

Date & Time of Download : 25/11/2020 10:24:52

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318447
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	936674 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:24:45

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318448
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	936676 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:24:32

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318449
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	936678 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:24:25

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318450
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	936680 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:24:19

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318451
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	936682 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:24:12

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318452
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	936684 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:24:05

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318453
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	936686 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:23:59

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318454
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	936688 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:23:52

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318455
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	936690 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:23:46

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318456
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	936692 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:23:40

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318457
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	936694 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:23:32

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318458
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	937171 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:23:16

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318459
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	937173 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:23:10

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318460
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	937175 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:23:02

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318461
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	937177 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:22:56

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318462
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	937179 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:22:46

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318463
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	937181 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:22:38

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318464
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	937183 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:22:30

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318465
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	937185 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:22:19

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318466
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	937187 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:22:12

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318467
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	937189 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

Date & Time of Download : 25/11/2020 10:22:04

BSE ACKNOWLEDGEMENT

Acknowledgement Number	2318468
Date and Time of Submission	11/25/2020 10:20:40 AM
Scripcode and Company Name	937191 - SAKTHI FINANCE LTD.
Subject / Compliance Regulation	Compliances-Half Yearly Communication - Debt Instruments
Submitted By	S.Venkatesh
Designation	Company Secretary & Compliance Officer

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

SFL_BSE:HYC:130:2020-21

25th November 2020

BSE Limited
(Scrip Code 511066)
Floor 25, PJ Towers
Dalal Street
Fort
Mumbai - 400 001

On-line submission through Listing Centre

Dear Sir / Madam,

Half-yearly communication to Debenture holders

In accordance with Regulation 58(1)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 ("**Listing Regulations**"), we enclose a soft copy of the half-yearly communication to be sent to the debenture holders containing:

- a. Statement of Unaudited Financial Results for the quarter and half year ended 30th September 2020
- b. Disclosures required to be made in accordance with regulation 52(4) of the SEBI Listing Regulations 2015; and
- c. Noting Certificate from Catalyst Trusteeship Limited, Debenture Trustee, Pune.

We request you to take the document on record.

Yours faithfully
For Sakthi Finance Limited


S Venkatesh
Company Secretary
FCS 7012



Encl : (1)

**Sakthi Finance**

Since 1955

SAKTHI FINANCE LIMITED

(CIN : L65910TZ1955PLC000145)

Registered Office: 62, Dr Nanjappa Road, Coimbatore – 641 018**Phone:** (0422) 2231471-74, 4236200 **Fax:** (0422) 2231915 **E-mail:** investors@sakthifinance.com **Website:** www.sakthifinance.com**HALF YEARLY COMMUNICATION**

11 November 2020

Dear Debenture holder,

In accordance with Regulation 58(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 ("SEBI Listing Regulations 2015"), we send the following information to you:

SI No	Particulars	Annexure No
1	Statement of Unaudited Financial Results for the quarter and half year ended 30th September 2020	A
2	Disclosures in accordance with Regulation 52(4) of the SEBI Listing Regulations 2015	B
3	Certificate from Catalyst Trusteeship Limited, the Debenture Trustee, for the Public Issue of Secured and Unsecured, Redeemable, Non-Convertible Debentures ("NCDs") for having taken note of the information to be disclosed under Regulation 52(4) of SEBI Listing Regulations 2015 for the quarter and half year ended 30th September 2020	C

We take this opportunity to thank you for reposing trust in our Company by investing in the listed NCDs of the Company and assure you of our continued service and attention at all times.

Yours faithfully

For Sakthi Finance Limited

S Venkatesh

Company Secretary

Annexure A**STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30TH SEPTEMBER 2020**

(₹ lakhs)

SI No	Particulars	Quarter Ended			Half Year Ended		Year Ended
		30.09.2020 (Unaudited)	30.06.2020 (Unaudited)	30.09.2019 (Unaudited)	30.09.2020 (Unaudited)	30.09.2019 (Unaudited)	31.03.2020 (Audited)
1	Revenue from Operations						
	Interest Income	3,979.53	3,981.01	3,872.74	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	483.89
	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	2,559.66	2,459.05	5,149.60	4,892.10	10,109.40
	b. Fees and commission expense	73.72	46.13	63.02	119.85	100.53	174.25
	c. Impairment on Financial Assets	198.69	186.71	162.22	385.40	301.86	729.44
	d. Employee benefits expenses	609.26	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	397.29	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:						
	(i) 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 obligations	(9.31)	(9.15)	(9.00)	(18.46)	(18.74)	22.82
	(ii) 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

CERTIFIED TRUE COPY
For SAKTHI FINANCE LIMITED

Page 1 of 7



S. VENKATESH
Company Secretary

STATEMENT OF ASSETS AND LIABILITIES

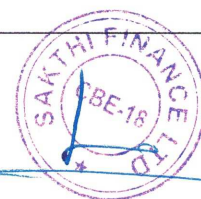
(₹ lakhs)

Particulars	As at	As at
	31.09.2020 (Unaudited)	31.03.2020 (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 :		
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

(₹ lakhs)

Particulars	Half Year Ended	Half Year Ended
	30.09.2020 (Unaudited)	30.09.2019 (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
Re-measurement 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 :		
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

Notes:

- 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.

- 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.
- In compliance with Regulation 33 of the Listing Regulations, the Statutory Auditors have carried out a limited review of financial results for the quarter and half year ended 30th September 2020.
- 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.
- The Expected Credit Loss on Financial Assets has been provided on an estimated basis.
- 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 Court's interim order dated 3rd September 2020 (Public Interest Litigation (PIL) by Gajendra Sharma Vs Union of India & ANR).

- 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.
- 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.
- 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.
- The above Unaudited Financial Results are also available on our website, www.sakthifinance.com and on the website of BSE Limited, www.bseindia.com.
- 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

11th November 2020
Coimbatore-18

Director (Finance and Operations)
DIN : 05314999



Disclosures in accordance with Regulation 52(4) of the 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 dates 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 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 Sept 2020	1st Sept 2020
Option III	INE302E07193	Interest	4.90	1st Sept 2020	1st Sept 2020
Option VI	INE302E07227	Interest	16.21	1st Sept 2020	1st Sept 2020
Option IX	INE302E08027	Interest	18.15	1st Sept 2020	1st Sept 2020
Option I	INE302E07177	Interest	5.05	1st Oct 2020	1st Oct 2020
Option III	INE302E07193	Interest	4.75	1st Oct 2020	1st Oct 2020
Option VI	INE302E07227	Interest	15.69	1st Oct 2020	1st Oct 2020
Option IX	INE302E08027	Interest	17.56	1st Oct 2020	1st Oct 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 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 Sept 2020	1st Sept 2020
Option III	INE302E07276	Interest	6.72	1st Sept 2020	1st Sept 2020
Option VI	INE302E07300	Interest	16.09	1st Sept 2020	1st Sept 2020
Option IX	INE302E08050	Interest	6.43	1st Sept 2020	1st Sept 2020
Option I	INE302E07250	Interest	13.20	1st Oct 2020	1st Oct 2020
Option III	INE302E07276	Interest	6.51	1st Oct 2020	1st Oct 2020
Option VI	INE302E07300	Interest	15.57	1st Oct 2020	1st Oct 2020
Option IX	INE302E08050	Interest	6.22	1st Oct 2020	1st Oct 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 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 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 lakhs
8. **Net profit after tax** : ₹ 487.66 lakhs
9. **Earnings per share (Basic)** : ₹ 0.75



CATALYST
Believe in yourself... Trust us!



CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, **Catalyst Trusteeship Limited** ("Debenture Trustee") hereby confirm that we have received and noted (without independent verification thereof) the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Regulations"), provided to us by **Sakthi Finance Limited** ("the Company") for the half year ended on September 30th, 2020.

This Certificate is being issued pursuant to the requirements of Regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited

NALAWADE Digitally signed by
SHAMALA B NALAWADE SHAMALA B
DN: cn=SHAMALA B, o=CATALYST TRUSTEESHIP LIMITED

Authorized Signatory

CATALYST TRUSTEESHIP LIMITED (INCORPORATED IN INDIA)
(FORMERLY GDA TRUSTEESHIP LIMITED)

An ISO 9001 Company

Mumbai Office Windsor, 6th Floor, Office No. 604, C.S.T. Road, Kalina, Santacruz (East), Mumbai 400 098 Tel +91 (022) 4922 0555 Fax +91 (022) 4922 0505
Regd. Office GDA House, Plot No. 85, Bhusari Colony (Right) Paud Road, Pune 411 058 Tel +91 (020) 25280081 Fax +91 (020) 25280275
Delhi Office Office No. 810, 8th Floor, Kailash Building, 26, Kasturba Gandhi Marg, New Delhi - 110001 Tel 11 430 29101/02.
CIN No. U74499PN1997PLC306262 Email dt@catalysttrustee.com Website www.catalysttrustee.com
Pune | Mumbai | Bengaluru | Delhi | Chennai



