	INE302E07177	Interest	5.22	1st September 2020	1st September 2020
Option III	INE302E07193	Interest	4.90	1st September 2020	1st September 2020
Option VI	INE302E07227	Interest	16.21	1st September 2020	1st September 2020
Option IX	INE302E08027	Interest	18.15	1st September 2020	1st September 2020
Option I	INE302E07177	Interest	5.05	1st October 2020	1st October 2020
Option III	INE302E07193	Interest	4.75	1st October 2020	1st October 2020
Option VI	INE302E07227	Interest	15.69	1st October 2020	1st October 2020
Option IX	INE302E08027	Interest	17.56	1st October 2020	1st October 2020

NCD Public Issue – 2020

Option	ISIN	Type (Interest / Principal)	Amount (₹ lakh)	Due date of payment	Actual date of payment
Option I	INE302E07250	Interest	10.56	1st June 2020	1st June 2020
Option III	INE302E07276	Interest	5.20	1st June 2020	1st June 2020
Option VI	INE302E07300	Interest	12.46	1st June 2020	1st June 2020
Option IX	INE302E08050	Interest	4.98	1st June 2020	1st June 2020
Option I	INE302E07250	Interest	13.20	1st July 2020	1st July 2020
Option III	INE302E07276	Interest	6.51	1st July 2020	1st July 2020
Option VI	INE302E07300	Interest	15.57	1st July 2020	1st July 2020
Option IX	INE302E08050	Interest	6.22	1st July 2020	1st July 2020



Option	ISIN	Type (Interest / Principal)	Amount (₹ lakh)	Due date of payment	Actual date of payment
Option I	INE302E07250	Interest	13.64	1st August 2020	31st July 2020
Option III	INE302E07276	Interest	6.72	1st August 2020	31st July 2020
Option VI	INE302E07300	Interest	16.09	1st August 2020	31st July 2020
Option IX	INE302E08050	Interest	6.43	1st August 2020	31st July 2020
Option I	INE302E07250	Interest	13.64	1st September 2020	1st September 2020
Option III	INE302E07276	Interest	6.72	1st September 2020	1st September 2020
Option VI	INE302E07300	Interest	16.09	1st September 2020	1st September 2020
Option IX	INE302E08050	Interest	6.43	1st September 2020	1st September 2020
Option I	INE302E07250	Interest	13.20	1st October 2020	1st October 2020
Option III	INE302E07276	Interest	6.51	1st October 2020	1st October 2020
Option VI	INE302E07300	Interest	15.57	1st October 2020	1st October 2020
Option IX	INE302E08050	Interest	6.22	1st October 2020	1st October 2020

All interest on Non-Convertible Debentures due for payment during the half-year ended 30th September 2020 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 2020 to 31st March 2021 are given below:**

NCD Public Issue – 2019

Option	ISIN	Type (Interest / Principal)	Due date of payment	Amount (₹ lakh)
Option I	INE302E07177	Interest	1st November 2020	5.22
Option III	INE302E07193	Interest	1st November 2020	4.90
Option VI	INE302E07227	Interest	1st November 2020	16.21
Option IX	INE302E08027	Interest	1st November 2020	18.15
Option I	INE302E07177	Interest	1st December 2020	5.05
Option III	INE302E07193	Interest	1st December 2020	4.75
Option VI	INE302E07227	Interest	1st December 2020	15.69
Option IX	INE302E08027	Interest	1st December 2020	17.56
Option I	INE302E07177	Interest	1st January 2021	5.22
Option III	INE302E07193	Interest	1st January 2021	4.90
Option VI	INE302E07227	Interest	1st January 2021	16.21
Option IX	INE302E08027	Interest	1st January 2021	18.15

Option	ISIN	Type (Interest / Principal)	Due date of payment	Amount (₹ lakh)
Option I	INE302E07177	Interest	1st February 2021	5.22
Option III	INE302E07193	Interest	1st February 2021	4.90
Option VI	INE302E07227	Interest	1st February 2021	16.21
Option IX	INE302E08027	Interest	1st February 2021	18.15
Option I	INE302E07177	Interest	1st March 2021	4.72
Option III	INE302E07193	Interest	1st March 2021	4.43
Option VI	INE302E07227	Interest	1st March 2021	14.64
Option IX	INE302E08027	Interest	1st March 2021	16.39
Option I	INE302E07177	Interest	1st April 2021	5.22
Option III	INE302E07193	Interest	1st April 2021	4.90
Option IV	INE302E07201	Annual Interest	1st April 2021	1142.89
Option VI	INE302E07227	Interest	1st April 2021	16.21
Option VII	INE302E07235	Annual Interest	1st April 2021	1243.44
Option IX	INE302E08027	Interest	1st April 2021	18.15
Option X	INE302E08035	Annual Interest	1st April 2021	454.85

NCD Public Issue – 2020

Option	ISIN	Type (Interest / Principal)	Due date of payment	Amount (₹ lakh)
Option I	INE302E07250	Interest	1st November 2020	13.64
Option III	INE302E07276	Interest	1st November 2020	6.72
Option VI	INE302E07300	Interest	1st November 2020	16.09
Option IX	INE302E08050	Interest	1st November 2020	6.43
Option I	INE302E07250	Interest	1st December 2020	13.20
Option III	INE302E07276	Interest	1st December 2020	6.51
Option VI	INE302E07300	Interest	1st December 2020	15.57
Option IX	INE302E08050	Interest	1st December 2020	6.22
Option I	INE302E07250	Interest	1st January 2021	13.64
Option III	INE302E07276	Interest	1st January 2021	6.72
Option VI	INE302E07300	Interest	1st January 2021	16.09
Option IX	INE302E08050	Interest	1st January 2021	6.43
Option I	INE302E07250	Interest	1st February 2021	13.64
Option III	INE302E07276	Interest	1st February 2021	6.72

Option	ISIN	Type (Interest / Principal)	Due date of payment	Amount (₹ lakh)
Option VI	INE302E07300	Interest	1st February 2021	16.09
Option IX	INE302E08050	Interest	1st February 2021	6.43
Option I	INE302E07250	Interest	1st March 2021	12.32
Option III	INE302E07276	Interest	1st March 2021	6.07
Option VI	INE302E07300	Interest	1st March 2021	14.53
Option IX	INE302E08050	Interest	1st March 2021	5.81
Option I	INE302E07250	Interest	1st April 2021	13.64
Option III	INE302E07276	Interest	1st April 2021	6.72
Option IV	INE302E07284	Annual Interest	1st April 2021	599.74
Option VI	INE302E07300	Interest	1st April 2021	16.09
Option VII	INE302E07318	Annual Interest	1st April 2021	1055.79
Option IX	INE302E08050	Interest	1st April 2021	6.43
Option X	INE302E08068	Annual Interest	1st April 2021	283.11

5. **Outstanding redeemable preference shares : Nil**

6. **Details of Debenture Redemption Reserve (DRR) are given below:**

Series / Tranche	Amount of issue (₹ lakh)	DRR required to be created (₹ lakh)	DRR created up to 30.09.2020 (₹ lakh)	Funds invested for debentures maturing during the year (₹ lakh)
Public Issue 2019	11,770.00	In terms of Rule 18 (7) (b) (iii) of the Companies (Share Capital and Debentures) Rules 2014, as amended by the Companies (Share Capital and Debentures) Amendment Rules 2019. 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. Accordingly, no DRR has been created.		Not applicable
Public Issue 2020	10,286.31			

7. **Net worth : ₹ 15,943.71 lakh**

8. **Net profit after tax : ₹ 487.66 lakh**

9. **Earnings per Share (Basic) : ₹ 0.75**

