

General information about company

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	01-04-2024
Date of end of financial year	31-03-2025
Date of board meeting when results were approved	12-11-2024
Date on which prior intimation of the meeting for considering financial results was informed to the exchange	05-11-2024
Description of presentation currency	INR
Level of rounding used in financial results	Lakhs
Reporting Quarter	Half yearly
Nature of report standalone or consolidated	Standalone
Whether results are audited or unaudited	Unaudited
Segment Reporting	Single segment
Description of single segment	Financing for Commercial Vehicle
Start date and time of board meeting	12-11-2024 12:00
End date and time of board meeting	12-11-2024 14:40
Whether cash flow statement is applicable on company	Yes
Type of cash flow statement	Cash Flow Indirect
Declaration of unmodified opinion or statement on impact of audit qualification	Not applicable

Financial Results – NBFC			
Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
A	Date of start of reporting period	01-07-2024	01-04-2024
B	Date of end of reporting period	30-09-2024	30-09-2024
C	Whether results are audited or unaudited	Unaudited	Unaudited
D	Nature of report standalone or consolidated	Standalone	Standalone
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
1	Income		
	Revenue from operations		
(i)	Interest Income	5182.5	10316.4
(ii)	Dividend Income	0	0
(iii)	Rental Income	18.67	32.29
(iv)	Fees and commission Income	129.8	244.64
(v)	Net gain on fair value changes	0	0
(vi)	Net gain on derecognition of financial instruments under amortised cost category	0	0
(vii)	Sale of products (including Excise Duty)	0	0
(viii)	Sale of services	0	0
(ix)	Other revenue from operations		
1	Sale of Power from Windmills	78.85	121.27
2	Recovery of Bad Debts	19.41	35.14
	Total other revenue from operations	98.26	156.41
	Total Revenue From Operations	5429.23	10749.74

	Other income	1.05	2.73
	Total income	5430.28	10752.47
2	Expenses		
	Cost of materials consumed	0	0
	Purchases of stock-in-trade	0	0
	Changes in inventories of finished goods, work-in-progress and stock-in-trade	0	0
	Employee benefit expense	941.37	1838.86
	Finance costs	3057.59	6000.78
	Depreciation, depletion and amortisation expense	149.08	301.13
	Fees and commission expense	25.48	53.54
	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	165.58	369.06
(f)	Other expenses		
1	Other expenses	520.99	1071.67
	Total other expenses	520.99	1071.67
	Total expenses	4860.09	9635.04

Financial Results – NBFC			
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3	Total profit before exceptional items and tax	570.19	1117.43
4	Exceptional items	0	0
5	Total profit before tax	570.19	1117.43
7	Tax expense		
8	Current tax	198.8	400.45
9	Deferred tax	14.15	-29.07
10	Total tax expenses	212.95	371.38
14	Net Profit Loss for the period from continuing operations	357.24	746.05
15	Profit (loss) from discontinued operations before tax	0	0
16	Tax expense of discontinued operations	0	0
17	Net profit (loss) from discontinued operation after tax	0	0
19	Share of profit (loss) of associates and joint ventures accounted for using equity method	0	0
21	Total profit (loss) for period	357.24	746.05
22	Other comprehensive income net of taxes	-8.14	32.19

Financial Results – NBFC			
Particulars		3 months/ 6 months ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
A	Date of start of reporting period	01-07-2024	01-04-2024
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C	Whether results are audited or unaudited	Unaudited	Unaudited
D	Nature of report standalone or consolidated	Standalone	Standalone
Part I	Blue color marked fields are non-mandatory. For Consolidated Results, if the company has no figures for 3 months / 6 months ended, in such case zero shall be inserted in the said column.		
23	Total Comprehensive Income for the period	349.1	778.24
24	Total profit or loss, attributable to		
	Profit or loss, attributable to owners of parent		
	Total profit or loss, attributable to non-controlling interests		
25	Total Comprehensive income for the period attributable to		
	Comprehensive income for the period attributable to owners of parent	0	0
	Total comprehensive income for the period attributable to owners of parent non-controlling interests	0	0
26	Details of equity share capital		
	Paid-up equity share capital	6470.59	6470.59
	Face value of equity share capital	10	10
28	Reserves excluding revaluation reserve		12943.34
29	Earnings per share		
i	Earnings per equity share for continuing operations		
	Basic earnings per share from continuing operations	0.55	1.15
	Diluted earnings per share from continuing operations	0.55	1.15
ii	Earnings per equity share for discontinued operations		

	Basic earnings per share from discontinued operations	0	0
	Diluted earnings per share from discontinued operations	0	0
ii	Earnings per equity share		
	Basic earnings per share	0.55	1.15
	Diluted earnings per share	0.55	1.15
30	Debt equity ratio	6.14	6.14
31	Debt service coverage ratio	0	0
32	Interest service coverage ratio	0	0
33	Disclosure of notes on financial results		

Statement of Asset and Liabilities		
Particulars		Half year ended (dd-mm-yyyy)
Date of start of reporting period		01-04-2024
Date of end of reporting period		30-09-2024
Whether results are audited or unaudited		Unaudited
Nature of report standalone or consolidated		Standalone
	Assets	
1	Financial Asset	
	Cash and cash equivalents	2873.48
	Bank Balance other than (a) above	1134.66
	Derivative financial instruments	0
	Receivables	
	(I) Trade Receivables	140.83
	(II) Other Receivables	18.23
	Loans	125195.24
	Investments	1800.96
	Other Financial assets	1576.22
2	Non Financial Asset	
	Inventories	0
	Current tax assets (Net)	0
	Deferred tax Assets (Net)	400.65
	Investment Property	263.72
	Biological assets other than bearer plants	0
	Property, Plant and Equipment	6531.98
	Capital work-in-progress	199.09

	Intangible assets under development	0
	Goodwill	0
	Other Intangible assets	149.32
	Other non-financial assets (to be specified)	1883.52
	Total assets	142167.9
	Equity and liabilities	
1	Equity	
	Equity attributable to owners of parent	
	Equity share capital	6470.59
	Other equity	15626.95
	Total equity attributable to owners of parent	22097.54
	Non controlling interest	
	Total equity	22097.54
2	Liabilities	
2.1	Financial Liabilities	
(a)	Derivative financial instruments	0
(b)	Payables	147.73
	(I) Trade Payables	
	(i) total outstanding dues of micro enterprises and small enterprises	0
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	0
	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	365.8
(C)	Debt Securities	71153.31
(d)	Borrowings (Other than Debt Securities)	14051.9
(e)	Deposits	14151.08

(f)	Subordinated Liabilities	17967.05
(g)	Other financial liabilities	1872.13
2.2	Non-Financial Liabilities	
(a)	Current tax liabilities (Net)	76.48
(b)	Provisions	214.6
(C)	Deferred tax liabilities (Net)	0
(d)	Other non-financial liabilities	70.28
	Total liabilities	120070.36
	Total equity and liabilites	142167.9

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

Particulars		3 months/ 6 month ended (dd-mm-yyyy)	Year to date figures for current period ended (dd-mm-yyyy)
Date of start of reporting period		01-07-2024	01-04-2024
Date of end of reporting period		30-09-2024	30-09-2024
Whether accounts are audited or unaudited		Unaudited	Unaudited
Nature of report standalone or consolidated		Standalone	Standalone
1	Segment Revenue (Income)		
	(net sale/income from each segment should be disclosed)		
	Total Segment Revenue		
	Less: Inter segment revenue		
	Revenue from operations		
2	Segment Result		
	Profit (+) / Loss (-) before tax and interest from each segment		
	Total Profit before tax		
	i. Finance cost		
	ii. Other Unallocable Expenditure net off Unallocable income		
	Profit before tax		
3	(Segment Asset - Segment Liabilities)		
	Segment Asset		
	Total Segment Asset		
	Un-allocable Assets		
	Net Segment Asset		
4	Segment Liabilities		
	Segment Liabilities		

	Total Segment Liabilities		
	Un-allocable Liabilities		
	Net Segment Liabilities		
	Disclosure of notes on segments		

Cash flow statement, indirect		
Particulars		6 months ended (dd-mm-yyyy)
A	Date of start of reporting period	01-04-2024
B	Date of end of reporting period	30-09-2024
C	Whether results are audited or unaudited	Unaudited
D	Nature of report standalone or consolidated	Standalone
Part I	Blue color marked fields are non-mandatory.	
	Statement of cash flows	
	Cash flows from used in operating activities	
	Profit before tax	1117.43
	Adjustments for reconcile profit (loss)	
	Adjustments for finance costs	6000.78
	Adjustments for decrease (increase) in inventories	0
	Adjustments for decrease (increase) in trade receivables, current	52.7
	Adjustments for decrease (increase) in trade receivables, non-current	0
	Adjustments for decrease (increase) in other current assets	-30.17
	Adjustments for decrease (increase) in other non-current assets	0
	Adjustments for other financial assets, non-current	-5398.82
	Adjustments for other financial assets, current	-191.7
	Adjustments for other bank balances	0
	Adjustments for increase (decrease) in trade payables, current	-78.87
	Adjustments for increase (decrease) in trade payables, non-current	0
	Adjustments for increase (decrease) in other current liabilities	-158.79
	Adjustments for increase (decrease) in other non-current liabilities	0

	Adjustments for depreciation and amortisation expense	301.13
	Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	195.12
	Adjustments for provisions, current	71.88
	Adjustments for provisions, non-current	0
	Adjustments for other financial liabilities, current	-275.4
	Adjustments for other financial liabilities, non-current	0
	Adjustments for unrealised foreign exchange losses gains	0
	Adjustments for dividend income	0
	Adjustments for interest income	0
	Adjustments for share-based payments	0
	Adjustments for fair value losses (gains)	-9.03
	Adjustments for undistributed profits of associates	0
	Other adjustments for which cash effects are investing or financing cash flow	-105.91
	Other adjustments to reconcile profit (loss)	0
	Other adjustments for non-cash items	173.94
	Share of profit and loss from partnership firm or association of persons or limited liability partnerships	0
	Total adjustments for reconcile profit (loss)	546.86
	Net cash flows from (used in) operations	1664.29
	Dividends received	0
	Interest paid	8552.72
	Interest received	136.88
	Income taxes paid (refund)	327.43
	Other inflows (outflows) of cash	0
	Net cash flows from (used in) operating activities	-7078.98
	Cash flows from used in investing activities	
	Cash flows from losing control of subsidiaries or other businesses	0

Cash flows used in obtaining control of subsidiaries or other businesses	0
Other cash receipts from sales of equity or debt instruments of other entities	0
Other cash payments to acquire equity or debt instruments of other entities	0
Other cash receipts from sales of interests in joint ventures	0
Other cash payments to acquire interests in joint ventures	0
Cash receipts from share of profits of partnership firm or association of persons or limited liability partnerships	0
Cash payment for investment in partnership firm or association of persons or limited liability partnerships	0
Proceeds from sales of property, plant and equipment	8.64
Purchase of property, plant and equipment	341.65
Proceeds from sales of investment property	0
Purchase of investment property	0
Proceeds from sales of intangible assets	0
Purchase of intangible assets	0
Proceeds from sales of intangible assets under development	0
Purchase of intangible assets under development	0
Proceeds from sales of goodwill	0
Purchase of goodwill	0
Proceeds from biological assets other than bearer plants	0
Purchase of biological assets other than bearer plants	0
Proceeds from government grants	0
Proceeds from sales of other long-term assets	0
Purchase of other long-term assets	0
Cash advances and loans made to other parties	0
Cash receipts from repayment of advances and loans made to other parties	0
Cash payments for future contracts, forward contracts, option contracts and swap contracts	0

Cash receipts from future contracts, forward contracts, option contracts and swap contracts	0
Dividends received	0
Interest received	48.27
Income taxes paid (refund)	0
Other inflows (outflows) of cash	1032.63
Net cash flows from (used in) investing activities	747.89
Cash flows from used in financing activities	
Proceeds from changes in ownership interests in subsidiaries	0
Payments from changes in ownership interests in subsidiaries	0
Proceeds from issuing shares	0
Proceeds from issuing other equity instruments	0
Payments to acquire or redeem entity's shares	0
Payments of other equity instruments	0
Proceeds from exercise of stock options	0
Proceeds from issuing debentures notes bonds etc	12862.44
Proceeds from borrowings	7701.02
Repayments of borrowings	20754.29
Payments of finance lease liabilities	0
Payments of lease liabilities	12.7
Dividends paid	517.65
Interest paid	0
Income taxes paid (refund)	0
Other inflows (outflows) of cash	2447.01
Net cash flows from (used in) financing activities	1725.83
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	-4605.26
Effect of exchange rate changes on cash and cash equivalents	

	Effect of exchange rate changes on cash and cash equivalents	0
	Net increase (decrease) in cash and cash equivalents	-4605.26
	Cash and cash equivalents cash flow statement at beginning of period	7478.74
	Cash and cash equivalents cash flow statement at end of period	2873.48

BSE LTD
ACKNOWLEDGEMENT

Acknowledgement No	: 1211202403180233	Date & Time : 12/11/2024 03:18:02 PM
Scrip Code	: 511066	
Entity Name	: Sakthi Finance Limited	
Compliance Type	: Regulation 33 - Financial Results	
Nature Of Report	: Standalone	
Quarter / Period	: 30/09/2024	
Mode	: E-Filing	